



# OKLAHOMA HOUSING RESOURCE GUIDE 2015



Provided by Oklahoma Disaster Housing Task Force



## Table of Content

### FEDERALLY FUNDED AGENCIES

Department of Veterans Affairs – <i>Home Loan Adjustment</i> .....	5
Federal Emergency Management Agency (FEMA) – <i>Individuals and Households Program</i> .....	5
Federal Emergency Management Agency (FEMA) – <i>The National Flood Insurance Program</i> .....	6
Federal Emergency Management Agency (FEMA) – <i>Cora Brown Fund</i> .....	6
Internal Revenue Service (IRS) – <i>Tax Regulations for Disaster Victims</i> .....	7
U.S. Small Business Administration (SBA) – <i>Disaster Loan Program for Businesses, Private Nonprofits, Homeowners and Renters</i> .....	8
U.S. Department of Agriculture – <i>Housing Assistance</i> .....	9
U.S. Department of Housing and Urban Development (HUD) – <i>HUD Disaster Resources</i> .....	9

### OKLAHOMA STATE AGENCIES

Oklahoma Construction Industries Board .....	11
Oklahoma Department of Health/Human Services (DHS).....	11
Oklahoma Housing Finance Agency (OHFA) .....	11
Oklahoma Insurance Department .....	12
Oklahoma Department of Mental Health and Substance Abuse Services .....	12
Oklahoma Uniform Building Code Commission .....	12

### LOCAL GOVERNMENT AND RELIEF ORGANIZATIONS

Adair County .....	14
Atoka County .....	14
Beckham County .....	14
Bryan County .....	14
Caddo County .....	14
Canadian County .....	15
Carter County .....	15
Cherokee County .....	15
Choctaw County .....	15
Cleveland County .....	15
Coal County .....	15
Comanche County .....	15
Cotton County .....	16
Delaware County .....	16
Garvin County .....	16
Hughes County .....	16
Jefferson County .....	16
Johnston County .....	17
Kiowa County .....	17
Latimer County .....	17
Le Flore County.....	17

Lincoln County.....	17
Logan County.....	17
Love County.....	18
Marshall County.....	18
Mayes County.....	18
McClain County.....	18
McCurtain County.....	18
McIntosh County.....	18
Murray County.....	19
Okfuskee County.....	19
Oklahoma County.....	19
Okmulgee County.....	19
Ottawa County.....	19
Pittsburg County.....	19
Pontotoc county.....	20
Pottawatomie County.....	20
Pushmataha County.....	20
Rogers County.....	20
Seminole County.....	20
Stephens County.....	20
Tillman County.....	21
Tulsa County.....	21
Wagoner County.....	21

**NON-PROFIT RELIEF ORGANIZATIONS**

American Red Cross.....	23
<i>ARC Central &amp; Western Oklahoma</i> .....	23
<i>ARC Eastern Oklahoma Region</i> .....	24
Catholic Charities Archdiocese of Oklahoma.....	24
Central Oklahoma Habitat for Humanity.....	25
Cleveland County Habitat for Humanity.....	25
Habitat for Humanity of Shawnee, OK.....	26
Oklahoma Association of Community Action Agencies.....	26
Society of St. Vincent de Paul – <i>Archdiocesan Council of Oklahoma City</i> .....	27
The Oklahoma Conference of The United Methodist Church.....	27
The Salvation Army.....	28
United Way.....	29

**HELPFUL DISASTER HOUSING INFORMATION**

<i>Appendices</i> .....	<i>30 through 131</i>
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# FEDERALLY FUNDED AGENCIES



## Department of Veterans Affairs

### Home Loan Adjustment

<b>Program Name:</b>	Loan Adjustment for Disaster Victims
<b>Type:</b>	Counseling and loan adjustment for homeowners with VA mortgages.
<b>Form of Assistance:</b>	Counseling service plus forbearance or indulgence (revision of repayment terms) to borrower with a loan made or guaranteed by the VA.
<b>Eligible Recipients:</b>	Property owners holding a VA loan and suffering damage in a designated disaster.
<b>Terms:</b>	Exact terms established on a case-by-case basis
<b>Application:</b>	To obtain help from a VA financial counselor, veterans can call VA toll-free at 1-877-827-3702 or visit <a href="http://www.va.gov">http://www.va.gov</a>
<b>Additional Information:</b>	<a href="http://www.va.gov/opa/pressrel/pressrelease.cfm?id=1514">http://www.va.gov/opa/pressrel/pressrelease.cfm?id=1514</a> <a href="http://www.homeloans.va.gov">www.homeloans.va.gov</a> <a href="http://www.benefits.va.gov/homeloans/documents/docs/va_policy_regarding_natural_disasters.pdf">http://www.benefits.va.gov/homeloans/documents/docs/va_policy_regarding_natural_disasters.pdf</a>

## Federal Emergency Management Agency (FEMA)

### Individuals and Households Program

<b>Program Name:</b>	<b>Individuals and Households Program - Individuals and Households Program (IHP).</b> This program consolidates two previously separate programs, “Temporary Housing Assistance” and “Individual and Family Grant Programs.”
<b>Type:</b>	To meet disaster-related necessary expenses or serious needs (including cost of housing repair or replacement) that cannot be covered by other program resources.
<b>Form of Assistance:</b>	Grant of up to \$33,000 per individual or household with respect to any single emergency or major disaster.
<b>Eligible Recipients:</b>	Individuals or families with disaster-related necessary expenses or serious needs that cannot be met through other means.
<b>Terms:</b>	Straight grant.
<b>Application:</b>	Must complete the multi-purpose assistance application by calling the toll-free FEMA tele-registration hotline at 1-800-621-FEMA (3362) TTY 1-800-462-7585 711-Relay or Video Relay 1-800-621-3362 or visit the FEMA website.
<b>Additional Information:</b>	<a href="http://www.disasterassistance.gov">http://www.disasterassistance.gov</a>

## Federal Emergency Management Agency (FEMA)

### *The National Flood Insurance Program*

<b>Program Name:</b>	The National Flood Insurance Program
<b>Type:</b>	When property owners receive financial assistance from the Federal Government following a Presidentially declared disaster, they may be required to purchase flood insurance coverage.
<b>Form of Assistance:</b>	Contact FEMA for more details.
<b>Eligible Recipients:</b>	Contact FEMA for more details.
<b>Terms:</b>	Straight grant.
<b>Application:</b>	Contact FEMA for more details.
<b>Additional Information:</b>	<a href="http://www.fema.gov/national-flood-insurance-program">http://www.fema.gov/national-flood-insurance-program</a>

## Federal Emergency Management Agency (FEMA)

### *Cora Brown Fund*

<b>Program Name:</b>	Cora Brown Fund Assistance
<b>Type:</b>	Any unmet needs, including home repair or rebuilding assistance.
<b>Form of Assistance:</b>	Grant for “disaster-related unmet needs of families who are unable to obtain adequate assistance . . . from other sources.”
<b>Eligible Recipients:</b>	Residents of designated disaster areas.
<b>Terms:</b>	Straight grant. Funds cannot duplicate assistance for which a person is eligible from other sources.
<b>Application:</b>	Must complete the multi-purpose assistance application by calling the toll-free FEMA tele-registration hotline, 1-800-462-9029.
<b>Additional Information:</b>	<a href="http://www.fema.gov/media-library-data/20130726-1818-25045-6804/cora_brown_fund_fact_sheet.pdf">http://www.fema.gov/media-library-data/20130726-1818-25045-6804/cora_brown_fund_fact_sheet.pdf</a>

## Internal Revenue Service (IRS)

### *Tax Regulations for Disaster Victims*

<b>Program</b>	Disaster Area Losses
<b>Type:</b>	Tax deduction for property losses.
<b>Form of Assistance:</b>	Deductible casualty losses may be deducted from income in either the year in which the disaster occurred or the previous year, whichever the taxpayer prefers. If a state or local government orders taxpayers to move or tear down homes for safety reasons, the costs are considered to be a nonbusiness casualty loss. Homeowners and renters who receive insurance money for repairing or replacing their main home or any of its contents do not have to report it as a gain.
<b>Eligible Recipients:</b>	Any household that is a victim of a designated disaster.
<b>Terms:</b>	Insurance money must be used to repair or replace the insured items within four years of receiving the payment.
<b>Application:</b>	File Form 4684, <i>Casualties and Thefts</i> (and Form 1040X, <i>Amended Tax Return</i> , if you are claiming the loss on a year whose tax return you have already filed) at the same regional IRS office where you send your annual tax return.
<b>Additional Information:</b>	Contact an IRS representative at a FEMA Disaster Recovery Center or call the IRS Tax Information and Assistance telephone number, 1-800-829-1040. Ask for Publication 547, <i>Casualties, Disasters and Thefts</i> and Publication 584, <i>Nonbusiness Disaster, Casualty, and Theft Loss Workbook</i> . These publications can also be downloaded from the IRS Web site, <a href="http://www.irs.gov">http://www.irs.gov</a>

## U.S. Small Business Administration (SBA)

### *Disaster loans for Businesses, Private Nonprofits, Homeowners and Renters*

<b>Program Name:</b>	SBA Disaster Loan program
<b>Type:</b>	SBA offers federal low-interest disaster loans to businesses of all sizes, most private nonprofit organizations, homeowners and renters to help pay for disaster repair or replacement costs not fully covered by insurance or other compensation.
<b>Form of Assistance:</b>	<p>For <b>businesses of any size</b> and private nonprofit organizations SBA offers loans up to \$2 million to repair/replace disaster-damaged or destroyed real estate, machinery, equipment, inventory and other business assets.</p> <p>For <b>small businesses</b>, small businesses engaged in aquaculture and most private nonprofit organizations of all sizes SBA offers working capital loans called Economic Injury Disaster Loans (EIDLs) of up to \$2 million to help meet disaster caused working needs. EIDL loans are available regardless of whether the business suffered any property damage.</p> <p>The maximum business disaster loan is \$2 million for any combination of property damage and working capital.</p> <p>Homeowners may borrow up to \$200,000 to repair or replace their primary residence. Homeowners and renters may borrow up to \$40,000 to replace personal property.</p>
<b>Eligible Recipients:</b>	Businesses and residents in a declared disaster area that apply to and are approved by SBA.
<b>Terms:</b>	Interest rates may be as low as 4% for businesses, about 3% for private nonprofits and about 2% for homeowners and renters and with terms up to 30 years. Interest rates are fixed for the term of the loan. SBA determines loan amounts and terms based on each applicant's financial condition.
<b>Application:</b>	<p>Apply online via SBA's secure website at: <a href="https://disasterloan.sba.gov/ela">https://disasterloan.sba.gov/ela</a>.</p> <p>Apply in person at designated locations in disaster areas and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you. Visit our website at: <a href="http://www.sba.gov/disaster">http://www.sba.gov/disaster</a> or call SBA at (800) 659-2955. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.</p> <p>Apply by mail: complete a paper application and mail it to SBA at: 14925 Kingsport Rd., Ft. Worth, TX 76155-2243</p>
<b>Additional Information:</b>	<a href="http://www.sba.gov/disaster">http://www.sba.gov/disaster</a>



**U.S. Department of Agriculture**  
***Housing Assistance***

<b>Program:</b>	Housing Assistance
<b>Type:</b>	USDA Rural Development provides homeownership opportunities to rural Americans, and home renovation and repair programs. USDA also provides financing to elderly, disabled, or low-income rural residents in multi-unit housing complexes to ensure that they are able to make rent payments.
<b>Form of Assistance:</b>	Contact USDA for complete details.
<b>Eligible Recipients:</b>	Contact USDA for complete details.
<b>Terms:</b>	Contact USDA for complete details.
<b>Application:</b>	Contact USDA for complete details.
<b>Additional Information:</b>	<a href="http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING_ASSISTA&amp;navtype=RT&amp;parentnav=RURAL_DEVELOPMENT">http://www.usda.gov/wps/portal/usda/usdahome?navid=HOUSING_ASSISTA&amp;navtype=RT&amp;parentnav=RURAL_DEVELOPMENT</a>

**US Department of Housing and Urban Development (HUD)**  
***HUD Disaster Resources***

<b>Program:</b>	HUD Disaster Recovery Programs
<b>Type:</b>	HUD provides a variety of disaster resources and partners with Federal and state agencies to help implement disaster recovery assistance.
<b>Form of Assistance:</b>	Multiple
<b>Eligible Recipients:</b>	Contact HUD for complete details.
<b>Terms:</b>	Contact HUD for complete details.
<b>Application:</b>	Contact HUD for complete details.
<b>Additional Information:</b>	<a href="http://portal.hud.gov/hudportal/HUD?src=/info/disasterresources">http://portal.hud.gov/hudportal/HUD?src=/info/disasterresources</a>

# OKLAHOMA STATE AGENCIES



## Oklahoma Construction Industries Board

<b>Form of Assistance:</b>	Helpful suggestions for avoiding disaster scams and repair fraud. Verification of Oklahoma Construction Industries Board Licensees.
<b>Eligible Recipients:</b>	Available to all Oklahoma residents.
<b>Additional Information</b>	<a href="http://www.ok.gov/cib/">http://www.ok.gov/cib/</a> <a href="http://www.ok.gov/cib/Home_Repair_Tips/index.html">http://www.ok.gov/cib/Home Repair Tips/index.html</a> <a href="http://cibverify.ok.gov/">http://cibverify.ok.gov/</a> <b>Oklahoma Construction Industries Board</b> 2404 NW 23 <sup>rd</sup> Street, Suite 2F Oklahoma City, OK 73107 (405) 521-6550 (877) 484-4424

## Oklahoma Department of Human Services (DHS)

<b>Program:</b>	Multiple Programs
<b>Form of Assistance:</b>	View DHS services here: <a href="http://www.okdhs.org/programsandservices">http://www.okdhs.org/programsandservices</a>
<b>Eligible Recipients:</b>	Contact for your nearest DHS office.
<b>Application:</b>	Contact for your nearest DHS office.
<b>Additional Information:</b>	<a href="http://www.okdhs.org/okdhslocal">http://www.okdhs.org/okdhslocal</a>

## Oklahoma Housing Finance Agency (OHFA)

<b>Form of Assistance:</b>	Each day, Oklahoma Housing Finance Agency (OHFA) touches the lives of countless low and moderate-income families through its housing programs. OHFA operates in all 77 Oklahoma counties, providing assistance that helps families pay rent or purchase their first home. OHFA also works with nonprofit organizations, developers and municipalities to bring quality housing opportunities to communities across the state.		
<b>Eligible Recipients:</b>	Contact the Oklahoma Housing Finance Agency		
<b>Terms:</b>	Contact the Oklahoma Housing Finance Agency		
<b>Application:</b>	Contact the Oklahoma Housing Finance Agency		
<b>Additional Information:</b>	<a href="http://www.ohfa.org">http://www.ohfa.org</a>  <table> <tr> <td><b>OHFA Office:</b> 100 NW 63rd St., Suite 200 Oklahoma City, OK 73116 (405) 848-1144</td> <td><b>Mailing Address:</b> P.O. Box 26720 Oklahoma City, OK 73126 (800) 256-1489</td> </tr> </table>	<b>OHFA Office:</b> 100 NW 63rd St., Suite 200 Oklahoma City, OK 73116 (405) 848-1144	<b>Mailing Address:</b> P.O. Box 26720 Oklahoma City, OK 73126 (800) 256-1489
<b>OHFA Office:</b> 100 NW 63rd St., Suite 200 Oklahoma City, OK 73116 (405) 848-1144	<b>Mailing Address:</b> P.O. Box 26720 Oklahoma City, OK 73126 (800) 256-1489		

## Oklahoma Insurance Department

<b>Form of Assistance:</b>	Helpful information with disaster recovery.
<b>Additional Information:</b>	<a href="http://www.ok.gov/oid/disasterrecovery.html">http://www.ok.gov/oid/disasterrecovery.html</a>  <b>Oklahoma City Office</b> Five Corporate Plaza 3625 NW 56th, Suite 100 Oklahoma City, OK 73112 (405)521-2828 In State Toll Free Number: (800) 522-0071 <b>Tulsa Office:</b> 7645 E. 63rd St., Suite 102 Tulsa, OK 74133 (918) 994-7916

## Oklahoma Department of Mental Health and Substance Abuse Services

<b>Form of Assistance:</b>	Multiple programs for Mental Health and Substance Abuse Call Toll-Free, 24 Hours 1-800-522-9054
<b>Eligible: Recipients:</b>	Available 24/7 to all Oklahoma residents
<b>Additional Information:</b>	<a href="http://ok.gov/odmhsas/#">http://ok.gov/odmhsas/#</a>  <b>Oklahoma Department of Mental Health and Substance Abuse Services</b> 1200 NE 13th Street, Oklahoma City, OK 73117 (405) 522-3908 Main Number (405) 522-3851 TDD (405) 522-3650 Fax Toll-Free, 24 Hours 1-800-522-9054

## Oklahoma Uniform Building Code Commission

<b>Form of Assistance:</b>	OUBCC Storm Shelter Fact Sheet, FEMA 320 Standard
<b>Eligible: Recipients:</b>	Available to all Oklahoma residents.
<b>Additional Information:</b>	<a href="http://www.ok.gov/oubcc/">www.ok.gov/oubcc/</a> <a href="http://ok.gov/oubcc/documents/Storm/StormShelterFactSheet.pdf">http://ok.gov/oubcc/documents/Storm/StormShelterFactSheet.pdf</a> <b>Oklahoma Construction Industries Board</b> Sheppard Mall 2404 NW 23 <sup>rd</sup> Street, Suite 2F Oklahoma City, OK 73107 (405) 521-6550 (877) 484-4424

# LOCAL GOVERNMENT AND RELIEF ORGANIZATIONS



## Adair County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Adair+County+District+Court+-+Adair+County+Courthouse+in+Stilwell,+Oklahoma">http://public.esquireempire.com/Adair+County+District+Court+-+Adair+County+Courthouse+in+Stilwell,+Oklahoma</a>
<b>Additional Information:</b>	220 W Division St #101 Stilwell, OK 74960 (918) 696-7551

## Atoka County

<b>Form of Assistance:</b>	County Court House <a href="http://www.countyoffice.org/ok-atoka-county-clerk/">http://www.countyoffice.org/ok-atoka-county-clerk/</a>
<b>Additional Information:</b>	200 E Court St # 203W Atoka, OK 74525 (580) 889-3565

## Beckham County

<b>Form of Assistance:</b>	County Court House <a href="http://www.nps.gov/nr/travel/route66/beckham_county_courthouse_sayre.html">http://www.nps.gov/nr/travel/route66/beckham_county_courthouse_sayre.html</a>
<b>Additional Information:</b>	302 E Main St #101 Sayre, OK 73662 (580) 928-2457

## Bryan County

<b>Form of Assistance:</b>	County Court House <a href="http://www.oscn.net/applications/oscn/start.asp?viewType=COUNTYINFO&amp;county=BRYAN">http://www.oscn.net/applications/oscn/start.asp?viewType=COUNTYINFO&amp;county=BRYAN</a>
<b>Additional Information:</b>	402 W. Evergreen Durant, OK 74701 (580) 924-1446

## Caddo County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Caddo+County+District+Court+-+Caddo+County+Courthouse+in+Anadarko,+Oklahoma">http://public.esquireempire.com/Caddo+County+District+Court+-+Caddo+County+Courthouse+in+Anadarko,+Oklahoma</a>
<b>Additional Information:</b>	110 SW 2nd St #207 Anadarko, OK 73005 (405) 247-3393

## Canadian County

<b>Form of Assistance:</b>	County Court House <a href="http://www.canadiancounty.org/">http://www.canadiancounty.org/</a>
<b>Additional Information:</b>	201 N. Choctaw Avenue El Reno, OK 73036 (405) 247-3393

## Carter County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Carter+County+District+Court+-+Carter+County+Courthouse+in+Ardmore,+Oklahoma">http://public.esquireempire.com/Carter+County+District+Court+-+Carter+County+Courthouse+in+Ardmore,+Oklahoma</a>
<b>Additional Information:</b>	20 B. Street S.W. Ardmore, Ok 73401 (580) 223-5253

## Cherokee County

<b>Form of Assistance:</b>	County Court House <a href="http://www.county-courthouse.com/ok/tahlequah/cherokee-county-courthouse">http://www.county-courthouse.com/ok/tahlequah/cherokee-county-courthouse</a>
<b>Additional Information:</b>	213 W. Delaware St., Tahlequah, OK 74464-3639 (918) 456-0691

## Choctaw

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Choctaw+County+District+Court+-+Choctaw+County+Courthouse+in+Hugo,+Oklahoma">http://public.esquireempire.com/Choctaw+County+District+Court+-+Choctaw+County+Courthouse+in+Hugo,+Oklahoma</a>
<b>Additional Information:</b>	300 East Duke Hugo, OK 74743 (580) 326-7554

## Cleveland County

<b>Form of Assistance:</b>	County Court House <a href="http://www.ccok.us/">http://www.ccok.us/</a>
<b>Additional Information:</b>	200 South Peters Avenue Norman, OK 73069 (405) 321-6402

## Coal County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Coal+County+District+Court+-+Coal+County+Courthouse+in+Coalgate+Oklahoma">http://public.esquireempire.com/Coal+County+District+Court+-+Coal+County+Courthouse+in+Coalgate+Oklahoma</a>
<b>Additional Information:</b>	4 N Main St #1 Coalgate, OK 74538 (580) 927-2103

## Comanche

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Comanche+County+District+Court+-+Comanche+County+Courthouse+in+Lawton,+Oklahoma">http://public.esquireempire.com/Comanche+County+District+Court+-+Comanche+County+Courthouse+in+Lawton,+Oklahoma</a>
<b>Additional Information:</b>	315 S.W. 5th Lawton, OK 73501-4390 (580) 355-4017

## Cotton County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Cotton+County+District+Court+-+Cotton+County+Courthouse+in+Walters,+Oklahoma">http://public.esquireempire.com/Cotton+County+District+Court+-+Cotton+County+Courthouse+in+Walters,+Oklahoma</a>
<b>Additional Information:</b>	301 N. Broadway Walters, Oklahoma 73572 (580) 875-3029

## Delaware County

<b>Form of Assistance:</b>	County Court House <a href="http://delaware.okcounties.org/index.aspx">http://delaware.okcounties.org/index.aspx</a>
<b>Additional Information:</b>	327 South 5th St Jay, OK 74346 (918) 253-4520

## Garvin County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Garvin+County+District+Court+-+Garvin+County+Courthouse+in+Pauls+Valley,+Oklahoma">http://public.esquireempire.com/Garvin+County+District+Court+-+Garvin+County+Courthouse+in+Pauls+Valley,+Oklahoma</a>
<b>Additional Information:</b>	201 West Grant Street Pauls Valley, OK 73075-3248 (405) 238-5596

## Grady County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Grady+County+District+Court+-+Grady+County+Courthouse+in+Chickasha,+Oklahoma">http://public.esquireempire.com/Grady+County+District+Court+-+Grady+County+Courthouse+in+Chickasha,+Oklahoma</a>
<b>Additional Information:</b>	4th & Choctaw St. P.O. Box 605 Chickasha, OK 73023-0605 (405) 224-7446

## Hughes County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Hughes+County+District+Court+-+Hughes+County+Courthouse+in+Holdenville,+Oklahoma">http://public.esquireempire.com/Hughes+County+District+Court+-+Hughes+County+Courthouse+in+Holdenville,+Oklahoma</a>
<b>Additional Information:</b>	200 N. Broadway P.O. Box 32 Holdenville, OK 74848-0032 (405) 379-3384

## Jefferson County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Jefferson+County+District+Court+-+Jefferson+County+Courthouse+in+Warika,+Oklahoma">http://public.esquireempire.com/Jefferson+County+District+Court+-+Jefferson+County+Courthouse+in+Warika,+Oklahoma</a>
<b>Additional Information:</b>	220 N. Main St. Waurika, OK 73573-2235 (580) 288-2961



## Johnston County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Johnston+County+District+Court+-+Johnston+County+Courthouse+in+Tishomingo,+Oklahoma">http://public.esquireempire.com/Johnston+County+District+Court+-+Johnston+County+Courthouse+in+Tishomingo,+Oklahoma</a>
<b>Additional Information:</b>	403 W. 8th St. Tishomingo, OK 73460-0218 (580) 371-3281

## Kiowa County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Kiowa+County+District+Court+-+Kiowa+County+Courthouse+in+Hobart,+Oklahoma">http://public.esquireempire.com/Kiowa+County+District+Court+-+Kiowa+County+Courthouse+in+Hobart,+Oklahoma</a>
<b>Additional Information:</b>	316 S. Main Street Hobart, OK 73651 (580) 726-5125

## Latimer County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Latimer+County+District+Court+-+Latimer+County+Courthouse+in+Wilburton,+Oklahoma">http://public.esquireempire.com/Latimer+County+District+Court+-+Latimer+County+Courthouse+in+Wilburton,+Oklahoma</a>
<b>Additional Information:</b>	109 N. Central Street Wilburton, OK 74568-2440 (918) 465-2011

## Le Flore County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Le+Flore+County+District+Court+Le+Flore+County+Courthouse+in+Poteau+Oklahoma">http://public.esquireempire.com/Le+Flore+County+District+Court+Le+Flore+County+Courthouse+in+Poteau+Oklahoma</a>
<b>Additional Information:</b>	100 S. Broadway Street Poteau, OK 74953 (918) 647-3181

## Lincoln County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Lincoln+County+District+Court+-+Lincoln+County+Courthouse+in+Chandler,+Oklahoma">http://public.esquireempire.com/Lincoln+County+District+Court+-+Lincoln+County+Courthouse+in+Chandler,+Oklahoma</a>
<b>Additional Information:</b>	811 Manvel Avenue Chandler, OK 74834 (405) 258-1264

## Logan County

<b>Form of Assistance:</b>	County Court House <a href="http://www.logancountyok.com/Contact_Us.php">http://www.logancountyok.com/Contact_Us.php</a>
<b>Additional Information:</b>	201 Courthouse 301 E. Harrison Street Guthrie, OK 73044-4939 (405) 282-0123

## Love County

<b>Form of Assistance:</b>	County Court House <a href="http://love.okcounties.org/index.aspx">http://love.okcounties.org/index.aspx</a>
<b>Additional Information:</b>	405 W. Main Marietta , OK 73448 (580) 276-2235

## Marshall County

<b>Form of Assistance:</b>	County Court House <a href="http://marshall.okcounties.org/officials/officialpage.aspx?officerid=8">http://marshall.okcounties.org/officials/officialpage.aspx?officerid=8</a>
<b>Additional Information:</b>	P.O. Box 58 Madill, OK 73446-0058 (580) 795-3278

## Mayes County

<b>Form of Assistance:</b>	County Court House <a href="http://mayes.okcounties.org/officials/officialpage.aspx?officerid=8">http://mayes.okcounties.org/officials/officialpage.aspx?officerid=8</a>
<b>Additional Information:</b>	1 Court Place Pryor, OK 74316-1018 (918) 825-2185

## McClain County

<b>Form of Assistance:</b>	County Court House <a href="http://mcclain-co-ok.us/">http://mcclain-co-ok.us/</a>
<b>Additional Information:</b>	121 North 2 <sup>nd</sup> Avenue Purcell, OK 73080 (405) 527-3360

## McCurtain County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/McCurtain+County+District+Court+-+McCurtain+County+Courthouse+in+Idabel,+Oklahoma">http://public.esquireempire.com/McCurtain+County+District+Court+-+McCurtain+County+Courthouse+in+Idabel,+Oklahoma</a>
<b>Additional Information:</b>	108 N. Central Ave. Idabel, OK 74745-3835 (580) 286-3693

## McIntosh County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Mcintosh+County+District+Court+-+Mcintosh+County+Courthouse+in+Eufaula,+Oklahoma">http://public.esquireempire.com/Mcintosh+County+District+Court+-+Mcintosh+County+Courthouse+in+Eufaula,+Oklahoma</a>
<b>Additional Information:</b>	101 N. 1st Street Eufaula, OK 74432 (918) 689-2282

## Murray County

<b>Form of Assistance:</b>	County Court House <a href="http://www.sulphurokla.com/murray.asp">http://www.sulphurokla.com/murray.asp</a>
<b>Additional Information:</b>	10th and Wyandotte St. P.O. Box 578 Sulphur, OK 73086-0578 (580) 622-3223

## Okfuskee County

<b>Form of Assistance:</b>	County Court House <a href="http://okfuskee.oklahoma.usassessor.com/Shared/base/Home/Home.php">http://okfuskee.oklahoma.usassessor.com/Shared/base/Home/Home.php</a>
<b>Additional Information:</b>	3 <sup>rd</sup> & Atlanta Street Okemah, OK 74859 (918) 623-0525

## Oklahoma County

<b>Form of Assistance:</b>	County Court House <a href="http://www.oklahomacounty.org/">http://www.oklahomacounty.org/</a>
<b>Additional Information:</b>	320 Robert S. Kerr Oklahoma City, OK 73102 405) 270-0082

## Okmulgee County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Okmulgee+County+District+Court+-+Okmulgee+County+Courthouse+in+Okmulgee,+Oklahoma">http://public.esquireempire.com/Okmulgee+County+District+Court+-+Okmulgee+County+Courthouse+in+Okmulgee,+Oklahoma</a>
<b>Additional Information:</b>	314 West 7 <sup>th</sup> Street Okmulgee, OK 74447 (918) 756-0672

## Ottawa County

<b>Form of Assistance:</b>	County Court House <a href="http://ottawa.okcounties.org/officials/officialpage.aspx?officerid=8">http://ottawa.okcounties.org/officials/officialpage.aspx?officerid=8</a>
<b>Additional Information:</b>	102 E. Central, Ste. 103 Miami, OK 74354-7008 (918) 542-3332

## Pittsburg County

<b>Form of Assistance:</b>	County Court House <a href="http://pittsburg.okcounties.org/officials/officialpage.aspx?officerid=8">http://pittsburg.okcounties.org/officials/officialpage.aspx?officerid=8</a>
<b>Additional Information:</b>	115 E Carl Albert Parkway McAlester, OK 74501 918.423-6865

## Pontotoc County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Pontotoc+County+District+Court+-+Pontotoc+County+Courthouse+in+Ada,+Oklahoma">http://public.esquireempire.com/Pontotoc+County+District+Court+-+Pontotoc+County+Courthouse+in+Ada,+Oklahoma</a>
<b>Additional Information:</b>	120 West 13th Street Ada, Oklahoma 74820 (580) 332-5763

## Pottawatomie County

<b>Form of Assistance:</b>	County Court House <a href="http://pottawatomie.oklahoma.usassessor.com/">http://pottawatomie.oklahoma.usassessor.com/</a>
<b>Additional Information:</b>	325 North Broadway, Shawnee, OK 74801 (405) 275-4740

## Pushmataha County

<b>Form of Assistance:</b>	County Court House <a href="http://www.okgenweb.org/~okpushma/">http://www.okgenweb.org/~okpushma/</a>
<b>Additional Information:</b>	203 S.W. 3rd St. Antlers, OK 74523-3899 (580) 298-2274

## Rogers County

<b>Form of Assistance:</b>	County Court House <a href="http://www.rogerscounty.org/">http://www.rogerscounty.org/</a>
<b>Additional Information:</b>	200 S. Lynn Riggs Blvd. Claremore, OK 74017 918-923-4400

## Seminole County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Seminole+County+District+Court+-+Seminole+County+Courthouse+in+Wewoka,+Oklahoma">http://public.esquireempire.com/Seminole+County+District+Court+-+Seminole+County+Courthouse+in+Wewoka,+Oklahoma</a>
<b>Additional Information:</b>	120 S. Wewoka Ave. Wewoka, OK 74884-2638 (405) 257-6236

## Stephens County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Stephens+County+District+Court+-+Stephens+County+Courthouse+in+Duncan,+Oklahoma">http://public.esquireempire.com/Stephens+County+District+Court+-+Stephens+County+Courthouse+in+Duncan,+Oklahoma</a>
<b>Additional Information:</b>	101 South 11th Duncan, OK 73533 (580) 470-2000

## Tillman County

<b>Form of Assistance:</b>	County Court House <a href="http://public.esquireempire.com/Tillman+County+District+Court+-+Tillman+County+Courthouse+in+Fredrick,+Oklahoma">http://public.esquireempire.com/Tillman+County+District+Court+-+Tillman+County+Courthouse+in+Fredrick,+Oklahoma</a>
<b>Additional Information:</b>	201 N 10th Street Frederick, OK 73542-0116 (580) 335-3023

## Tulsa County

<b>Form of Assistance:</b>	County Court House <a href="http://www.tulsacounty.org/TulsaCounty/dynamic.aspx?id=1582">http://www.tulsacounty.org/TulsaCounty/dynamic.aspx?id=1582</a>
<b>Additional Information:</b>	Tulsa County Court House 500 S. Denver Tulsa, OK (918) 596-5000

## Wagoner County

<b>Form of Assistance:</b>	County Court House <a href="http://www.ok.gov/wagonercounty/">http://www.ok.gov/wagonercounty/</a>
<b>Additional Information:</b>	307 E. Cherokee St. Wagoner, Ok 74467 918-485-7700

# NON-PROFIT RELIEF ORGANIZATIONS



## American Red Cross

<b>Program:</b>	American Red Cross Disaster Service
<b>Type:</b>	The Red Cross responds to approximately 70,000 disasters in the United States every year, ranging from home fires that affect a single family to hurricanes that affect tens of thousands, to earthquakes that impact millions. In these events, the Red Cross provides shelter, food, health and mental health services to help families and entire communities get back on their feet. Although the Red Cross is not a government agency, it is an essential part of the response when disaster strikes. We work in partnership with other agencies and organizations that provide services to disaster victims.
<b>Form of Assistance:</b>	The next phase of recovery involves case management efforts where individuals and families in need are assigned a case manager from one of five participating nonprofit agencies providing these services. The communities impacted by the storms were assigned long-term recovery committees to oversee the case management and the long-term recovery needs for that particular area. The collaborative services provided by the case management and other nonprofit organizations will offer recovery assistance in all areas affected by the storms that occurred May 19-31.
<b>Application / Eligibility</b>	Contact the American Red Cross.
<b>Additional Information:</b>	<a href="http://www.redcross.org/disaster">http://www.redcross.org/disaster</a> or call Public Inquiry Center at 1-800-214-0441.

### *American Red Cross Central & Western Oklahoma*

**Headquarters**

601 NE 6th St.  
Oklahoma City, OK, 73104  
Phone: 405-228-9500

**Cherokee Strip**

1313 West Ferguson Avenue  
Blackwell, OK 74631  
(580) 363-1738

**Heart of Oklahoma**

1205 Halley Avenue  
Norman, OK 73069  
(405) 321-0552

**Northwest Oklahoma**

1209 9<sup>th</sup> Street  
Woodward, OK 73801  
(405) 256-3828

**West Central Oklahoma**

609 West Avenue  
Elk City, OK 73644  
(580) 225-2156

**Canadian Valley**

401 S Grand Ave.  
El Reno, OK 73036  
(405) 262-5760

**Cimarron Valley**

1023 West Elm Avenue  
Enid, OK 73703  
(580) 237-5994

**Logan County**

219 S 2<sup>nd</sup> Street  
Guthrie, OK 73044  
(405) 282-1194

**South Central Oklahoma**

1006 Northwest Boulevard  
Ardmore, OK 73401  
(580) 223-6293

**Central Oklahoma**

601 NE 6<sup>th</sup> Street  
Oklahoma City, OK 73104  
(405)228-9500

**Great Plains**

6 Southeast Lee Boulevard  
Lawton, OK 73501  
(580)355-2480

**North Central Oklahoma**

114 West 8<sup>th</sup> Avenue  
Stillwater, OK 74074  
(405) 372-1833

**Southwest Oklahoma**

905 N. Willard Street  
Altus, OK 73521  
(580) 482-5303

**American Red Cross  
Eastern Oklahoma Region**

**Headquarters**

10151 East 11th Street  
Tulsa, OK 74128  
Main Phone (918) 831-1100  
<http://www.redcross.org/ok/tulsain>

**Miami - Serving Delaware, Craig and Ottawa counties:**

205 N. Main  
Miami, OK 74354  
Phone: 918-542-5072  
Fax: 918-542-4162

**Ponca City Area - Serving Southeastern Kay, Northeastern Noble and Pawnee counties:**

205 W. Hartford, Suite 110  
Ponca City, OK 74601  
Phone: 580-765-6605  
Fax: 580-765-4304

**Claremore Area - Serving Rogers, Mayes and Wagoner counties:**

400 West Will Rogers  
Claremore, OK 74017  
Phone: 918-343-1803  
Fax: 918-341-7221

**Muskogee Area - Serving Muskogee, Cherokee and Adair counties:**

566 N. 6th St.  
Muskogee, OK 74401  
Phone: 918-682-1366  
Fax: 918-682-1368

**Washington County Community Chapter - Serving Nowata, Osage and Washington counties:**

601 S. Jennings  
Bartlesville OK  
Phone: 918-336-2216  
Fax: 918-336-2218

**Creek County - Serving Creek County**

19 N Main  
Sapulpa, OK 74066  
Phone: 918-227-3288  
Fax: 918-227-3361

**Okmulgee Area - Serving Okmulgee & Okfuskee counties:**

211 East 7th  
Okmulgee, OK 74447  
Phone: 918-756-0966  
Fax: 918-756-2925

**Catholic Charities Archdiocese of Oklahoma**

***Disaster Assistance***

<b>Program:</b>	Disaster Relief
<b>Type:</b>	Coordinates disaster response and provides critical services including emergency food, shelter, direct financial assistance, counseling and support.
<b>Form of Assistance:</b>	The next phase of recovery involves case management efforts where individuals and families in need are assigned a case manager. These collaborative services are provided by case management and other nonprofit organizations to offer recovery assistance in all areas affected by the May 5-June 22, 2015 storms (DR4222).
<b>Application / Eligibility</b>	Contact Catholic Charities of Oklahoma
<b>Additional Information:</b>	For more information and referrals to local groups, contact Catholic Charities Archdiocese of Oklahoma office or visit: <a href="http://catholiccharitiesok.org">http://catholiccharitiesok.org</a> Catholic Charities Archdiocese of Oklahoma 1501 North Classen Boulevard Oklahoma City, OK 73106 (405) 523-3000



## Central Oklahoma Habitat for Humanity

<b>Program:</b>	New Construction
<b>Type:</b>	Contact Central Oklahoma Habitat for Humanity
<b>Form of Assistance:</b>	Founded in 1976, Habitat for Humanity International is an ecumenical, Christian housing ministry that seeks to eliminate inadequate housing from the world and to make decent shelter a matter of conscience and action. Through volunteer labor, management expertise, and tax-deductible donations of money and materials, Habitat builds and rehabilitates homes with the help of the homeowners. Houses are sold at no profit to partner families, and no- interest mortgages are issued over a fixed period. Each family selected to become a Habitat homeowner is required to invest “sweat equity” hours into the construction of its home. Families apply to local Habitat projects.
<b>Application / Eligibility</b>	Contact Central Oklahoma Habitat for Humanity
<b>Additional Information:</b>	For more information and referrals to local groups, contact your regional office or visit: <a href="http://www.habitat.org">http://www.habitat.org</a> <b><u>Central Oklahoma Habitat for Humanity -</u></b> Headquarters 5005 South I-35 Service Road Oklahoma City, OK 73129 (405) 232-4828

## Cleveland County Habitat for Humanity

<b>Program:</b>	New Construction
<b>Type:</b>	Contact Cleveland County Habitat for Humanity
<b>Form of Assistance:</b>	Founded in 1976, Habitat for Humanity International is an ecumenical, Christian housing ministry that seeks to eliminate inadequate housing from the world and to make decent shelter a matter of conscience and action. Through volunteer labor, management expertise, and tax-deductible donations of money and materials, Habitat builds and rehabilitates homes with the help of the homeowners. Houses are sold at no profit to partner families, and no- interest mortgages are issued over a fixed period. Each family selected to become a Habitat homeowner is required to invest “sweat equity” hours into the construction of its home. Families apply to local Habitat projects.
<b>Application / Eligibility</b>	Contact Cleveland County Habitat for Humanity
<b>Additional Information:</b>	For more information and referrals to local groups, contact your regional office or visit: <a href="http://www.habitat.org/local">http://www.habitat.org/local</a> or call 229-924-6935, ext. 2552. <b><u>Cleveland County Habitat for Humanity</u></b> 14835 Industrial Boulevard Norman, OK 73069 (405) 360-7868

## Habitat for Humanity of Shawnee, OK

<b>Program:</b>	Habitat for Humanity of Shawnee, OK is a locally run affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. Habitat for Humanity works in partnership with people in need to build and renovate decent, affordable housing. The houses then are sold to those in need at no profit and with no interest charged.
<b>Type:</b>	Contact Habitat for Humanity of Shawnee, OK
<b>Form of Assistance:</b>	Contact Habitat for Humanity of Shawnee, OK
<b>Application / Eligibility</b>	Contact Habitat for Humanity of Shawnee, OK
<b>Additional Information:</b>	Habitat for Humanity of Shawnee, OK <a href="http://www.shawneehabitat.org">http://www.shawneehabitat.org</a> 2515 North Kickapoo Shawnee, OK 74804 (405) 214-0434 Email: office@shawneehabitat.org

## Oklahoma Association of Community Action Agencies

### *Community Action Agencies*

<b>Program:</b>	Community Action Agencies (CAAs) are local nonprofit or government agencies funded by the Community Services Block Grant program of the U.S. Department of Health and Human Services, although they often receive additional funding from other government and private sources.
<b>Form of Assistance:</b>	CAAs is devoted to fighting poverty through many different programs, which vary depending on the priorities of their service areas. CAAs usually provide emergency shelter and other kinds of short-term financial or in-kind assistance for people in need.
<b>Application / Eligibility</b>	Contact the Oklahoma Association of Community Action Agencies
<b>Additional Information:</b>	To find the name, address and phone number of a local CAA, contact: Oklahoma Association of Community Action Agencies 605 Centennial Blvd, Edmond, OK 73013 Phone: (405) 949-1495 Fax: (405) 509-2712 <a href="http://www.communityactionpartnership.com">http://www.communityactionpartnership.com</a> <a href="http://okacaa.org/programs/housing/">http://okacaa.org/programs/housing/</a>

**Society of St. Vincent de Paul**  
*Archdiocesan Council of Oklahoma City*

<b>Form of Assistance:</b>	Needs Assistance may include emergency rent, utilities, food, clothing, household goods, spiritual assistance and/or referral services.
<b>Type:</b>	Provide Case Management and Unmet needs along with other nonprofit organizations for recovery assistance in all areas affected by the May 5-June 22, 2015 storms (DR4222).
<b>Eligibility</b>	The communities impacted by the storms were assigned long-term recovery committees to oversee the case management and the long-term recovery needs for that particular area.
<b>Additional Information:</b>	

**The Oklahoma Conference of The United Methodist Church**

<b>Form of Assistance:</b>	The collaborative services provided by the case management and other nonprofit organizations will offer recovery assistance in all areas affected by the May 5-June 22, 2015 storms (DR4222).
<b>Type</b>	To help fill the volunteer & construction VOIDS to the long term recovery committees that bring help to disaster survivors in the areas affected by the May 5-June 22, 2015 storms (DR4222).
<b>Eligibility:</b>	Contact: The Oklahoma Conference of The United Methodist Church 1501 Northwest 24 Street Oklahoma City, OK 73106  Richard Norman Coordinator of Disaster Response 405-530-2032
<b>Additional Information:</b>	<a href="http://www.okumc.org/">http://www.okumc.org/</a>

## The Salvation Army

<p><b>Form of Assistance:</b></p>	<p>While every disaster is unique and creates its own special needs, the core of The Salvation Army's disaster program consists of several basic services: mobile feeding and food service, emotional and spiritual care, disaster social services, donations management, recovery, and training. And while these services address many of the typical needs of a disaster survivor, Salvation Army disaster relief is also flexible.</p>		
<p><b>Type:</b></p>	<p>Our services are adapted to the specific needs of individuals and communities and scalable according to the magnitude of the disaster.</p>		
<p><b>Eligibility:</b></p>	<p>Contact your local Salvation Army location:  <a href="http://salvationarmyaok.org/">http://salvationarmyaok.org/</a>  <a href="http://disaster.salvationarmyusa.org/">http://disaster.salvationarmyusa.org/</a></p>		
<p><b>Additional Information:</b></p>	<table border="0"> <tr> <td style="vertical-align: top;"> <p><b><u>Altus</u></b>            1100 N. Park Lane            Altus, OK 73522            (580) 482-8577</p> <p><b><u>Bartlesville Corps</u></b>            101 N. Bucy Ave.            Bartlesville, OK 74003            (918) 336-6454</p> <p><b><u>Chickasha</u></b>            227 N. Fourth            Chickasha, OK 73018            (405) 224-4657</p> <p><b><u>Lawton</u></b>            1306 SW E Ave            Lawton, OK 73501            (580) 355-1802</p> <p><b><u>Muskogee</u></b>            700 Independence            Muskogee, OK 74401            (918) 682-3384</p> <p><b><u>Oklahoma City</u></b>            1001 N. Pennsylvania Ave.            Oklahoma City, OK 73107            (405) 246-1100</p> <p><b><u>Sand Springs</u></b>            4403 S. 129<sup>th</sup> West Avenue            Sand Springs, OK 74063            (918) 245-2237</p> <p><b><u>Stillwater</u></b>            1101 South Lowry            Stillwater, OK 74074            (405) 372-1554</p> </td> <td style="vertical-align: top;"> <p><b><u>Ardmore</u></b>            102 1<sup>st</sup> Avenue, SW            Ardmore, OK 73401            (580) 223-6190</p> <p><b><u>Broken Arrow</u></b>            1400 W. Washington            Broken Arrow, OK 74012            (918) 258-7545</p> <p><b><u>Enid</u></b>            220 W. Pine Street            Enid, OK 73712            (580) 237-1910</p> <p><b><u>McAlester</u></b>            400 N. A Street            McAlester, OK 74501            (918) 423-5668</p> <p><b><u>Norman</u></b>            318 E. Hayes            Norman, OK 73069            (405) 364-9910</p> <p><b><u>Ponca City</u></b>            711 S. 3<sup>rd</sup> Street            Ponca City, OK 74601            (580) 762-7501</p> <p><b><u>Shawnee</u></b>            200 E. 9<sup>th</sup> Street            Shawnee, OK 74801            (405) 275-2243</p> <p><b><u>Tulsa</u></b>            924 S. Hudson            Tulsa, OK 74112            (918) 587-7801</p> </td> </tr> </table>	<p><b><u>Altus</u></b>            1100 N. Park Lane            Altus, OK 73522            (580) 482-8577</p> <p><b><u>Bartlesville Corps</u></b>            101 N. Bucy Ave.            Bartlesville, OK 74003            (918) 336-6454</p> <p><b><u>Chickasha</u></b>            227 N. Fourth            Chickasha, OK 73018            (405) 224-4657</p> <p><b><u>Lawton</u></b>            1306 SW E Ave            Lawton, OK 73501            (580) 355-1802</p> <p><b><u>Muskogee</u></b>            700 Independence            Muskogee, OK 74401            (918) 682-3384</p> <p><b><u>Oklahoma City</u></b>            1001 N. Pennsylvania Ave.            Oklahoma City, OK 73107            (405) 246-1100</p> <p><b><u>Sand Springs</u></b>            4403 S. 129<sup>th</sup> West Avenue            Sand Springs, OK 74063            (918) 245-2237</p> <p><b><u>Stillwater</u></b>            1101 South Lowry            Stillwater, OK 74074            (405) 372-1554</p>	<p><b><u>Ardmore</u></b>            102 1<sup>st</sup> Avenue, SW            Ardmore, OK 73401            (580) 223-6190</p> <p><b><u>Broken Arrow</u></b>            1400 W. Washington            Broken Arrow, OK 74012            (918) 258-7545</p> <p><b><u>Enid</u></b>            220 W. Pine Street            Enid, OK 73712            (580) 237-1910</p> <p><b><u>McAlester</u></b>            400 N. A Street            McAlester, OK 74501            (918) 423-5668</p> <p><b><u>Norman</u></b>            318 E. Hayes            Norman, OK 73069            (405) 364-9910</p> <p><b><u>Ponca City</u></b>            711 S. 3<sup>rd</sup> Street            Ponca City, OK 74601            (580) 762-7501</p> <p><b><u>Shawnee</u></b>            200 E. 9<sup>th</sup> Street            Shawnee, OK 74801            (405) 275-2243</p> <p><b><u>Tulsa</u></b>            924 S. Hudson            Tulsa, OK 74112            (918) 587-7801</p>
<p><b><u>Altus</u></b>            1100 N. Park Lane            Altus, OK 73522            (580) 482-8577</p> <p><b><u>Bartlesville Corps</u></b>            101 N. Bucy Ave.            Bartlesville, OK 74003            (918) 336-6454</p> <p><b><u>Chickasha</u></b>            227 N. Fourth            Chickasha, OK 73018            (405) 224-4657</p> <p><b><u>Lawton</u></b>            1306 SW E Ave            Lawton, OK 73501            (580) 355-1802</p> <p><b><u>Muskogee</u></b>            700 Independence            Muskogee, OK 74401            (918) 682-3384</p> <p><b><u>Oklahoma City</u></b>            1001 N. Pennsylvania Ave.            Oklahoma City, OK 73107            (405) 246-1100</p> <p><b><u>Sand Springs</u></b>            4403 S. 129<sup>th</sup> West Avenue            Sand Springs, OK 74063            (918) 245-2237</p> <p><b><u>Stillwater</u></b>            1101 South Lowry            Stillwater, OK 74074            (405) 372-1554</p>	<p><b><u>Ardmore</u></b>            102 1<sup>st</sup> Avenue, SW            Ardmore, OK 73401            (580) 223-6190</p> <p><b><u>Broken Arrow</u></b>            1400 W. Washington            Broken Arrow, OK 74012            (918) 258-7545</p> <p><b><u>Enid</u></b>            220 W. Pine Street            Enid, OK 73712            (580) 237-1910</p> <p><b><u>McAlester</u></b>            400 N. A Street            McAlester, OK 74501            (918) 423-5668</p> <p><b><u>Norman</u></b>            318 E. Hayes            Norman, OK 73069            (405) 364-9910</p> <p><b><u>Ponca City</u></b>            711 S. 3<sup>rd</sup> Street            Ponca City, OK 74601            (580) 762-7501</p> <p><b><u>Shawnee</u></b>            200 E. 9<sup>th</sup> Street            Shawnee, OK 74801            (405) 275-2243</p> <p><b><u>Tulsa</u></b>            924 S. Hudson            Tulsa, OK 74112            (918) 587-7801</p>		

## United Way

<b>Type:</b>	United Way of Central Oklahoma values health, education, financial stability, and quality of life. We believe these core elements are critical to our success as individuals, as families, and as a community.			
<b>Form of Assistance:</b>	United Way of Central Oklahoma is committed to improve the health, safety, education and economic well-being of individual families in need in Oklahoma by connecting community resources with responsive and accountable health and human services agencies affected by the May 5-June 22, 2015 storms (DR4222).			
<b>Eligibility:</b>	Contact your local United Way			
<b>Additional Information:</b>	<p> <a href="http://www.unitedwayokc.org/">http://www.unitedwayokc.org/</a>  <a href="http://www.unitedwaynorman.org/">http://www.unitedwaynorman.org/</a>  <a href="http://www.tauw.org/">http://www.tauw.org/</a> </p> <table border="0"> <tr> <td style="text-align: center; vertical-align: top;"> <u>United Way of Central OK</u>            Way 1444 NW 28th Street            OKC, OK 73101            (405) 236-8441         </td> <td style="text-align: center; vertical-align: top;"> <u>United Way of Norman</u>            2424 Springer Drive            Norman, OK 73039            (405) 329-2025         </td> <td style="text-align: center; vertical-align: top;"> <u>Tulsa Area United</u>            PO Box 1859            Tulsa, OK 74101-1859            (918) 583-7171         </td> </tr> </table>	<u>United Way of Central OK</u> Way 1444 NW 28th Street OKC, OK 73101 (405) 236-8441	<u>United Way of Norman</u> 2424 Springer Drive Norman, OK 73039 (405) 329-2025	<u>Tulsa Area United</u> PO Box 1859 Tulsa, OK 74101-1859 (918) 583-7171
<u>United Way of Central OK</u> Way 1444 NW 28th Street OKC, OK 73101 (405) 236-8441	<u>United Way of Norman</u> 2424 Springer Drive Norman, OK 73039 (405) 329-2025	<u>Tulsa Area United</u> PO Box 1859 Tulsa, OK 74101-1859 (918) 583-7171		

# HELPFUL DISASTER HOUSING INFORMATION





U.S. Small Business Administration



**FEMA**

**DISASTER HOUSING RESOURCES**

<p><b>U.S. SMALL BUSINESS ADMINISTRATION (SBA)</b>  <i>Federal Low-interest disaster loans for businesses of all sizes, most private nonprofits, homeowners and renters</i>          (800) 659-2955  <a href="http://www.sba.gov/disaster">http://www.sba.gov/disaster</a></p>	<p><b>OKLAHOMA DEPARTMENT OF HUMAN SERVICES</b>          Toll Free: (866) 411-1877          Supplemental Nutrition Assistance Program (SNAP)          Formerly known as Food Stamps  <a href="http://www.okdhs.org">http://www.okdhs.org</a></p>	<p><b>OKLAHOMA HOUSING FINANCE AGENCY (OHFA)</b>          Toll Free (800) 256-1489          (405) 848-1144  <a href="http://www.OHFA.org">www.OHFA.org</a></p>
<p><b>U.S. DEPARTMENT OF AGRICULTURE (USDA) RURAL DEVELOPMENT OKLAHOMA</b>          (405) 742-1070  <a href="http://rd.usda.gov">http://rd.usda.gov</a></p>	<p><b>FARM SERVICES AGENCY (FSA)</b>          (405) 742-1130  <a href="http://fsa.usda.gov">http://fsa.usda.gov</a></p>	<p><b>OKLAHOMA ASSOCIATION OF REALTORS</b>          (405) 848-9944  <a href="http://www.okrealtors.com">www.okrealtors.com</a></p>
<p><b>OKLAHOMA CONSTRUCTION INDUSTRIES BOARD</b>          (405) 521-6550 Toll Free: (877) 484-4424  <a href="http://Ok.gov/cib">Ok.gov/cib</a></p>	<p><b>ADDITIONAL RESOURCES</b>          2-1-1          Heartline - Oklahoma  <a href="http://www.heartlineoklahoma.org">www.heartlineoklahoma.org</a>          Oklahoma Helpline –Tulsa  <a href="http://www.211oklahomahelpline.org">www.211oklahomahelpline.org</a></p>	<p><b>DISABLED AMERICAN VETERANS OF OKLAHOMA</b>  <a href="http://Okdav.org">Okdav.org</a>          Shelter for Displaced Oklahomans</p>
<p><b>CENTRAL OKLAHOMA HABITAT FOR HUMANITY</b>          (405) 232-4828  <a href="http://www.cohfh.org">www.cohfh.org</a></p>	<p><b>HUD</b>  <b>Tulsa Office</b> (918) 292-8900  <b>OKC Office</b> (405) 609-8400  <a href="http://www.hud.gov">www.hud.gov</a></p>	<p><b>OKLAHOMA INSURANCE DEPARTMENT</b>          Toll Free: (800) 522-0071  <a href="http://www.oid.ok.gov">www.oid.ok.gov</a></p>

Housing assistance is available to qualifying survivors through FEMA's Individual Assistance program.

Survivors may register with FEMA through August 19.

Disaster Assistance is a phone call ((800) 462-7585/TTY: (800) 462-7585), computer mouse click (DisasterAssistance.gov) or smart phone screen tap (m.FEMA.gov) away.

*All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex, religion, national origin, age, disability, or economic status. If you believe your Civil Rights are being violated, call- 800-621-3362 or 800-462-7585(1TYITDD).*

# VA GUIDANCE ON NATURAL DISASTERS

## INFORMATION FOR VETERAN BORROWERS

If you have a VA loan and your home was affected by a natural disaster, we encourage you to take the steps listed below to ensure you receive the assistance you need.

### (1) Contact FEMA (Federal Emergency Management Agency)

Begin the disaster application process online at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov) or by calling 800-621-3362. In order to receive the maximum assistance, you must register with FEMA before their deadline expires. Do not pay your loan in full before checking with the Small Business Administration (SBA) regarding a loan for the uninsured portion of your loss. Additional support, including low-interest loans, cash grants, and housing assistance may be available from agencies associated with the disaster recovery effort. For more information, go to [www.fema.gov](http://www.fema.gov).

### (2) Contact Your Mortgage Company

You are responsible for making regular monthly loan payments, even if your home is not habitable, so contact your lender as soon as possible regarding your loss. If you are unable to make payments on time, we encourage you to discuss forbearance or a loan modification. Also have your lender explain procedures for insurance loss checks, repairs to your property, payments to contractors, etc.

You may also contact VA at 877-827-3702 to speak with a Loan Specialist about your options.

If your home was adapted through VA's Specially Adapted Housing program, please contact us at 877-827-3702 because you may have remaining grant funds to help with repairs.

### (3) Contact Your Insurance Company

File an insurance claim as soon as possible; however, do not make a hasty settlement on insurance. When the property is damaged but repairable, attempt to get your local engineer's office to inspect your home for structural damage. If possible, get at least two estimates from licensed contractors for cost of repairs or rebuilding. -- Insurance checks for personal property and living expenses should be payable to you only. Checks for damage to your home should be payable to both you and your mortgage company. You may apply to the U.S. Small Business Administration (SBA) for a federal low-interest loan for the uninsured portion of your loss. Applying insurance proceeds to your mortgage may reduce the amount SBA can lend to you. If you have received or expect to receive insurance proceeds for your disaster loss, please contact SBA before you pay down or pay off your mortgage.

### (4) Change your Address

If you are receiving a monthly benefit check from VA or another source and you will not be able to receive mail at your regular address, notify your local post office and VA Regional Office ([www.vamortgagecenter.com](http://www.vamortgagecenter.com)) of your change of address. For information on other VA benefits, call 800-827-1000.

### (5) Check Other Sources for Assistance

Contact local offices of the American Legion, Veterans of Foreign Wars, Disabled American Veterans (DAV) or other veterans' organizations to see if special assistance may be available, even to non-members of the organization.

## INFORMATION FOR MORTGAGE LENDERS

Lenders must check with FEMA to obtain the specific counties and corresponding declaration dates ([www.fema.gov/disasters](http://www.fema.gov/disasters)) along with any amendments to the declaration.

Loan Closed Prior to Disaster. Any loan closed prior to the date of the declared disaster is eligible for VA Guaranty without regard to the disaster. The "Information for Mortgage Servicers" section below applies to these cases.

Properties Appraised Prior to Disaster. If the property was appraised on or before the date of the declared disaster and not closed prior to that date, the following items must be submitted with the VA guaranty request:



(1) Lender Certification

This is to affirm that the property which is security for VA loan number \_\_\_\_\_ has been inspected to ensure that it was either not damaged in the recently declared disaster or has been restored to its pre-disaster condition or better.

(Lender Signature) \_\_\_\_\_

(Lender Title) \_\_\_\_\_

(Date) \_\_\_\_\_

(2) Veteran Certification

I have inspected the property located \_\_\_\_\_ and find its condition now to be acceptable to me. I understand that I will not be charged for any disaster-related expenses and now wish to close the loan.

(Veteran Signature) \_\_\_\_\_

(Date) \_\_\_\_\_

(3) VA Loan Summary Sheet (VA Form 26-0286). The Remarks section of this form must be annotated "Lender and Veteran Disaster Certifications Enclosed." Additionally, if local law requires the property to be inspected and approved by the local building inspection authority, a copy of the appropriate local report(s) must be provided. Neither VA nor the veteran purchaser shall bear the expense of any disaster-related inspection or repairs.

(4) Decline in Value. If there is an indication that the property, despite repairs, will be worth less at the time of loan closing than it was at the time of appraisal, the lender must have the VA appraiser update the original value estimate. The payment of the appraiser's fee for that service will be a contractual matter between the buyer and seller. If the property value has decreased, the loan amount must be reduced accordingly.

(5) Employment/Income Certification. Lenders must confirm prior to closing that the veteran's employment and income have not changed since the loan application. If at time of closing the veteran or co-borrower is no longer employed or income has been reduced, this information should be reported to VA or the automatic underwriter, as appropriate, for evaluation prior to closing.

### INFORMATION FOR MORTGAGE SERVICERS

Mortgage servicers must check with FEMA to obtain the specific counties and corresponding declaration dates ([www.fema.gov/disasters](http://www.fema.gov/disasters)) along with any amendments to the declaration.

**Assistance to Homeowners:** VA encourages servicers of guaranteed loans in disaster areas to extend all possible forbearance to borrowers in distress. VA regulations on Prepayments (38 CFR 36.4311), Advances (38 CFR 36.4314), Loan Modifications (38 CFR 36.4315) and Supplemental Loans (38 CFR 36.4359) may be of assistance in appropriate cases. It is the loan holder's responsibility to counsel borrowers concerning assistance that may be available.

**Moratorium on Foreclosures:** Although the loan holder is ultimately responsible for determining when to initiate foreclosure and complete termination action, VA encourages holders to establish a 90-day moratorium on initiating new foreclosures in the disaster area.

**Insurance Requirements:** VA regulations (38 CFR 36.4329) require that lenders and holders ensure that homes financed with VA-guaranteed loans be sufficiently insured against hazards. Insurance proceeds are to be applied to the restoration of the security or the loan balance. The burden of proof is upon the holder to establish that no increase in VA's ultimate liability is attributable to failure of the holder to have the property properly insured or properly apply an insurance loss settlement.

Case-specific appraisal origination and servicing issues may be directed to the appropriate VA Regional Loan Center ([www.veteranloancenter.com/](http://www.veteranloancenter.com/)).



# Frequently Asked Questions

## DISASTER HOUSING ASSISTANCE FOR STORM-IMPACTED SURVIVORS IN OKLAHOMA

Q: I am not certain if I registered with FEMA. How can I tell? And is it too late to apply for FEMA assistance?

A: If you have already registered with FEMA you will have a nine-digit registration number. If you haven't registered there's still time to apply. The deadline has been extended to Aug. 19, so register as soon as possible.

Q: I registered with FEMA and I am ineligible for disaster assistance. What do I do now?

A: Carefully read the letter you received from FEMA -you may be able to appeal that initial decision by supplying more information about your situation. You can also call 2-1-1 to talk to someone about voluntary agency assistance for housing, including Habitat for Humanity, or one of the other groups mentioned in these FAQs.

Q: I registered with FEMA and I am ineligible for disaster assistance because I have home insurance. My settlement wasn't enough to cover all the damage and I can't move back into my house because it isn't fully repaired. What *is* my next step?

A: FEMA may be able to cover your uninsured needs. Submit your insurance paperwork and ask for your application to be reconsidered by contacting FEMA at (800) 621-3362. Meanwhile, call 2-1-1 to ask about voluntary agency assistance for housing.

Residents who were referred to SBA by FEMA should apply to SBA, even if they are not sure if they will need or want a loan. Federal low-interest disaster loans from SBA can cover disaster losses not covered by insurance or other compensation. If SBA cannot approve your application, in most cases they refer you to FEMA's Other Needs Assistance (ONA) program for possible additional assistance.

Q: I registered for FEMA and I'm eligible for disaster assistance, but I didn't get rental assistance. Is there a reason for that?

A: You may have indicated on your initial application that you didn't want to move from your damaged home. If your situation has changed, call (800) 621-3362 and ask FEMA to reassess your application. You may be eligible for rental assistance.

Q: I registered with FEMA and received rental assistance for two months. But now that has run out. What should I do next?

A: Call FEMA and find out if you are eligible to get additional months of rental assistance. Around two weeks after you got the first rental award, you should have received an application for continued temporary housing in the mail. That paperwork should be completed and returned to FEMA as soon as possible. If you have not received this application, contact FEMA immediately at (800) 621-3362. Oklahoma Disaster assistance may cover up to 18 months of eligible rental assistance for homeowners and renters who need to relocate. Initial rental assistance is paid in two-month increments. Rental recertification runs in 90- and 120-day increments or "cycles." A review is required in each cycle in order for survivors to remain eligible for rental assistance.

Q: I registered with FEMA and received rental assistance but I can't find a place to rent. Any suggestions?

A: FEMA's Housing Portal <http://asd.fema.gov/inter/hportal/home.htm> helps individuals and families displaced by a disaster find a place to live. The portal consolidates rental resources identified and provided by federal agencies, such as the U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), U.S. Veterans Administration (VA), private organizations, and the public, to help individuals and families find available rental units in their area.

Some of the voluntary agencies in Oklahoma can also help you find a place to rent. [www.serveok.org/housing](http://www.serveok.org/housing) is one of the websites that are assisting survivors. An online portal on the website matches survivors in need of housing with hotels and private homes that offer available space.

Q: I'm eligible for FEMA rental assistance but don't want to leave my property. What are my options?

A: You can use your Direct Housing Assistance to rent a recreational vehicle to park on your property. Survivors who choose an RV to meet their temporary housing needs are responsible for finding the unit and entering into a rental agreement with the owner of the unit. They are also responsible for obtaining all necessary permits and complying with state and local ordinances and zoning restrictions.

Q: I have received disaster assistance from numerous resources, but still need help with home rebuilding skills. Is there an organization that can help with this?

A: Many voluntary agencies in Oklahoma are available to lend advice and a helping hand to repair homes following the storm damage. Call 2-1-1 for more information on which agencies are available to help you.

Q: I received help with temporary housing but now who do I talk to about permanent housing?

A: The Oklahoma Association of Realtors is working with local municipal boards in disaster-impacted areas to help find permanent housing options for survivors. The organization is sharing the information they collect on a community housing website: [www.serveok.org/housing](http://www.serveok.org/housing). Assistance is also available by calling (405) 848-9944. The U.S. Small Business Administration (SBA) offers federal low-interest disaster loans to homeowners to repair or replace their disaster-damaged or destroyed primary residence and personal property. SBA also offers disaster loans to renters to repair or replace their disaster-damaged or destroyed personal property. Applicants may apply online via SBA's secure website at <https://disasterloan.sba.gov/ela>. Disaster loan information and application forms are also available from SBA's Customer Service Center by calling (800) 659-2955 or emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov). Individuals who are deaf or hard-of-hearing may call (800) 877-8339. For more disaster assistance information, or download applications at <http://www.sba.gov/disaster>. Voluntary agencies can also help with permanent housing solutions. For instance, two national Habitat for Humanity programs - one for home repairs and one for home replacement-have been tailored to meet the needs of low-income Oklahomans who had their homes destroyed or damaged by the recent disaster. Applications for both programs (in English and Spanish) are available online at <http://www.cohfh.org/become-a-homeowner>. They can be submitted by mail, fax, or in person at Central Oklahoma Habitat for Humanity, 5005 South f-35 Service Road, Oklahoma City, OK 73129. Office hours are 8 a.m. to 5 p.m., Monday through Friday. For more information call (405) 232-4828.

Q: I live in a rural area. Is there additional disaster assistance in these locations?

A: Oklahoma disaster survivors living in rural areas can apply for U.S. Department of Agriculture (USDA) Single Family Housing (SFH) loans and grants through USDA's Rural Development office in Oklahoma. USDA's definition of a "rural area" is open country or towns with less than 20,000 people outside of metropolitan statistical areas. Section 504 loans and grants assist low-income Oklahomans in rural areas who already own homes make necessary improvements and repairs to ensure their dwellings are decent, safe and sanitary. Section 504 funds can also be used to repair mobile or manufactured homes. To request an SFH information and application packet, call USDA Rural Development at (800) 670-6553. Callers will be asked to enter OK followed by their zip code to be transferred to their local office. The agency does not accept online applications. For more details, click onto the USDA Oklahoma website: [www.rurdev.usda.gov/OK\\_SingleFamilyHousing.html](http://www.rurdev.usda.gov/OK_SingleFamilyHousing.html). The phone number for the USDA office in Stillwater, Oklahoma is (405) 742-1000.

Q: I'm a U.S. military veteran living in Oklahoma. Is there any special assistance available to military families?

A: The nonprofit group Operation Home front assists military families during difficult financial times by providing food assistance, auto and home repair, vision care, travel and transportation, moving assistance, essential home items, and financial assistance to disaster-impacted military families. Those who need emergency assistance can call the American Legion's National Emergency Fund. The phone number is (800) 504-4098. Veterans with legal custody of minor children may seek help through the American Legion Temporary Financial Assistance program. The nonprofit group Disabled American Veterans of Oklahoma is helping disaster-impacted veterans. Click [OKdav.org/category/news/](http://OKdav.org/category/news/) to learn more.

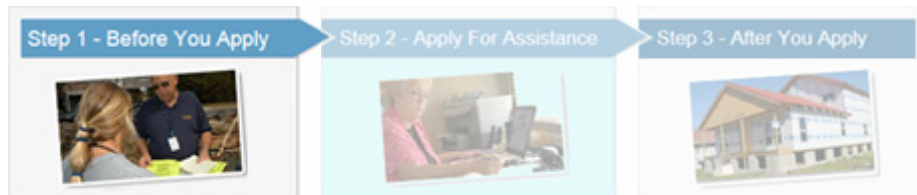
For more information on Oklahoma disaster recovery, visit the Oklahoma Department of Emergency Management site at [oem.ok.gov](http://oem.ok.gov) or [fema.gov/disaster/4222](http://fema.gov/disaster/4222).



## FEMA Blog

### Before You Apply

This page contains helpful information related what disaster assistance is and the disaster assistance process. This includes what to do if you have immediate needs (e.g., food, shelter, water) and links to information on the various types of assistance and what you'll need to complete an application.



### Immediate Needs

- If you have immediate needs for food, water or shelter, you may contact the American Red Cross at 1-800-REDCROSS (1-800-733-2767) or the United Way by dialing 2-1-1 from a landline phone. Please see the following site for additional information: <http://www.211us.org/status.htm>
- [Disaster Recovery Center](#) - a location where you can speak with someone from FEMA in person for information about FEMA assistance and other disaster assistance programs.
- Where applicable, find a [hotel](#) that is participating in FEMA's Transitional Sheltering Assistance (TSA) Program.
- [FEMA Housing Portal](#) to find rental housing.
- Find family members with the FEMA [National Emergency Registry and Locator System](#) (only activated during major disasters) or with the [Red Cross Safe & Well Listings](#).

### What is disaster assistance?

- Assistance to individuals, families and businesses.
- Assistance for losses that are not covered by insurance.
- Only available in counties with federally declared disasters.
- FAQ: [Find out how to determine if your county has been declared](#)
- Intended to help with critical expenses, not to restore a property to its condition before a disaster.
- Federal low-interest loans from the U.S. Small Business Administration (SBA) for businesses of all sizes, most private nonprofit organizations, homeowners, and renters.
- FAQ: [Find out more about SBA Disaster Assistance](#)

# FEMA

Are you a Disaster Survivor?

#### Apply for Assistance

- Full Site. Mobile Site
- Call (800) 621-3362
- TIY (800) 462-7585

#### 3 Step Guide for Assistance

#### State Disaster Pages.

Recovery

Tips

#### Register for Federal Disaster Assistance

DisasterAssistance.gov

FEMA Blog



You  
Gill

Housing assistance is available through FEMA's Individuals and Households Program for temporary housing, home repair, replacement, and, in rare instances, permanent construction.

- FAQ: [Mandatory evacuation expenses](#)
- FAQ: [Specific items that are covered by Disaster Assistance](#)

Other assistance through FEMA's Individuals and Households Program may be available for non-housing needs such as medical and dental expenses, funeral expenses, household items, tools required by your job, necessary educational materials, fuel for a primary heat source, clean-up items, disaster-related vehicle damage, and moving and storage related to the disaster.

- FAQ: [Disaster assistance for non-housing needs](#)
- FAQ: [Information that you'll need to apply](#)

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## Learn more about disaster assistance

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- [Applicant's Guide to the Individuals & Households Program](#)
- All [Frequently Asked Questions about Applying for Assistance](#)

Last Updated:  
03/18/2015 - 10:29



## FEMA Blog

### Apply for Assistance

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This page is for disaster survivors in federally declared counties and contains a list of items you need when you apply for assistance.

### Apply Now

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[Apply now for assistance through DisasterAssistance.gov](https://www.fema.gov/disaster/assistance)

If you experience difficulty applying online, you may also call (800) 621-3362 / TTY (800) 462-7585 to apply.

### Documents and Materials You Need to Apply

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- Social Security number
- Current and pre-disaster address
- A telephone number where you can be contacted
- Insurance information
- Total household annual income
- A routing and account number from your bank (only necessary if you want to have disaster assistance funds transferred directly into your bank account).
- A description of your losses that were caused by the disaster

After you've completed your application for assistance, you will receive a FEMA application number. **Write down this number and keep it for future reference.** This is one of your unique identifiers, do not share this number with persons not involved in assisting with your disaster recovery.

[Apply for Assistance](#)

[Inscribase para solicitar asistencia](#)

If you prefer to call FEMA, call 1-800-621-FEMA (3362)

The speech or hearing impaired may call (TTY) 1-800-462-7585

## Identity Verification Process

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FEMA verifies the name and Social Security number of those registering for disaster assistance.

If the name and Social Security number on file with the Social Security administration do not match the information you provide you will be asked to submit a copy of an original document, e.g. marriage license, military ID, tax documents, etc., for proof of identity. A need to review and update identity documentation may cause delays in delivery of assistance.

If you are attempting to complete an application online and your identity information does not match you will receive an Identification Validation Error message advising you to review the information you entered. If you cannot pass the identity verification this error message will advise you to call 1-800-621-FEMA (3362), or (TTY) 1-800-462-7585.

## Applicant Guide: Help After a Disaster

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The applicant guide is available to assist you in understanding disaster assistance. The guide provides detailed info about each step in the disaster assistance process. The guide is available in additional translations at [Applicant's Guide to the Individual and Household Program](#).

- English

([PDF](#) 867KB, [TXT](#) 63KB)

- Korean

([PDF](#) 291KB, [TXT](#) 33KB)

- En Español

([PDF](#) 618KB, [TXT](#) 56KB)

- Vietnamese

([PDF](#) 618KB, [TXT](#) 63KB)

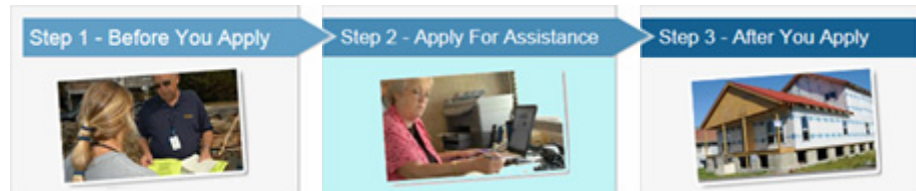
Last Updated:

04/21/2015 - 12:15



FEMA Blog

## After You Apply for Assistance



### I applied for assistance. What next?

1. We recommend you create an account online at [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance) to check the status of your registration, update your insurance and bank information and add or update contact information. You can also view and print correspondence from FEMA.

*You are not required to create an account to apply for FEMA assistance.*

- FAQ: [Creating an online account](#)

2. FEMA will send you a copy of your application, which should arrive either via U.S. mail or, if you elected to receive email correspondence, in your Disaster Assistance Account via email.

- FEMA will also send you an [Applicant's Guide to the Individuals & Households Program](#) to assist you with the process.

3. If you do not have insurance that may pay for the damage, refer to step

4. If you have insurance that may pay for the damage, you must:

- File your insurance claim
- Provide FEMA with a decision letter (settlement or denial) from your insurance company

FEMA will review your submitted documents and will contact you.

If your damage was caused by flood *and* you have flood insurance, refer to step 5.

5. An inspector may contact you to schedule a time to review your damages.

- FAQ: [FEMA Individual Assistance Inspection process](#)

Important Note: If you were referred to the U.S. Small Business Administration (SBA), you must apply to SBA in order to be considered for some types of FEMA assistance.



## When can I expect to receive FEMA assistance?

- If you qualify for assistance, FEMA will send you a check by mail or will make a deposit in your bank account (whichever method you chose when you first applied). You will also receive a letter describing the type of assistance for which the money should be used.
- If you do not qualify for assistance, FEMA will send you a letter explaining the reason. The letter will also explain your rights to file an appeal if you disagree with the reason provided by FEMA.

## Check the status of my application

If you've created an account you can [check the status of your application at DisasterAssistance.gov](#). Call 1-800-621-FEMA (3362). Disaster applicants who have a speech disability or hearing loss and use TTY can call 1-800-462-7585 directly. Those who use 711 or Video Relay Service can call 1-800-621-3362. You can also visit a [Disaster Recovery Center](#).

FAQ: [Checking status of FEMA Application](#)

FAQ: [What if the information I provided has changed](#)

*NOTE: After applying for assistance, please wait 24 hours before checking the status of your application. Applying more than once will result in a delay in your application.*

## Frequently Asked Questions after applying for assistance

FAQ: [What Can I Spend the Money On?](#)

FAQ: [Appeal FEMA's Individual Assistance Decision](#)

FAQ: [How To Send Payments to FEMA](#)

All [Frequently Asked Questions about Applying for Assistance](#)

Last Updated:  
02/13/2015 - 13:17

For more information about the NFIP  
and flood insurance, call  
**1-800-427-4661**  
or contact your insurance company or agent.

For an agent referral,  
call 1-888-435-6637  
TDD 1-800-427-5593

<http://www.fema.gov/business/nfip>  
<http://www.floodsmart.gov>

National Flood Insurance Program

# Flood Insurance Requirements for Recipients of Federal Disaster Assistance



**FEMA**

# Flood Insurance Requirements for Recipients of Federal Disaster Assistance

When property owners receive financial assistance from the Federal Government following a presidentially declared disaster, they may be required to purchase flood insurance coverage. This requirement is mandated under the National Flood Insurance Reform Act (NFIRA) of 1994. It is imposed when a building has been damaged and is located in an area that is at high risk of flooding. These high-risk areas are called Special Flood Hazard Areas (SFHAs).

The NFIRA requirement applies to insurable buildings and personal property, located in SFHAs that have been damaged by the disaster event. Financial assistance can come in the form of Federal disaster assistance grants or loans.

.... **If you are a homeowner** and receive Federal financial assistance, flood insurance coverage must be maintained at the address of your home even if the damaged building is replaced by a new one. If you sell your home, you are required to inform the new owners that they must maintain flood insurance coverage on the building. Often, an existing flood insurance policy can be transferred to a new owner with no lapse in coverage.



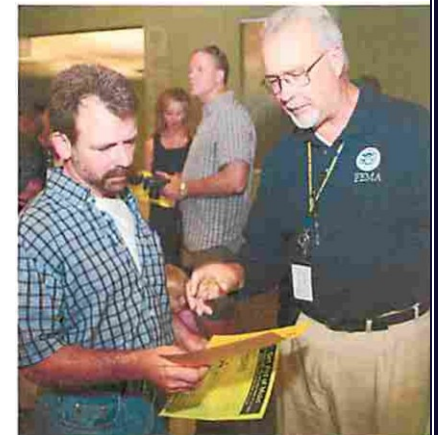
...**If you are a renter** and receive federal financial assistance, flood insurance coverage must be maintained on the contents for as long as you live at the flood-damaged rental property. The requirement for flood insurance is lifted once you move from the building.

...**If you receive a Certificate of Flood Insurance from FEMA**, flood insurance has been provided under a Group Flood Insurance Policy following a Presidential disaster declaration. This policy provides minimum building and/or contents coverage in exchange for a small premium.

Group Policies have a term of 3 years, after which you will be required to purchase and maintain a Standard Flood insurance Policy through the National Flood Insurance Program (NFIP) until you are no longer the homeowner or renter at that location. In order to avoid any lapse in coverage, it is important to apply for your new coverage at least 30 days before the expiration of the Group Policy.

You may cancel your participation in the Group Policy at any time during its policy term, provided that you have purchased your own NFIP flood insurance coverage.

Even without the NFIRA requirement, it is a wise decision to purchase flood insurance. But, because Federal law mandates the purchase of flood insurance as a condition of disaster funding, an applicant who does not comply with the NFIRA flood insurance obligation may become ineligible for future disaster assistance. *It's that important.*



With all that you are going through, don't let this vital coverage slip through the cracks. Protect yourself and your family from future financial loss by purchasing and maintaining flood insurance coverage.

# FEMA

## DISASTER ASSISTANCE DIRECTORATE

### FACT SHEET

#### **Cora Brown Fund**

CFDA #: 97.031

The purpose of the Cora Brown Fund is to help provide for disaster-related needs that have not or will not be met by governmental agencies or any other organization, which has programs to address such needs. This fact sheet outlines the general categories of assistance that can be provided by the fund and explains the general conditions and limitations of this assistance. Disaster victims need not apply for this assistance. The FEMA Regional Assistant Administrator for Disaster Assistance Directorate, with assistance from other governmental agencies and disaster voluntary agencies, identifies potential recipients. This fund may not be used in a way that is inconsistent with other federally mandated disaster assistance or insurance programs.

#### BACKGROUND ON CORA BROWN FUND

Cora C. Brown of Kansas City, Missouri, died in 1977 leaving a portion of her estate to the United States to be used as a special fund solely for the relief of human suffering caused by natural disasters. FEMA uses these funds under the authority of Section 701(b) of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law 100-707).

#### GENERAL CATEGORIES OF ASSISTANCE

- Disaster-related home repair and rebuilding assistance: Money to families for permanent housing purposes, including site acquisition and development, relocation of residences out of hazardous areas, assistance with costs associated with temporary housing or permanent re-housing (e.g., utility deposits, access, transportation, connection of utilities, etc.)
- Disaster-related unmet needs: Money for needs such: health and safety measures; evacuation costs; assistance delineated in the Stafford Act or other Federal, State, local, or volunteer programs; hazard mitigation or floodplain management purposes; and assistance to self-employed persons (with no employees) to re-establish their businesses.
- Other services: Money for services that alleviate human suffering and promote the well-being of disaster victims (e.g., services to the elderly, children, or handicapped persons, such as transportation, recreational programs, provision of special ramps, or hospital or home visiting services). The funds may be provided to individual disaster victims or to benefit a group of disaster victims.



# FEMA

## DISASTER ASSISTANCE DIRECTORATE

### FACT SHEET

#### CONDITIONS & LIMITATIONS OF CORA BROWN FUND ASSISTANCE

- (1) Presidentially declared major disasters or emergencies. The Cora Brown Fund is for victims of presidentially declared major disasters or emergencies not caused by or attributable to war.
- (2) Non-discrimination. All forms of FEMA assistance are available to any affected household that meets the conditions of eligibility. No Federal entity or official (or their agent) may discriminate against any individual on the basis of race, color, religion, sex, age, national origin, disability, or economic status.
- (3) Proper Use of Assistance. All financial assistance provided by FEMA should be used as specified in writing. All money provided by FEMA is tax-free.
- (4) Verification. The FEMA Region conducts a verification of the facts of each case.
- (5) Duplication of Assistance. Money from this fund will not duplicate assistance for which a person is eligible from other sources.
- (6) Flood Insurance Requirements. Any funds for acquisition or construction purposes shall carry a requirement that a flood insurance policy be purchased and maintained in accordance with the National Flood Insurance Program.

IF YOU HAVE ANY QUESTIONS

*PLEASE CALL THE FEMA DISASTER HELPLINE AT 1-800-621-FEMA*

*Hearing/speech impaired, please call TTY 1-800-462-7585*

# IRS Gives Tax Relief to Oklahoma Tornado Victims

## IRS

### News Essentials

#### **Tax Relief for Severe Storms, Tornadoes, Straight-line Winds and Flooding in Oklahoma**

*Updated July 27, 2015, to include Adair, Cherokee, Coal, Delaware, Garvin, Hughes, Lincoln, Logan, Love, Murray, Ottawa and Pontotoc counties.*

*Updated July 6, 2015, to include Carter, Jefferson, Latimer, Mayes, Okfuskee, Okmulgee, Pushmataha, Stephens and Tulsa counties.*

*Updated June 18, 2015, to include Choctaw, Cotton, Rogers and Tillman counties.*

*Updated June 15, 2015, to include Beckham, Caddo, Canadian, Marshall, McIntosh, Seminole and Wagoner counties.*

*Updated June 5, 2015, to include Atoka, Bryan, Comanche, Johnston, Kiowa, Le Flore, McClain, McCurtain, Pittsburg, and Pottawatomie counties.*

HOU-04-2015, May 27, 2015

OKLAHOMA — Victims of the severe storms, tornadoes, straight-line winds and flooding that took place beginning on May 5, 2015 in parts of Oklahoma may qualify for tax relief from the Internal Revenue Service.

Following recent disaster declarations for individual assistance issued by the Federal Emergency Management Agency, the IRS announced today that affected taxpayers in Oklahoma will receive tax relief, and other locations may be added in coming days based on additional damage assessments by FEMA.

The President has declared Adair, Atoka, Beckham, Bryan, Caddo, Canadian, Carter, Cherokee, Choctaw, Cleveland, Coal, Comanche, Cotton, Delaware, Garvin, Grady, Hughes, Jefferson, Johnston, Kiowa, Latimer, Le Flore, Lincoln, Logan, Love, Marshall, Mayes, McClain, McCurtain, McIntosh, Murray, Okfuskee, Oklahoma, Okmulgee, Ottawa, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Rogers, Seminole, Stephens, Tillman, Tulsa, and Wagoner counties a federal disaster area. Individuals who reside or have a business in these counties may qualify for tax relief.

The declaration permits the IRS to postpone certain deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after May 5, and on or before Aug. 31, have been postponed to Aug. 31, 2015. This includes the May 15 deadline for many tax-exempt organizations to file their annual Form 990. It also includes the June 15 deadline for making quarterly estimated tax payments. A variety of business tax deadlines are also affected including the July 31 deadline for quarterly payroll and excise tax returns.

In addition, the IRS is waiving the failure-to-deposit penalties for employment and excise tax deposits due on or after May 5, as long as the deposits are made by May 20, 2015.

If an affected taxpayer receives a penalty notice from the IRS, the taxpayer should call the telephone number on the notice to have the IRS abate any interest and any late filing or late payment penalties that would otherwise apply. Penalties or interest will be abated only for taxpayers who have an original or extended filing, payment or deposit due date, including an extended filing or payment due date, that falls within the postponement period.

The IRS automatically identifies taxpayers located in the covered disaster area and applies automatic filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area must call the IRS disaster hotline at 866-562-5227 to request this tax relief.

### **Covered Disaster Area**

The counties listed above constitute a covered disaster area for purposes of Treas. Reg. § 301.7508A-1(d)(2) and are entitled to the relief detailed below.

### **Affected Taxpayers**

Taxpayers considered to be affected taxpayers eligible for the postponement of time to file returns, pay taxes and perform other time-sensitive acts are those taxpayers listed in Treas. Reg. § 301.7508A-1(d)(1), and include individuals who live, and businesses whose principal place of business is located, in the covered disaster area. Taxpayers not in the covered disaster area, but whose records necessary to meet a deadline listed in Treas. Reg. § 301.7508A-1(c) are in the covered disaster area, are also entitled to relief. In addition, all relief workers affiliated with a recognized government or philanthropic organization assisting in the relief activities in the covered disaster area and any individual visiting the covered disaster area which was killed or injured as a result of the disaster are entitled to relief.

### **Grant of Relief**

Under section 7508A, the IRS gives affected taxpayers until Aug. 31 to file most tax returns (including individual, corporate, and estate and trust income tax returns; partnership returns, S corporation returns, and trust returns; estate, gift, and generation-skipping transfer tax returns; and employment and certain excise tax returns), or to make tax payments, including estimated tax payments, that have either an original or extended due date occurring on or after May 5 and on or before Aug. 31.

The IRS also gives affected taxpayers until Aug. 31 to perform other time-sensitive actions described in Treas. Reg. § 301.7508A-1(c)(1) and Rev. Proc. 2007-56, 2007-34 I.R.B. 388 (Aug. 20, 2007), that are due to be performed on or after May 5 and on or before Aug. 31.

This relief also includes the filing of Form 5500 series returns, in the manner described in section 8 of Rev. Proc. 2007-56. The relief described in section 17 of Rev. Proc. 2007-56, pertaining to like-kind exchanges of property, also applies to certain taxpayers who are not otherwise affected taxpayers and may include acts required to be performed before or after the period above.

The postponement of time to file and pay does not apply to information returns in the W-2, 1098, 1099 series, or to Forms 1042-S or 8027. Penalties for failure to timely file information returns can be waived under existing procedures for reasonable cause. Likewise, the postponement does not apply to employment and excise tax deposits. The IRS, however, will abate penalties for failure to make timely employment and excise tax deposits due on or after May 5 and on or before May 20 provided the taxpayer makes these deposits by May 20, 2015.

### **Casualty Losses**

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either this year or last year. Claiming the loss on an original or amended return for last year will get the taxpayer an earlier refund, but waiting to claim the loss on this year's return could result in a greater tax saving, depending on other income factors.

Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see [Form 4684](#) and its [instructions](#).

Affected taxpayers claiming the disaster loss on last year's return should put the Disaster Designation "Oklahoma, Severe Storms, Tornadoes, Straight-line Winds and Flooding" at the top of the form so that the IRS can expedite the processing of the refund.

### **Other Relief**

The IRS will waive the usual fees and expedite requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned Disaster Designation in red ink at the top of [Form 4506](#), Request for Copy of Tax Return, or [Form 4506-T](#), Request for Transcript of Tax Return, as appropriate, and submit it to the IRS.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case.

Taxpayers may download forms and publications from the official IRS website, [irs.gov](http://irs.gov), or order them by calling 800-829-3676. The IRS toll-free number for general tax questions is 800-829-1040.

*Page Last Reviewed or Updated: 27-Jul-2015*



Date: 07/24/2015

Amendment #9



**U. S. SMALL BUSINESS  
ADMINISTRATION  
FACT SHEET - DISASTER LOANS  
OKLAHOMA Declaration #14330 & #14331  
(Disaster: OK-00092)**

**Incident: Severe Storms, Tornadoes, Straight-line Winds & Flooding**

**Occurring: May 5 through June 22, 2015**

*in the Oklahoma counties of: Adair, Atoka, Beckham, Bryan, Caddo, Canadian, Carter, Cherokee, Choctaw, Cleveland, Coal, Comanche, Cotton, Delaware, Garvin, Grady, Hughes, Jefferson, Johnston, Kiowa, Latimer, Le Flore, Lincoln, Logan, Love, Marshall, Mayes, McClain, McCurtain, McIntosh, Murray, Okfuskee, Oklahoma, Okmulgee, Ottawa, Pittsburg, Pontotoc, Pottawatomie, Pushmataha, Rogers, Seminole, Stephens, Tillman, Tulsa & Wagoner;*

*for economic injury only in the contiguous Oklahoma counties of: Blaine, Craig, Creek, Custer, Garfield, Greer, Harmon, Haskell, Jackson, Kingfisher, Muskogee, Noble, Nowata, Osage, Pawnee, Payne, Roger Mills, Sequoyah, Washington & Washita;*

*for economic injury only in the contiguous Arkansas counties of: Benton, Crawford, Little River, Polk, Scott, Sebastian, Sevier & Washington;*

*for economic injury only in the contiguous Kansas county of: Cherokee;*

*for economic injury only in the contiguous Missouri counties of: McDonald & Newton;*

*and for economic injury only in the contiguous Texas counties of: Bowie, Clay, Collingsworth, Cooke, Fannin, Grayson, Lamar, Montague, Red River, Wheeler, Wichita & Wilbarger*

**Application Filing Deadlines:**

**Physical Damage: August 26, 2015 Economic Injury: February 26, 2016**

Whether you rent or own your home, own a business, or a small agricultural cooperative located in a declared disaster area, and are the victim of a disaster, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

### **What Types of Disaster Loans are Available?**

■ Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate or personal property owned by the victim. Renters are eligible for their personal property losses, including automobiles.

■ Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.

■ Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

■ EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.

### **What are the Interest Rates?**

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

No Credit Available Credit Available Elsewhere

Home Loans 1.688% 3.375%

Business Loans 4.000% 6.000%

Non-Profit Organization Loans 2.625% 2.625%

Economic Injury Loans

Businesses and Small Agricultural Cooperatives 4.000% N/A

Non-Profit Organizations 2.625% N/A Date: 07/24/2015

## What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

## What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.
- Collateral – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but requires you to pledge what is available.

## What are the Loan Amount Limits?

- Home Loans – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.
- Business Loans – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- Economic Injury Disaster Loans (EIDL) – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates.
- Business Loan Ceiling – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

## What Restrictions are there on Loan Eligibility?

- Uninsured Losses – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- Ineligible Property – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance – Applicants who have not complied with the terms of previous SBA loans are not eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA or Federally insured loans.

## Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical loss, as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigation measures will be required before any loan increase.

## Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property), and (3) intends to repair the damage.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, in some cases up to the amount of the loan for real estate repair or replacement.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, in some cases up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.

## What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

## Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance for the full insurable value of the property for the life of the loan.

For more information, contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's Web site at [www.sba.gov/disaster](http://www.sba.gov/disaster). Deaf and hard-of-hearing individuals may call (800) 877-8339. Applicants may also apply online using the Electronic Loan Application (ELA) via SBA's secure Web site at <https://disasterloan.sba.gov/ela>.

# Home and Personal Property Loans

If you are in a declared disaster area and have experienced damage to your home or personal property, you may be eligible for financial assistance from the SBA — even if you do not own a business. As a homeowner, renter and/or personal property owner, you may apply to the SBA for a loan to help you recover from a disaster.

## Loan Amounts and Use

Homeowners may apply for up to \$200,000 to replace or repair their **primary residence**. The loans may not be used to upgrade homes or make additions, unless required by local building code.

If you make improvements that help prevent the risk of future property damage caused by a similar disaster, you may be eligible for an increase to your disaster loan of up to 20 percent of the SBA verified loss.

In some cases, SBA can refinance all or part of an **existing mortgage** when the applicant does not have credit available elsewhere and has suffered substantial disaster damage not covered by insurance.

Renters and homeowners may borrow up to \$40,000 to replace or repair **personal property** — such as clothing, furniture, cars and appliances — damaged or destroyed in a disaster.

## Eligibility and Terms

Secondary homes or vacation properties are not eligible for these loans. However, qualified rental properties may be eligible for assistance under the SBA business disaster loan program.

Loan amounts and terms are set by SBA based on each applicant's financial condition.

SBA disaster home loans for a Presidential declaration of more than \$25,000 and for an SBA Agency declaration of more than \$14,000 must be secured with collateral to the extent possible. Real estate is commonly used as collateral for an SBA disaster loan.

## How to Apply

Apply online using the Electronic Loan Application (ELA) via SBA's secure website at: <https://disasterloan.sba.gov/ela>.

Apply in person at any Disaster Recovery Center and receive personal, one-on-one help from an SBA representative. For additional information or to find a location near you visit our website at: <http://www.sba.gov/disaster> or call SBA at (800) 659-2955. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.

Apply by mail: complete a paper application and mail it to SBA at:  
14925 Kingsport Rd., Ft. Worth, TX 76155-2243.

# Rural Development - Oklahoma Program Guide



**United States  
Department of  
Agriculture**

[www.rurdev.usda.gov/ok](http://www.rurdev.usda.gov/ok)

*To file a complaint of discrimination, write to USDA, Director, Office of Civil Rights, 1400 Independence Ave, SW,  
Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD).  
USDA is an equal opportunity provider, employer and lender.*

**Business and Cooperative Programs**

USDA Rural Development's Rural Business and Cooperative programs deliver a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations - banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and cooperatives.

USDA Business and Cooperative Programs	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO
<b>Business and Industry Loan Guarantee</b> (B & I)	Creates incentive for business lending that saves and creates jobs	Rural business owners, banks and commercial lenders	USDA guarantees business loans made by banks	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	The loans guaranteed can be used for real estate, equipment, working capital, and refinancing - for nonfarm businesses *Restrictions may apply	\$1 million - \$10 million	Negotiated between business and lender - fixed or variable rates with no balloons	Lender-driven: there must be a bank willing to make the loan - (USDA guarantees the loan) - business must have strong equity and collateral	Year-round	Local banks and business lenders or 405-742-1060
<b>Intermediary Relending Program</b> (IRP)	Capitalizes locally-run revolving loan programs for small businesses unable to qualify for bank financing	Nonprofit economic development groups, tribes and public bodies (e.g. cities or counties)	USDA loans money to a local revolving loan fund for relending to nonfarm businesses	Unincorporated areas with less than 25,000 population	The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, and refinancing - for nonfarm businesses	Maximum \$750,000 loans to relenders for business loans up to \$150,000	1%, 30 years to relender for rural business loans	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas	Year-round with quarterly competition at national level	Brian Wiles Acting B & E Program Director 405-742-1060 Brian.wiles@ok.usda.gov
<b>Rural Business Enterprise Grant</b> (RBEGr)	Supports community economic development programs that will assist small businesses		USDA makes grants to local economic development programs that support non-farm businesses	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	The grant can be used for establishing a revolving loan fund, technical assistance, purchase of land, buildings or equipment, construction, repairs, or conversion of facilities, or infrastructure.	Up to \$100,000 for state funded projects. Up to \$500,000 for nationally funded projects.	Match is not required, but provides a possibility of extra points for scoring purposes.	Funding is limited, so grants tend to go to the neediest areas - private business identified by the applicant, for assistance.	Once a year with annual competition at state and national level	
<b>Rural Cooperative Development Grant</b> (RCDG)	Supports centers to assist cooperatives		USDA makes grants to centers for rural cooperative development	Universities and nonprofit economic development groups	Grants are used to operate centers that assist rural cooperatives	Maximum Grant amount \$200,000	Not to exceed 75% of total eligible project cost. Match requirement is 25%.	Applications that will improve the economic condition of the rural area through cooperative development.	Annual competition at national level	
<b>Value Added Producer Grants</b> (VAPG)	Help producer-owned business ventures add value to products	Producers, farmer and rancher cooperatives, agricultural producer groups, and producer-based business ventures	USDA makes grants for value added activities; either planning or working capital	No limitations	Value Added:1) change in product physical state 2) differentiated production or marketing 3) product segregation 4) product produces renewable energy	Maximum planning grant \$100,000. Maximum working capital grant \$300,000.	Not to exceed 50% of the total project cost. Match requirement is 50%.	Contact Rural Development for assistance as early as possible in the project planning stage.	Annual competition at national level	
<b>Rural Energy for America Program Grant</b> (Farm Bill - Section 9007)	To purchase renewable energy systems and make energy efficiency improvements	Farmers, ranchers, and rural business owners	USDA makes grants to purchase renewable energy systems and to make energy efficiency improvements	All rural areas other than cities of more than 50,000 population and their adjacent urbanized area	Eligible renewable energy projects include those for which energy is derived from wind, solar, biomass, geothermal, or for which hydrogen is derived from biomass or water using the previously stated energy sources	Maximum Renewable Energy grant \$500,000. Maximum Energy Efficiency grant \$250,000.	25% Grant	The more cost effective the project will be and the more eligible matching funds the applicant provides, the more competitive the application will be	Year-round	Jody Harris Energy Coordinator 405-742-1060 Fax 885-742-1060 Jody.Harris@ok.usda.gov

**Business and Cooperative Programs – continued**

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USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Rural Energy for America Program Loan Guarantee</b> ( <i>Farm Bill - Section 9007</i> )	To purchase renewable energy systems and make energy efficiency improvements	Farmers, ranchers, and rural business owners	USDA makes loan guarantee to purchase renewable energy systems and to make energy efficiency improvements	All rural areas other than cities of more than 50,000 population and their adjacent urbanized area	Eligible renewable energy projects include those for which energy is derived from wind, solar, biomass, geothermal, or for which hydrogen is derived from biomass or water using the previously stated energy sources	Not to exceed \$10 million	Not to exceed 50% of total eligible project cost.	The more cost effective the project will be and the more eligible matching funds the applicant provides, the more competitive the application will be	Year-round	Jody Harris Energy Coordinator 405-742-1060 Fax 885-423-4044 Jody.Harris@ok.usda.gov
<b>Rural Energy for America Program – Energy Audit and Rural Energy Development Assistance</b>	Provides grant assistance to entities that will assist agriculture producers and small rural businesses by conducting energy audits and providing information on renewable energy	State, tribal, local government or their instrumentalities, land grant colleges, universities and other institutions of higher learning, rural electric cooperatives	The grants are awarded on a competitive basis.		Conducting energy audits and providing information on renewable energy development assistance.	Maximum grant \$100,000	N/A	Funding is awarded on a competitive basis	Annually	
<b>Rural Community Development Initiative</b>	Assist applicants with the development of capacity to improve housing & community facilities projects in rural areas.	Universities, non- profits, economic development entities	USDA makes grants	Cities, towns, unincorporated areas with less than 20,000 population	Training sub-grantees, technical assistance, board training, developing training tools developing successful child care facilities	\$10,000 to \$100,000	Grant	Matching funds to equal the requested grant amount	Once a year with annual competition at national level	Brian Wiles Acting B & E Program Director 405-742-1060 Fax 885-423-4044 Brian.wiles@ok.usda.gov

**Business and Cooperative Programs – continued**

USDA Rural Development's Rural Business and Cooperative programs deliver a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations - banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and cooperatives.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEY S TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Rural Economic Development Loan and Grant (REDLG)</b>	Finance economic development and job creation in rural areas	RUS financed electric and telephone utilities	The intermediary, electric or telephone utilities, make loans to profit or non-profit business and public bodies for rural economic development and/or job creation projects.	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	Business startup or expansion projects that create rural jobs	Loan not to exceed \$2,000,000. Grant not to exceed \$300,000.	0% for 10 Years for Loans	Projects should focus on job creation in underserved areas	Year-round with quarterly competition at national level	Brian Wiles Acting B & E Program Director 405-742-1060  Fax 885-423-4044  Brian.wiles@ok.usda.gov
<b>Rural Business Opportunity Grant (RBOG)</b>	Finance technical assistance for business development planning in rural areas	Public bodies, non-profit corporations, Indian tribes on Federal or State reservations and cooperatives with members that are primarily rural residents	USDA makes grants to entities to finance technical assistance for business development		Technical assistance for business development such as training, feasibility studies, business or marketing plans, and community economic development planning.	\$50,000	Match is not required, but provides a possibility of extra points for scoring purposes.	Funding is limited. Successful projects should focus on economic development for rural areas.	Annual competition at national level	
<b>Rural Micro-entrepreneur Assistance Program (RMAP)</b>	Support the development and ongoing success of rural microentrepreneurs and microenterprises Direct loans and grants are made to selected Microenterprise Development Organizations (MDOs).	Non-profit entities, Indian tribes, and public institutions of higher education	Grants are available to MDO's for technical assistance and training. Loans of not more than \$50,000 are provided to rural small microentrepreneurs and microenterprises		The loans must be used to set up a loan program to make business loans for real estate, equipment, working capital, and refinancing - for nonfarm businesses	Maximum grant \$100,000. Maximum loan \$500,000.	20-Years 2% Fixed Rate (1% after 5-years – subsequent loan(s)) NO Payments are required during the First 24-Months	Funding is limited, so these loans tend to go only to loan funds that will serve the neediest areas	Year-round	
<b>Small, Socially Disadvantaged Producer Grant (SSDPG)</b>	Enhance the coordination of outreach, technical assistance and education efforts to reach socially disadvantaged producers, farmers and ranchers.	Cooperatives or Association of Cooperatives  Individuals are not eligible for this program	USDA Makes grants available to qualified entities		Conduct training, outreach and technical assistance	Up to \$200,000	Grant – rates do not apply but project needs to be completed in 2 years	Previous experience of staff and consultants to provide technical assistance Local Support – number and quality of potential beneficiaries	Varies, typically July or August	

**Business and Cooperative Programs – continued**

USDA Rural Development's Rural Business and Cooperative programs deliver a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations - banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and cooperatives.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Biorefinery Assistance Program</b>	Assist in the development of new and emerging technologies for the development of advanced biofuels	Rural business owners, banks and commercial lenders	USDA guarantees business loans made by banks	All rural areas other than cities of more than 50,000 population and their adjacent urbanized areas	Purchase and installation of equipment (new, refurbished, or remanufactured), except agricultural tillage equipment, used equipment, and vehicles. Construction or retrofitting, permit and license fees, working capital, land acquisition, cost of financing, excluding guarantee and renewal fees	\$1 million - \$250 million	Negotiated between business and lender - fixed or variable rates with no balloons – Maximum of 20 years.	The more cost effective the project will be and the more eligible matching funds the applicant provides, the more competitive the application will be	Year-round – dependent on funding.	Jody Harris Energy Coordinator 405-742-1060 Fax 885-423-4044
<b>Advanced Biofuel Payment Program</b>	Provides payments to producers to support and expand production of advanced biofuels refined from sources other than corn kernel starch.	Individual, corporation, company, foundation, association, labor organization, firm, partnership, society, joint stock company, group of organizations, or non-profit entity that produces and sells an advanced biofuel.	The Program supports and helps to ensure the expanding production of advanced biofuels by providing payments to eligible advanced biofuel producers.	All of Oklahoma	Payments to eligible advanced biofuel producers.	Funding is dependent on allocation	N/A	All eligible advance biofuel producers compete for the allocated funding.	Year-round with quarterly competition at national level	Jody.Harris@ok.usda.gov
<b>Rural Business Investment Program</b>	Promote economic development and create wealth & job opportunities in rural areas	Newly formed for-profit entities and their subsidiaries	USDA licenses entities to use equity raised to make venture capital investments in rural areas	50,000 population or less	Rural Business Investment Companies make venture capital	There is not yet funding available within this program	N/A	Strong community development and management team – demonstrated history of superior returns for their investors	Applications are being accepted year	
<b>1890 Land Grant Colleges and Universities Initiative</b>	Develop income-producing projects for under-developed rural communities; Create self-sustaining, long-term economic development in targeted areas of high unemployment through partnerships with the Universities and community-based organizations; Assist and guide these communities in becoming self-sustainable	1890 Land Grant Universities	Through cooperative agreements, 1890 institutions are able to receive USDA Rural Development funding to establish economic development programs for their neighboring communities	Determined by the recipient	Sponsor business conferences and workshops; Finance rural businesses; Provide technical assistance to new and existing businesses, including cooperatives; Assist communities in leveraging other resources Offer courses in business development Provide computer labs & establish business incubator services.	\$100,000, However No funding was available in 2012	Grant	Only 1890 Land Grant Institutions are eligible to apply for this funding	NOFA's are published annually	Brian Wiles Business & Energy Programs Director 405-742-1060 Brian.wiles@ok.usda.gov Fax 885-423-4044



**Business and Cooperative Programs – continued**

USDA Rural Development’s Rural Business and Cooperative programs deliver a variety of assistance to rural businesses and communities. All of them work in financial partnership with local economic organizations - banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and cooperatives.

USDA PROGRAM	PURPOSE  Program goal	ELIGIBLE APPLICANTS  Who can apply	PROGRAM TYPE  How it works	ELIGIBLE AREAS  Rural population	AUTHORIZED PURPOSES  Use of funds	TYPICAL FUNDING	RATES AND TERMS  Rates can Change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Distance Learning and Telemedicine Loan and Grant (DLT)</b>	Support the development of telemedicine and distance learning systems	Schools, libraries, nonprofit hospitals, clinics, and tribes	USDA makes loans and grants	Cities, towns, unincorporated areas with less than 20,000 population	The funds can be used for initial capital and hardware costs that will enhance telecommunication capabilities for either public education or medical	\$50,000- \$300,000 for grants - no limit for loans	Fixed based on Government cost of funds; 10 years <i>and/or</i> Grant	15% of grant amount required in non- federal matching funds - grants are only made available to the neediest applicants	One time per year, announced through a NOFA	Brian Wiles Acting B & E Program Director 405-742-1060  Fax 885-423-4044  Brian.wiles@ok.usda.gov
<b>Community Connect Grants</b>	Grants for cost of construction of facilities and equipment for broadband services	Incorporated organization, tribe or tribal organization, cooperatives, limited liability co. state and local government	USDA makes grants for broadband facilities	Any rural community that has no existing residential broadband service whose population is less than 20,000. *Other restrictions may apply.	To provide broadband services to both residential and businesses	\$200,000 - \$2 million	Applicant must provide a 15% matching cost or equivalent in kind equipment.	Applicants should show proof of community support and involvement. Applicants are only made to the neediest communities		Mike Becker, General Field Representative 972-780-7832
<b>Broadband Loan</b>	Loans for cost of construction, improvement, and acquisition of facilities and equipment for broadband services	Corporations, limited liability co., cooperatives, tribes and public bodies	USDA makes loans for broadband facilities	Any rural community that is an incorporated or unincorporated place in the United States with less than 20,000 in population	To provide broadband service	\$11 million - \$80 million	Direct cost of money to government. Below market rates	Applicant must present a good business plan and have a 20% credit support	Year round	Michael.becker@usda.gov
<b>Electric and Telecommunications Program</b>	Provide financial aid through direct and guaranteed loans for electric and telecom services	For profit entities, non-profit and cooperative associations, public bodies, and other utilities	USDA makes and guarantees loans for rural electric and telephone/broadband services	Any rural community that is an incorporate or unincorporated place in the US with less than 20,000 population	Electric: Construct facilities to provide or improve electric service, demand side management and energy conservation in rural areas. Telephone: Construct facilities to furnish or improve telephone service, 911 access, and info services.	Electric: \$1 million to \$1.5 billion  Telephone: \$500,000 to \$200 million	Interest rates are set in accordance with 7 CFR 1745	Strong organization, large demand for service, territorial protection, quality service.	Early in the planning process. Requirements include approval of engineering and environmental studies	Electric: Edward J. Moran, GFR 405.329.6285  Telephone: Michael L. Becker 972.780.7832

**Community Programs**

USDA Rural Development delivers a variety of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Community Facilities Guaranteed Loan</b> <i>(CF Guarantee)</i>	Provide an incentive for commercial lending that will develop essential community facilities	Banks and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties)	USDA issues 90% guarantee on loans made by banks	Cities, towns, unincorporated areas with less than 20,000 population	The loans guaranteed can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, fire stations, fire trucks, and recreational facilities	\$100,000 - \$10 million	Negotiated between borrower and lender - fixed or variable rates	Lender-driven: there must be a bank willing to make the loan - (USDA only guarantees the loan)	Year-round	Cynthia Hendrix 918-682-8831 ext. 4 Cynthia.Hendrix@ok.usda.gov Fax 885-423-4048
<b>Community Facilities Direct Loan</b> <i>(CF Direct)</i>	Develop essential community facilities	Nonprofits, tribes, and public bodies (e.g., cities or counties)	USDA makes loans and grants to develop essential community facilities		The loans or grants can be used for real estate and equipment - types of projects include clinics, hospitals, public buildings, day care centers, and fire stations or fire trucks	\$100,000 - \$5 million	Market rates fixed; 40 years maximum	The loan must be fully secured by a lien on the property financed or by a pledge of tax revenues		
<b>Community Facilities Grant</b> <i>(CF Grant)</i>	Help communities that cannot qualify for a CF loan pay for the cost of developing essential community facilities					\$15,000 - \$50,000	Grant	May pay for 15-75% of the project cost depending on the community's Population and median household income		
<b>Economic Impact Initiative</b> <i>(EII)</i>	Help communities that have not employed rates in excess of 19.5% develop essential community facilities			All OK Counties are eligible EXCEPT Tulsa, Oklahoma and Texas Counties but population limits of 20,000 still apply.						
<b>Water and Waste revolving loan fund grants</b>	To assist communities with water and wastewater systems	A non-profit corporation that has a tax exempt status with the IRS	USDA makes grant to the applicant	Rural areas with population of less than 10,000	Funds are loaned to eligible entities to finance pre-development costs or short term small capital improvements	Loans to the entities will not exceed \$100,000 and a term not to exceed 10 years	Grant	Must be a non-profit corporation	One time per year, announced through a NOFA	
<b>Technical assistance Training Grant</b>	Provide on-site technical assistance to help assure cost effective operation of rural water systems	Private non-profits with tax exempt status granted by IRS	Provide technical assistance to identify and evaluate problems with water and waste disposal systems	Rural areas, cities, and towns with a population up to 10,000	The assistance may be requested by officials of rural water systems or by rural development personnel	\$1 million to \$10 million	Awards made at the National level	Projects are funded based on selection at the National level.	Applications are accepted from October 1 to December 21 of each year	

**Community Programs - Continued**

USDA Rural Development delivers a variety of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Water and Waste Disposal Loan and Grant</b> (WWD Loan and Grant)	Develops and repairs water, sewer, storm drainage, and solid waste systems	Public bodies, tribes, and nonprofits (cities, water districts)	USDA makes loans (sometimes with grants) for water and waste disposal facilities	Cities with less than 10,000 population and unincorporated areas	Eligible projects include water, sewer, solid waste and storm drainage systems - both new and repair projects - for domestic and industrial users (excludes irrigation)	\$1 million – \$3 million	Loans: below market, fixed, 40 years, also grants	Loans must be fully secured by revenues or assessments - grants focus on neediest applicants, depending on population, income, and health factors	Year-round	
<b>Native American Grants</b>	Helps Native American communities pay for all or part of the cost of water and waste disposal facilities	Native American Tribes	USDA makes grants for water and waste disposal facilities	Cities with less than 10,000 population and unincorporated areas		Not to exceed \$1,000,000	Grant			
<b>Household Water Well Grant Program</b>	To assist home owner with construction of water wells	For Private , Non-Profits, Tribes	USDA make the grant to non-profits	Rural areas with population of less than 50,000	To construct, refurbish and service an individual's well system	The applicant will establish a revolving loan fund to a loan to an individual a sum not to exceed \$10,000	1% for 20 year	Competitive program non- profit must Match 10%	Once a year with competition at the national level	Cynthia Hendrix 918-682-8831 ext. 4  Fax 885-423-4048  Cynthia.Hendrix@ok.usda.gov
<b>Search Grant</b>	Feasibility Studies design assistance and technical assistance	Public bodies non-profit association or Indian tribes	USDA makes the grant to eligible entities	2500 pop or less and MHI below 80% of the SNMHI of \$31,707	To assist in paying costs of feasibility studies design assistance and technical assistance associated with water and waste infrastructure	\$30,000.00 or 100% of predevelopment costs whichever is less	Grant	Grant amount depends on income	Year-round	
<b>Solid Waste Management</b>	To evaluate current landfill conditions to determine threats to water resources	Private non-profits public bodies federally acknowledged or state recognized native American tribe or group or academic institutions	USDA makes grant to eligible applicant	Rural areas with populations below 5500 or 2500	Provide technical assistance and or training for operators of landfills which are closed or will be closed and used to provide training to reduce solid waste	\$25,000-\$240,000			Competitive program applicant must have experience	Oct 1 to Dec 31 of each year

**Community Programs - continued**

USDA Rural Development delivers a variety of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Emergency &amp; Imminent Water Assistance Grant</b>	To assist eligible applicants in emergency situation for decline in quality or quantity of drinking water	Public body, non-profit, or Indian Tribe	Grants are made for the purpose of improving rural living standards and for other purposes that create safe and affordable drinking water in rural areas	Rural areas with population of less than 10,000 and MHI of less than SNMHI	To provide funding to correct a significant decline in quality or quantity of the water supply	\$500,000 when a significant decline in quantity or quality of water occurred from an emergency occurrence with 2 years or expect in the next 24 months. \$150,000 for repairs, replacement, or significant maintenance on an existing system	Grant	Grant amount determined by median household income	Year-round	Cynthia Hendrix 918-682-8831 ext. 4 Fax 885-423-4048 Cynthia.Hendrix@ok.usda.gov
<b>Pre-Development Planning Grant</b>	To assist eligible entities to develop a water system	Public body non-profit or Indian tribe	To assist in paying costs associated with developing a complete application for a proposed project	Rural areas with population of less than 10,000 and median household income of less than 80% of SNMHI	To pay for costs of pre development	Up to \$25,000 or 75% of the costs whichever is less		Grant amount determined by median household income		
<b>Water and Waste Guaranteed</b>	Provide an incentive for commercial lending that will develop water and waste facilities	Banks and other commercial lenders to make loans to nonprofits, tribes, and public bodies (e.g., cities or counties) public bodies (e.g., cities or counties)	USDA issues 90% guarantee on loans made by banks	Cities, towns, unincorporated areas with less than 10,000 population	Funds may be used to development and construct a new water or sewer system or make improvements to either	\$1,000,000 to \$15,000,000	Negotiate between borrower and lender - fixed or variable rates	A bank must be willing to make the loan		

### Single Family Housing Programs

USDA Rural Development's Single Family Housing programs deliver a variety of assistance to support the housing needs of rural people. Most involve direct assistance by USDA, while others work through local partnerships.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can Change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Single Family Housing Direct Loan</b> (502 Loan)	Assist eligible applicants purchase a new or existing single family residence in an eligible rural area as well as make improvements.	Individuals or families with income which does not exceed the low income level established for each family size for each county.	Applicants apply directly to the RD State office.	Unincorporated areas, cities with less than 10,000 population, and some cities with less than 20,000 population that are not part of an urban area	Buy, build, improve, repair, or rehabilitate a rural home as the applicant's primary and permanent residence with 100% financing - no down payment required- closing costs may be included not to exceed appraised value	Up to 100% of the market value of the home not to exceed an individual loan limit set for each county.	Fixed rate, can be subsidized depending on income, standard loan term of 33 years, can be extended to 38 in some instances	Applicants must have good credit and stable income adequate to repay the loan - Self-Help program available in some areas.	Year-round	State RD Office at 405-742-1070 or fax 855-423-4045 or email to <a href="mailto:Oklahoma-Direct@ok.usda.gov">Oklahoma-Direct@ok.usda.gov</a>
<b>Single Family Housing Guaranteed Loan</b> (502 Guarantee)	Assist eligible applicants in buying homes, new or existing, by guaranteeing private lenders' loans.	Individuals or families with income which does not exceed the moderate income level established for each family size for each county.	USDA guarantees home loan made by mortgage lenders		Up to 100% of the market value of the home not to exceed repayment ratios of 29 and 41% for PITI and TD respectively. Guarantee fee can be included.	Mortgage lender's interest rate is negotiated but is fixed; 30 years; guarantee fee applies	Lender-driven: participant lenders make the loan - (USDA guarantees the loan) - applicants need good credit, stable income adequate for loan repayment	Participating mortgage lender or any USDA Rural Development Office <a href="mailto:Oklahoma-grh@ok.usda.gov">Oklahoma-grh@ok.usda.gov</a>		
<b>Single Family Housing Repair Loan</b> (504 Loan)	Assist very low income applicants remove health and safety hazards or repair their homes.	Applicants with incomes at or below 50% of the median income level for each family size for each county. Must currently own and occupy the home.	Applicant applies directly to the RD State office.		Authorized uses include but are not limited to the following: repair/replace roofs, winterization, purchase or repair of H&A systems, structural repair, water/sewage connect fees and taps or repairs, and other similar uses. Grant funds MUST be used to correct health and safety hazards or to provide accessibility to households with disabilities.	\$20,000 maximum outstanding loan at any one time.	Interest rate is 1% fixed rate with maximum loan term of 20 years determined by repayment ability.	Applicant must have limited resources and be unable to get credit elsewhere		
<b>Single Family Housing Repair Grant</b> (504 Grant)	Rehabilitates substandard housing to a safe, decent and sanitary condition	Applicants with incomes at or below 50% of the median income limit for the county in which they reside, that own their own home, and are at least 62 years of age or older.			\$7,500 lifetime maximum.	Grant recipient must live in dwelling 3 years after the grant is made or repay the grant funds.	Applicant must be unable to repay a 504 loan at a 1% fixed interest rate and have limited resources - 504 Grant and Loan may be combined if repayment is limited.	State RD Office at 405-742-1070 OR fax to 405-742-1084 OR email <a href="mailto:Oklahoma-Direct@ok.usda.gov">Oklahoma-Direct@ok.usda.gov</a>		
<b>Housing Application Packaging Grants</b>	Assist Very low and low income applicants with application process	Tax exempt public agencies and private non-profit organizations			Grants reimburse eligible organizations for part or all costs of packaging	none currently in Oklahoma	reimbursement for part or all costs of conducting, administering, and coordinating application packaging program	Was not funded in FY2012		Grant

**Single Family Housing Programs-continued**

USDA Rural Development's Single Family Housing programs deliver a variety of assistance to support the housing needs of rural people. Most involve direct assistance by USDA, while others work through local partnerships.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can Change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Rural Housing Site Loans Section 523</b>	Purchase and develop housing sites	Private or public nonprofit organizations	Loans made to acquire and develop sites for houses constructed under Self-Help method	Eligible Rural Areas	Purchase sites for construction of self help homes; loan is repaid as lots are sold	Limited Funding availability	3% for 2yrs	Good location with adequate applicant pool	Annually once/if funds are available	State RD Office at 405-742-1070 OR fax to 885-423-4045 OR email Oklahoma a- <a href="mailto:Direct@ok.usda.gov">Direct@ok.usda.gov</a>
<b>Rural Housing Site Loans Section 524</b>	Purchase and develop housing sites		Loans made to acquire and develop sites for houses for low to moderate income families		Purchase sites for construction of home; loan is repaid as lots are sold	Market rate at time of loan approval or closing for 2 years	Good location with adequate applicant pool			
<b>SFH Mutual Self-Help Loan</b>	Assist very low and low income applicants construct their home		Very low and low income applicants		Families work together on the construction of each other's homes to save labor costs	Assist in the supervised construction of a new dwelling	Annual Allocation	33-38 Year term with current fixed interest rate at the time of closing		
<b>Self-Help Technical Assistance Grants</b>	Provide technical assistance to Self-Help grantees	Qualified nonprofit organizations and public bodies	Provides financial assistance to qualified nonprofits/public bodies that will aid needy very low and low income individuals/families		Used to pay salaries, rent, office expenses, etc. of the nonprofit	Limited	Grant	Opportunities for new grantees are very limited		

**Multi-Family Housing Programs**

USDA Rural Development's Multi-Family Housing programs deliver a variety of assistance to support the housing needs of rural communities. Most involve direct assistance by USDA, while others work through local partnerships. This section includes Farm Labor Housing and Housing Preservation programs.

USDA PROGRAM	PURPOSE Program goal	ELIGIBLE APPLICANTS Who can apply	PROGRAM TYPE How it works	ELIGIBLE AREAS Rural population	AUTHORIZED PURPOSES Use of funds	TYPICAL FUNDING	RATES AND TERMS Rates can Change	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Rural Rental Housing Direct Loan</b> <i>(515 Loan)</i>	Develops new rental or cooperative housing and related facilities for low income tenants	Individuals, corporations, associations, partnerships, trusts, tribes, public or private organizations, consumer cooperatives	USDA makes direct loan	Tribal Land, EZ, EC & areas with population: 2,500 up to 10,000, Metro Statistical Areas (MSA) Population: 10,000 up to 20,000 AND have a serious lack of mortgage credit for lower and moderate income families, new construction only: city must be listed on RD's designated place list and have at least 250 households.	Develop new rental housing	\$1,000,000 maximum	1% fixed (using interest credit); 30 years with 50-year amortization	Limited funding	Once a year with annual competition at national level	USDA Rural Development State Office  Laurie Cobb Lewis 405-742-1070 Laurie.cobb-lewis@ok.usda.gov
<b>Guaranteed Rural Rental Housing Loan</b> <i>(GRRH 538 Loan)</i>	Creates incentives and shares in the risks for commercial lenders to develop/repair apartments for low and moderate income tenants	A legal citizen of the United States, a non-profit, for-profit entity, banks and other lenders making loans to developers, tribes or public agencies	USDA guarantees the lenders loan	Cities, counties and areas with less than 10,000 population and some cities and areas with less than 25,000 population	Loans for new construction, purchase and rehabilitation/ renovation of existing apartments	No maximum or minimum amount	Negotiated between borrower and lender. (USDA may provide interest credit to reduce the effective interest rate)	Lender-driven: Lender must be willing to make the loan - (USDA's Guarantee serves as an enhancement to the lenders loan increasing the borrower's ability to obtain favorable loan terms)	Year-round	
<b>Farm Labor Housing Direct Loan and/or Grant for Off-Farm Housing</b> <i>(514/516 Loan and Grant)</i>	To increase the number of available off-farm housing units for year-round and migrant domestic farm laborers	Nonprofit limited partnerships with NP GP, non-profits, tribes, public agencies	USDA makes direct loan and/or grant	No restriction	Construction of new off-farm FLH units and related facilities for year-round and migrant domestic farm laborers	\$3 million maximum (total loan and grant). Limited partnerships with NP GP are not eligible for Section 516 Grants	Loan- 1% fixed; 33 years  Grant- 33 years	Competitive program, USDA may provide tenant specific rental assistance and/or operating assistance for eligible projects	Once a year with annual competition at national level	

## Multi-Family Housing Programs

USDA Rural Development's Multi-Family Housing programs deliver a variety of assistance to support the housing needs of rural communities. Most involve direct assistance by USDA, while others work through local partnerships. This section includes Farm Labor Housing and Housing Preservation programs.

USDA PROGRAM	PURPOSE PROGRAM GOAL	ELIGIBLE APPLICANTS WHO CAN APPLY	PROGRAM TYPE HOW IT WORKS	ELIGIBLE AREAS RURAL POPULATION	AUTHORIZED PURPOSES USE OF FUNDS	TYPICAL FUNDING	RATES AND TERMS RATES CAN CHANGE	KEYS TO SUCCESS	WHEN TO APPLY	WHO TO CONTACT
<b>Housing Preservation Grant</b> (HPG 533 Grant)	Supports repair and rehab programs that correct safety and health hazards, comply with development standards or codes, or needed repairs to improve general living conditions for housing or rental properties occupied by very low and low income rural persons	Nonprofits, tribes, and public agencies	USDA makes grant to support local housing rehabilitation projects	Rural areas, cities with less than 10,000 population and some cities with less than 5,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair low income housing	\$60,000 - \$150,000	Grant	Competitive program - preference is given to projects with matching funds and targeting very low income rural persons	Yearly once/if funding is available	USDA Rural Development State Office Laurie Cobb Lewis 405-742-1070  Laurie.cobb-lewis@ok.usda.gov Fax 405-742-1080
<b>Farm Labor Housing Loan for On-Farm Housing</b> (514 Loan)	Provide housing for both year-round and migrant domestic farm laborers	Individual farmers, farm partnerships, farm corporations and farm associations	USDA makes direct loan	No restriction	Construction of new on-farm housing or acquisition and rehabilitation of existing on-farm housing	Maximum loan is 100% of total project development costs	1% fixed; 33 years	Non-competitive program. Projects funded on a first-come, first-serve basis until funds are exhausted	Year-round	
<b>Rental Assistance Program (RA)</b>	Provides a subsidy to Section 514 and 515 to house low income tenants	Property: Section 514 and 515 borrowers Tenants: Persons with disabilities or income less than 80% of area median income, and unable to pay the basic monthly rent may petition the 514 or 515 borrower to apply for RA.	USDA provides subsidy to multi-family housing complex owner	See 514 and 515 eligible areas	Rental Assistance	Makes up the difference between the tenant's contribution (30% of adjusted income) and the monthly	N/A	Demand far exceeds supply of rental assistance, may be transferred between properties	Year-round	
<b>Multi-family Housing Preservation and Revitalization Loans and Grants (MPR)</b>	To restructure Rural Rental Housing and Off-Farm Labor Housing loans and to provide grants to revitalize properties	Section 514, 515, and 516 borrowers	USDA restructures existing USDA loan or makes grant	See 514, 515, and 516 eligible areas	Revitalize existing USDA mortgaged properties	Limited funding	Varies	Limited funding	The most recent NOFA was published July 7, 2011	



**Special Initiatives in Oklahoma**

USDA Rural Development has established a number of special initiatives to target its assistance to rural communities with the greatest need.

	<b>Description</b>	<b>Assistance</b>	<b>Contact</b>
<b>First Responder Initiative</b>	Grants available for equipment for homeland security, public safety, fire protection and healthcare	USDA gives priority to first responder projects	USDA Rural Development State Office 405-742-1060
<b>Faith-Based Community Initiative (FBCI)</b>	Faith-based organizations receive equal treatment when competing for federal funding opportunities	USDA gives equal treatment to faith-based organizations	USDA Rural Development State Office 405-742-1060

# At a Glance

	Program Uses							Who Can Apply?						
	Building and/or Land*	Machinery & Equipment	Working Capital	Infrastructure	Training & Technical Assistance	Revolving Loan Fund	Individuals	Lenders	Businesses & Producers	Public Bodies	Non-profits	Cooperatives	Tribes	Institutions of Higher Education
Rural Housing Programs														
Single Family Home Loans – (502)	■						■							
Single Family Home Loan Guarantees – (502 guarantee)	■							■						
Single Family Home Repair Loans & Grants – (504)	■						■							
Single Family Mutual Self-Help Housing Grants – (523)	■	■		■	■				■	■			■	
Multi-Family Rental Housing Loans & Loan Guarantees – (515)	■							■	■	■			■	
Multi-Family Rental Housing Preservation (repair) Grants – (533)	■				■				■	■			■	
Farm Labor Housing Loans & Grants – (514 & 516)	■								■	■	■		■	
Rural Business, Energy & Cooperative Programs														
Business & Industry Loan Guarantees	■	■	■	■				■						
Intermediary Relending Program Loans						■			■	■	■	■	■	
Rural Business Enterprise Grants	■	■	■	■	■	■			■	■	■	■	■	■
Rural Business Opportunity Grants					■				■	■		■	■	■
Rural Economic Development Loans & Grants	■	■	■	■	■						■			
Rural Cooperative Development Initiative Grants					■					■	■			
Value-Added Agricultural Product Market Development Grants			■		■			■				■	■	
Small Socially Disadvantaged Producer Grants					■			■				■	■	
Renewable Energy Production Loans & Loan Guarantees (REAP)	■	■	■	■				■	■				■	
Renewable Energy Production Grants (REAP)		■		■					■				■	
Energy Efficiency Loans & Loan Guarantees (REAP)	■	■	■	■				■	■				■	
Energy Efficiency Grants (REAP)		■		■					■				■	
Biomass Research and Development Initiative Program Grants					■									■
Rural Utilities & Community Facilities Programs														
Water and Waste Disposal Loans & Grants	■	■		■						■	■		■	
Water and Waste Disposal Loan Guarantees	■	■		■				■						
Solid Waste Management Grants					■				■	■				■
Rural Broadband Loan & Loan Guarantees	■	■		■				■	■					
Distance Learning & Telemedicine Loans & Grants		■		■					■	■	■	■	■	■
Telecommunications Loans & Loan Guarantees	■	■		■				■	■					
Electric Loans & Loan Guarantees	■	■		■				■	■					
Technical Assistance & Training Program Grants					■					■				
Rural Community Development Initiative Grants (RCDI)					■					■	■	■	■	
Community Facilities Loans & Grants	■	■		■					■	■	■	■	■	■
Community Facilities Loan Guarantees	■	■		■				■						

Revised 09/01/12

10/06/14

DEVELOPMENT UNITED STATES DEPARTMENT  
OF AGRICULTURE

**RURAL DEVELOPMENT**  
**RURAL HOUSING SERVICE**

"Applicant Information Sheet" - Single Family Housing

The Rural Housing Service (RHS) provides loans in rural areas to eligible low- and very low-income applicants. The loan may be to purchase existing housing, purchase and repair existing housing, purchase a building site and construct a dwelling, or purchase new housing. Rural areas include open country and places with population of 10,000 or less and, under certain conditions, towns and cities between 10,000 and 35,000 population.

The property must be in good repair or placed in good repair with loan funds and must be energy efficient. Third-party inspections are required for electrical, heating, plumbing, water and wastewater disposal systems, if applicable, and termite inspections. These third-party inspections must be performed by a qualified inspector. The payments for costs associated with the inspections will be agreed upon between the buyer and the seller and should be discussed prior to signing a purchase agreement.

All who apply get equal consideration without regard to race, color, religion, sex, marital status, age, disability, or national origin.

The following documents are attached and may be completed and returned to your local Rural Development office located at the following address:

1. Form RD 410-4, "Uniform Residential Loan Application"  
Please contact the above Rural Development office if you have questions or would like assistance in completing this form.
2. Form RD 3550-1, "Authorization to Release Information"
3. Qualifying income limits
4. Map of eligible rural areas

To determine if you qualify, review these frequently asked questions:

***"DOESIT MATTER HOW MANY OTHER BILLS I HAVE TO PAY?"***

RHS will look at your monthly obligations and how much you currently owe to others. We'll want to know if paying back the proposed loan on top of your other payments will be difficult for you.

***"WHATIF I THINK MY INCOME IS TOO LOW?"***

Having enough income to repay your loan is an important part of getting a loan; however, the RHS loan may be subsidized. A subsidized loan is based on the applicant repaying a percentage of their income toward the housing payment, taxes, and insurance. The percentage is generally 24 percent of the applicant's household income.

***"WHAT CAN I DO IF MY INCOME IS TOO LOW?"***

The easiest thing you can do is consider a co-applicant to apply with you. RHS will then look at the combined credit histories and income. That can do a lot to improve your chances for approval. If you want a co-borrower, be sure to have the person complete the Co-Applicant section of the application form and sign his or her name next to yours.

***"HOW CAN I DETERMINE IF MY INCOME IS ADEQUATE TO REPAY A LOAN?"***

The amount of your proposed monthly house payment, real estate taxes, insurance, and other credit debts cannot exceed 41 percent of your gross monthly income. If you have questions regarding how this determination is made, you may contact the local Rural Development Office shown on the front cover.

***"CAN I GET A LOAN IF I'M UNEMPLOYED?"***

A steady source of income is very important to getting a loan. An applicant must show sufficient resources to repay the housing loan. Not having a job may have an impact on the Agency's decision. Experience has shown that applicants with stable jobs are more likely to repay the loan.

***"WILL YOU FIND OUT ABOUT OTHER CREDIT I'VE HAD?"***

Yes. Your credit bureau report provides information on your payment history including any difficulty you have had repaying other loans or credit cards. That information will be used to see if you can easily repay the loan.

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*"HOW CAN I FIND OUT IF I'M ELIGIBLE FOR A LOAN?"*

A Rural Development employee is available to discuss eligibility requirements with you on an individual basis by phone or in person during regular office hours. Any interested person may make written application at the local Rural Development office.

*"WILL I KNOW RIGHT AWAY IF I QUALIFY FOR A LOAN?"*

Rural Development staff can pre-qualify the applicant with unverified information provided by the applicant by phone or in person. However, a final eligibility determination will not be made until a written application is filed, household income is verified, and a mortgage credit report is obtained.

*"WILL I NEED TO GET PART OF MY FINANCING FROM ANOTHER SOURCE?"*

Applicants who demonstrate the ability to obtain a portion of the needed funds from outside sources (i.e. conventional lenders, housing authorities, etc.) should do so. These loans are referred to as leverage loans. Supplemental funding from outside sources allows applicants to establish relationships with private lenders and helps Rural Development assist more families in buying their own homes. Please note that leveraged loans receive processing priority.

*"HOW LONG WILL IT BE BEFORE I CAN MOVE INTO MY NEW HOME?"*

Typically, applicant eligibility, loan approval, and loan closing may be accomplished within approximately 90 days of filing of the written application. However, depending on the availability of Government funding, this time-frame may be extended. The applicant is periodically advised regarding the status of his or her application when there is lack of funding.

*"HOW MUCH MONEY WILL I NEED FOR A DOWN PAYMENT?"*

A down payment is not required. Loans may be made for up to 100 percent of the market (appraised) value. Simply put, this means if the sales price of the property is equal to or less than the appraised value, no down payment is needed.

***"DOES THIS MEAN I WON'T NEED ANY CASH TO GET A LOAN?"***

Generally, the applicant will need some cash available. There are costs associated with the credit report, appraisal report, escrow, and other related closing costs. The credit report fee is always paid by the applicant. Costs pertaining to the appraisal, escrow, and loan closing may be included in the loan amount. You may also negotiate with the seller to contribute a percentage toward closing costs. Any agreement with the seller should be entered into prior to signing, and documented in the purchase agreement or sales contract.

***"DOES THE APPLICANT HAVE OTHER RESPONSIBILITIES?"***

Yes. Rural Development staff are available to assist the applicant from the application to loan closing. The applicant is responsible for providing requested information timely. The information may be requested by Rural Development staff, a real estate agent, or a closing agent. Failure to provide information in a timely manner results in delayed decisions and other actions.

***"ARE THERE OTHER ELIGIBILITY REQUIREMENTS?"***

Yes. The applicant must:

1. Be without decent, safe, and sanitary housing.
2. Be unable to obtain a loan from other resources on terms and conditions that they can reasonably be expected to meet.
3. Possess the legal capacity to incur the loan obligation.

***"WHAT ARE THE TERMS OF THE LOAN?"***

The maximum repayment period is 33 years and, under certain conditions, 38 years. The maximum repayment period for manufactured homes is 30 years.

***"WHERE MAY HOUSES BE LOCATED?"***

Houses must be located on desirable sites with an adequate supply of safe drinking water and suitable arrangements for sewage disposal. Streets must have an all-weather surface and be maintained by a public body.

***"WHAT ABOUT THE SIZE AND DESIGN OF THE HOME?"***

Cost and design vary in different areas of the country. The value of a dwelling may not exceed the Area Loan Limit for the area in which the applicant is requesting financing.

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***WHO IS RESPONSIBLE FOR INSPECTING THE HOME?***

The applicant/borrower is responsible for making inspections necessary to protect their interests. Rural Development (RD) also performs its own inspections for the dual purpose of determining that RD has adequate security for its loan and is achieving the statutory goal of providing adequate housing. Rural Development inspections are not conducted to guarantee that the house is built in accordance with the plans and specifications. RD inspections create or imply no duty or obligation to the applicant/borrower.

***"WHERE MAY I APPLY?"***

Applications are made at the local Rural Development office serving the area in which the house will be located. Anyone unable to locate Rural Development in the local telephone directory may write to Rural Development, U.S. Department of Agriculture, Washington, DC 20250.

## USDA RURAL DEVELOPMENT 502 DIRECT LOAN APPLICATION

Attached are forms required for making application for a 502 Direct Loan. If you should have any questions, please feel free to contact a staff member in the State Office at 405-742-1070, Antlers-580-298-3281 x4; Enid-580-237-4321 x31; Chandler-405-258-1405; Stillwater-405-372-7071 x4 for assistance.

Completed applications should be returned to:

USDA Rural Development  
100 USDA Suite 108  
Stillwater, OK 74074

OR Faxed to 405-742-1084  
OR Scanned to:  
[Oklahoma-Direct@ok.usda.gov](mailto:Oklahoma-Direct@ok.usda.gov)

**The following forms are REQUIRED before RD can process your application:**

- **Form RD 410-4, "Uniform Residential Loan Application"** ○ Be sure that all blanks are completed
  - Provide accurate, current, and complete information
  - Be sure to sign and date where required
- **Form RD 3550-1, "Authorization to Release Information"** ○ A separate form should be signed by each adult household member

**The following forms/information will be requested. To speed the processing of your application, this information should accompany your application.**

- **Most recent copy of your Federal Income Tax Return with W-2's** ○ If self-employed you should provide two years' returns
- **Picture identification, evidence of age, and evidence of a taxpayer identification number (such as a copy of a Social Security card, Driver's License, Passport, or other document) for each person who will sign the promissory note.**
- **Originals of the most recent pay stubs or Payroll Earnings Statements for all adult household members covering at least 4 consecutive weeks.**
- **"Non-refundable" Credit Report Fee – Please submit a check, cashier's check, or money order in the amount of \$32 made payable to Rural Housing Service.**

**The following information should be submitted if applicable:**

- **Copies of all divorce decrees and child support orders for all applicants.**
- **Written documentation of child care expenses from the child care provider.**
- **If income is received from Social Security or other non-wage sources, please provide the most recent Award Letter or documentation.**
- **If Child Support is received of that income source, please provide documented payment history for the last twelve month period.**



# SINGLE FAMILY HOUSING DIRECT LOAN (502 LOAN)

## • PURPOSE

- Purchase a Single Family Residence (new or existing), in an eligible area; any required home improvement(s), and closing costs

## • APPLICANT QUALIFICATIONS

- Household income cannot exceed the low income level
- Household income must be dependable and adequate
- Mortgage payment is based upon the annual household income. Would pay either 24% of the monthly income or an equivalent interest rate of 1%, whichever is the greater.
- Qualifying repayment ratios:
  - Low Income: 33% and 41%
  - Very Low Income: 29% and 41%
- Credit history must indicate an ability and willingness to repay obligations
- Unable to qualify for other mortgage financing or our guaranteed loan
- U.S. citizen or legally admitted for permanent residence
- Personally occupy the home
- Does not already own a home, or owns a home which is not structurally sound, functionally adequate, or large enough to accommodate the applicant's needs
- First time homebuyers must complete an approved homebuyer education class

## • LOAN TERMS

- First mortgage required, unless borrower obtains a leverage loan
- 100% mortgage financing and loan to value
- No down payment
- 33 year loan term, however may be for a shorter term and in certain cases 38 years
- Fixed interest rate. Payment assistance may reduce borrower's monthly payment
- The amount of payment assistance received is subject to recapture when the dwelling is sold or the loan is paid in full
- Real estate taxes and hazard insurance premium will be escrowed
- Maximum sales price and/or loan amount: Determined on a county by county basis ranging from \$119,600 to \$153,000. Contact the Rural Development State Office or one of the employees on the following list.
- Site value cannot exceed 30% of the property's appraised value
- NO in-ground swimming pool
- A home's square footage may not exceed 1800 sq. feet unless given an exception by RD State Director. Factors considered are: typical for the area; special needs; and costs of utilities and maintenance.
- Agency funds cannot be used to purchase or improve structures designed for income-producing purposes or income-producing land. Home-based operations such as child care, product sales, or craft production that does not require specific features are not restricted.

## • ELIGIBLE AREAS

- Rural areas are defined as: Open country that is not part of or associated with an urban area; or any town, village, city, or place (including the immediately adjacent densely settled area) that is not part of or associated with an urban area, and that:
  - Is rural in character with a population of less than 10,000; or
  - Is not contained within a Metropolitan Statistical Area (MSA) and has a serious lack of mortgage credit with a population between 10,000 and 20,000

# SFH DIRECT LOAN CONTINUED

- **NEW CONSTRUCTION**
  - Certified house plans and specifications for proposed construction
  - Plans and Specifications must meet or exceed the CABO (Council of American Building Officials) Model Energy Code (MEC-92), and the Local Governing Building Code or International Residential Code for 1 & 2 Family Dwellings
  - Certified by architect, engineer, builder if approved by HUD, or builder if providing acceptable 10 Year Home Warranty
  - One year Builder Warranty is required
- **INSPECTIONS**
  - Existing homes must be decent, safe, sanitary
  - New construction, minimum of three—Footing, Framing, and Final
- **OKLAHOMA DIRECT SFH CENTRALIZED**
  - All applications should be sent to the Oklahoma Rural Development State Office by one of the following methods: 1) Email to [Oklahoma-Direct@ok.usda.gov](mailto:Oklahoma-Direct@ok.usda.gov), 2) Fax to 405-742-1084, or 3) Regular mail to USDA Rural Development, 100 USDA, Suite 108, Stillwater, OK 74074. \*\*Electronic submissions are preferred.

FOR MORE INFORMATION CONTACT THE USDA RURAL DEVELOPMENT STATE OFFICE AT 405-742-1070 OR ONE OF THE FOLLOWING:

## STATE OFFICE

### DIRECT LOANS (NON SELF HELP)

Naomi McCollum—[naomi.mccollum@ok.usda.gov](mailto:naomi.mccollum@ok.usda.gov)  
Renee Thompson—[renee.thompson@ok.usda.gov](mailto:renee.thompson@ok.usda.gov)  
Travis Gosney—[travis.gosney@ok.usda.gov](mailto:travis.gosney@ok.usda.gov)  
Noah [Smith-noah.smith@ok.usda.gov](mailto:Smith-noah.smith@ok.usda.gov)  
Verna Frakes—[verna.frakes@ok.usda.gov](mailto:verna.frakes@ok.usda.gov)  
Mindy Martin—[melinda.martin@ok.usda.gov](mailto:melinda.martin@ok.usda.gov)  
Audra Xanders—[audra.xanders@ok.usda.gov](mailto:audra.xanders@ok.usda.gov)

Tommy Earls—SFH Program Director  
[tommy.earls@ok.usda.gov](mailto:tommy.earls@ok.usda.gov)

### DIRECT LOANS (SELF HELP)

Zack Williams—[zack.williams@ok.usda.gov](mailto:zack.williams@ok.usda.gov)  
Leah Ann Lankford—[leahann.lankford@ok.usda.gov](mailto:leahann.lankford@ok.usda.gov)  
Terri Sexton—[terri.sexton@ok.usda.gov](mailto:terri.sexton@ok.usda.gov)  
Cathey Sanders—[catherine.sanders@ok.usda.gov](mailto:catherine.sanders@ok.usda.gov)

## APPLICATION FOR RURAL ASSISTANCE (NONFARM TRACT)

# Uniform Residential Loan Application

This application is designed to be completed by the applicant with the lender's assistance. Applicants should complete this form as "Applicant #1" or "Applicant #2", as applicable. All Applicants must provide information (and the appropriate box checked) when  the income or assets of a person other than the "Applicant" (including the Applicant's spouse) will be used as a basis for loan qualification or  the income or assets of the Applicant's spouse will not be used as a basis for loan qualification, but his/her liabilities must be considered because the Applicant resides in a community property state, the security property is located in a community property state, or the Applicant is relying on other property located in a community property state as a basis for repayment of the loan.

### I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage <input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other:		Agency Case Number		Lender Account Number	
Applied for: <input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service					
Amount	Interest Rate	No. of Months	Amortization Type:	Other (Explain):	
\$	%		<input type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> ARM (Type):	

### II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (Street, City, State, ZIP)			No. of Units		
Legal Description of Subject Property (Attach description if necessary)					Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (Explain):			Property will be:		
<input type="checkbox"/> Refinanc <input type="checkbox"/> Construction-Permanent			Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment <input type="checkbox"/>		
Year lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	\$	\$	\$	\$	\$
Complete this line if this is a refinance loan.			Purpose of Refinance		
Year Acquired	Original Cost	Amount Existing Liens	Describe Improvements		<input type="checkbox"/> Made <input type="checkbox"/> To be made
	\$	\$	Cost: \$		
Title will be held in what Name(s)			Manner in which Title will be held		Estate will be held in:
Source of Down Payment, Settlement Charges and/or Subordinate Financing (Explain)					<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (Show expiration date)

### III. APPLICANT INFORMATION

Applicant #1				Applicant #2			
Name (include Jr. or Sr. if applicable)				Name (include Jr. or Sr. if applicable)			
Social Security Number		Home Phone (Incl. Area Code)		Social Security Number		Home Phone (Incl. Area Code)	
DOB <small>mm/dd/yyyy</small>		Yrs. School		DOB <small>mm/dd/yyyy</small>		Yrs. School	
Married <input type="checkbox"/> Unmarried (Include single <input type="checkbox"/> Dependents (Not listed by Applicant #2) <input type="checkbox"/> Separated <input type="checkbox"/> divorced, widowed <input type="checkbox"/> No. <input type="checkbox"/> Ages <input type="checkbox"/>				Married <input type="checkbox"/> Unmarried (Include single <input type="checkbox"/> Dependents (Not listed by Applicant #2) <input type="checkbox"/> Separated <input type="checkbox"/> divorced, widowed <input type="checkbox"/> No. <input type="checkbox"/> Ages <input type="checkbox"/>			
Present Address (Street, City, State, ZIP)		Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. <input type="checkbox"/>		Present Address (Street, City, State, ZIP)		Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. <input type="checkbox"/>	
Mailing Address if different from Present Address				Mailing Address if different from Present Address			
If residing at present address for less than two years, complete the following:				If residing at present address for less than two years, complete the following:			
Former Address (Street, City, State, ZIP)		Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. <input type="checkbox"/>		Former Address (Street, City, State, ZIP)		Own <input type="checkbox"/> Rent <input type="checkbox"/> No. Yrs. <input type="checkbox"/>	
Freddie Mac Form 65 <input type="checkbox"/> <input type="checkbox"/>				Fannie Mae Form 1003 <input type="checkbox"/> <input type="checkbox"/>			

According to the Paperwork Reduction Act 1995, an agency may not conduct or sponsor, and a person is not are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 1-1/2 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

**IV. EMPLOYMENT INFORMATION**

Applicant #1			Applicant #2		
Name & Address of Employer	Self-Employed	Yrs./Mos. on the job	Name & Address of Employer	Self-Employed	Yrs./Mos. on the job
		Yrs./Mos. employed in this line of work/profession			Yrs./Mos. employed in this line of work/profession
Position/Title/Type of Business		Business Phone (Incl. Area Code)	Position/Title/Type of Business		Business Phone (Incl. Area Code)

*If employed in current position for less than two years or if currently employed in more than one position, complete the following:*

Name & Address of Employer	Self-Employed	Dates (From > To)	Name & Address of Employer	Self-Employed	Dates (From > To)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business		Business Phone (Incl. Area Code)	Position/Title/Type of Business		Business Phone (Incl. Area Code)
Name & Address of Employer	Self-Employed	Dates (From > To)	Name & Address of Employer	Self-Employed	Dates (From > To)
		Monthly Income			Monthly Income
		\$			\$
Position/Title/Type of Business		Business Phone (Incl. Area Code)	Position/Title/Type of Business		Business Phone (Incl. Area Code)

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

Gross Monthly Income	Applicant #1	Applicant #2	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$	\$	\$	Rent	\$	
Overtime				First Mortgage (P&I)		\$
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Mortgage Insurance		
Other (Before completing see the notice in "describe other income," below)				Homeowner Assn. Dues		
				Other		
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$	\$

**\*Self Employed Applicant may be required to provide additional documentation such as tax returns and financial statements.**

**Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant #1, (A 1) or Applicant #2 (A2) does not choose to have it considered for repaying this loan.**

A1/A2		Monthly Amount

**VI. ASSETS AND LIABILITIES**

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Applicant #2 section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed  Jointly  Not Jointly

ASSETS		Cash or Market Value	LIABILITIES		Monthly Payment & Months Left to Pay	Unpaid Balance
Description			<b>Liabilities and Pledged Assets.</b> List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.			
Cash deposit toward purchase held by:		\$				
<b>List checking and saving accounts below</b>						
Name and Address of Bank, S&L, or Credit Union			Name and Address of Company		\$ Payment/Months	\$
Acct. No.		\$	Acct. No.			
Name and Address of Bank, S&L, or Credit Union			Name and Address of Company		\$ Payment/Months	\$
Acct. No.		\$	Acct. No.			
Name and Address of Bank, S&L, or Credit Union			Name and Address of Company		\$ Payment/Months	\$
Acct. No.		\$	Acct. No.			
Name and Address of Bank, S&L, or Credit Union			Name and Address of Company		\$ Payment/Months	\$
Acct. No.		\$	Acct. No.			
Name and Address of Bank, S&L, or Credit Union			Name and Address of Company		\$ Payment/Months	\$
Acct. No.		\$	Acct. No.			
Name and Address of Bank, S&L, or Credit Union			Name and Address of Company		\$ Payment/Months	\$
Acct. No.		\$	Acct. No.			
Name and Address of Bank, S&L, or Credit Union			Name and Address of Company		\$ Payment/Months	\$
Acct. No.		\$	Acct. No.			
Stocks & Bonds (Company name/number & description)		\$	Name and Address of Company		\$ Payment/Months	\$
		\$	Acct. No.			
		\$	Name and Address of Company		\$ Payment/Months	\$
		\$	Acct. No.			
Life insurance net cash value		\$	Name and Address of Company		\$ Payment/Months	\$
Face amount: \$			Acct. No.			
<b>Subtotal Liquid Assets</b>		\$	Name and Address of Company		\$ Payment/Months	\$
Real estate owned (Enter market value from schedule of real estate owned)		\$	Acct. No.			
Vested interest in retirement fund		\$	Name and Address of Company		\$ Payment/Months	\$
Net worth of business(es) owned (Attach financial statement)		\$	Acct. No.			
Automobiles owned (Make and year)		\$	Name and Address of Company		\$ Payment/Months	\$
		\$	Acct. No.			
		\$	Alimony/Child Support/Separate Maintenance Payments Owed to:		\$	
		\$	Job Related Expense (Child care, union dues, etc.)		\$	
Other Assets (Itemize)		\$	<b>Total Monthly Payments</b>		\$	
		\$	Net Worth (a minus b) \$			
		\$	Total Liabilities b.			\$
Total Assets a.		\$				

**VI. ASSETS AND LIABILITIES (cont.)**

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Properly Address <i>(Enter S if sold, PS if pending sale or R if rental being held for income)</i>	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance Maintenance Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
Totals		\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternative Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS							
a. Purchase price	\$	<b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b> a. Are there any outstanding judgments against you? b. Have you been declared bankrupt within the past 7 years? c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? d. Are you a party to a lawsuit? e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or V.A. case number, if any, and reasons for the action.) f. Are you presently delinquent or in default on any Federal debt or any other loan mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in question e. above. g. Are you obligated to pay alimony, child support, or separate maintenance? h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U.S. citizen? k. Are you a permanent resident alien? l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m. below. m. Have you had ownership interest in a property in the last 3 years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		<b>Applicant #1</b> Yes No		<b>Applicant #2</b> Yes No			
b. Alterations, improvements, repairs				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Land (If acquired separately)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Refinance (incl. debts to be paid off)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Estimated prepaid items				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Estimated closing costs				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. PMI, MIP, Funding Fee				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Discount (If Borrower will pay)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Total Costs (Add items a through h)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Subordinate financing				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Borrower's closing costs paid by Seller				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Other Credits (Explain)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (Exclude PMI, MIP Funding Fee financed)				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
o. Loan amount (Add m & n)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
p. Cash from/to Borrower (Subtract j, k, l, & o from i)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

**IX. ACKNOWLEDGMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "loan") will be secured by a mortgage or deed of trust on the property described herein, (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated herein; (6) any owner or servicer of the Loan may verify or reverify any information contained in the application from any source named in this application, and Lender, its successors or assigns may retain the original and/or an electronic record of this application, even if the Loan is not approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the owner or servicer of the Loan may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state law (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Applicant's Signature	Date	Applicant's Signature	Date
<b>X</b>		<b>X</b>	

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male

<b>To be Completed by Interviewer</b> This application was taken by: <input type="checkbox"/> face-to-face interview <input type="checkbox"/> by mail <input type="checkbox"/> by telephone <input type="checkbox"/> Internet	Interviewer's Name ( <i>Print or type</i> )		Name and Address of Interviewer's Employer
	Interviewer's Signature	Date	
	Interviewer's Phone Number ( <i>Incl. Area Code</i> )		

**Continuation For/Residential Loan Application**

Use if you need more space to complete the Residential Loan Application Mark A1 for Applicant #1 or A2 for Applicant #2	Applicant #1 (A1)	Agency Account Number:
	Applicant #2 (A2)	Lender Account Number:

# Additional Information Required for RHS Assistance

1. Loan Type: Section 502  Section 504 Loan  Grant

APPLICANT #1	APPLICANT #2
2. Have you ever obtained a loan/grant from RHS? Yes <input type="checkbox"/> No <input type="checkbox"/>	3. Have you ever obtained a loan/grant from RHS? Yes <input type="checkbox"/> No <input type="checkbox"/>
4. Are you a relative to an RHS Employee or Closing agent/attorney? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, who? _____ Relationship _____	5. Are you a relative to an RHS Employee or Closing agent/attorney? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, who? _____ Relationship _____
6. Are you a Veteran? Yes <input type="checkbox"/> No <input type="checkbox"/>	7. Are you a Veteran? Yes <input type="checkbox"/> No <input type="checkbox"/>

8. Complete for all household members.  
To be considered eligible for RHS assistance, all household income including any income not shown in Section V of this application must be disclosed below:

Name	Age	Are you a full time student? y/n	Do you want to be considered for an adjustment from household income because of a disabling condition? y/n	Annual Wage Income	Source of Wage Income (employer)	Annual Non-Wage Income	Source of Non-Wage Income (social security, alimony, child support, separate maintenance, etc.)

9. Child Care (*Minors who are 12 years of age or under for whom you have to hire a babysitter or leave at a child care center*)  
Cost per week \$ \_\_\_\_\_ Cost per month \$ \_\_\_\_\_

10. Name, Address and Telephone No. of Child care Provider(s).

11. Characteristics of Present Housing

Does the Dwelling:

Lack complete plumbing	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Physically deteriorated or structurally unsound	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Lack adequate heating	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Overcrowded (More than 2 persons per room)	Yes <input type="checkbox"/>	No <input type="checkbox"/>

12. Name, Address and Telephone Number of Present Landlord.

If residing at present address for less than two years, complete the following:

Name, Address and Telephone Number of Previous Landlord(s).

13. (*For Section 504 Grants Only*) I certify that as the condition of the grant, I/we will not engage in unlawful manufacture, distribution, dispensing, possession or use of a controlled substance in conducting any activity with the grant.

14. I am aware RHS does not warrant the condition or value of the property.



15. Notices to Applicant

**Privacy Act. See attached sheet.**

**Social Security Number.** The Debt Collection Act of 1982, Pub. L. 97-365, and 31 U.S.C. 7701(c) require persons applying for a federally insured or guaranteed loan to furnish his or her social security number (SSN). Failure to provide your SSN will result in the rejection of your application.

**Right to Request Copy of Appraisal.** You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write us at the address of the Rural Development Field Office where you made application. In your written request, you must provide us with the complete name and address used when making application as well as a current mailing address. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. The creditor, Rural Housing Service, may require you to reimburse the Agency for the cost of the appraisal.

**Right to Financial Privacy Act of 1978,** 12 U.S.C. 3401, et seq. You authorize RHS to have access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your loan and loan application will be available to RHS without further notice or authorization but will not be disclosed or released by RHS to another Government agency or department without your consent except as required or permitted by law.

**Federal collection policies for consumer debts:** Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The Federal Government, as mortgage lender in this transaction, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan covered by this application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs, (5) Refer your account to a private attorney, the United States Department of Justice, a collection agency, or mortgage servicing agency to collect the amount due, and foreclose the mortgage, sell the property, and seek judgment against you for any deficiency; (6) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (7) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (8) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or Federal Government to do so.

**Unlawful Discrimination.** "The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call (202) 720-5964 (voice and TDD). USDA is an equal opportunity provider and employer."

The Fair Housing Act prohibits discrimination in real estate-related transactions or in the terms or conditions of such a transaction, because of race, color, religion, sex, disability, familial status, or national origin. If you believe you have been discriminated against for any of these reasons you can write the U. S. Department of Housing and Urban Development, Washington, D.C. 20410 or call (800) 669-9777.

**Certification.** As the applicant, I certify to the best of my knowledge and belief: (1) I am not presently debarred, suspended, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) I have not within a three year period preceding this proposal been convicted or had a civil judgment rendered against me for commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, state, or local) transaction or contract under a public transaction; or commission of embezzlement, theft, forgery, bribery, falsification, or destruction of records, making false statement, or receiving stolen property; (3) I am not a judgment debtor on an outstanding judgment in favor of the United States which was obtained in any Federal court other than the United States Tax Court; and (4) I am not delinquent on any outstanding debt to the Federal Government (including any Federal agency or department).

**The Federal Equal Credit Opportunity Act** prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, sex, disability, familial status, national origin, marital status, age (provided the borrower has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. If you believe you were denied a loan for this reason, you should contact the Federal Trade Commission, Washington, DC. 20580.

16. I AM unable to provide the housing I need on my own account, and I am unable to secure the credit necessary for this purpose from other sources upon terms and conditions which I can reasonably fulfill. I certify that the statements made by me in this application are true, complete to the best of my knowledge and belief and are made in good faith to obtain a loan.

**SECTION 1001 OF TITLE 18, UNITED STATES CODE PROVIDES: "WHOEVER, IN ANY MATTER WITHIN THE JURISDICTION OF ANY DEPARTMENT OR AGENCY OF THE UNITED STATES KNOWINGLY AND WILLFULLY FALSIFIES, CONCEALS OR COVERS UP BY ANY TRICK, SCHEME OR DEVICE A MATERIAL FACT, OR MAKES ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENTS OR REPRESENTATIONS, OR MAKES OR USES ANY FALSE WRITING OR DOCUMENT KNOWING THE SAME TO CONTAIN ANY FALSE, FICTITIOUS OR FRAUDULENT STATEMENT OR ENTRY, SHALL BE FINED UNDER THIS TITLE OR IMPRISONED NOT MORE THAN FIVE YEARS, OR BOTH."**

NOTE TO APPLICANT: IF ANY INFORMATION ON THIS APPLICATION IS FOUND TO BE FALSE OR INCOMPLETE, SUCH FINDING, IN ADDITION TO POSSIBLE LIABILITY UNDER CIVIL AND CRIMINAL STATUS, MAY BE GROUNDS FOR DENIAL FOR THE REQUESTED CREDIT AND MAY BE A BASIS FOR DEBARMENT FROM PARTICIPATION IN ALL FEDERAL PROGRAMS UNDER 7 C.F.R. PART 3017.

Date \_\_\_\_\_ Signature of Applicant \_\_\_\_\_  
X  
Date \_\_\_\_\_ Signature of Applicant \_\_\_\_\_  
X

17. Date	Signature of Loan Approval Official	Determination of Eligibility _____ Eligible _____ Not Eligible	Racial Data Provided by _____ Applicant _____ RHS
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18. Application received on \_\_\_\_\_  
Application completed on \_\_\_\_\_

19. Credit Report Fee  
Date Received: \_\_\_\_\_ Amount Received: \$ \_\_\_\_\_  
Initial: \_\_\_\_\_

### NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home address, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts, in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

**NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED**

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.
15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.
17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.
18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.
19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31U.S.C. 3701(a)(3)).

**United States Department of Agriculture  
Rural Development  
Rural Housing Service**

**AUTHORIZATION TO RELEASE INFORMATION**

TO: \_\_\_\_\_

RE: \_\_\_\_\_  
Account or Other Identifying Number

\_\_\_\_\_  
Name of Customer

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be re-notified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

**A copy of this authorization may be accepted as an original.**

Your prompt reply is appreciated.

\_\_\_\_\_  
Signature (*Applicant or Adult Household Member*)

\_\_\_\_\_  
Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

*RHS Is An Equal Opportunity Lender*  
SEE ATTACHED PRIVACY ACT NOTICE

## NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

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Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property.
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

## NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).



United States  
Department of  
Agriculture

# SINGLE FAMILY HOUSING GUARANTEED LOAN (502 GUARANTEED)

## • PURPOSE

- Purchase a single family home (new or existing), in an eligible area; required improvement(s), and closing costs
- Refinance construction loans to permanent financing; or existing Guaranteed & Direct loans to lower the rate and extend the term

## • APPLICANT QUALIFICATIONS

- Household income cannot exceed the moderate income level, 115% of the National Median Income  
1-4 Person \$75,650; 5-8 Person \$99,850
- Household income must be dependable and adequate
- Qualifying repayment ratios: 29% and 41%
- Credit history must indicate an ability and willingness to repay obligations
- U.S. citizen or legally admitted for permanent residence
- Personally occupy the home
- Complete a Home-Buyer Education Program, if reasonably available

## • LOAN TERMS

- Loan is originated by an approved lender, or mortgage broker working through an approved lender
- 100% mortgage financing; 102% LTV when the guarantee fee for purchase loans is financed
- No down-payment required
- **Mortgage insurance prohibited**
- One time guarantee fee: 2% of loan amount on purchase loans; 2% of loan amount on refinances
  - In addition to the up-front guarantee fee of 2% for purchase loans and 2% for refinance loans; all loans will be subject to an annual fee of .5% of the average scheduled unpaid principal balance of the loan.
- Lenders may charge routine and customary fees that are similar to those charged other applicants for similar transactions
- 30 year loan term; first mortgage is required
- Real estate taxes and hazard insurance premium will be escrowed by the lender
- Maximum sales price and/or loan amount:
  - \* Based upon the applicant's income and loan repayment ability. Proposed PITI should be Comparable to past monthly rental expenditure
- In-ground swimming pool possible
- Eligible for the Oklahoma Housing Finance Agency Mortgage Revenue Bond Program
- Interest rates for loans will be fixed. The rate is negotiated between the lender and borrower and can be no more than the higher of the lender's published rate for VA first mortgage loans with no discount points or the current Fannie Mae 90 day Actual/Actual yield plus 100 basis points, rounded up to the next one-quarter of a percent. <http://www.efanniemae.com/sf/refmaterials/hrny/index.jsp>

## • ELIGIBLE AREAS

- Guaranteed SFH loans can be made in rural areas which include open country and communities up to 10,000 population, plus communities that are not a part of a Metropolitan Statistical Area with populations up to 35,000. <http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do>

## • BENEFITS TO LENDERS

- Provides lenders with another tool to expand their loan portfolio
- Enables lenders to increase earnings through participation in the secondary market
- 100% of the loan can be sold in the secondary market with no required retention
- Assists lender in meeting CRA requirements

## • NEW CONSTRUCTION

- Certified house plans and specifications





**United States  
Department of  
Agriculture**

## **SFH GUARANTEED LOAN CONTINUED**

- **NEW CONSTRUCTION CONTINUED**

- Certified by an architect, engineer, certified plan reviewer, authorized local building official, or the builder if providing an acceptable 10 Year Home Warranty.
- Plans and Specifications must meet or exceed the Local Governing Building Code or the International Residential Code for 1 and 2 Family Dwellings and the CABO (Council of American Building Officials) Model Energy Code or the International Energy Conservation Code (IECC)
- A 1-year builder warranty that is acceptable to Rural Development is required for all new construction that does not include an acceptable 10-year insured builder's warranty plan

- **INSPECTIONS**

- All inspections will be completed by a party that the lender selects and deems qualified
- Existing dwellings must be decent, safe, sanitary, and conform to HUD Handbooks 4150.2 and 4905.1 Appraisals completed by FHA Roster Appraisers are acceptable evidence of this inspection requirement when noted by the appraiser
- New construction, minimum of three—Footing, Framing, and Final. Alternatively, a final inspection and an acceptable 10-year insured builder's warranty plan is acceptable evidence of construction inspections.

- **APPRAISAL REQUIREMENTS**

- Appraisal reports prepared by a state licensed or certified appraiser, selected by the lender
- Appraisal reports must be prepared on the URAR form for single unit dwellings
- Appraisals must be prepared within 6 months of the request for guarantee
- The sales comparison approach, with a minimum of three comparables, will be completed for all residen- tial appraisals. The cost approach will be fully completed for all dwellings less than one year old and it will be partially completed, to the extent necessary to comply with the site value analysis, for dwellings more than one year old.
- The appraisal report must include clear photographs of the subject property and each comparable

- **OKLAHOMA GSFH FUNCTIONS CENTRALIZED**

- All initial applications, as well as loan closing packets should be sent to the Oklahoma RD State Office via one of the following methods 1) E-Mail to [Oklahoma-GRH@ok.usda.gov](mailto:Oklahoma-GRH@ok.usda.gov) 2) Fax to 405-742-1084, or 3) Regular mail to USDA Rural Development, 100 USDA, Suite 108, Stillwater, OK 74074. \*\*Electronic submissions are preferred.

FOR MORE INFORMATION CONTACT THE USDA RURAL DEVELOPMENT STATE OFFICE AT 405-742-1070 OR ONE OF THE FOLLOWING:

Angel Boone—Loan Technician  
[angel.boone@ok.usda.gov](mailto:angel.boone@ok.usda.gov)

Kevin Smith—Loan Specialist  
[kevin.smith@ok.usda.gov](mailto:kevin.smith@ok.usda.gov)

Marcia Ard—Loan Technician  
[marcia.ard@ok.usda.gov](mailto:marcia.ard@ok.usda.gov)

Susan Pierce-Loan Specialist  
[susan.pierce@ok.usda.gov](mailto:susan.pierce@ok.usda.gov)

Rene Rampley-Loan Specialist  
[Rene.rampley@ok.usda.gov](mailto:Rene.rampley@ok.usda.gov)

Denise Heid—Lead Guaranteed Specialist  
Director  
[denise.heid@ok.usda.gov](mailto:denise.heid@ok.usda.gov)

Tommy Earls—SFH Program  
[tommy.earls@ok.usda.gov](mailto:tommy.earls@ok.usda.gov)

*USDA is an equal opportunity provider, employer and lender.*

4/17/15

**GRH  
APPROVED LENDERS**

<b>Lender Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>	<b>Telephone</b>	<b>Fax</b>
BancFirst	PO Box 888	Claremore	OK	74017	918-341-7100	918-342-2755
Ameripro Funding	8126 S. Mingo Road	Tulsa	OK	74133	918-505-5916	918-505-5918
Armstrong Bank	PO Box 188	Muskogee	OK	74402	918-680-6900	918-686-0290
Arvest Mortgage Company	106 Parkwood, PO Box 479	Lowell	AR	72745	479-770-8507	479-770-8511
BancFirst Mortgage	101 North Broadway, Suite 650	Oklahoma City	OK	73102	405-270-4700	405-270-1091
Bank 7	P.O. Box 489	Woodward	OK	73802	580-254-0100	580-256-5555
Bank of Little Rock Mtg. Corp.	15909 Cantrell Road	Little Rock	AR	72223	(501) 219-9100	(501) 224-8597
Bank of the Wichitas dba CornerstoneHomeLoans	1801 NW Cache Road	Lawton	OK	73507	580-248-1554	580-248-1137
Bank of the Panhandle	PO Box 2180	Guymon	OK	73942	580-338-2593	580-338-8017
Benefit Bank	PO Box 10750	Fort Smith	AR	72917	479-484-7000	479-484-7007
Central National Bank	P.O. Box 340	Poteau	OK	74953	918-647-2233	918-647-8430
Central National Bank & Trust Co.	PO Box 3448	Enid	OK	73701	580-233-3535	580-249-5939
Century Bank of Oklahoma	1913 S. Elliott	Pryor	OK	74361	918-825-7200	918-825-7209
Citizens Bank of Ada	123 W. 12th Street	Ada	OK	74820	580-310-4443	580-310-4423
Citizens Security Bank & Trust	401 N. Main, P.O. Box 628	Muskogee	OK	74402	918-781-6122	918-683-4414
Citizens State Bank	P. O. Box 177	Morrison	OK	73061	(580) 724-3511	(580) 724-9253
Vision Bank	1100 West Broadway	Sulphur	OK	73086	580-622-6111	580-622-2803
Community Bank	1729 College Blvd	Alva	OK	73717	580-327-5500	580-327-5507
CWM Partners, L.P., dba CityWide Mort.	9400 S. I-35 Service Road	OKC	OK	73160	405-794-4412	405-794-4263
Exchange Bank & Trust Company	4301 W. 6th St.	Stillwater	OK	74074	(405) 742-0202	(405) 742-0101
Extraco Banks	1704 N. Valley Mills Dr.	Waco	TX	76710	254-761-2300	254-761-2492
F&M Bank	1924 S. Utica Avenue, Suite 100	Tulsa	OK	74104	918-748-4242	918-744-9707
Farm Credit	PO Box 328	Broken Arrow	OK	74013	918-251-8596	918-2586332
Farmers & Merchants National Bank	P.O. Box 493	Fairview	OK	73737	580-227-3773	580-227-2910
Fidelity Bank	100 E. English	Wichita	KS	67202	(316) 265-2261	(316) 268-7492
First American Mortgage	1029 E. Vandament Avenue	Yukon	OK	73099	(405) 354-0426	(405) 354-6732
First Bank	PO Box 458	Antlers	OK	74523	580-298-3368	580-298-3751
First Bank and Trust Company	PO Box 9	Clinton	OK	73601	580-323-2311	580-323-4327
First Bank & Trust Co.	PO Box 580	Duncan	OK	73534	580-255-1810	580-255-3329
First Bank and Trust Company	401 Seventh St., PO Box 878	Perry	OK	73077	580-336-5562	580-336-5568

First Bank & Trust Co.	PO Box 427	Wagoner	OK	74477	918-485-2173	918-485-0583
First Bank of Owasso	PO Box 1800	Owasso	OK	74055	918-272-1800	918-272-8299
First Commercial Bank	1601 S. Kelly	Edmond	OK	73083	405-844-0110	405-844-9110
First Fidelity Bank, N.A.	5800 NW 39th Expressway	OKC	OK	73122	(405) 605-1538	(405) 513-7056
First National Bank, Vinita	301 E. Illinois Avenue	Vinita	OK	74301	918-256-7811	918-256-8064
First National Bank and Trust Co.	PO Box 311	Weatherford	OK	73096	580-772-8507	580-774-4381
First National Bank and Trust Co. of Mia	P. O. Box 850	Miami	OK	74355	918-542-3371	918-542-1280
The First National Bank of Coweta	PO Box 600	Coweta	OK	74429	918-486-6561	918-486-3231
The National Bank of Davis	PO Box 750	Davis	OK	73030	580-369-2325	580-369-5224
First National Bank of Oklahoma	101 W. Grand Ave.	Tonkawa	OK	74653	580-628-2265	580-628-3638
First Security Bank	PO Box 947	Beaver	OK	73932	580-625-4500	580-625-3265
First United Bank and Trust Company	1400 W. Main Street	Durant	OK	74701	580-924-2211	580-920-2830
First Western Mortgage, Inc	P. O. Box 238	Booneville	AR	72927	(479)936-2040	479-845-1165
Homestead Mortgage Services, Inc	171 West Fourth St.	Tahlequah	OK	74464	918-456-5599	918-456-3415
Interstate Bank, ssb	PO Box 947, 301 S. Main	Perryton	TX	79070	806-435-4071	806-435-4153
Leader Mortgage Corporation	PO Box 888	Muskogee	OK	74402	918-682-4888	918-682-3982
Liberty Bank	4625 S. National Ave.	Springfield	MO	65814	(417) 875-6832	(417) 616-8542
McClain Bank	2900 W. Lindsey	Norman	OK	73072	405-447-7283	405-447-2113
Mortgage Investment Services Corp.	25055 W. Valley Parkway, Suite 108	Olathe	KS	66061	(913) 390-1010	913-390-1515
Mortgages Unlimited, Inc.	PO Box 1399	Liberal	KS	67905	620-624-7617	620-624-8022
MortgagesUSA.com	17090 North Dallas Parkway	Dallas	TX	75248	469-569-7960	469-364-7122
Oklahoma Bank & Trust Co.	PO Box 99	Clinton	OK	73601	580-323-2345	580-323-0018
Oklahoma Central Credit Union	4956 S Peoria Ave	Tulsa	OK	74105	918-664-6000	918-280-5242
ONB Bank & Trust Company	8908 S. Yale Avenue, Suite 250	Tulsa	OK	74137	918-481-6833	918-392-6550
Peoples National Bank	PO Box 324	Checotah	OK	74426	918-473-2237	918-473-2368
RCB Bank	PO Box 169	Claremore	OK	74017	918-274-1475	918-274-1614
Republic Bank & Trust	PO Box 5369	Norman	OK	73070	405-360-5369	405-366-2737
Security First National Bank	PO Box 729, 100 South Broadway	Hugo	OK	74743	580-326-9641	580-326-5477
Spirit Bank Mortgage	9618 S. Memorial	Tulsa	OK	74133	918-298-5020	918-298-5003

Spurr Mortgage Corp	233 E. 10th Street Plaza, Suite 3	Edmond	OK	73034	405-348-9919	405-348-6717
Stockmans Bank	PO Box 8086	Altus	OK	73522	580-477-2222	580-477-1852
The Bank of Union	2000 S. Country Club Road	El Reno	OK	73036	405-262-6577	405-262-6579
The Lending Partners, LLC	5085 W. Park Blvd., Suite 200	Plano	TX	75093	972-665-1900	972-665-1994
The Stock Exchange Bank	P.O. Box 1008	Woodward	OK	73802	580-256-3314	580-256-6213
Tru Home Solutions, LLC	9777 Ridge Drive	Lenexa	KS	66219	877-777-6214	(913) 981-1651
United Bank	2600 S. Thompson	Springdale	AR	72764	(479) 756-8811	479-750-3782
ViewPoint Bankers Mortgage, Inc.	1309 West 15th Street	Plano	TX	75075	214-210-1477	214-342-1971
Vision Bank, NA	101 East Main	Ada	OK	74820	580-332-5132	580-436-8307
Washita Mortgage, Inc.	PO Box 1627	Chickasha	OK	73023	405-224-5626	405-222-0010
Welch State Bank	PO Box 1620	Miami	OK	74355	918-542-2000	918-542-2032
Willow Bend Mortgage Company	5800 West Plano Parkway, Suite 105	Plano	TX	75093	972-818-1666	972-248-8688

Revised March 17, 2014

# Nationally Approved SFH GRH Lenders in Oklahoma

<i>Lender's Name</i>	<i>Address 1</i>	<i>City</i>	<i>Zip Code</i>	<i>Phone</i>
ACB Bank	323 S. Grand St.	Cherokee	OK 73728	(580) 596-3337
American Southwest Mortgage Coporation	5900 Mosteller Drive, Suite 10	Oklahoma City	OK 73112	(972) 542-1902
Anchor D Bank	222 W. Main Street	Texhoma	OK 73949	(580) 338-1000
Associated Mortgage Corporation	6911 S. 66th East Avenue, Suite 100	Tulsa	OK 74133	(918) 488-6331
BOKF, NA	7060 S. Yale Avenue, Suite 400	Tulsa	OK 74136	(918) 488-7350
Brenner Mortgage	101 E. Hurd, Suite F	Edmond	OK 73034	(405) 348-8881
F & M Bank	17100 N. May Avenue	Edmond	OK 73012	(405) 348-0300
First Mortgage Company, LLC	6501 N. Broadway, Suite 250	Oklahoma City	OK 73116	(405) 842-8090
First National Bank and Trust Company	130 E. MacArthur Street	Shawnee	OK 74804	(405) 275-8830
Firststar Bank, NA	209 N. Kerr Boulevard	Sallisaw	OK 74955	(918) 681-7117
Frontier State Bank	5100 S. 1-35 Servicer Road	Oklahoma City	OK 73143	(405) 463-0097
Gateway Mortgage Group, LLC	6910 E. 14th Street	Tulsa	OK 74112	(972) 908-3390
GPN Mortgage, a division of Great Plains	5909 N.W. Expressway	Oklahoma City	OK 73132	(405) 720-7064
Open Mortgage LLC	1401 W Highway 290, Suite 1300	Austin	TX 78737	(512) 858-9696
Peoples Bank & Trust Co.	PO Box 40	Ryan	OK 73565	(405) 445-1090
MidFirst Bank	999 Northwest Grand Boulevard, Suite 100	Oklahoma City	OK 73118	(405) 426-180
Red Rock Mortgage and Lending, LLC	4101 Perimeter Center Drive, Suite 300	Oklahoma City	OK 73112	(405) 488-5626

Revised June 2, 2014



## HUD Disaster Resources

HUD provides a variety of disaster resources listed below. We also partner with Federal and state agencies to help implement disaster recovery assistance.

Under the *National Response Framework* the **Federal Emergency Management Agency (FEMA)** and the **Small Business Administration (SBA)** offer initial recovery assistance. In addition, SBA provides long-term recovery assistance.

## Mortgage Assistance from HUD's Federal Housing Administration (FHA)

For a Presidentially declared disaster, FHA activates a mortgagee letter making a variety of insured loan programs available for disaster victims and putting into play use of special loan servicing and underwriting requirements.

**Find out more.**

### Mortgage Insurance for Disaster Victims (Section 203(h))

- [FHA Section 203\(k\) Rehabilitation Mortgage Insurance](#)
- [Title 1 Home Improvement Loans](#)

### Options Available for FHA Homeowners in Presidentially -Declared Disaster Areas

**Housing Notice 04-22, Disaster Recovery Guidance by Multifamily Housing After a Presidentially Declared Disaster**

## Assistance from Ginnie Mae

Ginnie Mae encourages all single-family, manufactured housing, and multifamily Ginnie Mae issuers offering forbearance to provide forbearance to mortgagors in areas receiving a Presidential disaster declaration. In certain instances, Ginnie Mae will assist issuers in their efforts to offer forbearance to mortgagors with pass-through payments. To get more details on assistance **Visit Ginnie Mae's website.**

## Office of Multifamily Housing

Having the right plan in place before a disaster will ensure an effective, coordinated response. **The Ready to Respond: Disaster Staffing Toolkit** is a guide developed by Enterprise Community Partners, Inc. in partnership with HUD, to help affordable multifamily housing organizations develop comprehensive disaster staffing plans to protect buildings, engage residents and continue business operations in the event of a disaster. **The Ready to Respond: Disaster Staffing Toolkit** is based on the Incident Command System (ICS), a planning framework used by federal, state and local first responders to help with command, control and coordination of disaster response.

By using the toolkit to develop a disaster staffing plan, your housing organization will be able to:

- Minimize building damage and ensure quick return to service
- Support the safety, preparedness and recovery of residents
- Maintain key business operations throughout a disaster

## Quick Links

- [Fair Housing Information](#)
- [FHA Homeowner Disaster Relief](#)
- [DisasterAssistance.gov](#)
- [Active Disaster Grants](#)
- [CDBG Disaster Recovery](#)
- [Mortgage Insurance](#)
- [Rehab Mortgage Insurance](#)
- [Multifamily disaster guide](#)

## Community Development and Housing Assistance

Metropolitan cities, urban counties, and states may request that awarding of annual Community Development Block Grant (CDBG) and HOME investment Partnerships (HOME) funds be expedited or that program year start dates be moved up. For activities in a disaster area, they may also request modification of some program requirements to facilitate disaster assistance. For more information go to: [CDBG Disaster Recovery Program](#).

## Office of Fair Housing and Equal Opportunity

Notice for Housing Providers and Survivors in Natural Disaster Areas

The Office of Fair Housing and Equal Opportunity (FHEO) provide guidance on how to easily comply with Fair Housing Act, how to avoid housing discrimination and how to seek help.

[Fair Housing Information for Housing Providers](#)  
[Fair Housing Information for Survivors](#)

## Policy Development & Research

HUD's Office of Policy Development and Research (PD&R) offers [Disaster Response Toolkit](#) (guidance to rehabilitate flooded homes, design & construction practices that promote moisture resistance & durability, preparedness for future disasters, and other relevant content) to aid in the recovery process. The reports in this Kit are available in print by calling the HUD USER Clearinghouse at (800) 245-2691, option 1 or can be downloaded for free from HUD USER. For a limited time, printed copies of the reports are available to those in storm-affected areas free of charge.

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U.S. Department of Housing and Urban Development  
451 7th Street S.W., Washington, DC 20410  
Telephone: (202) 708-1112 TTY: (202) 708-1455  
[Find the address of the HUD office near you](#)



## FHA DISASTER INFORMATION



### FIRST STEP - REGISTER WITH FEMA

Once, or even before, a presidential disaster declaration has been made, FEMA (Federal Emergency Management Agency) will set up Disaster Recovery Centers in the affected areas. Assistance may be available to you and your family once you have registered with FEMA. You can register in person at the Disaster Recovery Center or you can register on line at [www.FEMA.gov](http://www.FEMA.gov) or by phone at 800-621-3362.

### CONTACT YOUR LENDER

Notify your lender and homeowner insurance provider as soon as possible about the condition of your property and to obtain their assistance in recovery effort. Give them the FEMA disaster number and update your phone number and other contact information, if needed. The sooner you contact your lender, the more assistance options may be available to you. Ask if you are eligible to receive a temporary postponement (moratorium) of your house payment to give you time to sort things out. Many lenders will suspend late charges and not negatively report you to the credit bureau during this time. When the moratorium is over, contact your lender again to discuss how you intend to repay your mortgage. Even if you have not experienced any damage to your home, your lender may be able to help you if the disaster has impacted your ability to make your house payment; for instance, if you have experienced a permanent or temporary loss of employment or reduction in work hours due to the disaster.

### CONTACT A HUD-APPROVED HOUSING COUNSELING AGENCY

The same HUD-approved housing counseling agencies that provide home buying counseling and education can also provide mortgage advice after a disaster. Don't make any decision about your home loan or other financial obligations until you have spoken with a housing counselor and/or obtained legal, financial and tax advice. Housing counselors can also provide guidance with credit cards, student loans and other debts and has other information that may help you during your recovery. **You do not have to have an FHA loan to meet with a HUD-approved housing counseling agency. There is never a fee for foreclosure prevention counseling.** To locate a housing counseling agency near you, call HUD's Automated Housing Counselor Locator at **1-800-569-4287** or call FHA at **1-800-Call FHA (800-225-5342)** or visit [www.hud.gov/fha.gov](http://www.hud.gov/fha.gov) (Click the *Counselor Locator* link).

### FHA'S NATIONAL SERVICING CENTER

If you have an FHA loan then you may call FHA's National Servicing Center at **1-877-622-8525 (TDD 1-877-833-5342)** should you have any questions about your FHA loan that your FHA lender cannot answer or if you have questions or concerns about your FHA lender. If you do not have an FHA loan then contacts your lender immediately or speak with a HUD-approved housing counseling agency.

### TEMPORARY HOUSING

Information about temporary housing may be available from a variety of sources including the FEMA Disaster Recovery Center, your State Housing Finance Agency or Authority, city/county housing authorities, the Red Cross, Salvation Army, local churches and community and other disaster responders.

### CREDIT REPORT

You may contact the national credit reporting bureaus, Experian, Equifax and TransUnion, to place a statement on your report indicating that you have been a victim of a disaster or if you are concerned about improper or incorrect activity on your credit report. For assistance contact a HUD-approved housing counseling agency. Federal law permits you to obtain one credit report per year from each of these three agencies—free. To order your report go to [www.annualcreditreport.com](http://www.annualcreditreport.com).



## MORTGAGE ASSISTANCE OPTIONS FOR HOMEOWNERS

The type of mortgage assistance you may be able to receive will depend on what type of loan you have, your income and or employment status, condition of your house, what you can afford and other factors. Check with your lender to determine what options you may qualify for. Below are a few options for those who have Federal Housing Administration (FHA) loans. Holders of other types of loans (such as conventional, Veterans Administration, USDA/Rural Development or State Housing Authority loans) may offer similar or other options.

- **REPAYMENT OR FORBEARANCE PLAN:** A written agreement between you and your lender to pay back some payments over a period of time.
- **LOAN MODIFICATION:** A permanent change in one or more terms of your loan.
- **PARTIAL CLAIM:** When the FHA lender advances funds to reinstate late loan payments in the form of a second mortgage.
- **SHORT SALE (PRE-FORECLOSURE SALE):** An agreement with your lender where you can sell your home for less than the amount you owe on your home.
- **DEED-IN-LIEU OF FORECLOSURE:** An agreement with your lender where you assign the title of your house to them.

## BEWARE OF SCAMS

Watch out for mortgage loan assistance or rescue scams and other predatory tactics. Avoid those who say they can help you if you with your loan or home repair or other services and require an upfront fee. Watch out for unlicensed contractors. Never sign anything you do not understand. Ask questions and seek counseling before making any final decisions. For more information visit [www.HUD.gov](http://www.HUD.gov), [www.FEMA.gov](http://www.FEMA.gov) or [www.loanscamalert.com](http://www.loanscamalert.com).

## REBUILDING, REPAIRING, RELOCATING

**Check with the Small Business Administration ([www.sba.gov](http://www.sba.gov))** for home and business loan assistance. FHA offers several programs to consider if you decide to rebuild, repair or relocate:

- **FHA 203(h):** If you *were* a homeowner or a renter and **your home in the affected area** was destroyed or damaged to such an extent that reconstruction or replacement is necessary, then you may be eligible for the **FHA 203(h)** mortgage loan. 203(h) provides 100% financing (0% down payment) to purchase another home in your town or anywhere in the United States. Borrowers must be registered with FEMA and meet other requirements.
- **FHA 203(k):** This product allows a qualified home buyer or home owner to purchase a home or refinance an existing home loan and include home repairs or improvements into the loan amount. Use **FHA 203(k)** when major structural repairs and/or repairs totaling over \$35,000 are required and **FHA** non-structural repairs totaling \$35,000 or less are needed.
- **FHA Title 1 Second Mortgage:** A second mortgage for home alterations, repairs or site improvements. Many property types are eligible including mobile homes.

**CONTACT FHA:** For information about FHA programs, locating FHA lenders, FHA loan limits and more disaster assistance information, go to [www.fha.gov](http://www.fha.gov), [www.espanol.hud.gov](http://www.espanol.hud.gov) or call **1-800-Call FHA (1-800-225-5342)**.

## ADDITIONAL DISASTER ASSISTANCE INFORMATION

The federal Housing Administration is part of the US Department of Housing and Urban Development. Additional information on HUD disaster assistance is available at: <http://portal.hud.gov/hudportal/HUD?src=/info/disasterresources>

## **HUD DISASTER RESOURCES OTHER THAN FHA**

<b>HUD</b>	<b>405-609-8555</b>	<a href="http://www.hud.gov">www.hud.gov</a>	<b>Public Housing Program</b>	<b>Renters</b>
Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single family houses to high-rise apartments for elderly families. Housing Choice Voucher Program (Section 8) allows qualified renters to find your own place and use the voucher to pay for all or part of the rent. Public housing is limited to low-income families and individuals. An HA determines your eligibility. To apply for either program, contact a <u>public housing agency</u>				
<b>HUD</b>	<b>800-568-2893</b>	<a href="http://www.hud.gov">www.hud.gov</a>	<b>Multifamily Housing Program</b>	<b>Renters</b>
Multifamily Housing program is privately owned subsidized housing - HUD helps apartment owners offer reduced rents to low-income tenants. <u><a href="#">Search for an apartment</a></u> and apply directly at the management office.				
<b>HUD</b>		<a href="http://www.hud.gov">www.hud.gov</a>	<b>Native American Housing Programs</b>	<b>Native American Renters, Homebuyers and Homeowners</b>
Rental assistance, low-income housing, various homeownership programs and Native American loan guarantee program (Section 184) are available. Contact your tribe or tribal housing authority for assistance.				
<b>HUD</b>	<b>800-569-4287</b>	<a href="http://www.hud.gov">www.hud.gov</a>	<b>HUD Approved Housing Counseling Agencies</b>	<b>Renters, Homebuyers and Homeowners</b>
HUD sponsors housing counseling agencies throughout the country that can provide advice on buying a home, renting, defaults, foreclosures, and credit issues.				
<b>HUD</b>	<b>800-669-9777</b>	<a href="http://www.hud.gov">www.hud.gov</a>	<b>Fair Housing for Survivors</b>	<b>Survivors</b>
The aftermath of a disaster can be a time of loss and transition for individuals and communities. Housing discrimination is always illegal. Know your rights and respect the rights of others, and please contact us if you have questions. The Fair Housing Act is a federal law that prohibits discrimination in housing and housing-related services based on a person's race, color, national origin, religion, sex, familial status, or disability. The Fair Housing Act ensures that all persons receive equal housing opportunity.				

# OKLAHOMA STATE AGENCIES





## TIPS TO AVOID HOME REPAIR FRAUD

**BE CAREFUL** of door-to-door solicitations, especially following a storm or disaster.

**Below are suggestions for avoiding disaster scams and repair fraud:**

**Obtain at least three estimates** – When you request an estimate from a contractor, find out if there is a charge for the estimate – whether or not you decide to use the contractor. Remember, the lowest estimate may not reflect the quality of materials used.

**Ask for a license or registration** – before signing a contract, make sure the roofing contractor is currently registered with the Construction Industries Board or the plumbing, mechanical (heating and air, etc.), or electrical contractor is currently licensed by the Oklahoma Construction Industries Board.

**Verify the contractor's information** – obtain names, addresses, phone numbers, and license or registration numbers. Verify the license or registration is current by going to [www.ok.gov/cib/](http://www.ok.gov/cib/), or calling the Oklahoma Construction Industries Board at 405-521-6550 if you do not find them on the CIB web page.

**Request references** – inquire about similar work performed by the contractor. Ask to see a job in progress and ask for the name and number of a customer who had work done over a year ago.

**Get a written contract** – Always obtain a written contract before you allow work to begin on your property. Written contracts may help clarify specific details, such as, the date the work will begin, a detailed description of what work will be done or not done, and a completion date.

**Request to see the building permit** – certain types of home repair or improvements require building permits from your local government. Check with your local licensing and permit department to see if a permit is needed. If it is, make sure the contractor shows you the building permit before you allow work to begin.

**Report Home Repair Fraud to: Oklahoma Attorney General's Public Protection Unit at 405-521-2029. For more Attorney General Information on disaster scams and repair fraud: <https://www.oag.ok.gov/oagweb.nsf/Consumer!OpenPage>**

For insurance information or to report insurance fraud, go to the **Oklahoma Insurance Department web page**. [www.oid.ok.gov](http://www.oid.ok.gov)

*Disclaimer – the Construction Industries Board requires applicants to meet the requirements of the licensing and registration laws but does not guarantee the quality of their work. Furthermore, this is intended for informational purposes only and should not be considered legal advice.*

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OK.gov Help Desk IOK.gov Policies About Oklahoma's Web Portal Feedback Switch to Mobile View

Oklahoma Department of Human Services  
Sequoyah Memorial Office Building  
2400 N. Lincoln Blvd.  
Oklahoma City, OK 73105  
(405) 521-3646 Fax (405) 521-6684  
Internet: [www.okdhs.org](http://www.okdhs.org)



## Services

### Adult and Family Services

[Child Care Subsidy](#)

[Health-Related and Medical Services](#)

[Low-Income Home Energy Assistance Program \(LIHEAP\)](#)

[Overpayments](#)

[Refugee Assistance](#)

[School Based Service Workers](#)

[Food Stamps - Supplemental Nutrition Assistance Program \(SNAP\)](#)

[Temporary Assistance for Needy Families \(TANF\)](#)

### Child Welfare Services

[Adoption Services](#)

• [Interstate Compact on the Placement of Children \(ICPC\) Services](#)

• [Post Adoption Services](#)

○ [Adoption Assistance](#)

○ [Confidential Intermediary Search Program](#)

○ [Mutual Consent Voluntary Registry](#)

○ [Post Adoption Support Services](#)

[Child Protective Services](#)

• [CPS Appeals](#)

[Criminal History Background Checks](#)

[Family Centered Services](#)

### Aging Services

[Adult Day Services](#)

[ADvantage Services](#)

[Area Agencies on Aging](#)

[Grandfamilies](#)

[Legal Assistance](#)

[Long-Term Care Ombudsman](#)

[Oklahoma Senior Corps Program](#)

[Oklahoma State Council on Aging](#)

[Pharmacy Connection Council](#)

[Respite](#)

[State Plan Personal Care](#)

[Transportation](#)

### Child Care Services

[Child Care Locator/Summary of Facility Monitoring](#)

[Child Care Restricted Registry \(Joshua's List\)](#)

[Licensing](#)

• [Residential and Child Placing Agency Licensing](#)

• [Licensing requirements](#)

• [Licensing Records - Background Checks](#)

[Parents](#)

[Providers](#)

[Reaching for the Stars](#)

[Special Initiatives](#)

[Fingerprinting](#)

[Foster Care](#)

[Community-Based Residential Services](#)

- [Foster Care Interstate Compact on the Placement of Children \(ICPC\)](#)
- [Specialized Foster Care](#)
- [Therapeutic Foster Care](#)
- [Tribal Foster Care](#)

[Independent Living](#)

[Oklahoma Children's Services](#)

[Permanency Planning \(Court Involved Services\)](#)

[Social Security Benefits for Custody Children](#)

### **Child Support Services**

[Parents](#)

[Attorneys & Judges](#)

[Employers](#)

[Hospitals & Birthing Centers](#)

[Financial Institutions](#)

[Insurers](#)

[Help Locate Missing Parents](#)

### **Other Services**

[Commodity Distribution](#)

[Contracts and Purchasing](#)

[School Nutrition](#)

[State and Local Government Social Security Program](#)

[Tax Credits](#)

[Volunteerism](#)

[Special Needs](#)

[Training](#)

[Warmline](#)

### **Developmental Disabilities Services**

Waiver Services

- [Community Waiver](#)
- [In Home Supports Waiver](#)

State Funded Services

- [Family Support Assistance Program](#)
- [Group Homes](#)
- [Sheltered Workshop](#)
- [Community Integrated Employment \(CIE\)](#)
- [Guardianship Assistance](#)
- [Assisted Living](#)
- [Respite](#)
- [Volunteer Services](#)

Training

- [3rd Quarter Training Schedule \(.pdf, 37 pp, 500 KB\)](#)

### **Additional Information**

[County Offices](#)

[File a complaint or grievance with DHS](#)

[Hotlines](#)

[Newsroom](#)

[Oklahoma Pinnacle Plan](#)





# Oklahoma Housing Finance Agency (OHFA)

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## **Affordable Housing Programs**

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### **OHFA Advantage**

OHFA Advantage offers 30 year, fixed rate, low interest mortgage loans with 3.5% down payment grant assistance to homebuyers in all 77 counties. Homebuyers must meet income, purchase price and credit score guidelines.

### **Affordable Housing Tax Credits**

The Affordable Housing Tax Credits (AHTC) Program offsets the high cost of rental housing construction and rehabilitation and provides affordable rent rates for low-income families. Tax Credits provide a 10-year reduction in tax liability for developers who construct or rehabilitate affordable rental housing. Developers sell Tax Credits to Fortune 500 companies and other investors. The money obtained from the sale is used to lower financing costs. The end result is lower rent for families. The AHTC Program can be used for new construction and rehabilitation of rental housing for those with limited incomes. Tax credits create partnerships between OHFA and developers who build or rehabilitate affordable apartments or homes.

### **HOME Investment Partnerships Program**

With this program, OHFA works with non-profit organizations, public agencies, units of local government, tribal governments, and political subdivisions to assist low-income households with housing needs. HOME encourages local governments and nonprofit housing organizations to build new homes, rehabilitate existing housing or make structural home repairs. HOME is designed to encourage partnerships to fund construction and rehabilitation of affordable housing for low-income families, particularly in rural Oklahoma.

### **Section 8 Housing Choice Voucher Program**

The Section 8 Housing Choice Voucher (HCV) Program is designed to assist very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses, and apartments. To serve Oklahoma's neediest families, OHFA has established two preferences: a homeless preference and a disabled preference. Those meeting these criteria are served before other applicants. In the event of a state or federally declared disaster in Oklahoma, OHFA may accept applications from families rendered homeless due to the disaster when OHFA's HCV waiting list is closed to all others.

## **Section 8 Homeownership Program**

This program allows OHFA's Section 8 Housing Choice Voucher Program participants to use their voucher for mortgage assistance instead of rental assistance.

## **Family Self-Sufficiency Program**

The Family Self-Sufficiency (FSS) Program is a five-year employment and savings incentive program for families receiving assistance under OHFA's Housing Choice Voucher Program. Participants are linked to various resources that will assist them with acquiring the skills needed for gainful employment.

## **Project Based Contract Administration**

The Project Based Contract Administration Program provides monitoring and payment services of assisted units to owners of project-based Section 8 properties for the U.S. Department of Housing and Urban Development in Oklahoma.

## **Housing Trust Fund**

For-profit and non-profit developers, units of local governments, tribes, and political subdivisions can utilize the Housing Trust Fund to assist in building affordable housing, primarily in rural Oklahoma. It is more flexible in nature than HOME Investment Partnerships Program funds or Affordable Housing Tax Credits. The Housing Trust Fund provides low-interest loans to finance new construction, conversion of buildings into apartments or homes, rehabilitation projects or infrastructure when part of a total development project.

## **Multi-Family Bonds**

The Multifamily Bond Program provides financing for low and moderate-income housing through the issuance of tax-exempt mortgage revenue bonds.

## **Oklahoma Housing Finance Agency (OHFA)**

### **Street Address:**

100 NW 63rd Street, Ste. 200  
Oklahoma City, OK 73116

### **Mailing Address:**

P.O. Box 26720  
Oklahoma City, OK 73126-0720

Local: (405) 848-1144 Toll Free: (800) 256-1489 Fax: (405) 879-8822

## **Office Hours & Additional Information**

### **Office hours:**

Open Monday-Friday 8 a.m.-4:45 p.m. We are closed for state holidays. Rental assistance phone lines are closed from noon-1 p.m. each day.

### **Directions:**

OHFA is conveniently located at the corner of NW 63rd and the Broadway Extension.

### **Parking:**

On-site parking and handicapped parking are available.

### **Handicapped Accessible Entrance:**

The handicapped accessible entrance is located on the southeast corner of the building.

### **Bus Transportation:**

The Oklahoma City Embark stops near OHFA. The route is 018-Lincoln.



# POST-DISASTER INSURANCE GUIDE

OKLAHOMA  
INSURANCE  
DEPARTMENT

# WHAT'S INSIDE

<b>WHO WE ARE</b>	<b>1</b>
<b>INSURANCE AND YOU</b>	<b>3</b>
TYPES OF INSURANCE	3
HOMEOWNERS AND RENTERS	3
AUTO	4
HEALTH	5
LIFE	6
<b>CANCELLATION TIME FRAMES</b>	<b>8</b>
<b>AFTER THE STORM</b>	<b>9</b>
GETTING STARTED	9
TORNADO	9
EARTHQUAKE	10
WILDFIRE	11
TREES, FLOODS AND WINDSTORMS	11
<b>CLAIMS &amp; TIPS</b>	<b>13</b>
FILING A CLAIM	13
QUICK TIPS	14
<b>WAYS TO SAVE</b>	<b>15</b>
<b>FRAUD &amp; COMPLAINTS</b>	<b>17</b>
INSURANCE FRAUD	17
INSURANCE ADJUSTERS	17
HIRING A CONTRACTOR	18
FILING A COMPLAINT	19
<b>TOOLKIT</b>	<b>21</b>
HOME INVENTORY APP	21
CONTACT NUMBERS	21

# WHO WE ARE



The Oklahoma Insurance Department is responsible for enforcing the insurance-related laws of the state. We protect consumers by providing accurate, timely and informative insurance information. We promote a competitive marketplace and ensure solvency of the entities we regulate. We also license and educate insurance producers and adjusters, funeral home directors, bail bondsmen and real estate appraisers.

More than \$13 billion of premiums are written in Oklahoma annually. OID collects more than \$150 million in premium taxes, which provides funding to the Firefighters Retirement System, the Police Retirement System, the Law Enforcement Retirement Fund as well as the State's General Revenue Fund.

## **MISSION STATEMENT:**

To protect and enhance the financial security of Oklahoma and Oklahomans.

## **VISION:**

Our authoritative, efficient and professional staff will be the best at delivering responsive and innovative services to the public.

John Doak was sworn in as the 12th Insurance Commissioner of Oklahoma on Jan. 10, 2011. To learn more, please visit John Doak's bio page on <http://oid.ok.gov>.

## **PROTECTING OKLAHOMANS**

**The Consumer Assistance and Claims Division** receives more than 39,000 consumer inquiries annually. 405.521.2991

**The Anti-Fraud Unit** employs experienced CLEET certified law enforcement officers that conduct investigations of various white-collar crimes related to insurance fraud. The Unit works closely with a number of local, state and federal law enforcement agencies and prosecutors. 405.521.6614

**The Licensing and Education Division** oversees the issuance of more than 106,000 licenses to agents, adjusters and agencies and oversees continuing education requirements. 405.521.3916

**The Medicare Assistance Program** provides free counseling to Oklahomans on Medicare and teaches them how to prevent fraud, abuse and waste. 800.763.2828

**The Legal Division** administers the E.A.G.L.E. (Ending Arguments Gently, Legally and Economically) Mediation Program. 405.521.2746

**The Rate and Form Compliance Division** approves life, accident and health, property, marine, vehicle, and casualty insurance products. The division's responsibility is the review of policy forms and rates to ensure compliance with Oklahoma statutes and regulations. Property & Casualty 405.521.3681 | Life, Accident & Health 405.521.3541

**The Financial and Examinations Division** regulates 90 domestic and more than 1,500 foreign companies operating in Oklahoma. Through licensing and financial oversight, the division works to ensure the solvency of insurers and other regulated entities operating in the state. 405.521.3966

**The Bail Bond Division** is responsible for all aspects of licensure, supervision and regulation of bail bondsmen in Oklahoma. 405.521.6610

**The Real Estate Appraiser Division** provides administrative support to the Oklahoma Real Estate Appraiser Board – the licensing and enforcement agency for real estate appraisers. 405.521.6636

**Oklahoma City Location:**

Five Corporate Plaza  
7645 E. 63rd St., Suite 102  
Oklahoma City, OK 73112  
Main: 405.521.2828

**Tulsa Location:**

3625 NW 56th, Suite 100  
Tulsa, OK 74133  
Main: 918.295.3700

**Twitter: [twitter.com/oid411](https://twitter.com/oid411)**

**Web: [www.oid.ok.gov](http://www.oid.ok.gov)**

**Hotline: 800.522.0071**

# INSURANCE AND YOU



## TYPES OF INSURANCE

### HOMEOWNER'S INSURANCE

Homeowners insurance is a combination of coverages that address the risks of owning a home. The homeowner has several options, but the insurance will generally include coverage for losses due to fire, severe weather damage, burglary, vandalism and other perils.

**Homeowners insurance is an important purchase for two major reasons:**

1. To protect your property – Homeowners insurance covers both your property and you for personal liability you might incur for injuries to others or their property while they are on your property.
2. To satisfy your mortgage lender – Most mortgage lenders require you to have insurance as long as you have a mortgage. Even after you pay off your mortgage, reason number 1 is still enough to justify keeping your property insured.

**A homeowner's policy typically covers:**

- Your house and other buildings on your property
- Your personal property in your home or on your property
- Your personal liability to others, such as legal costs if you are taken to court because someone was injured at your home.
- Medical payments for others accidentally hurt on your property
- Additional living expenses if you must rent a place to live while your home is being repaired

### RENTERS INSURANCE

Renters insurance includes three important types of financial protection: coverage for personal possessions, liability protection and additional living expenses for those who rent an apartment or home. Loss of personal possessions can range from damage caused by fire or smoke, lightning, vandalism, theft, explosion and water damage (not including floods). If your home or apartment is damaged by a covered event and you have to live somewhere else, most policies will reimburse you the difference between your additional living expenses and normal living expenses. Plus, renters insurance helps cover legal costs if you're taken to court because someone is injured at your residence.

You can get either a replacement-cost policy, which will pay to replace your possessions up to the policy's dollar limit, or a cash-value policy, which will pay only what the items are worth when stolen or damaged. Commonly offered discounts include if you have a security system, smoke detectors and deadbolt locks. Multi-policy discounts, good credit and senior citizen discounts are also often available to renters.



## **AUTO INSURANCE**

Automobile insurance purchased by vehicle owners or operators covers the perils associated with driving a car. There are a number of coverages available, more fully discussed below.

### **Premiums vary depending on:**

- age,
- gender,
- years of driving experience,
- accident and moving violation history,
- type of vehicle (including model, year and value),
- territory (where you garage and drive the vehicle),
- credit scores.

## **LIABILITY**

In Oklahoma, in order to legally drive a vehicle, the owner must have liability insurance, to cover the risk of injuring someone else. The minimum coverage required by law is \$25,000 bodily injury per person, \$50,000 total bodily injured per accident, and \$25,000 property damage. If the costs incurred exceed these amounts, it is the responsibility of the party at fault to pay.

## **COLLISION**

Coverage pays for damage to your vehicle for a collision accident no matter who is at fault.

## **COMPREHENSIVE**

Coverage pays for damage to your vehicle caused by something other than collision.

## **OPTIONAL COVERAGES**

Uninsured Motorist coverage compensates you and your passengers for injuries sustained in an accident caused by a driver who has no insurance or by a hit-and-run driver.

Rental Reimbursement coverage pays expenses incurred for a rental car while your auto is being repaired due to an auto accident.

Towing and Labor coverage pays toward the cost of towing or repairing your vehicle if you are stranded and your vehicle is not running. Some policies provide coverage for flat tire change, locksmith service and battery jumpstart.

Medical Payments coverage pays for reasonable medical expenses if you or your passengers are injured in an automobile accident.

Guaranteed Asset Protection coverage pays the difference between the actual cash value of the car and the amount of the loan. This coverage is generally provided by a separate policy.

Excess Electronic Equipment coverage pays toward the cost to replace your electronic equipment or media when coverage is not provided for excess electronic equipment, tapes, records, discs and other media. It is offered for an additional charge.

## **HEALTH INSURANCE**

Health insurance is an important coverage that helps protect you and your family from the devastating financial effects of unexpected health problems or catastrophic illness and can be an important policy in the event of a disaster.

You may receive health coverage through an individual insurance policy, through a policy issued to you as a member of an association group or through employer sponsored health plan.

**Although there are many forms of health insurance, most comprehensive coverage includes some form of managed care services:**

- Policies that provide managed care services;
- Policies that provide limited benefits.

## **TYPES OF MANAGED CARE**

**Preferred Provider Organizations (PPOs)** - PPOs offer a provider network to meet the health care needs of their insured. The PPO contracts with a group of health care providers, or with a PPO network, to control the cost of providing health care. The insured chooses who will provide their health care; but if the insured chooses a provider in the network, the insured will usually pay less in deductibles and coinsurance.

**Health Maintenance Organization (HMO)** - HMO members pay a monthly fixed dollar amount (similar to an insurance premium), which gives them access to a wide range of health care services. In many cases, members also pay a predetermined amount, or copayment, for each doctor or emergency room visit and for prescription drugs, rather than paying the provider in full and obtaining a portion of the reimbursement later. Members must use the HMO's network of providers, which are the doctors, pharmacies and hospitals under contract with that particular HMO.

**HMO Plan with a Point of Service option (POS)** - In the HMO has a POS option; members may choose, at the point of service, whether to receive care from a physician within the plan's network or to go out of the network for services. The POS plan provides less coverage for health care expenses provided outside the network than for expenses incurred within the network. Also, the POS plan will usually require you to pay deductibles and coinsurance costs for medical care received out of network.

## **EXPENSES IN ADDITION TO THE PREMIUM**

**Deductibles:** This is the amount of covered health care expenses that must be paid for by the insured or member before the insurance company or HMO will begin paying.

**Co-Insurance:** This is the amount stated in the policy that is the insured's portion of the claim. For instance, the insurance company may pay 80% of the claim and the insured's share is 20% of the claim. The co-insurance amount is paid in addition to the deductible. In a PPO plan, the co-insurance for an out of network provider will generally be higher than that for an in-network provider.

**Co-Payments:** Some policies provide for a set amount paid by the insured for a particular service, usually an office visit. In that case, the insured pays their co-pay for the visit and the insurer pays the rest of the bill. Amounts you pay for co-payments may or may not go toward the deductible, depending on the policy.

**Balance Billing:** This occurs when seeing a provider outside the policy's network. When seeing an out-of-network provider, the insured is responsible not only for a higher coinsurance, but also the balance of the provider's charges above the amount allowed by the policy.

## **POST-DISASTER**

If you need emergency care following a disaster, seek treatment at the nearest medical facility. Even if you are in a managed care plan, those plans have to cover your emergency treatment regardless of whether or not the facility is in your plan's network. Once your emergency is treated, you will have to comply with your plan's requirements.

Determine from your insurer what coverage your plan provides when you are displaced and need medical attention outside of your area. Locate alternative care if your regular treatment settings are unavailable.

Learn about your plan's coverage for catastrophic or long-term injuries, including coverage for rehabilitation and the lifetime maximum the policy will pay.

Save any medical or prescription receipts to submit for reimbursement from Flexible Spending Accounts (FSA).

Know your rights: if you are not receiving payment for the medical treatment you need, you or your doctor should contact the insurance company for assistance.

## **LIFE INSURANCE**

Life insurance is a form of insurance that pays a beneficiary in the event of the death of the insured person. When a policy is purchased, a specific death benefit is chosen.

**Life insurance is a contract between the policy owner and the insurance company:**

- policy owner (or policy payer) agrees to pay a defined amount called a premium.
- insurance company agrees to pay a sum of money upon the death of the insured person.
- beneficiary – the person or persons named by the policy owner – will receive policy proceeds (benefit) upon the death of the insured person.

**The three main categories of life insurance are;**

1. term life,
2. whole life, and
3. universal life.

**POST-DISASTER**

Lack of documentation is typically a significant concern due to life insurance policies being left behind or lost. Generally, disaster victims can obtain the benefits they are entitled to even without the actual life insurance policy or death certificate in hand. Most life insurers are prepared to verify an individual policy without a policy number as long as claimants can provide basic information on the policyholder.

**DO:**

Whole life and universal life insurance policies build up cash value. Check to see if your policy has cash value. A loan against your policy's cash value can help you recover and rebuild.

**DO:**

Look into any group life policies you may have through your employer. Group life policies can provide some financial relief, but are easily overlooked during a crisis because the policyholder is often unsure of which company provides the policy. Seek help from your employer(s) to determine if help may be afforded.

**DON'T:**

Try to cheat the system. It is never a good idea to try to take advantage of the company's leniency in paying out claims without strict documentation. Most companies will follow up on claims that are paid out and will take action if there is any evidence of fraud.

**DO:**

Make plans for the future by keeping copies of important life insurance documents with trusted family members or in a safety deposit box, in case of an e Co-Payments: Some policies provide for a set amount paid by the insured for a particular service, usually an office visit. In that case, the insured pays their co-pay for the visit and the insurer pays the rest of the bill. Amounts you pay for co-payments may or may not go toward the deductible, depending on the policy.

Balance Billing: This occurs when seeing a provider outside the policy's network. When seeing an out-of-network provider, the insured is responsible not only for a higher coinsurance, but also the balance of the provider's charges above the amount allowed by the policy.

# CANCELLATION TIME FRAMES



BEFORE CANCELLING FOR:	YOUR COMPANY MUST GIVE YOU:
<b>Personal Auto</b>	
Nonpayment of premium	10 days notice
All other personal auto cancellation	10 days notice
<b>Homeowners</b>	
Homeowners nonpayment of premium	10 days notice
Homeowners, all other cancellations	10 days notice
<b>Commercial</b>	
Commercial nonpayment of premium	10 days notice
All Commercial in effect more than 45 days	10 days notice
<b>Nonrenewal</b>	
Personal Auto nonrenewal	20 days notice
Homeowners nonrenewal	30 days notice (Effective July 2013)
Commercial nonrenewal	45 days notice
Commercial excess and umbrella nonrenewal	45 days notice

\*Please note, when Emergency Declarations are in place, timeframes may be altered or cancellations prohibited during the designated time.

# AFTER THE STORM



## GETTING STARTED

For all types of disasters – tornadoes and severe weather, earthquakes, wildfires, floods and windstorms – there are basic steps to get you started down the path to recovery. Each of the steps listed below will be applicable for all types of disaster-related loss.

### FIRST THINGS FIRST:

Call your insurance provider for the property that has been damaged: homeowners, renters and/or auto.

- Do not enter your home before making sure the structure is safe to enter
- If electricity is being supplied, turn off all electricity at the main switch. Secure an electrician to check your system as soon as possible.
- For water damaged property, open windows and doors to aid in the drying process and circulate air to remove foul odors and help protect you from any leaking gas. When doing so, do not light any type of open flame to avoid causing an explosion.
- Take pictures and/or video of all damage inside and outside your home **BEFORE** beginning clean up.
- Be cautious and protect yourself against bodily injury inside your home, taking extra caution against debris and slippery surfaces in addition to broken glass.
- Avoid throwing anything away initially; the adjuster will help determine what should and should not be thrown away. Perishable food should be thrown away quickly to avoid contamination, but keep an itemized list if your homeowners policy covers perishable foods.

### ALWAYS:

- Make temporary repairs to your property to prevent further losses from the elements and to secure your property. Examples of this would be boarding up windows, placing plastic over holes in the roof and drying out wet carpets and furniture.
- Make a list of all personal property destroyed or damaged. Note the approximate date, price, and place of purchase and attach any sales receipts you may have. Drawing from a home inventory that you have previously prepared will be a significant asset for speedy recovery. The adjuster will ask you for this information.

## TORNADOES

Tornado activity averages 20 occurrences per year with approximately three-fourths of tornado activity each year occurring from April to June. The Oklahoma Department of Emergency Management has ranked tornadoes as Oklahoma's number one Critical Priority Risk due to their high probability, severity and short warning time. The United States has the highest incidence of tornadoes worldwide, with more than 1,000 every year, due to its continental geography. Oklahoma is in the nation's "Tornado Alley" and experiences more tornadoes per square mile than any other state in the plains. These tornadoes primarily occur between the hours of 3PM and 9PM, but can happen any time of the day or night.

**PROTECT** yourself with insurance on your residence. A homeowners or renters policy is your protection against a devastating loss. We encourage you to talk with an insurance agent of your choice about the options you have in selecting a policy.

**REVIEW** your insurance coverage each year to ensure that you have adequate coverage.

**PREPARE** a detailed inventory of your household furnishings with a photograph of each room in your home. Include other valuables and equipment you own.

**HAVE a plan of action:**

- Select a shelter/location, and have a plan for family members who may be away from home at the time of the storm.
- Make a list of important telephone numbers and remember to include your agent.
- Prepare an emergency supply kit.

**COLLECT** emergency supplies to include non-electric can opener, bottled water (3 gallons per family member), flashlight, portable radio, extra batteries, fire extinguisher, essential medication, first aid kit, blankets and canned foods.

## **EARTHQUAKES**

According to the National Association of Insurance Commissioners, about 90 percent of Americans live in areas that experience at least occasional tremors. Some of the most violent earthquakes in U.S. history have been recorded in the central states. Parts of Oklahoma are at moderate risk for earthquakes. Earthquake insurance must be purchased either separately and independent of your homeowners insurance or acquired as an “endorsement” of additional coverage under your existing homeowners policy.

An earthquake insurance policy covers home repairs needed due to earthquake damage. It may also cover other structures not attached to your house, like a garage, and will cover personal property from damages directly caused by an earthquake. It might cover increased costs of repair to meet current building codes, and costs to stabilize the land beneath your home. It pays extra living expenses while your home is under repair, and covers the cost of debris removal.

## **EARTHQUAKE INSURANCE QUICK FACTS**

- Earthquake insurance premium are determined by factors including your home’s location, age and construction, the estimated cost to rebuild the house and replace its contents, and the value of the deductible you agree to pay in the event that you file a claim.
- Earthquake insurance deductibles work differently than those of standard homeowner’s policies. You might have separate deductibles for the home, outside structures such as a detached garage or a fence, and for personal contents.

Ask your agent to clarify all the deductibles you might face if disaster strikes.

- You cannot buy insurance to repair the home after it has already been damaged. But even if a small earthquake only shakes you into purchasing a policy to protect against a bigger one that might occur in the future, be aware that many companies will not sell new earthquake insurance policies for 30 to 60 days after a quake, due to the expectation of aftershocks.

## **WILDFIRES**

In the event of a wildfire, act quickly and wisely:

**CALL 911** or your local fire department immediately. In certain areas of the eastern part of the state, wildfire hotlines exist and should be notified first in the event of an outdoor blaze.

After calling firefighters, **SECURE** your property, pets and livestock as best you can without risking the lives of you and your family.

When the fire has moved on or been extinguished, **CALL** your insurance agent or company claim line as soon as possible.

**READ** your homeowner's or renter's insurance policy carefully to fully understand your coverage and your rights. If you don't have the policy in hand, ask the agent for a copy.

Follow **GETTING STARTED** procedures such as documenting your losses and protecting against further property damage and bodily injury.

## **TREES, FLOODS AND WINDSTORMS**

The following weather-related events are usually not covered by standard homeowner's insurance policies:

- Interior storm-water damage when there was no damage to the home's roof or walls,
- Flood damages,
- Removal of fallen trees from the property, unless those trees land on and damage the roof and walls of the home,
- Food spoilage due to power outages,
- Water damage from backed-up drains or sewers.

Flood damage is not covered by homeowners insurance in Oklahoma and therefore requires separate insurance. Flood insurance is available to protect homes, condominiums, apartments and non-residential buildings, including commercial structures. As in the case of earthquake insurance, do not wait until a storm is coming to purchase flood insurance as it may take 30 days after purchase for a flood insurance policy to go into effect.

Flood insurance is an exclusive policy that is federally backed by the NFIP and available for homeowners, renters and businesses. Visit their website at

<http://www.floodsmart.gov/floodsmart/> or call their toll free number: 1-888-379-9531.

Insurance companies work closely with Federal Emergency Management Agency (FEMA) and the NFIP to offer flood insurance to property owners and renters.

Rates do not differ from company to company, but do depend on factors such as age, type of construction and the level of flood risk in your area. FEMA estimates an average homeowner's flood insurance premium to be approximately \$500 a year, depending on your deductible and other factors.

### **Flood insurance protects:**

**BUILDING:** the structure and its foundation; electrical and plumbing systems; central air-conditioning, furnaces and water heaters; most large and built-in appliances and permanently installed carpeting over unfinished flooring.

**CONTENTS:** clothing, furniture and electronic equipment; curtains; portable and window air conditioners; carpeting that is not already included in your property coverage; clothes washers and dryers.



Be sure to check other policies for all opportunities for recovery including homeowners and auto policies for damage to property and vehicles. Property damage caused by fallen trees can be the most misunderstood coverage in a homeowner's insurance policy. If you carry homeowners insurance, you will be covered for damage to a structure and its contents from fallen trees and branches. The cost to remove the tree or limb is also covered by the insurer. Additionally, your homeowner's policy will cover damages when the tree is on another's property and has caused damage to your structure or property. An example of this would be if a tree limb is stretching across your property and falls due to wind, lightning or hail, causing damage to a structure such as the house, garage or fence. In other words, it is the responsibility of the owner on whose property the tree limb fell to contact their homeowner's insurance provider.

If you are not sure if damage was caused by flood, tree-related damage or windstorm, contact your insurer to submit your claim for all damages. Your company will send an adjuster to investigate and determine the cause of loss. Generally, windstorm damage is covered under your homeowner's policy with a separate deductible. If your policy excludes windstorm coverage, having a separate policy to insure your property for these kinds of losses is strongly encouraged



## FILING A CLAIM

When you are filing a claim here are a few things to remember:

1. Contact your insurance agent or insurance company to file the claim.
2. Keep a log of claim activity (for example, for a telephone call, write down the name of the person you speak with, the date and time of the call, as well as what the call was concerning.)
3. Remember that the Consumer Assistance Division of the Oklahoma Insurance Department is here to answer any questions you have concerning the handling of your claim.

## HOME

**Step 1:** Call your agent or insurance company to start your claim.

**Step 2:** Make any temporary repairs necessary to keep your property from receiving further damage. Before moving any debris or removing damaged belongings, make sure to take photos or video of the damage. Make a list to document these losses.

**Step 3:** After you have filed your claim, the insurance company will arrange to send a claims adjuster to your home to assess the damage. Obtain repair estimates from trusted local contractors to help you when you're speaking with the insurance adjuster.

**Step 4:** When it comes to paying your claim, you may receive multiple checks. The payment for the contents or personal property will be made out to you. However, if there is a mortgage on your home, the payment for the structural damage may be payable to you and your mortgage holder.

## AUTO

**Step 1:** Call 911 if someone has a life-threatening injury. If there's no emergency, call the police directly. Make sure to obtain a police report. Comprehensive coverage pays for damage to your vehicle caused by something other than a collision. Follow steps 3 & 4 for these types of claims.

**Step 2:** Exchange license plate numbers, contact information and auto insurance information with the other parties involved. Take photos of the scene, if possible. Make sure to get phone numbers, including witnesses, if applicable. Do not admit fault at the scene, as the adjuster will determine negligence.

**Step 3:** Contact your insurance company as soon as possible.

(Not at fault) Advise your carrier of the accident and file a claim with the responsible party's carrier. If the driver is uninsured, file a collision claim and confirm uninsured motorists' coverage on your policy.

(At fault) File a collision claim with your carrier if you have damages. The other party will likely file a claim for their damages with your carrier.

**Step 4:** The adjuster will examine your vehicle and determine an estimate for repairs or total the vehicle. You may be asked to collect estimates for repair of minor damage and submit them to the responsible party's insurance carrier. The insurance company will cut a check in the amount of the repair. For a collision claim, the amount will be minus the collision deductible.

## **QUICK TIPS**

### **INSURANCE CHECK-UP**

Includes asking three questions:

1. What type of coverage do I have?
2. How much coverage do I need?
3. What are my discounts and deductibles?

### **EXCLUSIONS AND LIMITATIONS**

A homeowner's policy usually DOES NOT cover:

- Flood
- Earthquake, landslide, or mudslide
- Sewer backup
- Identity theft

Your homeowners or renters policy MAY NOT cover claims related to:

- Dog bites
- Swimming pools or trampolines
- Operating a business from your home

Be sure to ask your agent about the exclusions. You may be able to buy a separate policy to cover some or all of the events your homeowner's policy includes these circumstances.

A homeowner's policy usually LIMITS coverage for these items:

- Mold
- Jewelry, guns, electronics, collectibles, and antiques
- The costs of meeting updated electrical, fire, plumbing, and building codes

### **QUESTIONS TO ASK AGENTS**

1. Are the agent and the insurance company licensed by my state insurance department? For how long?
2. How can I find out the claims history of the home before I buy it?
3. If I submit a claim, how will it affect my premium when I renew the policy?
4. What discounts are available?
5. What does the policy cover? What doesn't it cover? What are the limits to the coverages?
6. How much coverage for my personal property do I need?
7. Should I buy flood insurance or earthquake coverage?
8. How will my credit history affect my premium?
9. Am I in your lowest-priced company or tier? If not, why?
10. How can I get a better rate?
11. What perils or coverage is excluded or limited in the policy?
12. May I add the peril or coverage back into the policy?

## WAYS TO SAVE



### **CLUE REPORTS**

Lexis Nexus Risk Solutions, Inc. offers Comprehensive Loss Underwriting Exchange (CLUE) Reports by calling 1-888-497-0011 or by submitting an online request at <https://personalreports.lexisnexus.com/>. CLUE Property and Auto's are consumer reporting agency products developed from loss information submitted monthly by participating insurers. Data provided in CLUE reports includes claim information, such as date of loss, type of loss and amounts paid, for up to seven years of personal property and automobile claims.

The Fair and Accurate Credit Transactions Act of 2003 enables consumers to receive one free disclosure per 12-month period. Receiving CLUE reports help consumers monitor the accuracy of claims and dispute loss history information. Additionally, requesting a CLUE Property report before purchasing a home is a good way to make certain that the insurance loss history of the property will not impact the availability or pricing of Homeowners insurance if there are no losses reported.

Other ways to save:

- Ask for discounts
- Increase your policy deductible
- Good student grades
- Continued policy renewals
- Claims - Free Discount
- Raise your credit score
- Placing another type of policy with the same insurer

# FRAUD AND COMPLAINTS



## INSURANCE FRAUD

### WHAT IS INSURANCE FRAUD?

- Occurs when someone is intentionally deceived by another to receive insurance benefits.
- Can be committed by either the consumer or an insurance provider.
- Increases the cost of your premiums by nearly 30 percent.

### DON'T BE A VICTIM OF FRAUD

You can protect yourself against insurance scams if you stay alert, ask questions and report any suspicious insurance transactions. Never sign blank insurance claim forms. Ensure that businesses and individuals are legitimate by asking for and verifying references. Search business names online for evidence of scams and check with the Better Business Bureau to see if any complaints have been filed against them. Get multiple estimates and get all work in writing before making any payments. Don't sign incomplete contracts. Don't finish paying for work or sign a completion certificate until the work is done and approved by you.

If you suspect insurance fraud, contact the Insurance Department's Anti-Fraud Unit at 405.521.6614.

### INSURANCE ADJUSTERS

An adjuster is a licensed representative of the insurance company. They are responsible for handling claims made against the insurance policy, or against a policyholder. An adjuster investigates, evaluates, negotiates, and finalizes claims brought against an insurance policy or policyholder. They can be actual employees of the insurance company, or independent adjusters hired to handle insurance claims on behalf of the company.

### FACTS ABOUT ADJUSTERS

- Insurance company adjusters do not work on commission, nor do they otherwise benefit by paying you less for a loss.
- Their objective is to pay exactly what a claim is worth – no more, no less.
- Just as it is wrong to underpay a claim, it is wrong to overpay one; in the end, everyone suffers through higher premiums.
- Their work hours extend beyond 8 to 5. Adjusters are on call 24 hours a day when an emergency strikes.

### WHAT SHOULD YOU EXPECT FROM AN ADJUSTER

At a minimum, you should expect to be restored to the conditions that existed prior to the loss. You should also expect prompt, fair, and courteous service. You should not expect your adjuster to help you recover benefits you do not have under your insurance policy.

## **HIRING A CONTRACTOR**

Finding and hiring a contractor can lead to a whole new set of issues unless you are careful and aware of the scams that dishonest people have tried in the past. A few quick tips include:

- Be wary of those who claim the insurance company sent them, as insurance companies usually do not recommend contractors.
- Always ask to see something in writing.
- Get bids from at least three different sources.
- Do not do business with a contractor who cannot show proof of insurance.
- With all contractors, request the names and phone numbers of at least two references who have had similar work done by them in the last year.
- Only do business with a contractor who is bonded, which will offer you some protection if the job is not satisfactorily completed or supplies purchased to make your repairs are unpaid.
- Check the licensing of the contractor with the State Licensing Board for Contractors.
- Watch out for out-of-state contractors coming by to take advantage of the local situation.
- Also be wary of contractors who demand payment in full before work is completed.
- Record the contractor's license plate number and driver's license number, if possible.
- Check to see if your contractor is licensed in Oklahoma on the Oklahoma Construction Industries Board website at <http://cibverify.ok.gov/> or call 405-521-6550.
- Before any work is started, request a clearly worded, itemized contract. Review it with the contractor and make sure you understand and agree with its content before the contract is signed.

### **THE CONTRACT SHOULD INCLUDE THE FOLLOWING:**

- A separate breakout of labor and cost of materials.
- The contractor's responsibility to get all required permits.
- The date the project is to begin and the date it is to be completed.
- Proof of insurance coverage from the job's start date until work is to be completed.
- The amount of payment required along the way, with the final payment due **AFTER** the work has been completed to your satisfaction.
- A statement guaranteeing that the work area will be left in its original condition when the job is done.

## FILING A COMPLAINT

If you are concerned that the insurance company is treating you unfairly, your first step would be to contact the insurance company and try to resolve the issue. However, if you are unable to find a resolution to the issue you are having, you have the option of filing a complaint with the OID.

To file a complaint, we will need your complaint to be in writing. Request for Assistance Forms are located online at [www.oid.ok.gov](http://www.oid.ok.gov) to assist you in filing your complaint. Please complete the form in its entirety.

### Remember to:

- Fill out the form completely,
- Sign the form,
- Give our office as much information as possible, and
- Provide copies of all policies, riders, letters, phone logs, etc.

Here are a few ways to go about filing a complaint:

- On our website at <http://www.oid.ok.gov>
- By fax at (405) 521-6652
- In person, we are located at the address listed below:
- By mail at:

Oklahoma Insurance Department  
Five Corporate Plaza  
3625 NW 56th, Suite 100  
Oklahoma City, OK 73112

### Please note that once received:

- Your complaint will be assigned to the appropriate Consumer Assistance/ Claims Analyst, who will send you an acknowledgement letter.
- We will then contact the company for a detailed explanation of its position.

By law the company has thirty (30) days from the date on the letter to respond.

- There may be unforeseen delays if the company needs additional time to gather information to fully address your concerns. If there are delays, the Consumer Assistance/Claims Analyst will advise you of the status of your file by mail.

- Once a final response is received from the insurance company and is reviewed by the Consumer Assistance/Claims Analyst, a letter of explanation will be forwarded to you by mail.

Scan to file a complaint:



# TOOLKIT



## HELPFUL LINKS APPS

The Oklahoma Insurance Department has gathered a few helpful insurance-related resources for you to use.

- The Oklahoma Insurance Department is proud to work with the National Association of Insurance Commissioners to bring you this informative and helpful guide to buying insurance.

Insure U's Guide to Insurance: [www.insureuonline.org](http://www.insureuonline.org)

- Because Oklahoma is a frequent target for severe weather, a Home Inventory is critical to all Oklahoma families. There are many ways to create a Home Inventory. One easy way is to use an app created by the National Association of Insurance Commissioners. Scan one of these QR codes to download the app:

iPhone App:



Android App:



- Learn more about flood insurance and how you can get covered: [www.floodsmart.gov](http://www.floodsmart.gov)

## CONTACT NUMBERS

OKLAHOMA INSURANCE DEPARTMENT

Phone: 800-522-0071 [www.ok.gov/oid](http://www.ok.gov/oid)

OKLAHOMA DEPARTMENT OF EMERGENCY MANAGEMENT

Phone: (405) 521-2481 <http://www.ok.gov/OEM/>

OKLAHOMA DEPARTMENT OF PUBLIC SAFETY

Phone: (405) 425-2424 [www.dps.state.ok.us](http://www.dps.state.ok.us)

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

Phone: (800) 621-FEMA (3362) TTY: (800) 462-7585 [www.fema.gov](http://www.fema.gov)

AMERICAN RED CROSS

Phone: 1-800-REDCROSS (1-800-733-2767) [www.redcross](http://www.redcross)



**OKLAHOMA  
INSURANCE**  
DEPARTMENT



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[youtube.com/okinsurance411](https://youtube.com/okinsurance411)

**FIVE CORPORATE PLAZA  
3625 NW 56TH STREET, SUITE 100  
OKLAHOMA CITY, OKLAHOMA 73112**

**1.800.522.0071**

[www.oid.ok.gov](http://www.oid.ok.gov)

## MINIMUM STATE REQUIREMENTS FOR STORM SHELTERS

The Oklahoma Uniform Building Code Commission (OUBCC) was created in 2009 to adopt standardized state minimum building codes; however, does not have any enforcement or inspection authority.

### Residential Storm Shelters (for one- and two-family dwellings and townhomes)

Storm shelters are not mandated to be built in any residence unless the jurisdiction in which the residence is being built so requires it. However, if a storm shelter is built, the OUBCC has adopted and modified the International Residential Code®, 2009 edition (IRC 2009®) to mandate storm shelters must be built to the ICC/NSSA 500 Standard, FEMA 320 Standard or other equivalent engineered system. The International Residential Code as modified in the OUBCC rules as shown below:

#### 748:20-5-6. IRC 2009 Chapter' 3 Building Plans

(6) Section R323.I General. This section has been modified to provide for more than one standard to be utilized to build a storm shelter. This section has been modified to read: This section applies to the construction of storm shelters when constructed as separate detached building or when constructed as safe rooms within buildings for the purpose of providing safe refuge from storms that produce high winds, such as tornados and hurricanes. In addition to other applicable requirements in this code, storm shelters shall be constructed in accordance with one of the following: ICC/NSSA 500 or FEMA 320 or other equivalent engineered system.

### Commercial Storm Shelters (for all structures other than one- and two-family dwellings and townhomes)

Storm shelters are not mandated to be built in any commercial structure, unless the jurisdiction in which the structure is being built requires it. However, if a storm shelter is built, the OUBCC has adopted the International Building Code®, 2009 edition (IBC 2009®) in Section 423, "Storm Shelters" which does required the structure to be built to the ICC/NSSA 500 Standard.

#### Standards:

FEMA 320 download can be found at: <http://www.fema.gov/library/viewRecord.do?id=1536>

The ICC/NSSA 500 can be ordered directly through the International Code Council at their website: [www.iccsafe.org](http://www.iccsafe.org), or through a local book store.

The 2009 editions of the International Residential Code® and the International Building Code® as originally published without OUBCC modifications can be viewed at the following link: <http://ouublicecodes.cyberregs.com/icod/IC-P-2009-000019.htm>

This information is summary in nature, for specifics; please refer to the actual codes and standards.

Locate Services In  
OKLAHOMA

**24/7**

**REACHOUT** Hotline  
**1-800-522-9054**

1 2 3 4

### Services

- Behavioral Health Case Management
- Behavioral Health Rehabilitation Specialist (BHRS)
- Children's Recovery Center of Oklahoma
- DUI (ADSAC) Services
- E-Prevention Resource Center
- Gambling Addiction
- Oklahoma Drug and Mental Health Courts
- Peer Recovery Support Specialist
- Prevention in Practice
- Provider Certification
- Training Institute
- Statistics and Data
- Tribal State Relations

### Help Lines

2-1-1 Call 211

Disaster Distress Hotline 1-800-985-5990

Gambling Hotline 1-800-522-4700

Reachout Hotline 1-800-522-9054

Suicide Prevention 1-800-273-TALK (8255)

Tobacco Helpline 1-800-QUIT-NOW (784-8669)