

Letters or Online Updates Provide Valuable Information for Survivors

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All survivors who apply for FEMA assistance will receive a letter from FEMA stating an eligibility determination and the reason for it. Oklahomans can also check the status of their applications online at DisasterAssistance.gov, which is the fastest way to get information to and from FEMA.

After you apply for FEMA assistance, you will receive a letter explaining the status of your application. This letter explains the types of assistance you are eligible to receive, the amounts of assistance for each eligible need, the reasons you may 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 to continue processing your application. Many times, it's a simple fix that can be addressed with a few additional steps.

Remember, a letter or notification saying "no decision" does NOT mean you have been denied. You could be missing documents or FEMA may need more information. If you receive a letter stating you are ineligible or have been denied for assistance and you do not agree with the decision in the determination letter, you may also appeal.

Additional Documentation That May be Needed

- Insurance paperwork that is still pending, which will determine other programs you may be eligible for with FEMA
- Proof of home ownership, like copies of mortgage payments or a house deed
- A renter's lease or other document to prove occupancy
- A pay stub or a government-issued picture ID that has the damaged property listed
- The completed Small Business Administration Disaster Loan application



Factors That May Affect Eligibility

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 may provide your policy declaration page if you are not covered in some areas (e.g., contents or ALE/Loss of Use)
- **Multiple applications using your address.** Generally, only one application will be accepted per address. In some cases, due to household composition, multiple applicants such as roommates may apply. If you live in an apartment or condo, include the unit information in your application.
- **Minimal or No Personal Property Needs Required.** Personal Property Assistance can only help with repairing or replacing essential disaster-damaged items like appliances, furniture, or work-related tools. FEMA doesn't give money to repair or replace personal property when:
 - You have another working appliance of the same kind available,
 - The furniture or appliances damaged by the disaster were not in an essential room (like a kitchen, living room, bathroom, or occupied bedroom), or
 - The damaged items are not necessary for daily living (like art, rugs, TV stand, etc.).
- **Missed inspection or no response to FEMA attempts to make contact.** If FEMA cannot contact you, or you do not meet with the inspector for your scheduled appointment, FEMA may find you ineligible. You must return FEMA phone calls and requests for information in a timely manner.
- **Home is safe to occupy.** FEMA has determined you are not eligible for Housing Assistance because the damage caused by the disaster did not make your home unsafe to live in.
 - If you disagree with FEMA's determination, collect verifiable estimates, contracts, receipts, proof of expenses for home repair, personal property replacement, moving and storage costs and submit them as supporting documents along with your appeal letter.
- **Damage occurred to a non-primary residence.** If the damage occurred to a residence where you live less than six months out of the year, you may be ineligible for certain types of FEMA assistance.



If you have complied with all of FEMA's requests and are still deemed ineligible but you disagree, an appeal process is available. Appeals may relate to eligibility, the amount or type of help provided, a late application, a request to return money, or continuing help. The appeal must be sent to FEMA and postmarked **within 60 days** of the date of the decision letter.

Filing an Appeal

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-4706-OK**) 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, or you can fax to 800-827-8112.

For questions about eligibility letters, visit DisasterAssistance.gov or call the disaster assistance helpline at 800-621-3362. The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT, seven days a week. If you use video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

How to Apply for Assistance

- Online at DisasterAssistance.gov
- Call the Helpline at 800-621-3362
- Download the FEMA mobile app

