

Disagree with FEMA, File an Appeal

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Oklahoma residents who don't agree with FEMA's assistance decision can submit an appeal and have their case reconsidered. Follow these steps to file a successful appeal.

To make a successful appeal it is important to write a letter explaining why you disagree with FEMA's decision and to include documentation that supports your claim.

Anyone who would like to speak with a FEMA specialist directly about how to file an appeal can always call the FEMA Helpline at **800-621-3362**. If you use a video relay service, captioned telephone service, or other communication services, please provide FEMA the specific number assigned for that service. Lines are open daily from 6 a.m. to 10 p.m. CDT, seven days a week.

Oklahoma residents may also visit any Disaster Recovery Center (DRC) for assistance. To locate the closest DRC to you, call the FEMA Helpline at 800-621-3362, visit www.DisasterAssistance.gov, download the FEMA app or visit the [DRC Locator](#). You can also text 43362 and type DRC (your ZIP Code); for example, DRC 12345.

Here are some tips to help you file a successful appeal:

1. Understand why FEMA deemed your claim ineligible before writing the appeal.

- You may not agree with it but analyze why FEMA determined your application was ineligible. It could be as simple as a missing document, which you can submit with your appeal. Read FEMA's letter from beginning to end to completely understand what the agency needs from you.

2. Make sure you provide evidence for your appeal. Documentation, depending on your situation, may include:



- **Copy of flood insurance** declaration page.

For proof of occupancy, FEMA accepts an employer statement, lease, utility bill (electric, water/sewer, etc.), bank or credit card statement, phone bill, cable/satellite bill, driver's license, state-issued identification card, motor vehicle registrations, letters from local schools (public or private), documents from federal or state benefit providers, social service organizations (such as community assistance programs and non-profits), or court documents. *Utility bills and/or statements such as pay stubs, lease, bank statements and/or driver's license can be dated within one year prior to disaster or within the 18-month period of assistance.*

- **To prove ownership**, include your mortgage or insurance documents, mortgage payment booklet, tax receipts or a deed. If your documents were lost or destroyed, contact financial, insurance and/or government agencies in your area to see if you can get a replacement. The following website also offers guidance on replacing lost documents: <http://www.usa.gov/replace-vital-documents>.
- **Survivors living in mobile homes or travel trailers** can include a signed statement from a commercial or mobile home park owner.
- **For homes that have been passed down over the generations** without any traditional ownership verification, you may include a public official's letter or receipts for major repairs or improvements to verify ownership.
- **As a last resort**, and only after all other options have been exhausted, FEMA may accept a written document in which you declare yourself the owner of property. The letter does not need to be notarized, but it must match the information on your FEMA application.

3. Can't write the appeal yourself? Have someone write it for you.

- If you are the applicant and are unable to write an appeal letter yourself, ask someone to write it for you. Consider asking a family member, friend or a lawyer.
- Residents may also get help with appeals from free legal disaster assistance by calling the **Legal Aid Disaster hotline at 888-602-8494**, the **Oklahoma Indian Legal Services at 800-658-1497** or online at oklahomadisasterlegalhelp.org.

4. Know your deadline.



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- You have **60 days** from the date of your FEMA determination letter to appeal. Circle the deadline on your calendar or write yourself a note to keep the date in the forefront. Once FEMA reviews your letter, you may receive a phone call or a follow-up letter asking for more documentation.

5. Don't forget to sign your appeal letter. Once signed, there are three ways to submit your appeal:

- Fax it to 800-827-8112
- Send it by mail to FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055
- Upload documents to your disasterassistance.gov account.

6. Include your application number on every page of the documents you submit.

7. Expect a decision letter to your appeal within 90 days.

