



FEMA

Disaster News

December 26, 2007

DR-1734-WA-019

Joint Information Center Media Contact:

FEMA/State News Desk: 360-486-5745

SBA News Desk

916-847-2470

APPEALING A FEMA DENIAL LETTER

Lacey, Wash. — Some victims of the early December disaster may not clearly understand letters from the Federal Emergency Management Agency (FEMA) saying their applications have been denied.

There is an appeal process for those who do not agree with FEMA's decision.

FEMA disaster assistance ineligibility or limited assistance may be due to any of the following:

- Damages and losses are covered by insurance.
- The residence is a secondary home.
- Ownership or occupancy of the residence could not be verified.
- The application for assistance was incomplete.
- Assistance was limited because the property was located in a flood zone or sanctioned area.

Applicants who receive letters and have questions concerning FEMA disaster assistance are encouraged to get an explanation or information about the appeal process in one of several ways:

- The Applicant's Handbook that is mailed to each applicant
- The Helpline, **1-800-621-FEMA (3362)**
- A Disaster Recovery Center (DRC)
- **www.fema.gov** for online assistance

FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

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Editors: For more information on disaster recovery, visit www.fema.gov



FEMA

Backgrounder

December 27, 2007
DR-1734-WA BG-001

Joint Information Center Media Contact:
FEMA/State News Desk: 360-486-5745
SBA News Desk 916-764-9917

BACKGROUND ON FEMA APPEALS PROCESS

The Appeal Process

If, after reviewing the denial letter, the applicant still does not agree with the decision he/she should follow the following steps to appeal.

1. Call the FEMA Helpline 1-800-621-FEMA
2. Visit a Disaster Recovery Center
3. Explain in writing why the decision about the amount or type of assistance received is not correct. The appeal should include any supporting documentation or new information that supports the claim. Be sure to sign the letter.
4. Include the FEMA registration number and disaster number (shown at the top of your decision letter) in the letter of appeal.
5. Mail appeals to:

**FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055**

Or fax the appeal letter to:
(800) 827-8112

Attention: FEMA – Individuals & Households Program (IHP)

IMPORTANT: To be considered by IHP, the appeal letter must be postmarked within 60 days of the date on the decision letter. Remember to date the appeal letter.

A copy of the information in the applicant's file may be requested by the applicant or other authorized person by writing to:

-more-

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

INSURANCE

Insurance is the primary resource to help disaster victims rebuild their lives. But insurance may not cover all losses. Even if applicants think storm losses will be covered by insurance, they should still register with FEMA. An applicant's FEMA application for assistance may be pending an insurance settlement. A delay in response from FEMA does not mean assistance has been denied.

Even if insured, victims should still register with FEMA. Applicants may be eligible for assistance not covered by insurance policies.

UPDATE CONTACT INFORMATION

It is important for residents registered for disaster aid with FEMA to check their application status regularly and ensure their address and phone numbers remain current in the system.

If contact information is out-of-date, inspectors and other recovery officials may not be able to contact disaster victims.

Applicants should keep their contact information up to date.