Donna Giffin, FEMA Subject Matter Expert: **FEMA Denial Letters: Reasons for Denials & Remedies**

The most common reaction to a FEMA denial letter is to throw it in the trash.

* Most common denial regards **Homeowners Insurance** – FEMA needs a determination from your homeowners’ insurance inspection. If you have insurance documentation: what is insured and what is not insured. If flooding is involved, the Homeowners Ins. does not include additional living expenses.
  + If your home is uninhabitable, FEMA will usually only pay for up to 5 days in a hotel. If additional shelter is needed, the Transitional Shelter Assistance Program is usually up and running as well as Red Cross. If they want to remain where they are, they can apply to FEMA for continued Rental Assistance.
* FEMA pays for basic items (19” or 21” TV, not the large TV you lost).
* FEMA does not cover outbuildings, fences, etc. but only covers damage to the structure in which you live.
* FEMA is not an insurance company. It will only replace items with a basic item of that type (a basic refrigerator, not a deluxe model). It will not make you whole. It will give you enough to start.
* FEMA will deny a car. FEMA needs a statement from a mechanic describing the damage to the vehicle is disaster related. FEMA thinks 1 vehicle/family is plenty. If 2 vehicles are necessary, an appeal clearly showing that 2 are needed for employment or that 1 must be wheel-chair accessible & include what the state requires for that need (or other necessity). Also, for replacement, the vehicle must have been registered properly.
* If an applicant thinks their home received more damage than FEMA saw and reported, the homeowner needs to send a contractor’s statement that lists the additional damage. FEMA will send another inspector to make the determination.
* Documentation is required with an appeal to a FEMA determination. Send a photo of your driver’s license to prove your identity. Write a letter of appeal that clearly states the specific things that you expect FEMA to do.
* FEMA may deny a claim pending proof of ownership. Generational ownership can be tricky. There is help with this and this is different for each home. Declarative statements can be used (\*see below)
* A survivor who is homeless at the time of the disaster, they may receive a tent but not a home.
* FEMA inspectors do not go on roofs or underneath homes. If there is roof or damage underneath the home, appeal and include evidence of the damage. Call FEMA and ask for explanations for anything in letter you do not understand.
* Household receives only 1 car replacement unless proof of real need.
* Documentation of need is required.
* When there are multiple disasters, processing time can be up to 60-90 days.
* FEMA follows the lead of insurance assessments.
* FEMA usually reimburses only up to the first 5 days of a hotel stay. By then applicant can apply for continued rental assistance or use available shelters
* If you disagree with a denial, a contractor’s estimate and a letter explaining the reason for the appeal.
* If a survivor writes the following statement at the end of their appeal, it is the same as if the statement has been notarized and makes the appeal official.
  + ***\*I declare under penalty of perjury that the fore going is true and correct.***

**Include the name of the disaster and the state where the disaster occurred.**

The 2 The most common denials are related to insurance and to vehicles.

FEMA pays the actual cost of replacing:

Retaining walls

Wells

HVAC

Septic tanks/systems

**Any questions?: Call FEMA hotline at 800-621-3362**

Jacqueline Chadwick:

**Verifying Home Ownership or Occupancy | FEMA.gov**

**How Do I Appeal FEMA's Decision? | FEMA.gov**

**FACT SHEET: Safe, Sanitary, and Functional Homes | FEMA.gov**