

Understanding Your FEMA Assistance Determination Letter

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Oklahoma City, OK – Survivors who registered with FEMA for disaster assistance as a result of the severe storms, straight-line winds, tornadoes and flooding that occurred between May 7 and June 9, in Oklahoma, will receive a determination letter explaining the eligibility decision and the reason for that decision.

For those who are eligible, the letter states the dollar amount of the grant and how the funds should be used. When ineligible, the letter explains why and how the applicant can appeal that decision.

It's important to read the determination letter carefully to identify the reason for being declared ineligible. Some common reasons include:

- The person is insured and needs to provide an insurance settlement or denial to be considered for assistance.
- Additional information is needed from the survivor, i.e. proof of identity, proof of occupancy, annual income, or a child care assistance letter.
- There were multiple registrations using the same address.
- Damages occurred to a secondary residence (where the survivor lives less than six months of the year).
- The home is safe to occupy, and/or personal property had minimum or no damages.
- Missed inspections and no follow-up communication with FEMA.
- FEMA is unable to contact the applicant.

Once an applicant understands the reason for being ineligible, they can decide whether to appeal the decision. To do so, they need to submit all required information along with a letter describing in detail their reason (or reasons) for appealing.



The applicant should also attach documentation about unmet needs they believe were not covered by the initial decision. This might include official insurance documents, receipts for out-of-pocket expenses (including home repair or hotel expenses) and official estimates including the contractor's license and contact information.

Every page of the appeal letter should include the applicant's full name, address of the damaged property, disaster registration ID number and disaster number (DR-FEMA-4438).

Applicants should submit their appeal letter within 60 days of the receipt of their FEMA determination letter or within a year of the date of their disaster assistance registration.

Applicants who have trouble understanding their determination letter should contact FEMA by calling 800-621-3362 (voice, 711/VRS-Video Relay Service) (TTY: 800-462-7585). Multilingual operators are available (press 2 for Spanish).

In addition, applicants can visit a state/federal Disaster Recovery Center (DRC). The locations of DRCs in Oklahoma can be found at [fema.gov/ESF6/DRCLocator](https://www.fema.gov/ESF6/DRCLocator).

Find out more about the recent disaster in Oklahoma at <https://www.fema.gov/okmit> and <https://www.fema.gov/disaster/4438>. Follow us on Twitter at www.twitter.com/femaregion6 and the FEMA Blog at <http://blog.fema.gov>.

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FEMA's mission is to help before, during and after disasters.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover



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losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at [SBA.gov/disaster](https://www.sba.gov/disaster). Deaf and hard-of-hearing individuals may call 800-877-8339.



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