

Navigating Recovery for Oklahoma Survivors After Winter Storms

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FEMA's Individual Assistance Program (IA) provides financial assistance and direct services to eligible individuals and households who have uninsured and underinsured necessary expenses and serious needs.

- The IA program is not a substitute for insurance and cannot pay for all losses caused by a disaster. By law, FEMA cannot duplicate benefits.
- IA is intended to meet basic needs and help survivors get back on their feet. FEMA is not empowered to make you whole.

Homeowners Insurance

- Insurance is designed to protect your major investments and your home. It is one of your most significant investments.
- Fortunately, insurance provides you more financial security than disaster assistance grants.
- Following the storms, many homeowners and renters experienced power outages, extreme temperatures and damage that occurred from burst pipes in their homes.
 - Typically, homeowner's insurance covers repairs and damage associated with burst pipes.

After Applying to FEMA for Assistance

- When applicants apply to FEMA for assistance, they are asked if they are insured.
- Insurance is then taken into consideration as their application is processed if they indicated they had insurance.
 - By law, FEMA cannot reimburse for losses covered by insurance, so their applications will require documentation of their insurance settlement or denial.



FEMA Determination

For many applicants with insurance, the letter will indicate “No Decision.” This is NOT a denial. It is stating that additional information is required to continue processing the claim. which is often a copy of their insurance settlement or denial. Submitting an insurance settlement or denial letter will allow FEMA to continue process the registration.

- Some applicants may receive notification that they are “Ineligible” for FEMA assistance. In this disaster, some of the reasons for this determination is the need to provide proof of ownership or occupancy. Examples of documentation to prove ownership can include:
 - Deed
 - Mortgage Statement
 - Property Tax Receipt or Bill
- Examples of documentation to prove occupancy can include:
 - Utility Bills
 - Lease/Housing Agreement
 - Rent Receipts
 - That is why FEMA asks applicants to read the letter carefully to identify if any documents may be missing.

How to Respond if Documents are Missing

- Applicants can upload additional documents from their insurance provider to meet the requirements identified in the determination letter by following a few simple steps.
- Additional documentation can be uploaded to DisasterAssistance.gov or by calling the FEMA helpline at 800-621-3362.
 - The best, and fastest, way to send disaster documents to FEMA is to upload your documents online. It takes just six easy steps:
 - Step 1: Visit DisasterAssistance.gov
 - Step 2: Select check status
 - Step 3: Login or create your online account
 - Step 4: Select the correspondence tab
 - Step 5: Select upload center
 - Step 6: Follow the online instructions



Virtual Home Inspections

- Because of the nature of these storms, the damage to homes is likely on the inside of the dwelling and not the outside.
- Inspections are issued when a disaster-related need is initially identified based on the registration questions. Fortunately, most homeowner's, mobile home and renter/owner's content insurance may cover damage incurred by ice and snow.
- FEMA has adapted the home-inspection process to include virtual inspections, allowing the homeowners to use a smartphone to show inspectors the damage to their homes through a video call.
- Applicants may be contacted by a FEMA inspector to schedule the virtual inspection.
- During the inspection applicants will be asked questions about the type and extent of damage sustained.
- During the video streaming, the applicant will have the opportunity to show the inspector their areas of concern such as roof, windows, floors, ceiling, basements, access points, habitability, rooms, furniture, appliances, Americans with Disabilities Act items (such as ramps and grab bars), etc.
- A video assessment can be combined with an exterior-only inspection, when necessary. An assessment can be completed by phone if an applicant doesn't have a smartphone, cell service, or doesn't want to do the inspection using video.

As a reminder, if you are a homeowner or renter who sustained damage in one of the 16 Oklahoma counties designated for individual assistance you should apply for disaster assistance with FEMA. The counties are Canadian, Carter, Cherokee, Comanche, Cotton, Hughes, Jefferson, Le Flore, McIntosh, Oklahoma, Okmulgee, Osage, Pittsburg, Stephens, Tulsa and Wagoner.

The easiest way to apply is by visiting www.disasterassistance.gov. There is no wait to register online and it is accessible 24 hours a day, seven days a week.

If it is not possible to register online, call 800-621-3362 (TTY: 800-462-7585). The toll-free telephone lines operate from 6 a.m. to 10 p.m. CDT, seven days a week. Those who use a relay service such as a videophone, Innocaption or CapTel should update FEMA with their specific number assigned to that service.



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.

For the latest information on the Oklahoma severe winter storms, visit <https://www.fema.gov/disaster/4587> or follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

