

Winter Storm Damage? Here is What FEMA Assistance May Cover

DR-4587-OK / FS 1

Oklahomans with uninsured losses should apply for FEMA Individual Assistance as soon as possible. Residents whose homes are insured should file their insurance claims prior to applying with FEMA.

FEMA Registration Guidance for Oklahoma Storm Survivors

The fastest and easiest way to apply is at www.disasterassistance.gov and then select “Apply Online.” During the application process, please select the cause of damage as snow/ice. If you have insurance and are applying for disaster assistance, you must file a claim with your insurance company as soon as possible. By law, FEMA cannot duplicate benefits for losses covered by insurance. If insurance does not cover all your damage, you may be eligible for federal assistance.

FEMA’s Individual and Household Assistance program is not a substitute for insurance and may not pay for all losses caused by a disaster.

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 daily. Those who use a relay service such as a videophone, Innocaption or CapTel should update FEMA with their specific number assigned to that service.

When you apply for assistance, have the following information readily available:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security number, if available.
- A general list of damage and losses, and
- If insured, the insurance policy number, and the agent or company name

Disaster Assistance and Eligibility

Disaster assistance may include financial assistance for temporary lodging and home repairs, low-interest loans from the Small Business Administration (SBA) to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster.

For eligible homeowners and renters in a designated county, FEMA assistance may include:

- **Property:** FEMA may assist with the repair of damage related to burst pipes as well as disaster-damaged heating, ventilating, and air-conditioning systems, refrigerators and stoves.
- Other possible repairs that may be covered include:
 - Disaster-related damage to electrical, plumbing or gas in the home.
 - Leaks in a roof that damage ceilings and threaten electrical components.
 - Disaster-damaged subfloor in essential occupied parts of the home, and
 - Disaster-related broken windows.

Lodging Expense Reimbursement: DR-4587-OK only. Survivors who incurred uninsured lodging expenses due to utility outages only and did not have disaster-related damage to their home may now be eligible for reimbursement. The standard period is from Feb. 8- Feb. 28.

Rental Assistance: Funds to rent alternative housing for applicants whose homes were made uninhabitable by the disaster.

Personal Property Assistance: Funds for applicants to repair or replace essential uninsured disaster-damaged personal property, including property damaged by burst pipes.

Miscellaneous Items: Funds for certain items purchased due to the disaster. Reimbursement for generators is limited to a generator purchased during the event by the applicant to power medically required equipment after a utility outage.

Transportation Assistance: Funds for primary vehicles damaged by the disaster, including damage from fallen trees, power lines or vehicle accidents caused by unsafe driving conditions.

Medical and Dental Assistance: Funds for uninsured medical and dental needs or losses caused by the disaster, such as medically required items damaged by burst pipes or medical treatment needed due to exposure to below freezing temperatures.

Child Care Assistance: FEMA's Other Needs Assistance program can reimburse costs for childcare as a result of a household's increased financial burden to care for children aged 13 and younger and/or children up to age 21 with a disability who need assistance with activities with daily living as defined by federal law.

Call 2-1-1 Oklahoma

Volunteer organizations across [Oklahoma may have programs or additional resources](#) to assist you if you have immediate needs.

Food Loss

FEMA cannot reimburse you for food lost due to a power failure; volunteer organizations in your community may be able to help.

Power Costs

FEMA does not help with energy or other utility bills. Residents seeking assistance are encouraged to contact their utility company for payment plans or deferred payment options.

Insurance Deductibles

FEMA does not cover insurance deductibles. However, when insured disaster-caused damage is less than the deductible, FEMA may provide assistance to help with the applicant's unmet needs. By law, FEMA cannot duplicate benefits for losses covered by your insurance so you must provide us with the information from your insurance claim to determine eligibility for assistance from FEMA.

For more information about last month's winter storms in Oklahoma, visit <https://www.fema.gov/disaster/4587>.