



FEMA

NEW YORK STATE
DEM
OFFICE OF EMERGENCY MANAGEMENT

Recovery News

FEMA DENIAL LETTERS MAY NOT BE LAST WORD

ALBANY, N. Y. – Some New Yorkers affected by Hurricane Irene and Tropical Storm Lee may receive a letter from the Federal Emergency Management Agency (FEMA) saying their disaster assistance application has been denied.

“A denial letter does not necessarily mean that an applicant is not eligible for assistance,” said Federal Coordinating Officer Philip E. Parr. “It may mean that FEMA does not have all the information needed to make a decision regarding the applicant’s disaster aid.”

There are a number of reasons why flood survivors receive denial letters and yet may be eligible for assistance. For example, the applicant still needs to:

- Return insurance information;
- Provide information to prove occupancy or ownership of the damaged property;
- Fill out all necessary paperwork; or
- Complete and return the U.S. Small Business Administration (SBA) loan application.

Applicants with insurance should contact their insurance company and ask for a settlement letter detailing exactly what is covered under their claim. They should mail insurance settlement information to FEMA – Individuals & Households Program, National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055.

Flood survivors have up to 12 months from the date they registered with FEMA to submit insurance information for review. FEMA cannot provide money to individuals or households for losses already covered by insurance.

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 some other forms of disaster assistance.

“The key to being considered for State and federal assistance is for applicants to complete all the necessary paperwork and keep information up-to-date,” said Andrew X. Feeney, State Coordinating Officer, New York State Office of Emergency Management. “The State and FEMA rely on that information to process each claim.”

Applicants who wish to appeal a decision may do so in writing within 60 days from the date of the decision or date of the denial letter. Guidelines for appeals can be found in the Applicant’s Handbook sent to everyone who registers with FEMA.

Flood survivors who need to update their application information or have any questions about disaster assistance can call the FEMA Helpline at **800-621-3362**. Phone lines are open from 7 a.m. to 10 p.m. ET, seven days a week until further notice. People with hearing disabilities can use the TTY number, **800-462-7585**. Applicants can also register online at www.DisasterAssistance.gov or with any web-enabled mobile device or smartphone at m.fema.gov. Follow the link to “apply online for federal assistance.”

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FEMA's mission is to support our citizens and first responders 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.