

# FEMA Recovery Checklist for the Oklahoma Severe Winter Storms

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Oklahomans in 16 counties designated for disaster assistance who were affected by February's severe winter storms and still need help have many resources to support their recovery efforts. Review FEMA's recovery checklist to ensure you've taken all the steps in your federal assistance process:

- If you are in one of the 16 counties designated for assistance, register with FEMA before 11:59 p.m. CDT on May 25: If you have unmet needs as a result of the winter storms, register for federal assistance online at [DisasterAssistance.gov](https://www.fema.gov/disasterassistance) or call FEMA's Helpline at 800-621-3362 (TTY: 800-462-7585) from 6 a.m. to 10 p.m. CDT daily. The designated counties are Canadian, Carter, Cherokee, Comanche, Cotton, Hughes, Jefferson, Le Flore, McIntosh, Oklahoma, Okmulgee, Osage, Pittsburg, Stephens, Tulsa and Wagoner.
- Apply to the U.S. Small Business Administration (SBA) before the May 25 deadline: Next to insurance, an SBA low-interest disaster loan is the primary source of funds for property repairs and for replacing contents destroyed during the February storms. To apply for a low-interest disaster loan from the SBA, complete an online application at [disasterloan.sba.gov/ela](https://disasterloan.sba.gov/ela).
- Low-interest disaster loans from the U.S. Small Business Administration are available to businesses, homeowners and renters. Call the SBA at 1-800-659-2955 (TTY: 800-877-8339) or visit [www.sba.gov/services/disasterassistance](https://www.sba.gov/services/disasterassistance).
- Verify your home's heating and septic systems are functioning: When you register, report any damage to your furnace, septic tank or water heater as a result of the disaster. If your home has already been inspected and the damage wasn't identified, you may send FEMA a dated and signed letter within 60 days of your initial FEMA decision, along with a contractor's estimate, indicating you are appealing for assistance with these items. Keep in mind: If you need to replace your furnace or septic system, you may have the option to appeal for additional grant funding through FEMA.



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- Ensure your private well wasn't impacted by the winter storms. If you lost access to water through your private well due to the February disaster, the cost of repair may be considered. FEMA may provide assistance or reimbursement for the cost of professional assessment associated with the repair or replacement of components to the well. When verifiable receipts or estimates are submitted with your appeal letter, FEMA may pay up to the actual cost of the receipt or estimate for your well. If your home has been inspected and the well wasn't reported, or if additional assistance for the item is needed, you may send FEMA a dated and signed letter, along with a contractor's estimate, indicating you are appealing for the well. Any appeal must be submitted within 60 days of your initial FEMA decision. If you have insurance, check to see if a damaged well is covered under your policy as they are typically uninsurable.
- Examine your vehicle. If your vehicle was damaged or destroyed in the winter storms, FEMA may provide financial assistance. Assistance is usually limited to one vehicle per household. For questions about eligibility requirements, call the Other Needs Assistance helpline at 800-582-5233.
- Know your appeal options. If you disagree with FEMA's decisions, you have the option to submit an appeal letter with additional documentation to have your case reconsidered. The appeal should be submitted within 60 days of the initial FEMA decision and include a letter explaining what you are appealing, be signed and dated, and include supporting documentation, such as a copy of a verifiable contractor's estimate.

For any questions, call the FEMA Helpline, 800-621-3362. TTY users can call 800-462-7585.

#### **For more information on this topic:**

- Visit [fema.gov/disaster/4587](https://fema.gov/disaster/4587). Follow the FEMA Region 6 Twitter account at [twitter.com/FEMARegion6](https://twitter.com/FEMARegion6).
- People whose first language is not English may find translations of this document in other languages by using the following quick links on [FEMA.gov](https://FEMA.gov): [English](#) | [Spanish](#).

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