



FEMA

Disaster News

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A DENIAL LETTER MAY NOT BE THE LAST WORD

LITTLE ROCK, Ark. – Don't despair if you received a letter from the Federal Emergency Management Agency (FEMA) stating that you have been denied for disaster assistance. **It may be that FEMA cannot complete the assistance evaluation process until you supply additional personal information or insurance information.**

An applicant may be denied assistance for various reasons, including insufficient storm-related damage or adequate insurance coverage. It's important that even if you have registered with FEMA, you call and keep them informed of any changes in your status. Also, be sure to call to update personal information or additional insurance information.

"Federal disaster assistance is designed to help with uninsured or under-insured losses caused by the disaster," explains Federal Coordinating Officer Ken Riley. "The disaster funds give many a starting place or 'hand up' to begin the recovery process."

Those who have been denied FEMA assistance may be eligible for other programs such as a U.S. Small Business Administration low-interest disaster loan or help from volunteer agencies.

An applicant also has the right to appeal a denial in writing within 60 days from the date of the decision of the letter. Guidelines for appeals can be found in the Applicant's Handbook that each applicant receives. Applicants can also get guidance on this issue at any Disaster Recovery Center or by calling the FEMA Helpline at **1-800-621-FEMA (3362) or TTY 1-800-462-7585. Lines are open Monday through Saturday from 8 a.m. to 6 p.m.**

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The Arkansas Department of Emergency Management (ADEM) is the state's homeland security and emergency management agency. The agency works to identify and lessen the effects of emergencies, disasters and threats to Arkansas by developing effective prevention, preparedness, mitigation, response and recovery actions for all disasters and emergencies.

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 terrorism.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations.

Editors: For more information on Arkansas disaster recovery, visit www.fema.gov or <http://www.adem.arkansas.gov/>.

Disaster recovery assistance is available to any individual without regard to race, color, sex, religion, national origin, age, disability, English proficiency or economic status.