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# Disaster News

## **FEMA DENIAL LETTER: NOT THE LAST WORD**

PASADENA, Calif. –Californians who have applied for disaster assistance and receive a letter saying their application is denied because of insurance: Don't be alarmed. Denial letters are automatically generated and sent to applicants who need to supply additional information so the Federal Emergency Management Agency (FEMA) can continue to process their applications.

"A denial letter doesn't automatically mean that an applicant is not eligible for assistance," said Federal Coordinating Officer Mike Hall of FEMA. "It may mean that FEMA does not have all the information needed to make a decision about the amount of disaster assistance they may be eligible for, such as information about insurance coverage."

By law, FEMA and the state cannot duplicate what insurance already covers. That is why FEMA needs to know what is covered by insurance before making a decision about possible assistance.

About half of the 12,476 Californians who had applied for assistance as of Oct. 31, 2007, reported that they have insurance coverage. These applicants will be receiving denial letters and need to file claims with their insurance companies as soon as possible. To continue processing their application, FEMA needs copies of insurance settlement documents, a denial letter or any other supporting information.

FEMA recognizes that applicants may have serious and necessary housing needs even if they have insurance. Those affected by the fires may appeal to FEMA for rental assistance if one of the following applies:

1. Applicants have used all available funds provided by their insurance company to rent a temporary place to live, usually called Additional Living Expenses (ALE) or 'loss of use;' or
2. The applicants' insurance settlement is delayed longer than 30 days from when they filed the claim and they need an advance of rental assistance.

The process for sorting out these issues involves filing an appeal. This means writing a letter asking FEMA to review your case. The denial letter sent by FEMA will explain why your application has been put on hold and ask you to send new information and documentation, such as settlement information from the insurance company. Applicants have up to 12 months from the date they registered with FEMA to submit insurance information for review.

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A lack of information about insurance claims is not the only reason applicants may receive denial letters. FEMA may need additional information to prove occupancy or ownership of the damaged property, or applicants may need to complete and return the U.S. Small Business Administration (SBA) loan application sent to them in the mail.

FEMA reminds applicants to return the completed SBA loan application even if they choose to decline the loan. Filling out the loan application is a necessary step if applicants are to be considered for other forms of disaster assistance.

Those who need to update their application information or have questions about disaster assistance are encouraged to call the FEMA helpline at **1-800-621-FEMA (3362) or, TTY 1-800-462-7585**. Other information can be found at [www.fema.gov](http://www.fema.gov). Applicants also may visit a local disaster assistance center to speak with someone in person.

*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.*

*The California Governor's Office of Emergency Services (OES) coordinates overall state-agency response to major disasters in support of local government. OES is also responsible for maintaining the State Emergency Plan and coordinating the California's preparedness, mitigation and recovery efforts.*

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