

Displacement Assistance

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Displacement Assistance helps survivors who can't return to their home following a disaster by giving them up-front money to help with immediate housing needs.

What is Displacement Assistance?

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

Who can get Displacement Assistance?

You may get Displacement Assistance if:

- You or someone in your home is a U.S. citizen, non-citizen national, or qualified non-citizen,
- FEMA can confirm your identity,
- Your home is in a declared disaster area,
- You live in your home most of the year,
- ***A FEMA inspection determines your home is not safe to live in, or an inspection can't because***
- ***your home is inaccessible,***
- You don't have insurance, or your insurance doesn't have Additional Living Expense or Loss of Use coverage, and
- You apply for FEMA assistance during the registration period.

How much Displacement Assistance can I get?



The amount of money you get 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 those who apply during the registration period.

Can I still get Displacement Assistance when I have insurance?

Yes. If you have insurance, please see if you have Additional Living Expenses or Loss of Use coverage on your policy and contact your insurance company. If your insurance denies your claim or you do not have these types of coverage, you may be able to get Displacement Assistance.

If you have insurance and used all of your Additional Living Expenses or Loss of Use benefits, you won't get Displacement Assistance, but you can get Rental Assistance by sending FEMA documents that show your insurance benefits and still need help paying for temporary housing.

NOTE:

FEMA needs to see your insurance documentation because FEMA cannot pay for costs covered by another source, like insurance.

What if I have more housing needs?

If you have used your Displacement Assistance and you still have housing needs, you can ask for Rental Assistance from FEMA. You can request this by:

- Calling FEMA's Helpline at 1-800-621-3362.
- Requesting it in writing.
- Speaking to a local FEMA representative in your area.

You will not need to provide other documentation to get Rental Assistance.

I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The letter you get from FEMA will have more information about the types of documents you should send.



You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

How can I send documents?

You can send supporting documents to FEMA by:

- Uploading to your disaster assistance account at DisasterAssistance.gov.
- Mailing to FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
- Faxing to 1-800-827-8112.
- Visiting a Disaster Recovery Center, if available.

For more information about Kentucky flooding recovery, visit www.fema.gov/disaster/4860 and www.fema.gov/disaster/4864. Follow the FEMA Region 4 X account at x.com/femaregion4.

