

You Asked: Answers to Questions about FEMA Disaster Assistance

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As survivors of the Dec. 10-11 tornadoes in Kentucky apply to FEMA for disaster assistance, you may have questions about the application process and your eligibility for grants and other assistance. Because every FEMA applicant's situation is different, grants vary from one survivor to the next. FEMA has compiled answers to a few questions that can arise after you apply.

Q: My house was damaged during the tornadoes in early December. Can I get a FEMA grant?

A: FEMA disaster assistance is available to survivors whose primary residence is in one of the jurisdictions that received a federal disaster declaration. If your home is in **Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor or Warren County** and you had damage from the **Dec. 10-11** tornadoes, you have until **Monday, March 14** to apply.

Q: Will FEMA assistance affect my other benefits?

A: No. Kentucky residents who receive government assistance of any kind should not be concerned that FEMA disaster assistance will affect their benefits. FEMA assistance is not taxable income. FEMA grants do not affect Social Security, Medicare or Medicaid. And grants do not affect assistance provided under Kentucky's Supplemental Nutrition Assistance Program, or SNAP, or other federal welfare and entitlement programs. For details, see www.fema.gov/press-release/20220202/fema-assistance-wont-affect-other-benefits.



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Q: I applied to FEMA and was told that an inspector will schedule a visit to my home. Why do I need an inspection?

A: FEMA home inspections help determine whether a home is safe, sanitary and livable. To determine whether you are eligible for assistance, FEMA considers the home's interior and exterior structural soundness; whether the electrical, gas, heat, plumbing and sewer or septic systems are functional; and whether you can enter and exit the home safely.

Q: I applied to FEMA for disaster assistance. Do I need to apply again for temporary housing?

A: No separate FEMA application is needed to be considered for temporary housing. Once you apply, FEMA determines whether you are eligible for housing assistance. If your home was destroyed or made unlivable, FEMA will contact you to discuss your housing needs and to determine the next steps. If you are staying with family or friends and need help with your housing options, you are encouraged to call the **FEMA Helpline** at **800-621-3362**.

Q: FEMA said I am eligible for rental assistance but I can't afford the high rents in my county. How can FEMA help?

A: Finding temporary shelter is never easy, but FEMA has increased the rental assistance rate for eligible residents in **Caldwell, Graves, Hopkins, Marshall, Muhlenberg and Warren** counties. If you were approved for FEMA temporary housing assistance, you may be able to rent a unit at 25 percent above the U.S. Department of Housing and Urban Development's fair market value. For details, see www.fema.gov/press-release/20220131/fema-approves-rental-assistance-rate-hike-6-kentucky-counties.

Q: I received a letter from FEMA that says I am not eligible for assistance. What do I do?



A: When you receive a FEMA determination letter, **read it carefully**. You may have to send more information such as proof of home ownership or proof you lived in your home or apartment at least six months of the year, and that you lived there at the time of the disaster. If you have questions or need help understanding the letter, visit a Disaster Recovery Center or call the **FEMA Helpline** at **800-621-3362**. Find a recovery center at www.fema.gov/drc.

Q: What are my options if I don't agree with FEMA's decision about my eligibility?

A: You have a right to appeal any FEMA decision, and you have 60 days from the date of the FEMA determination letter to appeal. Write to FEMA and include supporting documents such as a contractor's estimate and receipts for home repairs. Upload your appeal and supporting documents to your FEMA online account. To set up a FEMA online account, visit DisasterAssistance.gov, click on "Apply Online" and follow the directions. You can also mail your letter to: **FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055**. Or you can fax it to **800-827-8112 (Attention: FEMA)**.

Q: The tornadoes hit two months ago and I'm still moving from place to place. Is FEMA going to provide something better while I figure out where my family will live permanently?

A: FEMA has approved direct temporary housing assistance in six Kentucky counties: **Caldwell, Graves, Hopkins, Marshall, Muhlenberg and Warren**. We are contacting survivors in these counties who applied for assistance and may be eligible for direct temporary housing options. Direct housing may include such temporary options as travel trailers, manufactured homes or apartments in multi-family properties. Once you are approved for housing assistance, you will need to show FEMA your own permanent housing plan.

For the latest information on Kentucky's recovery from the Dec. 10-11, 2021 tornadoes, visit fema.gov/disaster/4630. Follow FEMA on Twitter at [FEMA Region](https://twitter.com/FEMARegion)



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