

Questions and Answers About FEMA Disaster Assistance

FEMA's Individual Assistance program is designed to help disaster survivors with basic, critical needs such as a safe, sanitary, and functional place to live during recovery from a disaster. It is not designed to make survivors whole and is not a substitute for insurance coverage. FEMA Individual Assistance cannot duplicate other sources of assistance.

What kind of assistance can FEMA provide?

- Lodging Expense Reimbursement for hotel expenses for uninsured applicants whose homes were unlivable after the disaster. Keep copies of receipts.
- Home Repair/Replacement Assistance for disaster losses not already covered by another source.
- Rental Assistance for alternative housing if the home was made unlivable by the disaster.
- Personal Property Assistance to repair or replace essential, uninsured personal property damaged by the disaster.
- Transportation Assistance for primary vehicles damaged by the disaster.
- Medical and Dental Assistance for uninsured medical and dental needs or losses caused by the disaster.
- Funeral Assistance related to a death attributed directly or indirectly to the disaster.

Who is eligible to apply?

Homeowners and renters whose residences and property were damaged by severe storms and tornadoes Dec. 10, 2021 in **Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marshall, Muhlenberg, Ohio, Taylor and Warren counties** are eligible to apply for FEMA assistance.

Why did FEMA say I wasn't eligible?

You may need to submit additional information for FEMA to continue to process your application. Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was your primary residence at the time of the disaster

If you have questions about FEMA's determination letter, you may go online to [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance) or call the disaster assistance helpline at **800-621-3362**.



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What does the letter mean when it says: “Home is safe to occupy?”

A FEMA inspection may be required to determine whether a home is safe, accessible and livable. FEMA considers the following factors when determining whether an applicant may be eligible for assistance:

- The exterior of the home is structurally sound, including the doors, roof and windows.
- The electricity, gas, heat, plumbing, sewer and septic systems function properly.
- The interior’s habitable areas are structurally sound, including the ceiling and floors.
- The home is capable of being used for its intended purpose.
- There is safe access to and from the home.

Disaster-caused damage may exist while the habitability of the home may not be affected.

Why did my neighbor get more grant money for repairs than I did?

Each case is unique. There are several factors involved, including insurance status and the extent and type of damage documented.

I can’t rebuild my house with the money FEMA is offering me.

FEMA assistance is not the same as insurance. FEMA assistance only provides funds for basic work to make a home livable, including items such as toilets, roof, critical utilities, windows and doors.

I’m a renter. Can I get help?

Renters whose homes and property were damaged by the disaster can apply for federal assistance. FEMA grants can help pay for temporary housing. Renters may also qualify for grants for replacement or repair of necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment required by the self-employed; primary vehicles; uninsured or out-of-pocket medical, dental, childcare, moving and storage expenses.

Can my household apply if I am not a citizen?

To qualify for assistance from FEMA’s Individuals and Households Program (IHP), you or a member of your household must be U.S. citizen, non-U.S. citizen national or qualified alien. However, undocumented families with diverse immigration status only need one family member (including a minor child) who is a United States citizen, non-U.S. citizen national, or qualified alien and has a Social Security number to apply. A qualified alien includes the following:

- Legal permanent resident (“green card” holder)
- An asylee, refugee, or an alien whose deportation is being withheld
- Alien paroled into the U.S. for at least one year
- Alien granted conditional entry (per law in effect prior to April 1, 1980)
- Cuban/Haitian entrant
- Certain aliens subjected to extreme cruelty or who have been a victim of a severe form of human trafficking, including persons with a “T” or “U” visa.

Adults who don't qualify under one of the categories above, including the undocumented, can apply on behalf of a minor child who does qualify and has a Social Security number. A minor child must live with the parent or guardian applying on their behalf. The parent or guardian will not have to provide any information on their own immigration status or sign any documents regarding their own status.

What happens if I disagree with FEMA's decision?

You may appeal FEMA's decision. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim, such as a contractor's estimate for home repairs.

FEMA cannot duplicate assistance provided to you by another source, such as insurance settlements or another program. However, if you are underinsured you may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance settlement or denial documents to FEMA.

How can I appeal?

You must file your appeal in writing to FEMA. In a signed and dated letter, you must explain the reason(s) for your appeal. Your appeal letter should also include:

- Your full name
- Disaster number (DR-4630-KY)
- Address of the pre-disaster primary residence
- Your current phone number and address
- Your FEMA registration number on each page of your documents

If someone other than you or a co-applicant is writing your letter, that person must sign the appeal letter, and you must provide FEMA with a signed statement authorizing the individual to act on your behalf.

Your letter must be postmarked within 60 days of the date on your determination letter. Appeal letters and supporting documents may be submitted to FEMA by fax or mail, or online if you have a FEMA online account. To set up a FEMA online account, visit [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance), click on "Apply Online" and follow the directions.

By mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-7055

By fax: 800-827-8112, Attention: FEMA

Why did I receive a local application from the U.S. Small Business Administration?

Survivors may also be referred to the U.S. Small Business Administration (SBA) for low-interest disaster loans to further assist with your recovery. Those referred to the SBA must complete a loan application to be further considered for some forms of FEMA assistance, such as funds for personal property and transportation losses.