



W. Craig Fugate
Administrator
Federal Emergency Management Agency

Chris Christie
Governor
State of New Jersey

National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055
1-800-621-FEMA(3362)
Fax No.: 1-800-827-8112

Date: 1/22/2013

FEMA Application No. 411520801

Disaster No. 4086

Ms Veronica A Williams
541 Scotland Rd
South Orange, NJ 7079

Dear Ms Veronica A Williams:

We recognize this is a difficult time for you and your family and understand many people need help following a disaster. We are committed to providing you any help we can, including important information to begin your recovery.

The Federal Emergency Management Agency (FEMA) and State of New Jersey have carefully considered all available information regarding your request for assistance. Our decision(s) regarding your request is explained below.

<u>CATEGORIES</u>	<u>DETERMINATION</u>
Housing Assistance =====	IID,INS - Ineligible Insufficient Damage, Insured =====
Total Grant Amount:	\$0.00

IID - Ineligible - Insufficient Damage

Based on your FEMA inspection, we have determined that the disaster has not caused your home to be unsafe to live in. This determination was based solely on the damage to your home that is related to this disaster.

Although the disaster may have caused some minor damage, it is reasonable to expect you or your landlord to make these repairs. At this time you are not eligible for FEMA housing assistance.

If you do not agree with our decision, you have the right to appeal. Please send us documents such as a statement from local officials, contractor estimates, etc. to show that the damage to your home was caused by the disaster and has caused unsafe or unlivable conditions.

INS - No Decision - Insured

Based on our records, the home that you lived in at the time of the disaster is covered by insurance. Any damage you reported at the time of your application for FEMA assistance should be covered by your insurance. If you have not already done so, you should file a claim with your insurance agent as soon as possible because FEMA may be able to assist you for losses not covered by your policy. Because FEMA cannot provide assistance which is available from another source, we are not able to provide you FEMA home repair or replacement assistance at this time.

If your house is not covered by insurance or if you file a claim with your insurance agent and some of your damage is not covered, you can write to FEMA and explain your situation. You will need to provide insurance settlement documents or a denial letter and any other supporting information.

Because we recognize that even with insurance you may have serious and necessary housing needs, you may also request FEMA assistance if one of the following conditions applies:

1. You have used all the available funds provided to you by your insurance company for the purpose of renting a temporary place to live (usually called Additional Living Expenses (ALE) or Loss of Use). You will need to provide a copy of your insurance policy stating the limits of your ALE and receipts showing you used these funds for living expenses OR
2. Your insurance settlement is delayed (longer than 30 days from when you filed the claim) and you need an advance of assistance. Advancement of assistance can be provided as long as you agree to repay FEMA for this assistance.

If you have questions, please contact the FEMA Helpline.

If you have questions, please contact the FEMA Helpline at **1-800-621-FEMA (3362)**. Disaster assistance applicants, who have a speech disability or hearing loss and use a TTY, call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

This letter is about assistance you requested from FEMA. Other disaster relief agencies you applied to for assistance will contact you separately, if needed.

If you disagree with FEMA's decision(s), you have the right to appeal. An appeal is a written request asking FEMA to review your case again. To appeal, follow these steps:

1. Carefully read this letter explaining our decision(s). FEMA's disaster assistance programs may not cover all of your losses or all damage to your home and personal property.
2. Explain in writing why you disagree with our decision and send copies of any new or additional documents supporting your appeal.
 - a. Include your FEMA Application Number and Disaster Number on all pages of your appeal documents. Both numbers are printed at the top of the first page of this letter.
 - b. All receipts, bills and estimates must include contact information for the service provider, allowing us to verify the information.
 - c. Keep all originals for your records.
3. **Within 60 days of the date of this letter:**

Mail your appeal letter and documents to:
FEMA - Appeals Officer
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-8055

Fax your letter and documents to:
1-800-827-8112
OR
Attention: FEMA - Appeals Officer

Appeals should be sent within 60 days from the date of this letter. All appeals are reviewed by FEMA. You will be notified of our response. To check the status of your appeal, visit us online at www.disasterassistance.gov and click on "Check Your Application Status". You may also call FEMA's Helpline at **1-800-621-FEMA (3362)**. Disaster assistance applicants, who have a speech disability or hearing loss and use a TTY, call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

Other important information or for questions regarding FEMA assistance:

- At the time you registered, we provided you information about other programs or agencies that may assist you. If you have additional needs, we may be able to provide more referrals.

- For more information or to check the status of your application or appeal, visit www.disasterassistance.gov.
- **Refer to "Help After a Disaster - Applicant's Guide to the Individuals & Households Program"**. The guide was sent to you by mail after you applied for FEMA disaster assistance. This is also available on www.disasterassistance.gov.
- If available, visit a **Disaster Recovery Center** where FEMA and other agencies may be able to provide you with additional support. A Disaster Recovery Center locator is available at www.fema.gov/drclocator.
- You may also call **FEMA's Helpline Number: 1-800-621-FEMA (3362)** with questions. Disaster assistance applicants, who have a speech disability or hearing loss and use a TTY, call 1-800-462-7585 directly; for those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

Sincerely,

Individual Assistance Branch Director

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