

Every Survivor Can Appeal a FEMA Determination

Residents of middle and west Tennessee affected by last December's tornadoes may have received a FEMA determination letter they don't agree with. If you need to request additional FEMA assistance – or you have been denied assistance – appeal to FEMA.

How to Appeal

- First, read your entire determination letter carefully. You could have been found ineligible due to missing documents. If you still disagree with the findings after complying with all FEMA requests, you can appeal by writing a letter explaining why you disagree.
- You need to make sure you sign the letter and include your full name, your FEMA registration number, the disaster number (DR-4637 TN), and make sure to provide supporting documentation for the appeal. Documentation may include contractor estimates, receipts or an insurance denial or settlement letter.

Common Reasons for an Appeal

- Your insurance settlement arrives after applying to FEMA and it does not cover all repair costs.
- Your insurance does not provide temporary rental assistance (Alternate Living Expenses) and the tornado damage to your home has made it unsafe to live in.
- The cost of repairing your home is more than the original contractor's estimate, in which case survivors must provide the receipts for the final cost of repairs.
- Proof of ownership or occupancy was missing in your initial application to FEMA. Proof of ownership or occupancy may include a copy of utility bills, pay stubs or driver's license.
- You initially report your home did not sustain tornado damage, then discover the damage later.

Getting Help with the Appeals Process

Tornado survivors in need of free legal advice regarding storm-related matters may reach out to attorneys online at <https://tn.freelegalanswers.org/>. Additionally, survivors can access information about their rights and resources, including links to upcoming legal clinics, and local resources at <https://www.help4tn.org/>. *Disaster legal services are authorized by FEMA in cooperation with the Tennessee Bar Association and the Tennessee Alliance for Legal Services.*



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Deadline for Appealing

- You must appeal within 60 Days of receiving a determination letter, but if you miss submitting within that time, contact FEMA and explain why your appeal letter was late.

Three Ways to Submit Your Appeal

- Submit appeal letter and supporting documentation to your online FEMA account at www.disasterassistance.gov
- Fax the appeal letter and supporting documentation: 800-827-8112
- Mail appeal letter and supporting documentation:
FEMA National Processing Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Length of the Time for the Appeal Process

- It can take FEMA up to 90 days to provide a decision on an appeal. You may speed up the process by including all supporting documents with your appeal letter.
- FEMA will send you your decision letter by either mail or email. You can also go to your disasterassistance.gov online account to check the status of your application.

Appealing the Appeal

- You can appeal the decision of your original appeal if you have new or additional information that was not submitted in the initial request.

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