

# Kentucky Flood Survivors Have First Chance to Buy Temporary Housing Units

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FRANKFORT, Ky – At the request of the Commonwealth of Kentucky, eligible Eastern Kentucky flood survivors living in FEMA temporary housing units (THUs) are being offered the opportunity to purchase their current unit. Direct Temporary Housing was approved for residents of Breathitt, Floyd, Knott, Letcher, Perry and Pike counties.

To be eligible to purchase a THU, which includes manufactured housing units and travel-trailers, the survivor must lack a permanent housing solution through no fault of their own. Applicants may only purchase a THU in which they currently occupy.

Applicants must be in compliance with the conditions of the Revocable License they signed upon initially moving into the THU, and they must agree to insure the unit, including hazard and flood insurance.

The units will be sold “as is, where is,” with no implied warranties. The buyer must accept all costs required to bring the THU into compliance with local codes and ordinances. Local governments may choose not to participate in the sales program, in which case sales will not be available in those jurisdictions.

All eligible applicants will receive a letter asking if they wish to purchase their current THU. Each interested applicant will be handled on a case-by-case basis.

If an applicant received repair or replacement funds from FEMA, those funds may be used to purchase the THU.

In addition, US Department of Agriculture rural development grants may be available for [eligible very low-income homeowners](#). This program offers grants up to \$40,675 that can be used to make their property functional to support a THU. Funds can be used to hook up water systems, foundations, sewer systems, and septic systems. To be eligible, applicants must live in one of the 26 disaster



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declared counties in Kentucky and meet income requirements.

Residents in the following counties may be eligible for the funding: Boyd, Breathitt, Carter, Casey, Christian, Clay, Cumberland, Floyd, Green, Harlan, Johnson, Knott, Lawrence, Lee, Leslie, Letcher, Lincoln, Magoffin, Martin, Owsley, Perry, Pike, Powell, Taylor, Whitley, and Wolfe counties.

For more information on how to apply, contact [Rural Development Kentucky's Single-Family Housing team](#) or call 859-224-7322.

Upon completion of a sale, the applicant and/or members of the applicant's household will no longer be eligible to receive FEMA housing assistance for that declared event. If an applicant chooses not to participate in the sales program, it will not affect their eligibility for further housing assistance.

Each unit's sale price will be based on a formula that considers the unit type, the number of bedrooms and the number of months the applicant lived in the unit. Applicants who are unable to afford the sale price may appeal that price, but no THU will be sold for less than 25 percent of the unit's adjusted fair market value.

Applicants with questions can call 800-342-1686.

For the latest information on Kentucky flooding recovery, visit [fema.gov/disaster/4663](https://fema.gov/disaster/4663) and follow FEMA on Twitter at [twitter.com/FEMARegion4](https://twitter.com/FEMARegion4). Visit the Governor's website at [governor.ky.gov/disaster-response/flood-response](https://governor.ky.gov/disaster-response/flood-response).

