

FEMA deadline looms for KY flood survivors. But new rules could make big impact soon

BY SARAH CURRY AND WHITNEY BAILEY

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The FEMA appeal deadline is Jan. 29 at 11:59 pm for July 2022 flood survivors. This deadline is critical, and as of today an extension has not been granted. Even if you have never appealed your decision, you may appeal by Monday at midnight to keep your application alive.

The AppalReD Legal Services for Flood Survivors hotline is still live and available at 1-844-478-0099.

Significantly, many small changes were announced by FEMA on Monday, but they will not help hundreds of Kentuckians still recovering from the July 2022 flood.

However, it is the challenges and frustrations of Kentucky flood survivors alongside the unique experiences of communities as widespread as Alabama to Alaska that influenced FEMA to announce on Friday, they will lessen red tape to meet the needs of disaster survivors more swiftly and efficiently. Since 2022, there have been over 200 declared disasters.

While the changes will be implemented for disasters occurring AFTER March 22, 2024, the reality of climate change, which will bring more frequent severe storms and flooding, means that Kentuckians will fare better in the future.

Eastern Kentuckians should be proud. By voicing their experiences, they have made significant contributions to national policy that will help many low-income people across the country as they inevitably face natural disasters.

Overall, FEMA will be putting into place fewer documentation requirements and will aim to respond with more flexible assistance that meets the needs of low-income people, who make up the bulk of applicants (62%) for FEMA assistance. Here are some changes that people can expect in future disasters.

- Displaced people will not be expected to stay in hotels and submit receipts for reimbursement. They will receive advance money for emergency housing, which will include staying with friends and relatives.
- There will also be Serious Needs Assistance for all disasters. This will be \$750 that is flexible and can be used for anything--from baby formula to bug spray.
- Survivors no longer must apply to the Small Business Administration, which caused widespread confusion after the July 2022 flood.
- Flood survivors with insurance will be eligible for help. Disaster survivors may receive up to \$42,500 for repairs not covered by insurance. Many flood survivors had repairs much greater than the amount their insurance covered. And many homeowners lacked home insurance due to the cost.
- Flood survivors continue to struggle with proving homeownership. They continue to work to acquire titles and deeds. Many homes and pieces of land are passed down by word of mouth. It has been heartbreaking for many that they cannot prove they own land they have been on for generations. Now they can provide alternate documentation. This will greatly help disaster survivors who do not hold a formal title or lease.
- Low-income homeowners often must make tough choices between food, medicine, and home repairs. Home repairs often must wait FEMA will no longer deny home repairs that will make a home “safe and sanitary,” regardless of their previous state. FEMA will also now allow repairs that will help maintain habitability in future disasters.
- FEMA has made changes that will allow for greater accessibility for disabled residents, including lessening hurdles around paying for ramps and grab-bars. Victims with disabilities can also now use FEMA funds to make their homes more accessible after a disaster, even if these accommodations did not previously exist.

■ Many Kentuckians are still going through the appeal process. In the spring, FEMA will implement changes that will make appeals and late applications easier. FEMA will no longer require signed, written appeal letters to accompany documentation for appeals. Late applications will no longer require documentation showing a reason for applying late.

Read more at [The Herald Leader](#).

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