

Eight Tips for Appealing FEMA's Decision

You may appeal any decision by FEMA regarding your application for the Individual Assistance program. Sometimes all you need is to provide additional information. Here are tips to help submit your appeal to FEMA.

Tip: Know Your Deadline

You have 60 days from the date of your FEMA decision letter to submit your appeal. Circle the deadline on your calendar, set reminders on your devices, or write yourself a note and put it on your refrigerator or console of your car.

Tip: Understand Why You Are Not Approved for FEMA Assistance Before Sending Your Appeal

You may not agree with FEMA's determination, but you are encouraged to read the entirety of your FEMA letter to learn why you were not approved. Your application may be missing documentation or information.

You can check the status of your application any time by logging into your [DisasterAssistance.gov](https://disasterassistance.gov) account. Click the Status tab then go to the "Your Next Steps" section. This is your to-do list—read it carefully to understand what to do to move your application forward. You can also call 800-621-3362 for an update on your application.

Tip: Include Documents To Support Your Appeal

It is important to provide the information FEMA has requested to support your reason for appeal. Examples may include:

- Documents from your insurance company which show you were denied coverage or your 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 the same benefits from an insurance carrier.
- Proof of occupancy: A copy of utility bills, a driver's license or lease that shows the damaged home or rental property was your primary residence before the August storms and flooding.
- Proof of ownership: Mortgage or insurance documents, tax receipts or a deed.

Tip: Consider Providing Additional Details in a Letter or Appeal Form

At the end of your letter, look for an appeal form that can be used to send us additional information about your situation. You may also [download the appeal form](#).

This form can help make sure you have the information FEMA needs and gives you a space to explain any important context why you need help. If it's easier to just write us a letter, that's fine too. Sending an appeal form or letter with your additional information is optional.



Tip: Include Your FEMA Application Number and Disaster Number on Each Page of the Documents You Send

Please write your FEMA application number and the disaster number (DR-4933-IN) on each page of your appeal and any documents that are submitted. Writing your application number on each page submitted helps FEMA organize your case.

Tip: Can't Send the Appeal Yourself? Authorize Someone To Do It for You

If you are unable to send an appeal yourself, ask someone to do it for you. It could be someone in your household, a friend or an attorney. You will need to provide FEMA with a statement signed by you that the person is authorized to appeal on your behalf.

For additional information about FEMA's appeal process or about authorizing a third party to act on your behalf, call the FEMA Helpline at 800-621-3362. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.

Tip: Submit Your Appeal

Send your appeal within 60 days from the date on your FEMA decision letter:

- Mail: FEMA - Individuals & Households Program National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- Fax: 800-827-8112, Attention: FEMA - Individuals & Households Program
- Online: Set up a FEMA online account and upload documents there. Visit DisasterAssistance.gov and click "Check Your Status" to start the account setup. Upload all supporting documents using the Correspondence "Upload Center."
- In person: You can take your appeal documents to a One-Stop Shop. To find a location near you visit on.in.gov/August2026Disaster.

Tip: Monitor for FEMA's Decision

After submitting your appeal, you may receive a call or letter from FEMA asking for more information. There is also a chance FEMA may decide you qualify for another home inspection, or you may simply receive FEMA's decision. Decisions usually are made within 30 days of receiving the appeal; however, it may take up to 90 days for a decision.

For more information on your FEMA letter and how to appeal visit: FEMA.gov/appeal.

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FEMA's mission is helping people before, during and after disasters.