

# FEMA Determination Letters are Important First Step to Receive Assistance

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WASHINGTON - Los Angeles County wildfires survivors who registered for FEMA assistance will receive a letter from FEMA. If the letter says you are “not approved” for assistance, it does not mean you have been denied assistance. It may simply mean that FEMA cannot approve your application with the information submitted so far.

## People with Insurance May Receive an Initial “Not Approved” Decision; FEMA Assistance May Still Be Available

FEMA may need your insurance determination to be finalized in order to continue processing your FEMA application to make sure you are not receiving funding for the same damage twice. By law, FEMA cannot pay for costs related to the wildfires that your insurance already covers.

Once 30 days or more have passed since you filed your insurance claim and you have not received your settlement, please contact the FEMA helpline at **1-800-621-3362** for assistance in multiple languages. FEMA may be able to provide some initial funds while you wait for your insurance payout.

## FEMA Wants to Keep You on Track Towards Recovery

Often, a “not approved” decision may mean that you only need to send additional information or supporting documentation for FEMA to continue reviewing your application for financial assistance. Examples of missing documentation may include:

- Proof of insurance coverage.
- Settlement of insurance claims or denial letter from insurance provider.
- Proof of identity.



- Proof of occupancy.
- Proof of ownership.
- Proof that the damaged property was the applicant's primary residence at the time of the disaster.

Be careful to enter your information correctly. Typos and missing numbers or information may also cause delays or an initial "not approved" determination letter.

If you have questions about your letter, call the FEMA Helpline at **1-800-621-3362**. Assistance is available in multiple languages. If you use a relay service such as Video Relay Service (VRS), captioned telephone service or others, provide FEMA your number for that service when you apply.

## You Can Appeal FEMA's Decision

It is important to read your FEMA letter carefully because it will include the amount of money FEMA may provide and information on the appropriate use of that money. The letter will also explain your application status and advise what you need to do to appeal if you do not agree with FEMA's decision.

You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help, like estimates for repairs, receipts, bills, etc. Each determination letter you receive from FEMA explains the types of documents that may help you appeal FEMA's decision or award amount for that type of assistance.

With the letter, FEMA will provide an appeal form that may be used to provide additional information, if you choose to do so. You may also [download the appeal form](#). When submitting any documentation or information to FEMA, you must include your FEMA application number and disaster number (**DR-4856-CA**) on every page.

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 their insurance settlement or denial documents to FEMA. FEMA does not provide funding for insurance deductibles.



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

Other ways to submit documents include:

- **Mail:** FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055
- **Fax:** 800-827-8112 Attention: FEMA
- At a **Disaster Recovery Center:** To find the nearest one, visit [fema.gov/drc](https://fema.gov/drc)

## Other Federal Support May Be Available

Regardless of your eligibility for FEMA assistance, homeowners, renters and business owners can receive low-interest disaster loans from the [U.S. Small Business Administration](https://www.sba.gov) (SBA). Homeowners can borrow up to \$500,000 to repair or replace damaged or destroyed real estate. Homeowners and renters can borrow up to \$100,000 to repair or replace damaged or destroyed personal property, including personal vehicles.

Businesses may receive up to \$2 million for physical damage or economic injury. The SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize the disaster damage from occurring in the future. Information and details on the location of future disaster recovery centers is available by calling the SBA Customer Service Center at (800) 659-2955.

