

# 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](http://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](http://oklahomadisasterlegalhelp.org).

### 4. Know your deadline.



- 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](https://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.**

