

FEMA Process Tips and Information

- **Apply with FEMA at [disasterassistance.gov](https://www.fema.gov/disaster/assistance) or by calling 1-800-621-3362**
 - Follow-up after two weeks if you have not heard from FEMA. Make sure your application is complete and they are not waiting for anything else to complete your application.
- **You have received a denial letter – now what?**
 - Read the letter and check the second page for the reason for denial.
 - Denial reason examples:
 - Identity not verified: Examples of proof include copy of driver's license or official government document (i.e. social security statement)
 - Ownership not verified (owners): Examples of proof include copy of deed, title, real estate tax bill, will or proof of inheritance, mortgage statement, or proof of insurance coverage
 - Occupancy not verified (renters): Examples of proof (including disaster address) include copy of driver's license, copy of lease, rent receipts, utility bill, or official government document (i.e. social security statement)
 - Insufficient damage/damage not disaster related: Examples of proof include contractor's statement or estimate, mechanic's statement or estimate, or receipts for expenses caused by the disaster
 - Your denial letter will also give you examples of documents that may be needed to have your case considered again.
- **Appealing a FEMA determination***
 - Appeals can be done within 60 days of the denial or award letter
 - Make sure the appeal letter has all applicant information on it – name, damaged address, FEMA registration number**
 - Include significant information, evidence, and/or documents to support your appeal, as well as a statement as to why you are appealing
 - Follow-up with FEMA to make sure your appeal was received, and all information was provided for them to make a determination
- **Small Business Administration (SBA)**
 - If you have received initial assistance from FEMA and have received an application for SBA, you need to complete the application.
 - SBA is a low interest loan program that you can apply to for funds to help you recover. You will need to complete the SBA application to possibly receive more assistance from FEMA. If you fail the income test for the SBA loan, they will notify FEMA and then you can continue with the FEMA process.
 - If you qualify for a loan but feel you cannot afford it, you can contact FEMA to provide a statement as to why you cannot accept the SBA loan and see about continuing with FEMA.
- **Appeal support**
 - Know you can always call FEMA and ask about the process and next steps in your case. If you call and the representative does not have the answer, you may need to hang up and call back to speak to a different representative.
 - Legal Aid Services of Oklahoma is available to help you with the appeal process if you have questions or are struggling with the process. For Legal Aid assistance, call

*Note – Appeal determinations can take up to 90 days. Once an appeal determination is decided, it cannot be changed or appealed for again.

**Appeal letter example on back of page

SAMPLE: Letter of Appeal

Date:

Name of Applicant

Address of Applicant

FEMA Registration Number:

Mail to: FEMA-Individuals and
Households Programs National Processing
Service Center
P. O. Box 10055
Hyattsville, MD 20782-7055

Fax to: (800) 827-8112

Dear FEMA:

This letter is to appeal your decision and request a review of my case. My appeal relates to (check all that apply):

- Eligibility
- The amount or type of assistance
- Late application
- Request to return money
- Continued assistance

[Explain in writing why the decision about the amount or type of assistance you received is not correct.]

Please review and advise.

Thank you for your consideration.

Name of Applicant

Signature of Applicant

IMPORTANT: To be considered by IHP, your appeal letter must be postmarked within 60 days of the date of the decision letter's date. If you need information about your case, you may request a copy of the information in your file by writing to:

**FEMA – Records Management National
Processing Service Center
P. O. Box 10055
Hyattsville, MD 20782-7055**

IMPORTANT: Make sure all supporting documents for your appeal are included with letter.