

# **Housing Rights for July 2022 Flood Survivors**



# 5 TIPS FOR FLOOD SURVIVORS

## Housing Rights



**Bonus tip: Contact AppalReD Legal Aid for flood related legal help at 1-844-478-0099. We can help with FEMA denials, benefits, and other issues!**



### Everyone Should Apply for FEMA

If you have homeowner or renter's insurance, even if you believe you do not have flood coverage, file an insurance claim. Everyone should also file for FEMA.

If you are denied by FEMA, Appeal!

### You may be able to break your lease.

If your home or rental was destroyed or is unsafe to live in, you may be able to break your lease. But don't assume. Consult an attorney!



### If you receive an eviction notice. . .

or a communication saying you need to move, contact an attorney. Evictions usually require a court process.

### Security Deposit

If your rental was destroyed, you may be able to get your security deposit back. Contact an attorney!



### Assistance is Available

In addition to help from FEMA, there are more relief funds available from state and federal sources. You do not need to be a business to apply to the SBA for low interest loans. Individual disaster relief is available!

- Unemployment Insurance for jobs (or even shifts) lost or interrupted due to the flood. Apply by 9/3
- Mini-grants are possible from TEAM KY, Foundation for Appalachian Kentucky, and EKY Mutual Aid.

Last updated on May 19, 2023.

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