Displacement Assistance Available for Kentuckians Affected by May 21-27 Severe Weather

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FRANKFORT, Ky. – FEMA's Individual Assistance program has recently implemented significant updates, including Displacement Assistance. If you were affected by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides, and your pre-disaster primary residence located in Butler, Caldwell, Calloway, Christian, Clay, Greenup, Hopkins, Knox, Logan, Muhlenberg, Simpson, Todd, Trigg, Warren and Whitley counties, you may be eligible for this new type of assistance.

Displacement Assistance is money survivors can use to stay in a hotel or motel, stay with family and friends, or stay in any other available housing option.

Who can get Displacement Assistance?

Survivors may be eligible for Displacement Assistance if:

- The applicant or someone in the household is a U.S. citizen, non-citizen national, or qualified non-citizen.
- FEMA can confirm the applicant's identity.
- The home is in a declared disaster area.
- The home is lived in most of the year.
- A FEMA inspection determines the home is not safe to live in, or an inspection can't be completed because the home is inaccessible.
- The homeowner is uninsured, or their insurance doesn't have Additional Living Expense or Loss of Use coverage; and
- An application for FEMA assistance was completed during the 60-day registration period. The registration period for federal disaster assistance ends Sept. 22.



FEMA generally provides one Displacement Assistance award per household to assist all members household.

How much Displacement Assistance can you get?

The amount of money provided for Displacement Assistance is based on 14 days of hotel costs based on a rate chosen by the state, territory, or Tribal Nation impacted by the disaster. Displacement Assistance is a one-time payment. FEMA may provide up to two weeks of funds for temporary lodging at a hotel, motel, or the home of friends or family for displaced applicants who apply during the registration period.

What if you are insured?

Those who are insured may have Additional Living Expenses or Loss of Use coverage on their policy and should contact their insurance company. If the insurance denies a survivor's claim or the survivor does not have these types of coverage, they may be able to get Displacement Assistance. Once Additional Living Expenses or Loss of Use benefits have been exhausted, applicants won't get Displacement Assistance, but may get Rental Assistance by sending FEMA documents that show they spent those benefits and still need help paying for temporary housing. NOTE: FEMA needs to see insurance documentation because FEMA cannot pay for costs covered by another source.

There are several ways to apply: Visit a Disaster Recovery Center, go online to DisasterAssistance.gov, call 800-621-3362 from 7 a.m. to midnight local time every day, or use the FEMA mobile app. If you use a relay service such as Video Relay Service (VRS), captioned telephone service or others, give FEMA your number for that service.

Homeowners, renters, businesses, and nonprofit organizations can apply for long-term, low-interest disaster loans from the U.S. Small Business Administration (SBA) to cover losses not fully compensated by insurance and other sources. Apply online using the Electronic Loan Application (ELA) via the SBA's secure website at sba.gov/disaster. More information can also be obtained by calling the SBA's Customer Service Center at 800-659-2955. To learn more, visit www.sba.gov.



For the latest information on Kentucky's recovery from the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides, please visit fema.gov/disaster/4804. Follow FEMA on X, formerly called Twitter, at twitter.com/femaregion4 and at facebook.com/fema.

