Two Weeks Left to Apply for Federal Disaster Assistance

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FRANKFORT, Ky. – Kentucky homeowners and renters who suffered uninsured or underinsured damage to their property from the Dec. 10-11 storms and tornadoes have just two weeks left to apply for federal disaster assistance.

Friday, Feb. 11, is the deadline to apply for assistance for survivors in Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor and Warren counties.

Survivors are encouraged to file insurance claims for damage to their homes, personal property and vehicles before they apply for FEMA assistance. FEMA grants do not have to be repaid. FEMA assistance is nontaxable and will not affect eligibility for Social Security, Medicaid or other federal benefits.

FEMA's Individual Assistance program is designed to help disaster survivors with basic, critical needs such as a safe, sanitary, and functional place to live while survivors look for a long-term or permanent housing solution. It is not designed to make survivors whole and is not a substitute for insurance coverage. FEMA Individual Assistance cannot duplicate other sources of assistance.

FEMA provides funds paid directly to eligible individuals and households. Financial Housing Assistance may include rental assistance, lodging expenses reimbursement, home repair assistance, and replacement assistance. All are explained as follows:

- **Rental Assistance** is financial assistance for homeowners and renters for temporary housing if the December disaster displaced them from their primary residence.
- Lodging Expense Reimbursement is reimbursement for out-of-pocket temporary lodging expenses that resulted from damage that made their primary residence uninhabitable. Eligible lodging expenses may include the cost of the room and any associated taxes.



- Home Repair Assistance is financial assistance for homeowners to repair their primary residences, utilities servicing the primary residence, and residential infrastructure leading to their disaster-damaged property.
- Replacement Assistance is financial assistance for any homeowner whose primary residence was destroyed by the disaster and can be applied to the purchase of a new permanent residence.
- Other Needs Assistance is financial assistance for other disaster-caused expenses and immediate needs. This assistance may include funds to replace personal property, moving and storage expenses, transportation assistance, funeral, medical, dental, childcare, and miscellaneous disaster-related items.

Applying for help is free. Visit <u>DisasterAssistance.gov</u>, call 800-621-3362, or use the <u>FEMA mobile app</u>. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Lines are open from 6 a.m. to 10 p.m. CST daily. Press 2 for Spanish. Press 3 for other languages.

You also may apply at a Disaster Recovery Center. To find an open recovery center, visit fema.gov/drc.

