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News Release

How to Appeal a FEMA Disaster Assistance Decision

MONTGOMERY, Ala. – Disaster survivors affected by Hurricane Zeta may receive a letter from FEMA stating they are ineligible for assistance. This may not be the final word. Applicants who disagree with FEMA’s decision can file an appeal with FEMA.

You will need to read your determination letter carefully to understand why FEMA decided the application was “ineligible.” Many times, the solution is as simple as providing missing documents or information.

Documents to Include with an Appeal Letter

Often, applicants need only submit extra documents for FEMA to process their application. FEMA may find an applicant ineligible if the following documents are missing:

- **Insurance letters:** Documents from your insurance company that show your policy coverage and/or settlement is not enough to make essential home repairs, provide a place to stay, or replace certain contents. FEMA cannot provide benefits to homeowners or renters who already received those same benefits from their insurance carriers.
- **Proof of occupancy:** A copy of utility bills, a driver’s license or lease that proves the damaged home or rental was your primary residence.
- **Proof of ownership:** Mortgage or insurance documents, tax receipts or a deed. If your documents were lost or destroyed, visit www.usa.gov/replace-vital-documents for information on replacing lost documents.

Legal Services are Available

Free legal help with filing appeals and other disaster-related legal concerns is available to eligible Hurricane Zeta survivors in **Clarke, Dallas, Marengo, Mobile, Perry, Washington and Wilcox** counties. Call the disaster legal services hotline at **800-354-6154**. Leave a message and a volunteer lawyer will return your call. Hours of operation: 9 a.m. to 5 p.m. Monday-Friday. Types of assistance may also include help with private insurance claims, consumer protection matters and home repair contractors; replacing important legal documents destroyed in the storm, counseling on mortgage-foreclosure and landlord-tenant problems; and referrals to other attorneys and COVID-19 resources. Disaster legal services are not available for cases that may produce a monetary award. The free legal help program is funded by FEMA.

How to Submit an Appeal

All appeals must be in writing and signed by the applicant. The appeal letter should explain why the applicant disagrees with FEMA's decision. It is important to include any documentation FEMA requests and/or document that supports the appeal claim, such as a contractor's estimate for home repairs. If the person writing the appeal letter is not the applicant or a member of the household, applicants must submit a signed statement that the writer is authorized to act on the behalf of the applicant.

IMPORTANT: Be sure to include a copy of the cover letter you received from FEMA when you submit your appeal documents.

Mail, fax or upload documents and your appeal letter within 60 days of the date on your determination letter.

- Mail: **FEMA National Processing Service Center**, P.O. Box 10055, Hyattsville, MD 20782-8055
- Fax: **800-827-8112, Attention: FEMA**
- To set up a FEMA online account or to upload documents online, visit [DisasterAssistance.gov](https://www.disasterassistance.gov) and click on "Check Your Application and Log In" and follow the directions.

Those who submit an appeal will receive a decision letter within 90 days of FEMA's receipt of your appeal.

Those who need help understanding their letter can call the **FEMA Helpline** at **800-621-3362 (TTY 800-462-7585)**. Those who use a relay service such as a videophone, InnoCaption or CapTel should update FEMA with their assigned number for that service. They should also be aware that phone calls from FEMA may come from an unidentified number. Multilingual operators are available at the **Helpline**. (Press 2 for Spanish.) Lines are open from 7 a.m. to 10 p.m. daily.

Residents of the seven counties that sustained damage from Hurricane Zeta Oct. 28-29, 2020, may apply for FEMA disaster assistance. The deadline to apply is **Monday, Feb. 8**.

For more information on Alabama's disaster recovery, visit www.fema.gov/disaster/4573 and www.facebook.com/fema.

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FEMA's mission: Helping people before, during, and after disasters.