



AppalReD Legal Aid Disaster Information Sheet

Disaster Intake Hotline 1-844-478-0099

www.ardfky.org

AppalReD Legal Aid is a non-profit organization that helps people who have legal problems who can't afford an attorney. We have 6 offices and work in 37 Kentucky counties.

**Our mission is to promote equal access to justice,
to encourage self-sufficiency, to empower and to improve the lives of low income and other
vulnerable people and families in eastern and south central
Kentucky by providing them high quality legal assistance.**

This sheet offers general information. It is not legal advice and will not fit every situation. Please speak with an attorney for advice specific to your case. If you cannot afford a lawyer, you may call AppalReD Legal Aid's Disaster Intake Hotline at 1-844-478-0099 to apply for legal aid services.

Following a Disaster

Address emergency situations first:

- Get to a safe location.
- Follow local officials' directions regarding evacuation and finding a temporary safe location.
- Seek medical care for injuries.
- Ask for help.
- Check in with your loved ones to confirm you are safe.

Once you're safe:

- Before you do anything, including cleaning, take pictures and make videos of the damage.
- Write down notes about the damage to your home and belongings.
- File a claim with your insurance company.
- Apply for FEMA assistance – online at disasterassistance.gov or at a local FEMA site.
- Get contractor estimates before you begin major repairs or demolition.

Frequently Asked Questions

If I apply for FEMA benefits am I taking away money from others? FEMA benefits everyone in need during a disaster. By applying, you are not taking away from your neighbors.

What if I move after the disaster? If your address changes after you apply for benefits, update your information with FEMA. If they can't reach you, you may miss out on assistance.

Should I wait to clean up the damage? You can start cleaning up right away ("mucking out"), but do not do major repairs or demolition as FEMA will send an inspector to review your damage. If you have private insurance, your insurance company will likely want to see the damage firsthand as well.



AppalReD Legal Aid

Offices in Barbourville, Hazard, Pikeville, Prestonsburg, Richmond, and Somerset

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How do I document the damage from the storm? Take photos and videos with your phone. Write notes about what is missing, what's damaged, and anything that you will have to repair or replace. Save receipts for any cleanup expenses. You can take steps to protect your home from more damage by tarping, covering up, and securing your home. If you are cleaning out things like clothes, dishes, rugs, and toys that were damaged, do not dispose of them until your property has been inspected by a FEMA inspector and your insurance company's representative (if you have insurance).

How long do I have to file a FEMA application? As a general rule, you have 60 days from the federal disaster declaration date to file your initial application. If you are past 60 days, you may wish to speak with an attorney to discuss your circumstances. Sometimes, FEMA allows late filings and you should see if an exception applies and whether a late application may be possible.

What if there's no federal disaster declaration? FEMA assistance is only for areas with a federal disaster declaration. Visit <https://www.fema.gov/disaster/declarations> to check your area. If there's no declaration, contact local organizations for help.

FEMA denied my claim. What do I do next? If FEMA denies your claim and you believe you deserve help, you may file an appeal. You may wish to consult with an attorney prior to filing an appeal.

What are some common reasons that FEMA applications are denied? Even if you have damage, you may face problems if the property isn't your primary residence, if you can't prove ownership, you are missing identification documents, or if an inspection is missing. If FEMA suspects fraud, they may deny an application or request more information. FEMA may recoup FEMA benefits that they later believe were fraudulently received or used for things that are not eligible for FEMA assistance.

Does AppalReD charge for help with my FEMA application? No, AppalReD Legal Aid is a non-profit, and we never charge of our services. If someone claims to be "legal aid," but asks for payment, they aren't with AppalReD.

Can renters apply for FEMA assistance? Yes. FEMA can help cover temporary housing costs and damage to personal property, including vehicles, furniture, and clothing.

Can homeowners apply for FEMA assistance? Yes. FEMA can assist with temporary housing, personal property losses, and home repairs. You need to prove ownership and that the damages home is your primary residence.

Can I get money from both my insurance company and FEMA to help cover my losses? It depends. FEMA doesn't cover damage that your insurance will pay for but may pay for damage that is not covered by your insurance. FEMA assistance is typically for your out-of-pocket expenses not covered by insurance.



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