

Understanding FEMA Decisions and Your Appeal Options

If you sustained damage to your home and/or personal property caused by the severe storm, flooding, landslides, and mudslides on August 18-19, 2024, and you were not found eligible for FEMA assistance, here are some common reasons and steps you can take to have your case reconsidered:

Common Reasons You May Not Qualify for Assistance:

- **FEMA was unable to verify that you are the homeowner.** FEMA requires proof of ownership from disaster survivors who apply for federal assistance to help them with repairs to their damaged homes. FEMA verifies ownership by means of automated public and government records or by using documents you submit.
 - **What to Know:** Submit your documents to FEMA to have your case reconsidered, documents include a Deed or Official Record, Mortgage Payment Book, Property Tax Receipts, or Property Tax bills. A full list of documents to verify you own your home can be found in your FEMA letter.
- **FEMA could not verify your identity.** FEMA must be able to verify your identity, which prevents fraud and ensures you receive eligible disaster assistance.
 - **What to Know:** If FEMA is unable to verify your identity through public records, you'll need to submit documentation. A full list of documents to verify your identity can be found in your FEMA letter. Submit your documents to FEMA to have your case reconsidered.
- **You have an insurance policy that covered the damage to your home.** Federal assistance cannot duplicate insurance payments.
 - **What to Know:** If you reported having insurance, but it didn't cover the damage to your home or pay for all essential repairs, you can submit your Insurance Settlement Records to FEMA for review.
- **There is more than one application filed for your household.** Only one application per household is considered.
 - **What to Know:** If more than one member of a household has applied, the additional registrants should call the FEMA Helpline to withdraw their applications. Once this occurs, the original registration for the household can be processed for assistance.



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- **Your home is safe to occupy.** Damage caused by the disaster did not make your home unsafe to live in. Damage to non-essential areas, landscaping or spoiled food is usually not covered for FEMA assistance.
 - **What to Know:** If you disagree with FEMA’s decision, get third-party documentation in writing (Bid for Repairs, Condemnation Notice, etc.) that states/supports your home is uninhabitable. Submit your documents to FEMA to have your case reconsidered.
- **A FEMA inspector was unable to reach you at the contact information you provided.** You must return FEMA phone calls and requests for information in a timely manner. If FEMA cannot make contact with you, or you do not provide the requested information, FEMA may find you ineligible.
 - **What to Know:** Inspectors try a minimum of three times to contact applicants, calling at different times on different days and visiting residences if necessary. If you are unable to meet with the inspector, you must call FEMA to schedule the appointment.
- **A lapse in your flood insurance triggered a loss of certain types of disaster assistance.** If the requirement to obtain and maintain flood insurance was ever placed on your flood-damaged home, and there is not a policy in place at the time of a flooding event, you may not be eligible for certain types of assistance. This includes grants for home repairs, personal property or any other losses that might have been covered by a flood insurance policy, even if you are otherwise eligible.
 - **What to Know:** You may still be able to receive assistance for items that would not be covered by flood insurance, such as rental assistance, disaster-related funeral, medical or dental expenses, or repair costs for disaster-damaged septic systems, wells, retaining walls, private access roads, or private bridges.

How You Can Appeal a FEMA Decision:

- **How do I appeal?** You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help, like Estimates for Repairs, Receipts, Bills, etc. Each decision letter you receive from FEMA explains types of documents that may help you appeal FEMA’s decision or award amount for that type of assistance. Appeals must be submitted within 60 days of the date on the FEMA decision letter.
 - **Supporting documents may include:**
 - Receipts,
 - Bills,
 - Repair Estimates,
 - Property Title or Deeds, or
 - Any other information that may support the reasons for the appeal.
- **Do I have to send any other documents?** No, you don’t have to send anything else with your documents. But you can send additional information to help explain why you are appealing. Sending additional information isn’t required, but it can help FEMA consider your appeal.

- **If you want to send additional information, you can:**
 - Send a signed and completed appeal request letter. A copy of this letter may be included in your FEMA decision letter.
 - Send a signed, written appeal letter explaining why you disagree with FEMA’s determination of eligibility.
- **What should I include on documents I send to FEMA?**
 - All documents you send to FEMA as part of your appeal should include your:
 - Full name,
 - Current phone number and address,
 - Disaster Number and FEMA Application Number written on all pages, and
 - Address of the disaster-damaged home.
 - Receipts, Bills, and Estimates must include:
 - The business name and contact information to help FEMA confirm the information.
- **Can someone appeal for me?** With an Authorized for the Release of Information Under the Privacy Act, yes.
 - FEMA will need a Release of Information with your written permission to share information about your application.
 - You can do this by completing an [Authorization for the Release of Information Under the Privacy Act form \(FEMA Form FF-104-FY-21-118\)](#) and sending it to FEMA.
 - If you send a written explanation for the appeal that is written by someone other than you, it must include their signature.
- **How can I send documents?**
 - You can send appeals or supporting documents to FEMA by:
 - Uploading to your disaster assistance account at [DisasterAssisatnce.gov](#).
 - Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055
 - Faxing to 1-800-827-8112
 - Visiting the Disaster Recovery Center (DRC) located at Sacred Heart Catholic Church, 910 Main Street, South, Southbury, CT 06488, Monday – Friday 8 am to 6 pm and Saturday 8 am to 4 pm, closed Sunday.

For more information on Connecticut’s recovery from the severe storm, flooding, landslides, and mudslides on August 18-19, 2024, please visit <https://www.fema.gov/disaster/4820>. Follow FEMA on X (formally Twitter) at [FEMA Region 1 \(@femaregion1\) / X](#) and on Facebook at [FEMA Federal Emergency Management Agency | Facebook](#).

For updates on Connecticut’s response and recovery operations, please visit the DEMHS homepage at [Connecticut Division of Emergency Management and Homeland Security](#) and their recovery resource page [August 18th, 2024: Severe Flooding Disaster \(ct.gov\)](#). Follow CT DEMHS on X (formerly Twitter) at [CT Emergency Management & Homeland Security \(@CTDEMHS\) / X](#)