

Questions and Answers about FEMA Individual Assistance in Kentucky

Release Date: Sep 4, 2024

Q: I have applied for FEMA assistance. What will happen next?

A: After submitting an application for FEMA assistance, a home inspector will contact you to set up an appointment. Please answer calls from FEMA, which may come from unknown numbers.

An inspector will come to your home to record the damage and loss to your residence. When you are eligible, FEMA assistance will be delivered to you via mail or direct deposit.

Sometimes, applicants receive assistance within days after the home inspection. The faster you connect with your inspector, the faster your eligibility is determined, and assistance is delivered.

Q: What if I missed something on my application?

A: You can update your information online at DisasterAssistance.gov, by calling the FEMA Helpline at 800-621-3362, or by using the FEMA [mobile app](#).

Q: I heard about Disaster Recovery Centers. What kinds of help can I get there?

A: FEMA employees are available at DRCs to answer your questions, help you apply for assistance, turn in documentation or an appeal, and get referrals to other agencies that offer a variety of services to survivors. You can find DRC hours and locations using the [DRC locator](#).

At DRCs, you can look for signs in over 40 languages to indicate language assistance availability. Bilingual or multilingual FEMA employees can assist you with registration in your primary language. FEMA programs are accessible to people with disabilities and others with access and functional needs.



FEMA

Q: How long is FEMA here in Kentucky to help us?

A: FEMA can remain in a disaster area for as long as necessary to support response and recovery efforts. There is no fixed timeline. FEMA typically stays until the area is well on its way to long-term recovery, which can take weeks, months or even years, depending on the situation.

You can visit Disaster Recovery Centers in Kentucky to meet with FEMA representatives. In addition, Mobile DRCs are making stops in a few Kentucky counties.

You can call the FEMA Helpline from 7 a.m.-midnight daily, go online to DisasterAssistance.gov or use the [mobile app](#) to ask questions and update information for your application.

Q: Why wasn't I approved for disaster assistance?

A: Your decision letter explains everything about FEMA's decision. You might just need to submit additional documents or information. Please carefully read the letter to understand the initial decision and find out what additional supporting documents are needed. To appeal the decision, follow the instructions in your decision letter. Include the following information on every page of documentation that you submit:

- Your full name.
- Disaster number (DR-4782-KY for April 2 severe weather or DR-4804-KY for May 21-27 severe weather).
- Application number (found at the top of your decision letter).

Q: I'm worried about being denied for assistance. What suggestions do you have?

A: Some applicants receive an ineligibility letter when applying for FEMA assistance due to missing information. When filling out your application, make sure you include the following documents that apply to you:

- Utility bills, to prove the damaged property was the primary residence at the time of the disaster.



- Insurance paperwork, even if it's still pending. This will determine your eligibility for other FEMA programs.
- A pay stub or a government-issued picture ID that includes the address of the damaged property.
- Proof of home ownership, like copies of mortgage payments or a house deed.
- A renter's lease to prove occupancy.

Q: I'm a renter. Do I qualify for FEMA assistance?

A: FEMA assistance is available for eligible renters. FEMA may be able to provide you with money to help pay for short-term lodging expenses, temporary housing rent, and replacing or repairing a vehicle and other necessary personal property. You may also qualify for help to pay for your uninsured medical, dental, child care, moving and storage expenses.

Also, as a renter, you may get flood protection for your personal belongings through the National Flood Insurance Program. Call NFIP at 877-336-2627 to see which agents in your area carry NFIP options.

Q: Depending on the day, I walk with crutches, or I use my wheelchair. Can I access a DRC easily either way?

A: DRCs are accessible to people with disabilities and others with access and functional needs. They are equipped with assistance and adaptive technology such as amplified phones, caption phones, video remote interpreting, wheelchair ramps, accessible restrooms and other resources to help ensure all applicants can access FEMA services.

Q: Do you assist with damage to land?

A: FEMA does not typically cover damage to land unless it directly affects the safety and habitability of your home. For example, if land erosion threatens the foundation of your home, there might be some assistance available. FEMA focuses on making homes safe, sanitary and secure. This can include repairs to disaster-damaged furnaces, water heaters, refrigerators and stoves, but not for non-essential items like dishwashers or home theater equipment.

Q: Why is my initial award so low when my home had a lot of damage?



A: FEMA assistance is not a replacement for insurance but can assist with basic needs to help start your recovery. Your initial award is designed to cover essential needs and may not duplicate benefits provided by insurance. If you have insurance, FEMA will consider your insurance payout before determining your full award.

Q: I have already cleaned up and repaired my property. Am I still eligible to register with FEMA?

A: Yes. You may be eligible for reimbursement for clean-up, repair and other expenses. Having both before and after photos of the damaged property may help expedite your application for assistance and should be on hand at the time of your FEMA housing inspection.

Q: Can FEMA help pay my deductibles?

A: FEMA doesn't directly pay for insurance deductibles but may be able to help cover some or all of your deductibles through our assistance programs. If your insurance settlement doesn't meet your disaster-related needs, you might be eligible for additional help from FEMA.

Q: I had to find a new child care provider because of the severe storm, and it costs more. Can FEMA help me with this?

A: Child Care Assistance covers standard child care service fees and personal assistance services that support activities of daily living for individuals with disabilities. Assistance may be available for up to eight weeks per child or household. The maximum amount for child care for Kentuckians is \$1,260 per child.

Q: Does money from FEMA have to be paid back?

A: In most cases, FEMA grants do not have to be paid back. You should use your FEMA grant for its intended purposes and keep receipts. If you have insurance that covers your temporary housing costs but ask FEMA to advance you some money to help you pay for those costs while your insurance is delayed, you will need to pay that money back to FEMA after you receive your insurance settlement.



Q: I live in Greenup County and my home was damaged in April and May. How do I get help for both disasters?

A: When two or more disasters are declared in the same state, FEMA ensures eligible survivors receive much-needed assistance while preventing a duplication of benefits. Greenup and Whitley counties are designated in the following two declarations:

- DR-4782-KY for the April 2 severe storms, straight-line winds, tornadoes, landslides and mudslides.
- DR-4804-KY for the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides.

If you live in Greenup or Whitley County and have property damage or loss from both disasters, you will need to complete two separate disaster assistance applications, each under the specific declaration number (DR-4782-KY or DR-4804-KY).

Q: I was away helping my elderly mom and missed the application deadline. Can I apply late?

A: The deadline to apply for assistance after for the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides in Kentucky is Sept. 22. FEMA continues to accept late applications for 60 days following the end of application periods. For FEMA to consider your late application, you will need to explain the reason for the delay by phone, in writing or in-person. FEMA does not require you to submit supporting documentation for your reasoning. FEMA will review late applications on a case-by-case basis.

