



FEMA

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News Release

How to Appeal a FEMA Ineligibility Letter

INDIANAPOLIS - If you receive a letter from FEMA that states you are ineligible for assistance, you have the option to appeal. “Ineligible” does not mean denied – just that FEMA has not received everything needed to approve your application.

First, read your letter carefully to determine why your application was ruled ineligible. Some of the most common reasons are:

- Damage was covered by insurance: FEMA cannot duplicate payments, which means they can't pay for damage covered by another source.
- Damage did not make home unsafe to live in: FEMA can only cover the cost of making your home habitable, not repairing or replacing non-essential items.
- Missing documents. Make sure your application includes copies of:
 - Insurance documents: proof the property was covered by insurance, and that the coverage or settlement was not enough to complete essential repairs
 - Proof of identity: passport, Social Security card and federal or state I.D., military I.D., or payroll stub that shows all or part of your Social Security number
 - Proof of occupancy (homeowners and renters): lease, utility bills, driver's license, etc. that shows the damaged home was your primary residence when the disaster occurred
 - Proof of ownership (homeowners only): deed, mortgage statement, property tax bill, or other document that shows you own the home

- For a list of accepted occupancy and ownership documents, visit [fema.gov/assistance/individual/after-applying/verifying-home-ownership-occupancy](https://www.fema.gov/assistance/individual/after-applying/verifying-home-ownership-occupancy)

To submit your appeal:

Within **60** days of the date on the ineligibility letter:

1. Gather any information or documents requested in the ineligibility letter.
2. Write a letter that explains the reasons for your appeal. Make sure to include:
 - Applicant’s full name and signature
 - Applicant’s pre-disaster address
 - Applicant’s current address
 - Applicant’s current phone number
 - FEMA disaster number: for this disaster, “FEMA DR-4704-IN”
 - Today’s date
 - 9-digit application number on all documents
3. Mail your letter, all supporting documents, and the cover page from FEMA’s ineligibility letter to:

FEMA National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

- OR fax to 800-827-8112 (Attention: FEMA).
- OR visit [DisasterAssistance.gov](https://www.DisasterAssistance.gov), click on “APPLY ONLINE,” and follow the directions in English or Spanish.

Once FEMA receives your appeal, they may contact you by phone or mail to ask for more information or schedule another inspection of your home. You will receive a decision letter within 90 days.

For help with any step of the appeal process, call the FEMA helpline at 800-621-3362, TDY 800-462-7585, go online to [DisasterAssistance.gov](https://www.DisasterAssistance.gov) or use the [FEMA App](#). If you use a relay service such as video relay service (VRS) or captioned telephone service, give FEMA your number for that service.

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

For more information on Indiana’s recovery, visit [fema.gov/disaster/4704](https://www.fema.gov/disaster/4704). Follow us on our [Facebook.com/FEMA](https://www.facebook.com/FEMA) page and Twitter at [@femaRegion5](https://twitter.com/femaRegion5).

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