



FEMA

FEMA – DR-1897
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Congressional Advisory

FEMA DENIAL LETTER: NOT THE LAST WORD

SOMERSET, N.J. -- If you received a letter from the Federal Emergency Management Agency (FEMA) saying that you are ineligible for disaster assistance, don't give up.

A denial letter does not necessarily mean that an applicant is not eligible for assistance. It may mean that FEMA does not have all the information needed to approve an application for assistance. For example, an applicant might need to:

- Provide information to prove occupancy or ownership of the damaged property
- Provide proof of identity
- Provide documentation to prove disaster damage
- Complete and return the U.S. Small Business Administration (SBA) loan application. Completing and returning an SBA application is an essential part of the recovery process

If a letter says an applicant is denied assistance because you are "INS-insured" (a code designating an insurance issue), the applicant should call the FEMA helpline to update insurance information when it is available.

An applicant may be denied assistance for various reasons, including insufficient storm-related damage or adequate insurance coverage. Federal disaster assistance is designed to help with uninsured or under-insured losses caused by the disaster. The disaster assistance gives many a starting place or "hand up" to begin the recovery process.

Individuals who receive denial letters have the right to ask for a review. Guidelines on how to do this can be found in the Applicant's Handbook sent to everyone who registers with FEMA.

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At any time, you may call the FEMA helpline, 1-800-621-FEMA (3362) or (TTY 1-800-462-7585) with questions about your application.

Receive up to the minute New Jersey disaster recovery information by following us on Twitter at www.twitter.com/femaregion2.

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FEMA's mission is to support our citizens and first responders and to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.