

FEMA Applications and Appeals

for Disaster Survivors



1. What does FEMA assistance look like?

FEMA’s Individuals and Households Program (“IHP”) helps people and families. It provides both financial and direct service help. IHP assistance is not a substitute for insurance. It only meets basic needs and does not cover all losses from a disaster.

Financial assistance includes:	Direct assistance includes:
<ul style="list-style-type: none">▪ Money to pay for temporary housing;▪ Money to pay rent at a new location;▪ Money to pay for repairs; and▪ Money to replace lost or damaged belongings.	<ul style="list-style-type: none">▪ Direct or multi-family lease and repair;▪ Temporary homes (“FEMA trailers”); and▪ Building new houses.

FEMA may also pay for other major disaster-related costs like medical, dental, or funeral.

2. How and when can someone apply for FEMA assistance?

You have 60 days to apply for FEMA’s help after the President declares a disaster. FEMA might extend this deadline. You may be able to file late if you can show a good cause for it. This includes writing a letter about why you were unable to apply on time. Make sure to include any proof you might have.

3. Who can apply?

FEMA assistance is available for US citizens, green card holders, and qualified aliens. Qualified aliens include people who have been granted asylum, immigration parolees, and survivors of human trafficking and domestic violence.

If you are the parent or guardian of a US Citizen, green card holder, or qualified alien; you can apply as a co-applicant. In this case, you must live in the same house as the primary applicant.

If you do not fit into any of these categories, you can still apply if another adult lives in the household who qualifies.

You should always apply to FEMA, even if you have insurance. The best practice is to file an insurance claim and apply to FEMA at the same time. If you get partial insurance coverage, FEMA may be able to assist.



4. You can apply in four different ways:

1. Online: www.disasterassistance.gov
2. FEMA mobile app: Download FEMA's mobile app from your device's app store.
 - a. For more information about this app, check the [FEMA Website](#).
3. Phone: you can call between 7 a.m. and 10 p.m. ET. FEMA also has phone operators who speak foreign languages.
 - a. Toll-free helpline: 800-621-3362
 - b. TTY: 800-462-7585
4. In-person: Visit a Disaster Recovery Center (DRC).
 - a. DRCs are usually open soon after a disaster occurs. They remain open for a limited time. To find the DRC closest to you, check [this website](#), call 1-800-621-3362, or call TTY: 1-800-462-7585

Note: You should let FEMA know if you need an disability accommodation. FEMA can provide sign language and other interpreters. They can also provide information in Braille, large-print, electronic formats, etc.

5. What does the application ask for?

The FEMA application takes around 20 minutes to complete. It will ask for:

- Your name and Social Security Number;
- Your address before and after the disaster;
- Current contact information, including a phone number where FEMA can reach you and leave a message, and your mailing address.
- The names of everyone who lived with you before the disaster;
- Any type of insurance you have;
- Your income before taxes, and the income of anyone who lived with you;
- A description of the damages and losses caused by the disaster; and
- Instructions to set up direct deposit to your account (usually account and routing number).

FEMA assistance is limited. You will not get enough money to fully repair your house. You will get enough to make essential rooms safe to use. This usually means one kitchen, one bathroom, and one bedroom. FEMA will not cover the repair of costs for additional rooms like family rooms, extra bedrooms, etc.

TIPS!

- Submit your application on time.
- Include copies of important documents that they ask for.
- Tell FEMA if you move or your mailing address changes.
- Take pictures of the disaster damage before cleaning up.
- Keep receipts of repairs to show to FEMA.

6. What should I expect after I submit my application?

Once you are registered, FEMA will mail you a copy of your application. After a few days, a FEMA inspector will schedule a visit to the damaged home to determine your eligibility and verify the extent of damage.



7. What should I expect during the FEMA inspector visit?

The FEMA inspector may:

- Ask to see documents like medical bills or repair receipts for disaster-caused losses.
- Review damage inside and outside of the home (including furniture, clothing, appliances, and car).
- The inspector will take their own pictures of the damage. You should still show them the pictures that you took.
- Review any kind of insurance documents.
- Ask for documents that prove you own and/or live at the property.
- Ask you questions and ask you to sign a form saying that the information given is correct.
- It is important to note that inspectors themselves do not determine FEMA eligibility. They only report the damages.

8. FEMA Decision and Appeals

FEMA will send you a letter telling you if they decided you are eligible. If you are denied or do not believe you received a sufficient amount of assistance, you can appeal FEMA's decision. You will have 60 days from the date marked on the letter to appeal. If you are approved, you will receive a check or direct deposit within a few days.

You can appeal any of FEMA's decisions about your eligibility. You can also appeal the type of aid FEMA decides to give you, as well as the dollar amount. If FEMA decided you are not eligible for rental assistance, you can appeal. If FEMA did not give you enough money to start repairing your home, you can appeal.

9. What are some common reasons that FEMA issues denials?

- Your insurance covers the losses;
- FEMA could not verify that you own the home;
- FEMA could not verify that you lived at the home before the disaster;
- The home was not damaged because of the disaster;
- The damaged property is a vacation home or secondary home;
- Your car was not registered or did not have insurance when it was destroyed;
- You are eligible for other forms of assistance (like a disaster loan from the Small Business Administration).

10. How do I appeal?

You can appeal a FEMA decision by mailing or faxing them a letter. You should include the following information:

1. On the top or bottom of each page you should put:
 - a. Your full name;
 - b. Your FEMA application number
 - c. The disaster number;
 - d. Last four digits of your social security number.
2. If someone is filing the appeal for you, include a signed statement saying that you are allowing them to do so.



3. The letter must include the words, “I appeal.”
4. Explain why you are appealing and provide documents to prove it.
5. Include proof of insurance coverage if you have any. This could be a copy of your policy, or an insurance bill. If you do not have these documents, you can ask your insurance company to send you a copy.
6. The end of the letter should include the following statement, before either your signature or the signature of the person filing the appeal for you: *“I declare under penalty of perjury that the information provided is true.”*

FEMA may accept a late appeal if you can prove good cause for appealing late. You can send FEMA a letter explaining why your appeal was late. Make sure to attach any documents that can prove it.

11. How can I make a better appeal?

Contact your local legal aid to get help from an attorney to write your appeal. Find your [local legal aid here](#).

TIPS!

- Register with FEMA as soon as possible once a disaster has been declared;
- Take lots of photographs of the damage, from multiple angles if possible. You cannot have too many photos of the damage;
- Make a list of everything that was damaged;
- Explain how the disaster damaged your property, using language from the disaster declaration. For example, if the disaster declaration specifies a flood and your walls and windows were damaged, explain how the flood damaged your walls and windows;
- Include 2-3 contractor estimates. Make sure the contractors sign them, put it on their letterhead, and break everything down line by line;
- Keep copies of everything FEMA sends you. Never send FEMA original documents. Always send photocopies;
- Request your file from FEMA before filing your appeal. This will let you see what FEMA used to make its decision (Note: requesting a copy of your file does not extend your appeal deadline);
- Make sure that your name is listed on all supporting evidence, and make sure your name is correct in all documents;
- Keep records of all your communications with FEMA officials, including their names, employee numbers, and contact information.

12. Where can I review FEMA definitions and other guidance?

The [FEMA website](#) has information about FEMA’s response and the different assistance programs available. You can also visit [Disasterassistance.gov](#) to learn more about the different kinds of assistance, apply for assistance, or check the status of your application. [Benefits.gov](#) also has information about the various assistance programs, including non-FEMA programs.

