



WHAT TO SUBMIT FOR A FEMA APPEAL

You can also view FEMA's instructions for filing an appeal here:

<https://www.fema.gov/assistance/individual/after-applying/appeals>

1. **FEMA Appeal Request**

Located here: https://www.fema.gov/sites/default/files/documents/fema_iad_ff-104-fy-22-229-eng_051425.pdf

Fill in all boxes on page 1: your name, address, pre-Helene address, phone number, disaster number (4827), and registration number for application. Sign and date on page 2. If you wish, you can write your narrative in the blank on page 2 (see below).

2. **Photocopy of Government-issued identification**

North Carolina drivers license or identification card at time of Helene are best. Otherwise, passport or later-issued state card.

3. **Narrative or Declaration**

You can either:

(A) Write this on page 2 of the Appeal Request above, or

(B) Submit it as a separate letter.

4. **Common Categories of FEMA Assistance to Include in Narrative (not all categories included here)**

Serious Needs Assistance
Displacement Assistance
Home Repair/Replacement
Private Roads and Bridges
Personal Property
Vehicle Assistance
Moving and Storage
Rental Assistance

(A) Serious Needs Assistance (\$750 one-time payment)

Serious Needs includes but is not limited to, water, food, first aid, infant formula, diapers, personal hygiene items, and fuel for transportation needs after a disaster (but *not* spoiled food). In narrative explain all hardship from Helene, including displacement from residence, loss of water and utilities, damage to residence, including rental dwellings, any time left home, health effects, and items bought in aftermath of Helene to respond to critical needs.

If possible, attach certification of loss of power from utility company.

(B) Displacement Assistance (\$3,514 one-time payment)

Displacement assistance is intended to assist displaced applicants with the cost of short-term living arrangements immediately following a disaster.

In narrative, explain reason and length of time displaced from pre-Helene dwelling, whether temporary or long-term.

(C) Home Repair (\$42,500 maximum award)

Home repair assistance is available to homeowners of dwellings damaged by Helene who were primary residents at that home at the time of the storm. FEMA will not pay for damage covered by private insurance or duplicate benefits from another source, but could cover a shortfall.

Home repair assistance grants costs to return home to a safe, sanitary and functional place that one can live in, or can help contribute to the purchase of another home if the damaged home is not repairable.

In narrative, explain in detail why the damage from Helene made the home unsafe and uninhabitable and the amount of money spent, or needed to be spent, to return home to safe conditions. Alternatively, explain why the home is a total loss.

If possible, attach detailed estimates and/or invoices for necessary repairs and any applicable insurance denial.

(D) Private Roads and Bridges (\$42,500 maximum award included with home repair)

A privately owned road or bridge is an access route to access a dwelling which a homeowner is financially responsible for maintaining. It includes a road or bridge that the applicant shares financial responsibility with neighbors. The disaster-damaged road or bridge should be the only practical way residents or emergency vehicles can safely access the home.

Because this is an access route for emergency vehicles and potentially other residents, applicant should swear to use any awarded funds to repair the access route (and applicant must do so).

In narrative, explain how Helene made the access route inaccessible and/or deteriorating, that it is a critical route for residents and emergency services, that applicant will comply with all regulations repairing the route, and that applicant will use funds for the intended purpose of repairing the route.

If possible, attach estimates/ invoices for repair of the private access route.

(E) Personal Property

Personal property assistance is for critical and used items in the household. This may include standard appliances, clothing, furniture, bedding, and kitchen items.

In narrative, explain how Helene destroyed these items, how they were necessary for daily life, were in bedrooms, bathrooms, kitchens, and living rooms, and that there were no replacements available.

(F) Vehicle Assistance

Vehicle, or transportation, assistance is available to damaged or destroyed vehicles where there is no other usable vehicle in the household or there is a critical reason why the household needs to have more than one vehicle.

In narrative, describe make, model, and year of vehicle and damage. If household had more than one vehicle describe critical need for more than one.

If possible, attach proof of liability insurance at time of Helene, registration at time of Helene, title, receipt/invoice/estimate from mechanic and/or proof of total loss.

(G) Moving and Storage

Moving and storage assistance is available to those who incurred those costs due to disruption caused by Helene.

In narrative, describe why these expenses were necessary and how long the need persisted.

If possible, attach receipts with moving/ storage entity location, name, and telephone number.

(H) Rental Assistance

Rental assistance is available for those who were displaced, from either an owned home or a rental dwelling. Rental assistance is not available past March of 2026 so at this point most applicants will be requesting back rental assistance.

In narrative, explain why you had to relocate and were unable to return to your pre-Helene housing. Explain why the rent obligations have caused you financial distress. State your current rent and utilities, any mortgage payments and utilities at your previous dwelling if applicable,

and state that you continue to seek permanent affordable housing. State that you do not own a second home. Total your rental expenses since Helene minus any assistance already provided and clearly present that number with documentation.

If possible, attach lease, proof of rental payments or signed ledger from landlord verifying payments, recent paystub or IRS W-2, public benefit statements, proof of mortgage payments for home, proof of utility payments for home and rental unit.

5. Notes

(A) Look at Your FEMA Letters

Make sure to respond to any outstanding FEMA letters, including providing all requested documentation.

(B) Second Appeals

Even if you have appealed in the past, you should submit an additional appeal before the deadline and address any outstanding matters with a narrative or declaration. Submit that along with any and all evidence again as one combined document in the appeal.

(C) Vendors

Always include telephone numbers of businesses for whom you are attaching receipts/ invoices/ estimates. Best to call them and let them know to expect a call from FEMA.

(D) Residency

If you shared an address with people with whom you do not share a household, add a paragraph explaining why FEMA should consider you separate households (for example, no shared expenses, individual responsibility for rent and utilities, separate childcare costs, separate food, as applicable.).

QUESTIONS?

FEMA representatives are available at (800) 621-3362.

If your question is not addressed, you can ask to speak with a supervisor.

HOW TO SUBMIT YOUR APPEAL

Submit documents in one of the ways below.

1. Mail:

FEMA National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

2. Fax: (800) 827-8112.

2. **Online – Upload to Your FEMA Portal:**

www.DisasterAssistance.gov

Note that 2-factor authentication is required to log in.