

FEMA Rental Assistance May Be A Valuable Housing Solution for Kentucky Storm Survivors

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Frankfort, Ky. – Kentucky residents displaced from their homes by the severe storms, flooding, landslides and mudslides from Feb. 27 through March 14 may find FEMA rental assistance an important way to move their recovery forward.

FEMA rental assistance provides survivors a grant to pay for somewhere to live temporarily while they work on permanent housing plans such as repairing or rebuilding their home. Options include renting an apartment, house, or recreational vehicle that can keep survivors near their jobs, schools, homes, and places of worship. Rental assistance is available to homeowners and renters whose homes are uninhabitable even if they have flood insurance. Survivors must be willing to relocate temporarily from their homes to be considered for rental assistance.

FEMA may provide financial assistance to pre-disaster homeowners or renters to rent temporary housing when an applicant is displaced from their primary residence as a result of a Presidentially-declared disaster.

Rental assistance is intended to cover the monthly rent amount and cost of essential utilities (i.e., gas, electric, water, oil, trash, and sewer), excluding telephone, cable, TV, or internet service for the housing unit.

Rental assistance may also be used to pay a security deposit in an amount that does not exceed the cost of one month of HUD Fair Market Rent.

Survivors who live in Breathitt, Clay, Estill, Floyd, Johnson, Lee, Magoffin, Marin or Powell county, should follow these steps if their home is uninhabitable and they need financial help to find a place to stay:

- File an insurance claim. If insured, survivors should check with their homeowner's or renter's insurance agent about additional living expenses



coverage, often referred to as ALE, as part of their policy that may assist in relocating to a temporary residence.

- Apply for FEMA assistance. Survivors who have homeowner's insurance should submit their settlement documents to FEMA for review to determine their eligibility status. If their policy does not include ALE, or if they exhaust this coverage and their home remains uninhabitable, they may be eligible for rental assistance from FEMA.

Apply online at DisasterAssistance.gov, by downloading the FEMA app or by calling the disaster assistance helpline at 800-621-3362 or TTY 800-462-7585 from 7 a.m. to 11 p.m., seven days a week. Those who use a Relay service such as a videophone, InnoCaption or CapTel should update FEMA with their assigned number for that service. They should be aware phone calls from FEMA may come from an unidentified number. Multilingual operators are available. (Press 2 for Spanish)

For the deaf and hard of hearing information regarding FEMA's Individuals and Households Program is available in both Closed Caption and American Sign Language, visit bit.ly/3dMmu2Z

At any time applicants with disabilities who may require a reasonable accommodation can ask FEMA staff directly or submit their accommodation request via email to FEMA's Office of Civil Rights at FEMACivilRightsOffice@fema.dhs.gov or by calling FEMA's Civil Rights Resource Line at 833-285-7448.

A FEMA inspector will contact applicants by phone to ask questions about the type and extent of damage. It may be necessary for FEMA to perform a remote inspection if an applicant reported they are not able to safely live in their home.

