

# What to do If You Receive a Denial Letter From FEMA

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**Helena, Mont.** – After you apply for FEMA assistance, you will receive a letter explaining the status of your application. This letter explains the types of assistance FEMA has determined you are eligible to receive, the amounts of assistance FEMA is providing for each eligible need, the reasons an applicant would be ineligible for specific types of assistance, an explanation of the appeals process, and other key information regarding disaster assistance.

If you received a letter stating you're ineligible for assistance or "no decision" can be made at this time, don't be discouraged or frustrated. Instead, read the entire letter to find out what's needed for FEMA to continue processing your application. Many times, it's a simple fix that can be addressed in an appeal.

Here are some of the most common reasons for an ineligible or "no decision" determination:

**Insurance settlement.** You must provide a copy of your insurance settlement approval or denial letter to FEMA. If your insurance settlement is insufficient to meet your disaster-related needs, you may be eligible for federal assistance.

**You reported no home damage or minimal damage when you registered with FEMA.** If you reported your home had no disaster-related damage but later discovered damage did occur, appeal the determination. Documentation from a local official or contractor supporting your appeal may help document the damage to your home.

**Proof of occupancy.** When FEMA is unable to verify the occupancy of your primary residence, you may need to provide documentation, such as utility bills, a bank or credit card statement, phone bill, pay stubs, a driver's license, state-issued ID card or voter registration card showing the address of your damaged primary residence.



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**No initial rental assistance.** FEMA cannot provide temporary rental assistance if you remain in your damaged home while it's being repaired. After you apply to FEMA, you may find your housing needs have changed. Contact FEMA as soon as possible to update your housing status and explain why you have a need to relocate.

**No communication with FEMA.** If you miss an appointment with a FEMA housing inspector and did not follow up with FEMA, your assistance could be affected. Also, make sure FEMA has your correct contact information. If you are unable to meet with an inspector as planned, let FEMA know.

**Your home is safe to occupy.** FEMA housing assistance typically only covers costs to make your home habitable. Damage to non-essential space, landscaping or spoiled food is not covered by FEMA grants.

**There may be other reasons why FEMA determined your application was ineligible.** If you have questions or need additional information about the next steps to take, visit your local Disaster Recovery Center (DRC) or call the FEMA Helpline at 800-621-3362; Helpline specialists are available from 5 a.m. to 9 p.m. MDT, seven days a week. DRCs are open 8 a.m. to 6 p.m. seven days a week at the following locations:

### **Carbon County**

Roosevelt Jr. High School

413 S Oakes Ave, Red Lodge

### **Stillwater County**

Absarokee Elementary School Gym

203 S. Woodard Ave.

### **Park County**

Park High School

102 View Vista Dr., Livingston



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## Appealing FEMA's Decision

Applicants who disagree with FEMA's decision or the amount of assistance may submit an appeal letter and documents supporting their claim, such as a contractor's estimate for home repairs.

FEMA cannot duplicate assistance provided by another source, such as insurance settlements. However, those who are underinsured may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance-settlement or denial-documents to FEMA. FEMA does not provide assistance for insurance deductibles.

An appeal must be in writing. In a signed and dated letter, explain the reason(s) for the appeal. It should also include:

- Your full name, phone number, current address, and address of the damaged dwelling;
- Your FEMA case number, found at the top of your determination letter (on every page);
- FEMA disaster number (FEMA DR-4655-MT) on every page; and
- Your signature and date.

If someone other than you or a co-applicant writes the appeal letter, that person must sign it and provide FEMA with a statement signed by you authorizing the individual to act on your behalf.

Mail your appeal letter to:

FEMA Individuals and Households Program

National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-8055

You may also upload your appeal letter and supporting documents to your account on [DisasterAssistance.gov](https://DisasterAssistance.gov), or you can fax to 800-827-8112.



This FEMA video explains in American Sign Language (ASL) determination letters and the appeals process: [www.youtube.com/watch?v=zehkQn8P5HI](http://www.youtube.com/watch?v=zehkQn8P5HI).

Contact the FEMA Mitigation Helpline at 833-FEMA-4-US (833-336-2487) for information on resilient building practices. Mitigation specialists are available Monday through Friday from 8:00 a.m. to 4:30 p.m. MDT. You can also email the team at [FEMA-R8-Hmhelp@fema.dhs.gov](mailto:FEMA-R8-Hmhelp@fema.dhs.gov).

For more information about FEMA's support to Montana's flooding and severe storms recovery, visit [www.fema.gov/disaster/4655](http://www.fema.gov/disaster/4655). Follow the FEMA Region 8 Twitter account at <https://twitter.com/femaregion8>.



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