



DISASTER RELIEF GUIDE

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FEDERAL EMERGENCY MANAGEMENT AGENCY

What is FEMA?

The Federal Emergency Management Agency is a federal agency within the Department of Homeland Security. It exists to provide immediate federal disaster relief assistance and it administers this assistance through two programs: the Individual Assistance (IA) and Public Assistance (PA) programs. IA aims to provide direct help to individuals, families and businesses, while PA provides monetary aid to state and local governments for damages to publicly-owned property and to certain essential private, non-profit entities.

Not every disaster will be declared a “major disaster” by the President of the United States. To determine whether the disaster you’ve experienced qualifies under federal guidelines, visit www.fema.gov.

For the purposes of this guide, assistance from FEMA will be focused on the Individuals and Households Program (IHP) which falls under the IA component of FEMA.

What kind of assistance is available from an IHP award?

IHP provides financial help or direct services to those who have necessary expenses and serious needs, if they are unable to meet these needs through other means. The maximum amount of financial assistance which can be received through a claim is \$33,000. The forms of help that are available are as follows:

- Housing Assistance (including Temporary Housing, Repair, Replacement, and Semi-Permanent or Permanent Housing Construction) and
- Other Needs Assistance (including personal property and other items)

What kind of housing assistance is available?

Temporary Housing: Money to rent a different place to live or a temporary housing unit (when rental properties are not available).

Repair: Money for homeowners to repair damage from the disaster that is not covered by insurance. The goal is to repair the home to a safe and sanitary living or functioning condition. FEMA may provide some for home repair; then the homeowner may apply for a Small Business Administration disaster loan for additional repair assistance. FEMA will not pay to return a home to its condition before the disaster. Flood insurance may be required if the home is in a Special Flood Hazard Area. Repair and replacement items include:

- Structural parts of a home (foundation, outside walls, roof)
- Windows, doors, floors, walls, ceilings, cabinetry
- Septic or sewage system
- Well or other water system
- Heating, ventilating, and air conditioning system
- Utilities (electrical, plumbing, and gas systems)
- Entrance and exit ways from the home, including privately owned access roads
- Blocking, leveling and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical and fuel lines and tanks

Replacement: Money to replace a disaster-damaged home, under rare conditions, if this can be done with limited funds.

What is Other Needs Assistance?

The Other Needs Assistance provision of the Individuals and Households Program provides grants for uninsured, disaster-related necessary expenses and serious needs. Assistance includes:

- Medical and dental expenses
- Funeral and burial costs
- Repair, cleaning, or replacement of:
 - Clothing
 - Household items (room furnishings, appliances)
 - Specialized tools or protective clothing and equipment required for your job
 - Necessary educational materials (computers, school books, supplies)
 - Clean-up items (wet/dry vacuum, air purifier, and dehumidifier)
 - Fuel (fuel, chain saw, firewood)
- Repairing or replacing vehicles damaged by the disaster, or providing for public transportation or other transportation costs
- Moving and storage expenses related to the disaster (including evacuation, storage, or the return of property to a home)
- Other necessary expenses or serious needs (for example, towing, or setup or connecting essential utilities for a housing unit not provided by FEMA)
- The cost of a National Flood Insurance Program group flood insurance policy to meet the flood insurance requirements

How do I know if I qualify for receiving assistance from FEMA?

FEMA is designed to meet essential needs of individuals and households. While the eligibility criteria are the same for everyone, it is important to keep in mind that FEMA seeks to address needs based upon an individual household's situation. Not everyone

who has suffered due to a “major disaster” will be eligible for assistance. One significant factor in FEMA’s decision to provide assistance will be based upon the extent to which an insurance policy will cover damages. If you disagree with a decision by FEMA there is an appeals process. The appeals process will be addressed later.

How do I ask for assistance from FEMA?

The FEMA helpline is 1-800-621-FEMA (3362), TTY 1-800-462-7585. Application can also be made online at www.fema.gov. There is also a FEMA phone app that can be found within a smart phone app store. It is preferable to apply online or through the app because it will make it easier to provide updates and track your claim electronically. You must apply within 60 days of the date that the disaster was declared a “major disaster.”

It is important that you are prepared to provide FEMA with as much information as possible when applying for assistance. Expect to provide the following:

- Social Security number of an individual in the household who is eligible for benefits
- Current and pre-disaster addresses
- A reliable telephone number, email and mailing address
- A description of losses that were caused by the disaster
- Insurance information (if applicable)
- Total household annual income
- A routing and account number from a bank for direct deposit

After you have completed your application, you will be provided with a FEMA registration number. You will need to record this number and keep it in a location where you will be able to retrieve it.

Even if you complete an application over the phone, you can still create an online account at www.disasterassistance.gov once you have your FEMA registration number. The FEMA Helpline (listed above) can also be called to check on the status of your application.

FEMA will also mail you a copy of your application and an Applicant Guide.

It is critical at this stage to have a working phone number so that a FEMA inspector can contact you to schedule a time to review the extent of your damages. The typical wait time to be contacted by a FEMA inspector is 10-14 days.

Can I receive assistance from FEMA if I’m insured?

As previously stated, insurance can be a determining factor as to whether someone receives assistance from FEMA. However, if you have insurance, you should still consider applying for FEMA assistance. You will be required to proceed through the insurance claims process before being found eligible for FEMA assistance. FEMA will

require you to provide them with a copy of the decision letter from your insurance company.

I thought I qualified for assistance from FEMA but was denied? What now?

If you disagree with FEMA's determination of eligibility or the form of assistance provided, you have the right to appeal within 60 days of the date of your notification letter. Send appeal letters to:

Appeals Officer
FEMA- Individuals & Households Program National Processing Service Center
P.O. Box 10055,
Hyattsville, MD 20782-8055

Letters also can be faxed to 1-800-827-8112 with a cover sheet addressed as follows:
Attention: FEMA - Individuals & Households Program.

A written appeal must include the following:

- Why you disagree with the decision. It is a good idea to include supporting documentation. Examples of important documentation to provide includes the following:
 - Receipts
 - Estimates from contractor(s)
 - Pictures of damage (and if possible recent pictures of the property prior to the major disaster)
 - Documents from your insurance company
- Your FEMA application number and disaster number.
- Be sure to include your name, date and place of birth and address. The letter needs to be either notarized or include a signed statement in which you specifically declare, "I hereby declare under penalty of perjury that the foregoing is true and correct." It should also include a copy of your state identification card (i.e. driver's license).
- Please note that if someone is assisting you in writing the letter, then you must also provide a statement in your letter that you grant the individual to act on your behalf.

The most common reasons for a FEMA denial include:

- Someone else from within the household is already receiving assistance from FEMA.
- The damaged property is not the primary residence of the applicant.
- FEMA assesses the property damage as insufficient or unrelated to the major disaster.

- The applicant is insured. Note: If the denial is due to an insurance claim, the applicant will have 12 months to submit information to FEMA about the results of their insurance claim. This should be done if the insurance settlement is less than FEMA's maximum award and a need for financial assistance remains.

I received an award from FEMA, now what? Will I have to pay it back?

You may only spend money received from FEMA for the purposes that it intended. Consequently, it is important that you maintain proper documentation (i.e. receipts). Even necessities like replacement clothing and/or food are not considered as proper uses of FEMA funds. An inappropriate use of the funds will require reimbursement to FEMA. If you have questions as to what is an appropriate use FEMA funds, call FEMA or consult your FEMA guidebook.

If you received an award from FEMA for housing assistance, but there are not reasonable housing options available to you, contact FEMA so that they can determine if you should be authorized temporary housing, i.e. a FEMA travel trailer or mobile home.

In situations where an insurance settlement has taken longer than 30 days since the original filing of the insurance claim, FEMA may be able to provide financial assistance. However, this assistance is considered an advance from FEMA. Once you've received your insurance settlement, you will be expected to reimburse FEMA for the monetary advance.

I am not a US citizen. Can I receive assistance from FEMA?

Federal law requires that you be a US citizen, non-citizen national, or qualified alien (holders of an alien registration card or "green card") in order to qualify for FEMA assistance. If one member of a household qualifies then this is sufficient for eligibility requirements. As such, an undocumented parent is able to apply for assistance on behalf of a minor child who meets the eligibility requirements. The undocumented family member will not be required to sign any documents regarding his or her immigration status. However, in such cases it is still a good idea to consult an immigration attorney.

REPLACING LOST DOCUMENTS

Bank and Investment Account Records

Your bank and investment brokerage probably did not lose any records during the disaster. You should contact your bank and investment brokerage and request copies.

If your United States savings bonds, bearer securities, or registered securities were lost, destroyed, or stolen you can file a claim at the United States Treasury Department at www.treasurydirect.gov (click on "Treasury Hunt").

Birth and Death Certificates

Birth Certificate

To obtain a copy of a birth certificate where the birth occurred in Kentucky, you can request it from the Office of Vital Statistics. If the birth occurred outside of Kentucky, you would need to visit that state's official website for information to obtain a copy of the birth certificate.

- Request Online
 - Visit www.vitalchek.com/birth-certificates/Kentucky/Kentucky-Office-Of-Vital-Statistics;
 - Follow the instructions and pay a fee between \$15.50 and \$19.50.
- Request by Mail
 - Visit www.chfs.ky.gov/dph/vital/birthcert.htm and print the form;
 - Complete the form and mail to:
 - Office of Vital Statistics
 - 275 E. Main Street, 1E-A
 - Frankfort, KY 40621
 - Include check for \$10.00, payable to “Kentucky State Treasurer”
- Request by Phone
 - Call (800) 241-8322, option “1”
 - Payment may be made by Visa, MasterCard or personal check.
 - Note – A convenience fee may be charged.
- Request by Walk-In
 - You can visit the Office of Vital Statistics, located at 275 E. Main Street, Frankfort, KY 40621, Monday through Friday, 8:00 a.m. to 3:30 p.m.

Death Certificate

To obtain a copy of a death certificate where the death occurred in Kentucky, you can request it from the Office of Vital Statistics. If the death occurred outside of Kentucky, you would need to visit that state's official website for information to obtain a copy of the death certificate.

- Request by Mail
 - Visit www.chfs.ky.gov/dph/vital/deathcert.htm and print the form;
 - Complete the form and mail to:
 - Office of Vital Statistics
 - 275 E. Main Street, 1E-A
 - Frankfort, KY 40621
 - Include check for \$6.00, payable to “Kentucky State Treasurer”
 - You will need the following information to complete the form:
 - Full name of deceased;
 - City and County of death;
 - Month, day, and year of death;

- Your relationship to the decedent; and
 - Funeral service provider’s name, address, and phone number.
- Request by Phone
 - Call (800) 241-8322, option “1”
 - Payment may be made by Visa, MasterCard or personal check.
 - Note – A convenience fee may be charged.
- Request by Walk-In
 - You can visit the Office of Vital Statistics, located at 275 E. Main Street, Frankfort, KY 40621, Monday through Friday, 8:00 a.m. to 3:30 p.m. Eastern time.

Marriage Certificates and Divorce Decrees

Like birth and death certificates, you can get a copy of a marriage certificate or divorce decree by requesting it from the Office of Vital Statistics.

- Request by Mail
 - Visit www.chfs.ky.gov/dph/vital/mdcert.htm and print the form;
 - Complete the form and mail to:
 - Office of Vital Statistics
 - 275 E. Main Street, 1E-A
 - Frankfort, KY 40621
 - Include check for \$6.00, payable to “Kentucky State Treasurer”
 - You will need the following information to complete the form:
 - Full name of First Party;
 - Full name of Second Party;
 - Month, day, and year of marriage or divorce; and
 - The County where the marriage certificate or divorce decree was issued/granted.
 - Additional information needed:
 - Name and address where the certificate is to be mailed;
 - Phone number where you can be reached during the day from 8:00 a.m. to 4:30 p.m. Eastern time; and
 - The number of copies being ordered.

The instructions above can only be used to obtain marriage certificates issued or divorce decrees granted after June 1958. If the record you seek to obtain is from prior to June 1958:

- Marriage certificate – call the County Clerk where the marriage certificate was issued.
- Divorce decree – call the Circuit Court Clerk in the County where the divorce decree was granted.

Kentucky Driver's Licenses and State ID Cards

Kentucky Driver's Licenses

To replace your lost, stolen, or damaged Kentucky driver's license, you will need to go in person to the Circuit Court Clerk's Office in your county to apply for a replacement. You will need the following information:

- Birth certificate;
- Social Security card;
- Proof of your current Kentucky address, such as:
 - A utility bill,
 - Mortgage documents, and
 - A postmarked letter with your name and current address; and
- Payment for the \$12.00 replacement fee **or** the \$20.00 renewal fee.
 - Note – If your Kentucky driver's license will expire within six (6) months, you will need to renew it in order to get a replacement.

If you are a resident of Kentucky but out-of-state and your driver's license is lost, stolen, or damaged you can contact the Circuit Court Clerk's Office in your county or call the Kentucky Transportation Cabinet at (502) 564-1257 to inquire about getting a replacement. However, keep in mind that duplicate or replacement driver's license requests are normally only processed in person.

Kentucky State ID Cards

If you need a replacement state ID card, you must apply in person at the Circuit Court Clerk's Office in your county. You will need to provide the following:

- Proof of your:
 - Identity, and
 - Kentucky residential address; and
- Payment for the replacement fee.
 - Contact the Circuit Court Clerk's Office in your county for fee information.

If your driver's license or state ID card was lost or stolen, you may wish to report it to the local police to help prevent identity theft.

Vehicle Registration and Ownership Documents

Certificates of Title

The process to replace your lost Kentucky title is fairly simply. You'll need to:

- Visit www.transportation.ky.gov/Organizational-Resources/Forms/TC%2096-182.pdf and print the form (Form TC 96-182);
- Complete the form and have it notarized;

- Mark on the form that you are applying for a duplicate title;
 - The application will need you to provide a reason for your duplicate title request (*i.e.*, the original is lost, destroyed, damaged, etc.).
- You will need the following information to complete the form:
 - The Vehicle Identification Number (“VIN” Information),
 - Odometer disclosure,
 - License plate number or title number, if you know it,
 - Your driver’s license, and
 - Your name, Social Security number, and address.
- Take the completed application, the other required information/documents, and a payment of \$6.00 to your local County Clerk’s Office.

Once you turn in your application at the County Clerk’s office, your duplicate title must be processed and mailed to you within 5 business days if all the information is correct.

Additionally, a “speed title” can be prepared for you within 48 hours of receiving electronic notification of your submitted application. This will be held for pick-up or may be mailed out and is available for a \$25.00 fee.

Vehicle Registration

To replace your vehicle registration, visit <https://transportation.ky.gov/Organizational-Resources/Forms/TC%2096-167.pdf>, print the form (Form TC 96-167), and follow the same steps as to replace the title (above).

Passports

If your passport was lost, destroyed, or stolen the first thing you should do is report that it is missing. You must fill out Form DS-64 online. Once you report the passport is missing, you will get an email acknowledging the government has received your request. Then you will receive another email once your passport is submitted into the lost and stolen database.

In order to get a *new* passport, you must fill out Form DS-11 and submit that form in person at a Passport Agency or Acceptance Facility.

More information and Forms DS-64 and DS-11 can be found at www.travel.state.gov/content/passports/english/passports/lost-stolen.html.

Deeds and Mortgages

To obtain certified copies of house or land deeds or mortgage instruments, you can visit the county clerk’s office in the county where the property is located. Contact the local county clerk’s office for additional information including related fees.

Credit, ATM & Debit Cards

You must notify the banks associated with your credit, ATM and/or debit cards immediately if they are lost. You should request that the bank cancel the card(s) and give you a replacement. If you do this immediately it will help minimize your liability if someone finds your card and tries to use it.

Tax Returns

Federal Tax Returns

If you need an exact copy of your federal tax returns you should fill out Form 4506, which is a Request for Copy of Tax Return. This form can be retrieved at www.irs.gov/pub/irs-pdf/f4506.pdf and it should be mailed to the specified place listed on the form. You must also pay a fee in the form of a check or money order for each tax return you are requesting. However, if you lost your tax returns due to a federally-declared disaster, the IRS will waive the fees and get you your copies faster in order to apply for benefits or to file claims. For more information about this specifically you can contact the IRS Disaster Assistance Hotline at (866) 562-5227. You typically can only get an exact copy for returns filed in the past six (6) years.

If you do not need an exact copy, you can request a transcript of your tax return – usually free of charge. A transcript can be obtained by doing one of the following:

- Online Requests – www.irs.gov/individuals/Get-Transcript
- Phone Requests – (800) 908-9946
- Mail Requests – Fill out Form 4506-T or 4506T-EZ (only for Form 1040 series tax return transcripts) and mail to the address on the form.

Kentucky Tax Returns

Requests for copies of Kentucky tax returns must be in writing. Please mail or fax the request to:

Taxpayer Assistance, P.O. Box 181, Station #56, Frankfort, Kentucky 40602. Please also ensure the following are included with the request:

- Tax year(s) requested (Please note that returns are generally kept on file for five years. Older returns may be available in summary format.),
- Name and Social Security Number,
- Current mailing address,
- Copy of photo ID (if return was electronically filed),
- Signature (if return was filed on paper), and
- Daytime phone number.

Copies may be faxed to you; however, please note on the request to have the copies faxed and that the DOR has your permission to fax those copies.

Copies may be faxed to others at the taxpayer's request (i.e., CPA, attorney), just include the Power of Attorney form or the attorney's or CPA's company letter head and ensure the request is signed by the taxpayer and the approved representation.

Processing Time for Requests: Paper returns 7-10 business days, Electronic filed returns 2-5 business days.

Taxpayer Assistance may also be reached by phone at (502)564-4581 and by fax at (502) 564-3392.

Social Security Cards

To Obtain a New Social Security Number and Card you will need to provide at least two documents to prove age, identity, and U.S. citizenship or current immigration status.

To Obtain a Replacement Card, if lost or stolen, you must prove your identity and U.S. citizenship.

To prove identity: Social Security must see:

- U.S. driver's license; or
- State-issued non-driver identity card; or
- U.S. passport.

If you do not have these specific documents or cannot get a replacement for them within ten days, Social Security will ask to see other documents, such as:

- Employee ID card;
- School ID card;
- Health insurance card (not a Medicare card);
- U.S. military ID card

To Prove Age: Social Security must see:

- Birth certificate;
- If a birth certificate does not exist Social Security may accept:
 - Religious record made before the age of 5 showing your date of birth, or
 - United States hospital record of your date of birth, or
 - United States passport,
 - If you lived outside the United States: other records showing long term residence outside the United States.

To prove United States citizenship: Under recent changes in law, only certain documents can be accepted as proof of citizenship. These include:

- United States birth certificate;
- United States passport

To prove immigration status: If you are not a United States citizen, Social security must see your current United States immigration documents. Acceptable documents include:

- I-94 Arrival/Departure Record or admission stamp in the unexpired foreign passport,
- I-766 Employment Authorization Document, EAD, work permit,
- Form I-551 (Lawful Permanent Resident Card, Machine Readable Immigrant Visa) with your unexpired foreign passport

How to Change a Name on Your Social Security Card: To change your name on your Social Security card, you must also complete Form SS-5. You need to provide recently issued documents that show your legally changed name such as a marriage document, divorce decree, court order for a name change, or an identity document in your prior name (as shown in social security records). The new Social Security card will show your new name, but will have the same number as your old card.

All documents must be either originals or copies certified by the issuing agency. Social Security cannot accept photocopies or notarized copies of documents or receipts showing you have applied for a document.

Social Security/SSI Prepaid Debit Cards

To replace your DirectExpress prepaid debit card, you should call the DirectExpress card Customer Service Department at (888) 741-1115. You will have one free replacement per year; additional replacements are \$4.00 each.

Medicare Card

If your Medicare card was lost, stolen, or destroyed and you have three (3) options to request a replacement card:

- Online by using your online *My Social Security* account. If you do not have an account, you can create one. Make sure to update your address if you are no longer at the residence that Social Security has on file. Your card will come to you in about 30 days. Visit www.secure.ssa.gov/RIL/SiView.do;
- You can call the Social Security Administration at (800) 772-1213 (TTY (800) 325-0778), Monday through Friday from 7:00 a.m. to 7:00 p.m.;
- You can call your local Social Security office.

If you have Medicare Advantage Plan, Medicare Prescription Drug Plan, or another plan you need to contact your plan to request a replacement card. You can find your plan's contact information:

- From a Personalized Search (under General Search) at www.medicare.gov/find-a-plan/questions/home.aspx;
- Search by plan name at www.medicare.gov/find-a-plan/questions/search-by-plan-name-or-plan-id.aspx;
- Or call (800) 633-4227.

Medicaid Card

If your Medicaid card (KYHealth Card) has been lost, stolen, or destroyed, contact your local Family Support Office.

Electronic Benefits Transfer (EBT) Card

If you need to report your EBT card lost, stolen, or damaged call (888) 979-9949. This number is available 24 hours a day, 7 days a week.

Wills, Advance Directives and Other Estate Planning Documents

If the decedent's home was destroyed by the disaster, finding the will may be impossible in the debris. Therefore, the best source for finding the will would be with the decedent's attorney or if the decedent had a safety deposit box with a bank. See KRS 286.2-105 for further instruction regarding safety deposit boxes. It is a good idea for anyone who has a will to tell their loved ones where that will is kept or that a copy of that will is with their attorney.

Wills must comply with the statutory requirements in order for it to be enforceable in court. If the original will was lost or destroyed by the disaster, a copy of that will that complies with KRS 394.040, is sufficient, so long as the validity of the copy is not being challenged. If the validity is challenged, a witness to the execution of the will needs to testify in court as to its validity.

If a Power of Attorney or Advance Directive document of a family member has been lost or destroyed you should check to see if the person designated as the "agent" or "representative" has a copy of the document. Additional places to check for copies would be the family member's health care providers or the family member's attorney. If a copy cannot be found and your family member is competent to create a new Power of Attorney or Advance Directive you should seek legal advice. If a copy cannot be found and your family member is not competent to create a new Power of Attorney or Advance Directive, you should consult an attorney about guardianship.

HOMEOWNERS & MORTGAGES

My house was damaged and I can't live in it. Do I have to make my mortgage payments?

Typically, yes. If your home was completely destroyed typical mortgage contracts state that you should use any insurance payouts to rebuild the house. Homeowners always have the option to rebuild with their insurance payouts. These payouts are typically made in your name AND your mortgage lenders name. You need your lender's endorsement before you can use the money. Sometimes lenders pressure homeowners to use the money to pay off the mortgage instead of rebuilding, but homeowners have a right to rebuild if they want to. If your home was damaged, but still livable you most likely will still have a mortgage. You should contact your mortgage servicer as soon as possible to tell them about your house damage. Your mortgage servicer may be able to work something out for you.

Do I have to pay my mortgage note while I am not living at the property?

See the above answer.

What should I do if I receive a notice that my lender is going to foreclose on my home for non-payment of the mortgage?

You should see a lawyer immediately or if you do not want to keep your home you can let the foreclosure happen.

Can my mortgage holder foreclose on my home if I can't make the payments?

Yes. They can always foreclose if you are not making payments.

PERSONAL PROPERTY

Who is responsible to replace my personal property that was located on someone else's property (leased property, rented out to a customer, etc.)?

If you had insurance on your personal property, you should check your policy. If you do not have insurance on your personal property, then you are responsible for replacing it.

TAX RESOURCES FOR VICTIMS OF NATURAL DISASTERS

How do I know if my area has been declared a natural disaster?

A list of areas that have been declared by the President of the United States to be federal disaster areas can be found on the website of the Federal Emergency Management Agency (FEMA) at www.fema.gov. These areas are eligible for federal assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act.

How do I contact the IRS?

You may call the IRS Disaster Assistance Hotline at 1-866-562-5227. For face-to-face assistance, you can go to a Taxpayer Assistance Center in your area. A list of these centers can be found at <https://www.irs.gov/help/contact-your-local-irs-office>. A list of Kentucky Taxpayer Assistance Centers can be found at <https://www.irs.gov/help/contact-my-local-office-in-kentucky>. The main IRS phone number is 1-800-829-1040.

How can I get copies of my IRS account transcripts?

You can request previously filed federal tax returns and IRS account transcripts by submitting an IRS Form 4506, *Request of Copy of Tax Return*, or Form 4506-T, *Request for Transcript of Tax Return*. Write the name of the disaster in **red** at the top of the form before submitting (i.e. **Hurricane Harvey**).

Where can I find IRS forms?

IRS forms and publications can be found at www.irs.gov. The forms and publications can be ordered for free by calling 1-800-829-3676.

How can I check the status of my federal tax refund?

You can check the status of your federal tax refund by going to www.irs.gov and clicking on “Where’s My Refund?”.

What about Kentucky tax issues? How do I contact the Kentucky Department of Revenue?

For individual tax matters, the Kentucky Department of Revenue can be contacted at (502) 564-4921. Kentucky honors federal extensions related to disaster relief for filing of income tax returns, including payment of tax due. However, this extension to file and pay taxes does not apply to sales and other type of taxes.

How can I deduct disaster tax losses on my tax returns?

If you experience damage to personal, income-producing, or business property, you may be able to claim a casualty loss deduction on your tax return. A casualty is defined as the damage, destruction, or loss of property resulting from an identifiable event that is sudden, unexpected, or unusual. There are certain deadlines for making an election to deduct a loss attributable to natural disaster. Those deadlines can be found in IRS Publication 547, *Casualties, Disasters and Thefts*, and in the *IRS Disaster Resource Guide for Individuals and Businesses*. Both of these can be found online at www.irs.gov.

If you have already filed your return for the preceding year, you can claim a disaster loss against that year's income by filing an individual amended return, IRS Form 1040X. If you choose to deduct your loss on your return or amended return for the tax year immediately preceding the tax year in which the disaster loss happened, include a statement saying that you are making that election. The statement can be made on the return or can be filed with the return and must include the name/description of the disaster that caused the loss, the date(s) of the disaster, and the city/town/county, state, and ZIP code where the damaged/destroyed property was located at the time of the disaster.

If you claimed a deduction for a disaster loss on the tax return for the year in which the disaster occurred and you wish to deduct the loss in the preceding year, you must file an amended return to remove the previously deducted loss on or before the date you file the return or amended return for the preceding year that includes the disaster loss deduction.

How do I determine the amount of my casualty loss?

1. Determine your adjusted basis in the property before the casualty.
2. Determine the decrease in fair market value of the property as a result of the casualty.
3. From the smaller of the amounts you determined in the above steps, subtract any insurance or other reimbursement you receive or expect to receive.

What happens if my records were destroyed in the disaster?

It is very important to begin reconstructing records after a disaster, as these records will be essential for tax purposes, obtaining federal assistance, and for insurance

purposes. The IRS has an exhaustive list of tips for reconstructing records in the *IRS Disaster Resource Guide for Individuals and Businesses*. IRS Publication 584, *Casualty, Disaster, and Theft Loss Workbook*, contains a room-by-room listing that you can use to help recreate an inventory and figure the loss on the home and its contents, in addition to motor vehicles.

This is all very confusing. How can I seek additional help?

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make under \$64,000 per year. In Louisville, taxpayers can contact the local VITA site through the Louisville Asset Building Coalition at www.labcservices.org or by calling 2-1-1. More information can also be found at www.IRS.gov/VITA. The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. More information can be found at www.IRS.gov/TCE.

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS and protects taxpayer rights by helping you resolve problems that you can't resolve with the IRS. The free service can be accessed by calling 1-877-777-4778 or by going online at www.TaxpayerAdvocate.IRS.gov/ContactUs.

Low Income Taxpayer Clinics (LITCs) are independent from the IRS and represent individuals whose income is below a certain level. They help resolve tax problems with the IRS, such as audits, appeals, collection disputes, and representation in U.S. Tax Court. A list of LITCs can be found at TaxpayerAdvocate.IRS.gov/LITCmap. Below is a list of LITCs in Kentucky:

- Low Income Taxpayer Clinic at the Legal Aid Society, Inc. (Louisville, KY)
 - Phone: (800) 292-1862
 - Phone: (502) 584-1254

- Low Income Tax Clinic at AppalReD Legal Aid (Richmond, KY)
 - Phone: (800) 477-1394
 - Phone: (859) 624-1394

- Center for Great Neighborhoods LITC (Covington, KY)
 - Phone: (859) 547-5542

HOSPITALS AND NURSING HOMES

Any provider that accepts Medicare or Medicaid patients, including long-term care facilities, must develop and maintain emergency preparedness plans, which are updated every year.

Hospitals and nursing facilities must plan for the needs of staff and patients to shelter in place, including having access to food, water, medicine, and electricity. They must have safe evacuation procedures identifying locations to receive patients, transportation, care and treatment of patients, and alternate communication. Long term care facilities are also required to have a system in place to track on-duty staff and residents sheltering in the facility both during and after an emergency, even if they must be relocated. They must also have a documentation plan in place to track and share patient information in the event they must be evacuated or transferred.

What if I cannot locate a loved one in a hospital or nursing facility who has been displaced due to a disaster?

Hospitals and nursing facilities that receive Medicare or Medicaid funds are required to have emergency communication plans to notify local officials in the event of a disaster. Please contact Kentucky Emergency Management if you are looking for a loved one who has been relocated.

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires healthcare providers to protect private health information about patients in their care. There are exceptions that allow healthcare providers to disclose information as needed to treat a patient; to notify family members, personal representatives, or public entities of a patient's location, general condition, or death; for safety purposes; and to maintain a facility directory

GETTING HEALTHCARE DURING OR AFTER A DISASTER

Emergency care:

If you have a medical emergency, please contact your nearest hospital or emergency services. Federal law requires hospital emergency departments treat and stabilize anyone who comes to the hospital with an emergency medical condition, including active labor, regardless of insurance status, citizenship, or ability to pay. You may still be billed for the treatment, but you cannot be denied care. The hospital must provide enough treatment

to stabilize you. If the emergency department cannot treat and stabilize you, they must arrange transfer to an appropriate facility that can treat you.

Routine care:

Original Medicare

Enrollees with Original Medicare Parts A and B can visit any doctor or hospital who accepts Medicare. You can call 1-800-MEDICARE if you need more information or assistance finding a provider.

Medicare Advantage plan

If you are enrolled in a Medicare Advantage plan, you usually are limited to seeing health care providers in your plan’s network. During a disaster, Medicare Advantage plans may make temporary changes to their networks so that you can continue to receive care. Check your plan’s website or call them to learn more.

Medicare drug plans

Contact your Medicare drug plan. They can help you to find another network pharmacy, replace prescriptions you left behind or were damaged or lost, or get prescriptions from an out-of-network pharmacy if you can’t reasonably get to your network pharmacy.

Medicaid

If you are enrolled in a Medicaid health plan like Passport, WellCare, CareSource, Anthem, or Better Health, your Medicaid plan must cover emergency medical care, even if it is out of network. If you live in a FEMA-declared disaster area, the state and federal government have several options to make sure you have non-emergency care available to you. They may require that your health plan temporarily cover routine health care out-of-network without prior authorization. Call your health plan for more information.

TRICARE

TRICARE may authorize emergency benefits like early prescription refills and blanket waivers to visit another doctor if your regular doctor is not available. Check <https://tricare.mil/Resources/DisasterInfo> for updated information or contact your TRICARE regional contractor.

TRICARE EAST

Humana Military 1-800-444-5445

TRICARE WEST

Health Net 1-844-866-9378

Veterans Health Administration

During natural disasters, the Veterans Health Administration operates a Health Resource Center Disaster Hotline to assist veterans in storm-affected areas. You can contact the hotline at (800) 507-4571. You can also check the operational status of your local VA facilities and clinics by visiting their websites or Facebook page. The VHA often implements rules that veterans displaced or evacuated due to a disaster can visit any VA healthcare facility. Call the Health Resource Center Disaster Hotline to learn more.

If you or a veteran you know are experiencing a mental health emergency, call the Veterans Crisis Line at (800) 273-8255.

Employer-sponsored insurance

Contact your health plan or benefits administrator for information about provider availability, network changes, early prescription refills, or other health care needs.

Marketplace plan (also known as ACA or Obamacare)

If you have a plan you purchased on the Healthcare Marketplace, your plan must cover out-of-network care you receive in a disaster. However, out-of-network providers may still bill you for the balance. Call your plan for more information about network coverage in a disaster.

If you are not able to maintain your health coverage and pay your premiums because of disaster-related expenses, you may qualify for a hardship exemption. Go to [Healthcare.gov](https://www.healthcare.gov) or call the Marketplace at (800) 318-2596 for information on how to apply.

If you were not able to enroll in coverage during the open enrollment period due to a natural disaster, you may qualify for a Special Enrollment Period (SEP). Go to [Healthcare.gov](https://www.healthcare.gov) or call the Marketplace at (800) 318-2596 for information on how to apply.

No health coverage

Your local health department may have deployed emergency response teams in response to the disaster. Call your local health department or Kentucky's Public Health Preparedness branch at 502-564-7243. You can also visit <https://chfs.ky.gov/dph/epi/preparedness> for more information.

If you have experienced a change of income due to the disaster, you may be eligible for Medicaid, Kentucky Children's Health Insurance Program (KCHIP), or enrollment in a Marketplace insurance plan. To apply for Medicaid or KCHIP, go to <https://www.benefind.ky.gov> or call 844-407-8398. To apply for a Marketplace plan, go to [healthcare.gov](https://www.healthcare.gov) or call (800) 318-2596.

BANKRUPTCY

A natural disaster can cause significant financial hardship for individuals and families. Depending on their particular situation, a bankruptcy can help people achieve a fresh financial start.

What is a bankruptcy?

A bankruptcy is a federal process that allows people and businesses to remove their obligation to repay certain kinds of debts. It also provides important protections against creditors. The two most common types of bankruptcies for individuals are Chapter 7 and Chapter 13.

A Chapter 7 bankruptcy is also known as a “liquidation.” This type of bankruptcy has income eligibility limits. The Bankruptcy Court reviews the person’s property to see if anything can be sold to pay the person’s debts before they can receive a bankruptcy discharge. However, certain property cannot be sold. This is called “exempt” property. At the end of the Chapter 7 bankruptcy case, most types of unsecured debts are discharged. Some debts, like child support and recent tax debts, cannot be discharged.

A Chapter 13 bankruptcy reorganizes a person’s or business’s debts. It allows the debtor to repay their debts over three to five years. In a Chapter 13, a debtor can keep property that would have been liquidated in a Chapter 7. This type of bankruptcy also helps debtors catch up on late payments on secured debts, like a home mortgage.

Should I file?

Deciding whether to file for bankruptcy is a complex process that depends on your particular circumstances. In some cases, there may be good alternatives to bankruptcy. For example, consumer credit counseling may help with budgeting tips that can make debts more manageable.

In other cases, however, bankruptcy may be the most realistic option to provide financial relief. An experienced bankruptcy attorney can review your options with you. If you are unsure on who to contact, you may want to call the Kentucky Lawyer Referral Service at (502) 583-1801.

INSURANCE

Natural disasters can cause significant damage to one's home and belongings. Individuals may have questions about what is covered by their insurance policy.

Does my Homeowners Policy cover flood damage?

Typically, no. Flood Insurance is normally purchased in addition to a standard Homeowners Insurance Policy. Some lenders may require homeowners to obtain it if the mortgaged property is in a high-risk area. Homeowners should check their policies to see what is covered and what is excluded.

See Consumer Alert: Review your Coverage before the Storm Season: Kentucky DOI Offers Advice for Severe Weather Awareness Week, Commonwealth of Kentucky Public Protection Cabinet, March 2, 2018

WILLS AND ESTATES

Kentucky law on wills and estates is found in Kentucky Revised Statutes, Chapters 394, 395 and 396. These sections are the best resource to find out what happens to the decedent's estate. The decedent is the person who passed away. The debts (what a person owes) and assets (property, personal possessions and finances) make up the estate.

If a loved one dies because of a disaster, what do you do?

1. Gather and hold the assets of the Decedent

Look for the loved one's property. Do not use or give away any of your relative's assets that you locate. If you wrongly give away assets, the person who received the money or property must return the money or property to the estate.

2. Look for the Decedent's will

The disaster may have destroyed the will the decedent kept in his home. If the will is not in the home, then move on to the decedent's attorney or safety deposit box at a bank. If the will is still not found, then check these other places:

- Safe or locked box
- Decedent's personal files
- With a trusted friend or relative
- The courthouse that has the power to decide estate issues in the decedent's county

If the will is located, the will determines who will oversee the estate and how the estate is passed down to heirs. Anyone who has a will should tell their loved ones where the will is stored or that a copy is with their attorney.

3. Determine if a probate of the estate is necessary

Probate is the act of proving the validity of a will in court.

Petition to Dispense with Administration of the Estate

The law permits certain individuals to ask the District Court judge to transfer estate assets without the need for additional court proceedings. KRS 395.450 This is called dispensing with administration.

If the decedent's estate is \$15,000 or less, a Petition to Dispense with Administration may be filed by the following individuals in order of priority: surviving spouse, surviving children (if there is no surviving spouse and preferred creditors. KRS 395.455, 391.030

Sometimes property is owned by more than one person (joint ownership), like a bank account or real estate (house, land, building). Joint property becomes the property of the remaining account holder or survivor. If you do not readily know if an account is a joint account, contact the bank to learn whether there is a beneficiary and what information is needed to transfer the account to the beneficiary. Property such as an automobile may have a transfer on death designation on the title. If so, contact the county clerk in the city where the decedent lived to transfer title (ownership document) to the designated person.

If the will has to be probated, immediately set up an appointment with a probate attorney. The attorney will open the estate by filing a court action for a probate. A personal representative will be named to settle any debts of the estate and distribute the remaining assets.

You should be prepared to give the attorney specific information on the following people:

A. Decedent

- Personal identifying information
- Copy of the death certificate
- Whether the decedent had a safe deposit box, an attorney, accountant, financial planner and insurance agent
- Detailed information about the decedent's assets (accounts, investments, stocks, bonds, etc.)
- Detailed information about any retirement plan of the decedent
- Whether the decedent was a business owner or a partner in a business
- Whether the decedent had life insurance
- The personal property of the decedent
- The debts of the decedent

B. Potential Personal Representative

- Personal identifying information
- Details about the surety bond, if required.

The attorney will let you know if a bond is needed and how much it will be.

C. All Known Heirs – Personal identifying information

Duties of the Personal Representative

The court will appoint a personal representative to administer (oversee) the estate to protect and manage the assets. KRS 395.015, 395.195, and 395.197. If there is a will, then usually the one named by the decedent to be the personal representative will be appointed so long as they accept the appointment and are able to carry out the duties. If there is no will, then the surviving spouse or another heir will usually become the personal representative. The personal representative must file any required bond with the court and make written application under oath. KRS 395.120

Once appointed, the personal representative takes temporary possession and control of all the decedent's property. The representative transfers property, pays off any creditors and pays taxes. Within two (2) months of appointment, the personal representative files an inventory with the court. KRS 395.250 An inventory is a list of all of the decedent's property owned at the time of death and the property's value.

If the personal representative mismanages the estate, they may be held accountable to anyone who suffers damage because of the personal representative's actions.

Distribution of Assets

An estate must stay open for at least six (6) months after the personal representative has been appointed before claims can be paid and property can be distributed. KRS 395.190, 396.075 If the value of the estate is not enough to pay all the claims in full, the personal representative shall make payments of claims in the following order. KRS 396.095:

- (a) Costs and expenses of administration
- (b) Funeral expenses;
- (c) Debts and taxes with preference under federal law and other laws of this state;
- (d) All other claims.

No preference shall be given in the payment of any claim over any other claim of the same class, and a matured claim (*a claim that is due and payable*) shall not be entitled to a preference over unmatured claims (*a claim that is not due*)

After the property is distributed, the personal representative prepares and files a final settlement, which is a record of receipts and disbursements for the estate. KRS 395.510

KENTUCKY RESOURCES

1. Federal Emergency Management Agency

Two Disaster Recovery Centers are open in Louisville to help people dealing with the Aug. 4 severe storms and flooding, according to Kentucky Division of Emergency Management and Federal Emergency Management Agency officials.

The following locations will be open daily from 8 a.m. to 6 p.m. seven days a week until further notice:

Jefferson County

South Louisville Community Center
2911 Taylor Blvd.
Louisville, Ky. 40208

African American Heritage Center (Old Trolley Barn)
1701 Muhammad Ali Blvd.
Louisville, Ky. 40202

The centers provide face-to-face meetings with recovery specialists, who can explain the various grants and loans that are available to residents and businesses in Jefferson County.

Representatives from the Commonwealth, FEMA and the U.S. Small Business Administration will be on hand to answer questions at the centers.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

- Register for Assistance:
 - Toll Free: 1-800-621-FEMA (3362)—TTY: 1-800-462-7585
- Online Registration: www.fema.gov
- Fax: 1-800-827-8112
- Technical Assistance: 1-800-745-0243
- General Address:

Federal Emergency Management Agency
P.O Box 10055
Hyattsville, Maryland 20782-8055

2. Kentucky's FEMA Regional Office IV (Atlanta)

- Phone: 770-220-5200
- Fax: 770-220-5230
- Address:

Federal Emergency Management Agency
3003 Chamblee Tucker Road
Atlanta, Georgia 30341

3. Mitigation: National Flood Insurance Program and Hazard Mitigation Grant Program

- Phone: 816-283-7002

4. Response and Recovery Division: Disaster Response and Recovery Programs

- Phone: 816-283-7025

- Disaster Preparedness Kits can be found at: www.ready.gov

5. U.S. Department of Agriculture

- Website: www.usda.gov

6. U.S. Department of Agriculture Farm Service Agency (FSA)

- Website: www.fsa.usda.gov

7. U.S. Department of Health and Human Services

- Website: www.hhs.gov

8. U.S. Department of Labor

- Website: www.dol.gov

9. U.S. Department of Revenue (IRS)

- Website: www.irs.gov
- The IRS is providing a toll free Federal Taxpayer Assistance Number:
1-800-829-1040

B. State Assistance

1. Kentucky Emergency Management (KYEM)

“Kentucky Emergency Management (KYEM) is a division of the Kentucky Department of Military Affairs and its role and function are governed by legislative action as dictated in Chapter KRS 39A-F of the Kentucky Revised Statutes.” Its mission is to serve the Commonwealth in hopes of maintaining “a resilient Commonwealth that is safe, secure, and prepared for emergencies and disasters, because of the programs and efforts of a superior emergency management team that is staffed and led by professional managers and administrators.”

- Address:

Kentucky Emergency Management (KYEM)
Boone National Guard Center
100 Minuteman Parkway
Frankfort, Kentucky 40601

- Operations—24-hour contact: 800-255-2587
- Email portal through website: <https://kyem.ky.gov/Pages/contact.aspx>
- Website: <https://kyem.ky.gov/Pages/default.aspx>

From the main page, go to “Who We Are,” then “Area Offices” and “County Directors” to find out the local emergency coordinator and each location.

2. Kentucky Emergency Response Commission (KERC)

The Kentucky Emergency Response Commission (KERC) deals with “all provisions related to hazardous substances: and state and local governments’ responses “to releases of hazardous substances

- Website: <https://kyem.ky.gov/Who%20We%20Are/Pages/KERC.aspx>
- Phone: 502-607-5770

3. Kentucky Association of Mitigation Managers (KAMM) and the Kentucky Division of Water (DOW): Kentucky Floodplain Management

The Kentucky Division of Water (DOW) concerns flooding, “Kentucky’s most costly natural disaster, both in terms of financial loss and anguish suffered by victims.” See the website for helpful links regarding floodplain management in Kentucky. A breakdown of Kentucky floodplain regions and contact information for each regional representative can be found at the “KAMM Regional Info” page.

- Website: <http://www.kymitigation.org/kentucky-floodplain-manangement/>

4. Kentucky Aging Information

- Website: <http://chfs.ky.gov/dail/Programs.htm>

5. Kentucky Department of Agriculture

- Phone: 502-573-0282
- Fax: 502-564-2133
- Toll Free: 1-800-327-6568
- Email portal through website: <http://www.kyagr.com/contact/>
- Website: <http://www.kyagr.com/>

6. Kentucky Attorney General Consumer Protection Division

- Address:

Office of Consumer Protection
1024 Capital Center Drive
Suite 200
Frankfort, Kentucky 40601

- Phone: 502-696-5389
- Fax: 502-573-8317
- Hotline: 888-432-9257
- Website: <https://ag.ky.gov/about/branches/OCP>

7. Kentucky Government Jobs

- Website: <http://kentucky.gov/employment/Pages/default.aspx>

8. Kentucky Department of Insurance

- Address:

Department of Insurance
P.O. Box 517
Frankfort, Kentucky 40602-0517

- Phone: 502-564-3630
- Toll Free: 800-648-6056
- Website: <http://insurance.ky.gov/>

9. Kentucky Office of Homeland Security

- Address:

Kentucky Office of Homeland Security
200 Mero Street
Frankfort, Kentucky 40622

- Phone: 502-564-2081
- Fax: 502-564-7764
- Email portal through website: <https://homelandsecurity.ky.gov/Pages/contact.aspx>
- Website: <https://homelandsecurity.ky.gov/Pages/default.aspx>

**10. Kentucky Cabinet for Health and Family Services
Community Based Mental and Behavioral Health Services**

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- Address:

Cabinet for Health and Family Services
Office of the Secretary
275 E. Main St.
Frankfort, Kentucky 40621

- Toll-Free: 1-800-372-2973 (Ombudsman)
- TTY (for hearing impaired) 1-800-627-4702 (Ombudsman)
- Website: <http://chfs.ky.gov/>
- Child Support Enforcement webpage: <http://chfs.ky.gov/dis/cse.htm>

- Division of Child Care webpage:
<http://chfs.ky.gov/dcbs/cc/Information+for+Parents.htm>
- Child Protection Branch
 - Hotline: 1-877-KYSAFE1
 - Toll Free: 1-877-597-2331
 - Webpage: <http://chfs.ky.gov/dcbs/dpp/childsafety.htm>
- Adult Protection Branch
 - Phone: 502-564-7043
 - Hotline: 1-800-752-6200
 - Toll Free: 1-877-597-2331
 - Webpage: <http://chfs.ky.gov/dcbs/dpp/Adult+Safety+Branch.htm>

11. Kentucky Department of Natural Resources

- Address:

 Department for Natural Resources
 300 Sower Blvd.
 Frankfort, Kentucky 40601
- Phone: 502-564-0326
- Email: Jeff.Baird@ky.gov
- Website: <http://dnr.ky.gov/Pages/default.aspx>

12. Kentucky Local Health Departments

- Links to various Kentucky local health departments websites and contact information can be found at:

<http://chfs.ky.gov/dph/LinkstoLocalHealthDepartments.htm>

13. Kentucky Department of Revenue

- Address:

Kentucky Department of Revenue
501 High Street
Frankfort, Kentucky 40601

- Phone: 502-564-4581
- TTY: 502-564-3058
- Website: <https://revenue.ky.gov/Pages/index.aspx>

14. Commonwealth of Kentucky Labor Cabinet

- Email portal through website: <https://labor.ky.gov/Pages/contact.aspx>
- Website: <https://labor.ky.gov/Pages/index.aspx>
- Department of Workers' Claims

- Address:

Department of Workers' Claims
657 Chamberlin Avenue
Frankfort, Kentucky 40601

- Phone: 502-564-5550
- Email portal through website: <https://labor.ky.gov/comp/Pages/Contact-Workers-Claims.aspx>

- Division of Wages and Hours

- Address:

Wage and Hour
Division of Employment Standards
1047 U.S. Highway 127 South
Suite 4
Frankfort, Kentucky 40601

- Phone: 502-564-3534
- Email portal through website: <https://labor.ky.gov/standards/Pages/Contact-Employment-Standards.aspx>
- In Case of a Workplace Accident
 - Phone: 502-564-3535
 - Hotline: 800-321-6742
- Office of Employment and Training Unemployment Insurance Claims System
 - To file a claim: <https://uiclaims.des.ky.gov/ebenefit/eben.htm>

**15. Kentucky Energy and Environment Cabinet
Department for Environmental Protection**

- Address:

Department for Environmental Protection
300 Sower Blvd.
2nd Floor
Frankfort, Kentucky 40601

- Phone: 502-564-0323
- Fax: 502-564-4245
- Email: envhelp@ky.gov
- Website: <http://dep.ky.gov/Pages/default.aspx>

16. Kentucky State Police

- Address:

Kentucky State Police
919 Versailles Road
Frankfort, Kentucky 40601

- Phone: 502-782-1800
- Website: <http://www.kentuckystatepolice.org/>

17. Kentucky Statewide Independent Living Council

- Phone: 502-564-6930 Ext. 3491
- Email: scott.sisco@ky.gov
- Website: <https://silc.ky.gov/Pages/default.aspx>

C. Local Area Agencies on Aging

1. Barren River Area

- Serves: Allen, Barren, Butler, Edmonson, Hart, Logan, Metcalfe, Monroe, Simpson, and Warren Counties
- Address:

Barren River AAA
177 Graham Avenue
Bowling Green, Kentucky 42101

- Phone: 270-781-2381
- Fax: 270-843-2393
- Toll Free: 1-800-598-2381
- Websites: <http://chfs.ky.gov/dail/bradd.htm>; <http://www.bradd.org/>

2. Big Sandy Area

- Serves: Floyd, Johnson, Magoffin, Martin, and Pike Counties
- Address:

Big Sandy AAA
110 Resource Court
Prestonsburg, Kentucky 41653

- Phone: 606-886-2374
- Fax: 606-886-3382
- Toll Free: 1-800-737-2723
- Websites: <http://chfs.ky.gov/dail/bsadd.htm>; <http://bigsandy.org/>

3. Bluegrass Area

- Serves: Anderson, Boyle, Bourbon, Clark, Estill, Fayette, Franklin, Garrard, Harrison, Jessamine, Lincoln, Madison, Mercer, Nicholas, Powell, Scott, and Woodford Counties

- Address:

BGAAAIL
699 Perimeter Drive
Lexington, Kentucky 40517

- Phone: 859-266-1116 or 866-665-7921
- Fax: 859-269-7917
- Email portal through website: <http://www.bgaaail.org/contact.php>
- Website: <http://www.bgaaail.org/>

4. Buffalo Trace Area

- Serves: Bracken, Fleming, Lewis, Mason, and Robertson Counties

- Address:

Buffalo Trace AAA
201 Government St.
Suite 300
P.O. Box 460
Maysville, Kentucky 41056

- Phone: 606-564-7084
- Fax: 606-564-0955
- Toll Free: 1-877-564-7084
- Websites: <http://chfs.ky.gov/dail/btadd.htm>; <http://btadd.com/>

5. **Cumberland Valley Area**

- Serves: Bell, Clay, Harlan, Jackson, Knox, Laurel, Rockcastle, and Whitley Counties

- Address:

Cumberland Valley AAA
P.O. Box 1740
342 Old Whitley Road
London, Kentucky 40743-1740

- Phone: 606-864-7391
- Fax: 606-878-7361
- Websites: <http://chfs.ky.gov/dail/cvadd.htm>; <http://cvadd.org/home.html>

6. **FIVCO Area**

- Serves: Boyd, Carter, Greenup, Elliott, and Lawrence Counties

- Address:

FIVCO AAAIL
32 FIVCO Court
Grayson, Kentucky 41143

- Phone: 606-929-1366
- Fax: 606-929-1390
- Toll Free: 800-499-5191

- Websites: <http://chfs.ky.gov/dail/fivcoadd.htm>; <https://fivco.org/>

7. Gateway Area

- Serves: Bath, Menifee, Montgomery, Morgan, and Rowan Counties

- Address:

Gateway AAA
110 Lake Park Drive
Morehead, Kentucky 40351

- Phone: 855-882-5307
- Fax: 606-780-0111
- Websites: <http://chfs.ky.gov/dail/gateway.htm>; <http://gwadd.org/>

8. Green River Area

- Serves: Daviess, Hancock, Henderson, McLean, Ohio, Union, and Webster Counties

- Address:

Green River AAA
300 GRADD Way
Owensboro, Kentucky 42302

- Phone: 270-926-4433
- Fax: 270-684-0714
- Toll Free: 1-800-928-9094
- Websites: <http://chfs.ky.gov/dail/gradd.htm>; <http://www.gradd.com/>

9. KIPDA Area

- Serves: Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer, and Trimble Counties

- Address:

KIPDA AAA
11520 Commonwealth Drive
Louisville, Kentucky 40299

- Phone: 502-266-5571
- Fax: 502-266-5047
- Websites: <http://chfs.ky.gov/dail/kipda.htm>; <http://kipda.org/>

10. Kentucky River Area

- Serves: Breathitt, Knott, Lee, Leslie, Letcher, Owsley, Perry, and Wolfe Counties
- Address:

Kentucky River AAA
941 North Main Street
Hazard, Kentucky 41701

- Phone: 606-436-3158
- Fax: 606-436-2144
- Websites: <http://chfs.ky.gov/dail/kradd.htm>; <http://www.kradd.org/>

11. Lake Cumberland Area

- Serves: Adair, Casey, Clinton, Cumberland, Green, McCreary, Pulaski, Russell, Taylor, and Wayne Counties
- Address:

Lake Cumberland AAA
P.O. Box 1570
2384 Lakeway Drive
Russell Springs, Kentucky 42642

- Phone: 270-866-4200
- Toll Free: 800-264-7093

- Fax: 270-866-2044
- Websites: <http://chfs.ky.gov/dail/lcadd.htm>; <http://lcadd.org/>

12. Lincoln Trail Area

- Serves: Breckinridge, Grayson, Hardin, Larue, Marion, Meade, Nelson, and Washington Counties

- Address:

Lincoln Trail AAA
613 College Street Road
P.O Box 604
Elizabethtown, Kentucky 42702

- Phone: 270-769-2393
- Toll Free: 800-264-0393
- ADRC: 270-737-6082
- Fax: 270-769-2993
- Websites: <http://chfs.ky.gov/dail/ltadd.htm>; <http://www.ltadd.org/>

13. Northern Kentucky Area

- Serves: Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, and Pendleton Counties

- Address:

Northern Kentucky AAA
22 Spiral Drive
Florence, Kentucky 41042

- Phone: 859-692-2480
- Fax: 859-283-8178

- Websites: <http://chfs.ky.gov/dail/nkadd.htm>; <http://www.nkadd.org/>

14. Pennyrile Area

- Serves: Caldwell, Christian, Crittenden, Hopkins, Livingston, Lyon, Muhlenberg, Todd, and Trigg Counties

- Address:

Pennyrile AAA
300 Hammond Drive
Hopkinsville, Kentucky 42240

- Phone: 270-886-9484
- Fax: 270- 886-3211
- Toll Free: 1-800-928-7233
- Websites: <http://chfs.ky.gov/dail/peadd.htm>; <http://www.peadd.org/>

15. Purchase Area

- Serves: Ballard, Calloway, Carlisle, Fulton, Hickman, Graves, Marshall, and McCracken Counties

- Address:

Purchase AAA
1002Medical Drive
P.O. Box 588
Mayfield, Kentucky 42066

- Phone: 270-247-9426
- Fax: 270-251-6110
- Toll Free: 1-800-866-4213
- Websites: <http://chfs.ky.gov/dail/padd.htm>; <http://www.purchaseadd.org/>

D. Housing and Urban Development Contacts

1. Kentucky State HUD

- Address:

HUD Louisville Field Office
Gene Snyder Courthouse 601 West Broadway
Room 110
Louisville, Kentucky 40202

- Field Office Director: Michael L. Browder
- Phone: 502-582-5251
- Fax: 502-582-6074
- Email: KY_Webmanager@hud.gov
- Website: <https://www.hud.gov/states/kentucky>

2. Kentucky USDA Rural Development

- Address:

Kentucky USDA Rural Development
771 Corporate Drive
Suite 200
Lexington, Kentucky 40503

- State Director: Hilda Legg
- Phone: 859-224-7300
- Fax: 859-224-7340
- Website: <https://www.rd.usda.gov/ky>

3. Kentucky—Louisville Field Office U.S. Citizenship and Immigration Services

- Address:

Kentucky—Louisville Field Office
Gene Snyder U.S. Courthouse and Custom House
601 West Broadway
Suite 390
Louisville, Kentucky 40202

- Phone: 800-375-5283
- TTY: 800-767-1833
- Website: <https://www.uscis.gov/about-us/find-uscis-office/field-offices/kentucky-louisville-field-office>

E. Senior Services: Elder Abuse Hotline

Kentucky is a mandatory reporting state, so those who suspect elder abuse are legally required to report it.

- Hotline: 1-877-597-2331 or 1-800-752-6200
- Website: <http://chfs.ky.gov/dcbs/dpp/ea/>

F. Low-Income Legal Services: Legal Aid of Kentucky

The four programs that make up the Legal Aid Network of Kentucky each provide a wide and unique range of legal services to low income and elderly Kentuckians.

Specific information about the location that serves each county can be found at:

<http://kyjustice.org/map>.

- Legal HelpLine for Older Kentuckians: 1-800-200-3633 (ages 60 and older)
- Mid-America Pension Rights Project: 1-866-735-7737;
<http://www.pensionrights.org/>
- Criminal Matters: Kentucky Department of Public Advocacy;
<https://dpa.ky.gov/Pages/default.aspx>; 502-564-8006

1. AppalReD Legal Aid

- Serves: Eastern and South-Central Kentucky
- Phone: 1-866-277-5733; 606-886-3876
- Website: <https://www.ardfky.org/>

2. Kentucky Legal Aid

- Serves: Western Kentucky
- Phone: 866-452-9243; 270-782-1924
- Toll Free: 800-782-1924
- Website: <http://www.klaid.org/>

3. Legal Aid of the Bluegrass

- Serves: Northern and Central Kentucky
- Phone: 859-431-8200
- Veterans' Project Phone: 866-516-3054
- Website: <https://lablaw.org/>

4. Legal Aid Society

- Serves: Louisville and the surrounding counties
- Phone: 502-584-1254
- Toll Free: 800-292-1862
- Website: <http://www.laslou.org/>

G. Law School Legal Clinics

1. University of Louisville Brandeis School of Law Law School Legal Clinic

- Phone: 502-852-6358
- Website: <https://louisville.edu/law/academics/experiential-learning>

**2. University of Kentucky College of Law
Law School Legal Clinic**

- Phone: 859-257-1678
- Website: <http://law.uky.edu/academics/legal-clinic>

**3. University of Cincinnati College of Law
Law School Legal Clinic**

- Phone: 513-556-6805
- Website: <https://www.law.uc.edu/clinics>