

Kentucky Tornado Recovery Update

March 11, 2022

Recovery by the Numbers

- FEMA and the U.S. Small Business Administration have approved **more than \$64 million in total federal assistance** for survivors of the **Dec. 10-11** severe storms and tornadoes. This includes:
 - **\$14.4 million** in FEMA assistance was approved for individuals and households, including:
 - **\$10.4 million** approved for housing assistance
 - **\$4 million** approved for other disaster-related needs
 - **\$49 million** in SBA disaster loans was approved for homeowners, renters and businesses
 - **\$824,460** approved in Disaster Unemployment Assistance, or funding for Kentuckians who lost their jobs or have been unable to work as a result of the tornadoes. The program is funded by FEMA and operated by The Kentucky Office of Unemployment Insurance.
- **16 counties are designated** for Individual Assistance: **Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor and Warren.**
- Six counties have been approved for FEMA direct temporary housing: **Caldwell, Graves, Hopkins, Marshall, Muhlenberg and Warren.** FEMA has provided **\$2.1 million in rental assistance to more than 1,500 survivors.**
- **18 Disaster Recovery Centers** have operated across the designated counties. **Three** are currently in operation. Details under **Disaster Recovery Centers** (below).

Key Messages

March 14 FEMA Application Deadline Nears

- Homeowners and renters with uninsured or underinsured damage to their property from the Dec. 10-11 tornadoes have **until 11:59 p.m. CST Monday, March 14**, to apply for federal disaster assistance. Those who have already applied to FEMA for damage or losses to their primary residences need not apply again. Download the FEMA [news release](#) for more information.
- FEMA disaster assistance is not a substitute for insurance and cannot compensate for all losses caused by the tornadoes. The assistance is intended to meet basic needs and supplement disaster recovery efforts.
- Applying with other agencies such as American Red Cross or the Commonwealth does not make you eligible for FEMA assistance.

How to Apply for FEMA Disaster Assistance

- To apply for FEMA assistance, visit DisasterAssistance.gov, use the [FEMA mobile app](#) or call the **FEMA Helpline** at **800-621-3362**. If you use a relay service such as video relay service (VRS) or captioned



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telephone service, give FEMA the number for that service. Helpline operators are available from 6 a.m. to 10 p.m. CST daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.

What FEMA Will Need When You Apply:

- A current phone number where you can be contacted.
 - Your address at the time of the disaster and the address where you are now staying.
 - Your Social Security Number.
 - A general list of damage and losses.
 - Banking information if you choose direct deposit.
 - If insured, the policy number or the agent and/or the company name.
 - If you are unable to locate important documentation, FEMA will help you to identify other ways to verify.
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- Survivors of the Dec. 10-11 tornadoes in **Caldwell, Graves, Hopkins, Marshall, Muhlenberg and Warren** counties who have applied for FEMA disaster assistance will be notified if they qualify for FEMA's temporary housing assistance. There is no separate application for FEMA's direct temporary housing assistance.
 - Survivors who are staying with family or friends and need help with their housing options are encouraged to call the **FEMA Helpline** at **800-621-3362**.

File Insurance Claim First, Then Apply With FEMA

- Kentucky homeowners who live in one of the 16 disaster-designated counties, were affected by the **Dec. 10-11** tornadoes, and are covered by homeowners' insurance should first file a claim with their insurance company or agent. Then apply for FEMA disaster assistance. Download the [FEMA news release](#).

You Have a Right to Appeal a FEMA Decision

- If you applied for FEMA disaster assistance and received a letter explaining the status of your application, the determination may not be the final word. If you disagree with FEMA's decision, you can appeal. A "no" can become a "yes" with a successful appeal. It is important to read the letter carefully. Download the FEMA [news release](#).

FEMA is Hiring – Join the Kentucky Team

- FEMA has an immediate need to fill temporary positions in Mayfield, Hopkinsville, Frankfort and the surrounding areas to assist with Kentucky's recovery from the Dec. 10-11 tornadoes. For details, download the FEMA [news release](#).

You Talk – FEMA Listens

- Kentucky survivors who applied for FEMA disaster assistance after the Dec. 10-11 tornadoes can keep their recovery process on track by staying in touch with FEMA, updating your contact information and keeping all your appointments with FEMA representatives. For more information, download the [FEMA fact sheet](#).

Answers to Questions About FEMA Disaster Assistance

- Survivors may have questions about the application process and their eligibility for grants and other assistance. Because every FEMA applicant's situation is different, grants vary from one survivor to the next. FEMA has compiled answers to a few questions that can arise after you apply. Download the [FEMA fact sheet](#).

Continued Rental Assistance

- Some residents of 16 Kentucky counties who have received initial FEMA rental assistance because of damage to their primary homes may be eligible for continued rental assistance. Download the [FEMA news release](#).

Disaster Survivor Assistance Teams

- Disaster Survivor Assistance teams have been out in the communities for the past three months, visiting homes and businesses. They have interacted with more than 10,000 survivors, helping them apply for FEMA assistance and providing updates to those who had already applied. The teams ended their field activities March 9.

Disaster Recovery Centers

- All recovery centers are **closed Sundays**. Three recovery centers remain in operation and may be affected by weather and other calendar events.
 - **Graves County:** Mayfield Shopping Plaza, 1102 Paris Road, Suite 4, Mayfield, KY 42066
 - Operating hours: **Monday: 8 a.m. to 5 p.m. CST; Tuesday to Friday: 8 a.m. to 4 p.m. CST; Saturday and Sunday: closed.**
 - **Hopkins County:** Dawson Springs Community Center, 108 W. Keigan St., Dawson Springs, KY 42408
 - Closing **one hour early today, at 5 p.m. CST March 11.**
 - **Warren County:** former Sears location at Greenwood Mall, 2625 Scottsville Road, Bowling Green, KY 42104
 - Regular hours for Dawson Springs and Bowling Green: **8 a.m. to 6 p.m. CST Monday to Saturday. Closed Sunday.**
- FEMA and Commonwealth staff monitor traffic at each recovery center. As the number of visitors and need for information support declines, the schedule may be adjusted.

Good Time for Kentuckians to Think About Purchasing Flood Insurance

- Many Kentucky residents may believe they don't need to buy flood insurance because they don't live in a high-risk flood zone. However, people outside of high-risk areas file more than one-fourth of the claims received by FEMA's National Flood Insurance Program. One-third of federal flood disaster assistance is paid to residents of non-high-risk locations. Even if you live in an area that is not flood-prone, it's advisable to have flood insurance. Anyone can be financially vulnerable to floods. Download the [FEMA fact sheet](#) for more information.

Repair and Rebuilding Advice

- Get free advice and information **8 a.m. and 6 p.m. CST Monday to Friday, and 8 a.m. to 5 p.m. CST Saturday and Sunday** on how to rebuild stronger and more resilient homes. Download the [FEMA news release](#) for details. FEMA specialists will be at these stores **daily until March 15, except Wednesdays:**
 - The Home Depot, 2233 Gary Farms Blvd., Bowling Green, KY 42104
 - Wal-Mart, 310 W 5th St., Benton, KY 42025
 - The Home Depot, 1510 Ring Road, Elizabethtown, KY 42701

FEMA Assistance Won't Affect Other Benefits

- Kentucky residents who receive Social Security payments or other government assistance should not be concerned that FEMA disaster assistance will affect their benefits. Download the [FEMA news release](#) for more information.

- FEMA assistance is not taxable income and does not affect eligibility for other benefits. FEMA grants do not affect Social Security, Medicare or Medicaid. And grants do not affect assistance provided under Kentucky's Supplemental Nutrition Assistance Program, or SNAP, or other federal welfare and entitlement programs.
- For more information, download the [FEMA news release](#).

FEMA Approves Rental Assistance Rate Hike for Six Kentucky Counties

- FEMA has approved an increase in the rental assistance rate for eligible residents who were affected by the Dec. 10-11 tornadoes in **Caldwell, Graves, Hopkins, Marshall, Muhlenberg and Warren** counties.
- With the increase, survivors approved for FEMA temporary housing assistance will be able to rent units at 25 percent above fair market rents established by the U.S. Department of Housing and Urban Development, or HUD. Download the [FEMA news release](#) for details.

Temporary Housing Assistance

- If you are displaced from your home as a result of the Dec. 10-11 tornadoes, you are encouraged to [apply for assistance from FEMA](#).
- The best option for temporary housing is financial rental assistance through FEMA's [Individual Assistance program](#), which can help you rent a temporary place until you can return home or secure other permanent housing.
- Other forms of temporary housing may be available for eligible survivors whose homes are uninhabitable and those who live in certain areas where rental resources are not available. FEMA has approved direct temporary housing assistance in six Kentucky counties: **Caldwell, Graves, Hopkins, Marshall, Muhlenberg and Warren**.
- FEMA has provided **\$2.1 million in rental assistance to more than 1,500 survivors**.

Helping Children Cope with Trauma

- Kentucky children who lived through the Dec. 10-11 tornadoes may feel trauma for years, if it is not addressed. Families are encouraged to seek professional help to get the children to process their reactions and help them heal. Mental health experts in the Commonwealth's health system provided some suggestions on helping children cope. Download FEMA's [news release](#) for more information.

Free Legal Services, Crisis Counseling Available

- **Free Legal Services.** Low-income, elderly and other vulnerable residents who were affected by the disaster and are unable to afford their own lawyer may call **877-782-4219**. The helpline is open **9 a.m. to 3 p.m. Monday to Friday**. Voicemail messages can be left 24 hours a day, every day.
- **Free Crisis Counseling.** The U.S. Department of Health and Human Services and FEMA have activated a **Disaster Distress Helpline** in Kentucky; telephone or text **800-985-5990**. This free crisis support service is available **all day, every day** for disaster survivors experiencing emotional distress or mental health problems caused or aggravated by the tornadoes or their aftermath.
- For details on these two programs, download the [FEMA news release](#).

Understanding Your FEMA Letter

- If you applied for assistance from FEMA after the Dec. 10-11 tornadoes, you will [receive a letter](#) explaining your application status and how to respond. Read the letter carefully. You may need to submit additional documents.

- If you have questions about your letter, take it to a [Disaster Recovery Center](#) or call the **FEMA Helpline at 800-621-3362**. If you use a relay service such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service. Helpline operators are available from 6 a.m. to 10 p.m. CST daily. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.

How to Appeal FEMA's Decision

- If you disagree with FEMA's decision or the amount of assistance you received after the Dec. 10-11 tornadoes, you have a right to appeal the decision. For information on how to appeal, download the [FEMA Fact Sheet: How to Appeal FEMA's Decision](#) and the FEMA [News Release](#).

Common Reasons for a FEMA Determination of Ineligibility

- Kentucky residents in **Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor and Warren** counties who applied for FEMA disaster assistance after the Dec. 10-11 tornadoes may receive a letter from FEMA. The letter may indicate the applicant is ineligible for assistance "at this time." For more information, download the [FEMA Fact Sheet](#).

Home Inspections

- Housing inspectors will have official photo ID along with your nine-digit FEMA application number and never charge fees for an inspection. If you have a question about the inspection or someone claiming to be an inspector, please call the **FEMA Helpline at 800-621-3362**.

Checklist for Kentucky Survivors

- It's not too late for Kentucky survivors of the Dec. 10-11 tornadoes to make a list of what needs to be done to continue their recovery. A checklist is available by downloading the [FEMA Fact Sheet](#).

Resources to Assist in Recovery

- A breakdown of agencies, programs, phone numbers and website links to assist survivors of the Kentucky tornadoes in their recovery is available online [here](#).

U.S. Small Business Administration

- Low-interest disaster loans from the [U.S. Small Business Administration \(SBA\)](#) are the largest source of federal recovery funds for homeowners, renters, businesses and some private nonprofits.
- Homeowners, renters and businesses that were affected by the Dec. 10-11 tornadoes may apply for disaster loans using SBA's secure website: disasterloanassistance.sba.gov/ela/s/. For more information, applicants may also call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov. Individuals who are deaf or hard-of-hearing may call **800-877-8339**.
- FEMA works closely with the SBA. Some applicants for FEMA assistance may be referred to SBA. If you are referred and SBA determines that you are **not eligible** for a loan, SBA will refer you back to FEMA, which may open the door to additional FEMA assistance.
- SBA's customer service representatives are available to answer questions about the disaster loan program and assist homeowners, renters and business owners in completing their loan applications.
- The filing deadline to return applications for physical property damage is **Monday, March 14**.
- The filing deadline to return applications for economic injury disaster loans is **Sept. 12, 2022**.

- Three **SBA Business Recovery Centers** are at these locations:
 - **Warren County:** Western Kentucky University Business Accelerator Center, 2413 Nashville Road, Bowling Green, KY 42101
 - Regular hours: 8 a.m. – 5 p.m. Monday – Friday; closed Saturday and Sunday
 - **Hopkins County:** Hopkins County Regional Chamber of Commerce, 15 E. Center St., Madisonville, KY 42431
 - Regular hours: 8 a.m. – 6 p.m. Monday – Friday; closed Saturday and Sunday
 - **Marshall County:** Joe Creason Community Center, 1600 Park Ave., Benton, KY 42025
 - Regular hours: 9 a.m. – 6 p.m. Monday – Friday; closed Saturday and Sunday

Documenting Home Ownership and Occupancy

- Owners and renters must be able to prove to FEMA that you occupied the disaster-damaged primary residence before receiving FEMA Housing Assistance and some types of FEMA’s Other Needs Assistance.
- For information, download this FEMA [Fact Sheet](#).

Citizenship and FEMA Disaster Assistance

- To qualify for assistance from FEMA’s Individuals and Households Program, you or a member of your household must be a U.S. citizen, non-citizen national or qualified alien.

Report Scams, Fraud and Identity-theft

- If you believe you are the victim of a scam, report it immediately to your local police or sheriff’s department or contact the Office of the Attorney General at **502-696-5485**. To file a fraud complaint, complete the [Scam Report \(kentucky.gov\)](#) online.
- If you suspect fraudulent activity involving FEMA, you can report it to the FEMA Fraud Branch by emailing StopFEMAFraud@fema.dhs.gov. You can also fax: **202-212-4926** or write to: FEMA Fraud and Internal Investigation Division, 400 C Street SW Mail Stop 3005, Washington, DC 20472-3005.
- If you suspect identity theft, visit [Identity Theft | FTC Consumer Information](#).

Resources for Farmers

- The U.S. Department of Agriculture distributed a [news release](#) on the programs the agency offers in the aftermath of the Kentucky tornadoes.
- The U.S. Environmental Protection Agency has information on [agriculture and carcass disposal](#).
- The Kentucky Department of Agriculture has guidelines on [how to dispose](#) of deceased livestock, other animals and birds.
- If your agriculture operation was impacted by the tornadoes, contact your local USDA Service Center to learn more about available programs through the Farm Service Agency and Natural Resources Conservation Service. If you have crop insurance, contact your local crop insurance agent.
- If you aren’t able to reach your local USDA Service Center, reach out to your Farm Service Agency or Natural Resources Conservation Service state office. Office locations are available at farmers.gov/service-locator.

For official information on Kentucky’s recovery from the tornadoes, visit fema.gov/disaster/4630. Follow FEMA on Twitter at [@femaregion4](https://twitter.com/femaregion4) /Twitter and at facebook.com/fema.

Kentucky Approved for Major Disaster Declaration for Dec. 31-Jan. 2 Tornadoes

- The president approved a major disaster declaration for Kentucky for the severe storms, straight-line winds, tornadoes, flooding, landslides and mudslides of **Dec. 31-Jan. 2**.
 - Commonwealth, county and local governments as well as certain private nonprofit organizations may request reimbursement under FEMA's Public Assistance program for eligible emergency work and the repair or replacement of disaster-damaged facilities. Eligible facilities must be located in **Boyd, Breathitt, Carter, Christian, Clay, Floyd, Green, Johnson, Knott, Lawrence, Owsley, Pike and Taylor** counties.
 - All areas in the Commonwealth are eligible for assistance under the **Hazard Mitigation Grant Program**.

Donated Resources Can Help Offset Public Assistance Project Costs

Labor and resources donated by volunteers and organizations may also help local and Commonwealth agencies save taxpayer money by offsetting local costs under FEMA's Public Assistance program. To learn more, download the [FEMA fact sheet](#).

Donated Labor, Resources Help Reduce Financial Burden

- Volunteers and organizations have been rallying to support Kentucky communities after the Dec. 10-11 tornadoes. Their donations of labor and resources may also count as in-kind contributions and help reduce the Commonwealth's cost that is owed to the federal government for recovery projects. To learn more about how this applies to your community, download the [FEMA news release](#).

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FEMA's mission is helping people before, during, and after disasters.