

Combined Kentucky Recovery Update

Aug. 23, 2024

May 21-27 Incident (DR-4804-KY) Recovery Update

Federal Assistance by the Numbers

- **FEMA:** As of Aug. 22, FEMA's Individuals and Households Program has approved \$1,741,775, consisting of \$1,068,210 in Housing Assistance and \$673,565 in Other Needs Assistance.
- **SBA:** As of Aug. 22, the SBA has disbursed \$68,500, in low-interest disaster loans to four homeowners affected by the May 21-27, severe storms, straight-line winds, tornadoes, landslides and mudslides.

Kentuckians Have Less Than One Month Left To Apply for FEMA Assistance Following May 21-27 Storms

Homeowners and renters in Butler, Caldwell, Calloway, Christian, Clay, Greenup, Hopkins, Knox, Logan, Muhlenberg, Simpson, Todd, Trigg, Warren and Whitley counties who experienced damage or losses caused by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides have one month to apply for federal disaster assistance.

There are several ways to apply: Go online to DisasterAssistance.gov, call 800-621-3362 from 7 a.m. to midnight local time every day, visit a Disaster Recovery Center or use the [FEMA mobile app](#). If you use a relay service such as Video Relay Service (VRS), captioned telephone service or others, give FEMA your number for that service.

To view information about how to apply for FEMA disaster assistance in American Sign Language with captioning and a voiceover, please check the [YouTube link](#).

. The deadline to apply for FEMA Individual Assistance is Sept. 22, 2024.

Kentuckians Affected by May 21-27 Severe Weather Can Apply for FEMA Assistance and an SBA Disaster Loan at the Same Time

A new policy streamlines the process of applying for disaster assistance. Survivors now have the option to apply for a low-interest SBA loan when they apply for FEMA assistance. FEMA no longer requires disaster survivors to apply for an SBA loan before being considered for FEMA individual assistance for the most recent disasters, including Kentucky May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides.

The SBA offers disaster loans to assist businesses, private nonprofits, homeowners and renters with their recovery. Homeowners and renters are eligible to apply for disaster loans to repair or replace disaster-damaged or destroyed



real estate and damaged or destroyed personal property. Businesses and nonprofits are eligible to apply for loans to cover physical damage. Economic Injury Disaster Loans (EIDLs) are also available to qualified businesses and nonprofits to help meet working capital needs caused by the disaster.

For more information about SBA disaster loans and how to apply, visit sba.gov/disaster, call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@sba.gov@sba.gov.

FEMA Assistance Available for Personal Property Losses

Kentuckians who experienced damage from the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides may be eligible for FEMA assistance. Homeowners and renters in Butler, Caldwell, Calloway, Christian, Clay, Greenup, Hopkins, Knox, Logan, Muhlenberg, Simpson, Todd, Trigg, Warren and Whitley counties are encouraged to apply.

FEMA assistance covers basic needs. It will not restore all disaster-related property loss. Insurance coverage is the best means to recover after a natural disaster. However, FEMA and the Commonwealth of Kentucky assistance may repair or replace disaster-damaged property if conditions meet the eligibility requirements, and the item(s) may fall within any of these categories:

- **Appliances:** Standard household appliances, such as a refrigerator, washing machine, etc.
- **Clothing:** Essential clothing needed due to overall loss, damage, or contamination.
- **Home Furnishings:** Basic furnishings found in a bedroom, kitchen, bathroom and living room.
- **Tools Required for Work and School:** Tools and equipment required for your job and items required as a condition of an applicant's or household member's education. This assistance also applies to self-employed individuals.
- **Computing Devices:** Funds cover replacement of one personal or family computer. Funds for additional computers required for work or school may be approved.
- **Accessible Items:** FEMA also provides assistance for damaged personal property required for qualified applicants with disabilities. FEMA assistance for these items do not count toward the Housing Assistance financial maximum.

In-Person Assistance in Disaster Recovery Centers

- Clay County (Mobile DRC): Clay County Community Center, 311 Highway 638, Manchester, KY 40962. Working hours are 10 a.m.-5 p.m., Eastern Time. ***This MDRC will end operations at 5 p.m. on Aug 23.***
- Caldwell County (DRC): Caldwell County Emergency Operations Center, 102 Northfield Drive, Princeton, KY 42445. Working hours are 10 a.m.-7 p.m., Central Time, Monday through Saturday.

- Calloway County (DRC): Calloway County Fairground, 211 Fairground Road, Murray, KY 42071. Working hours are 10 a.m.-7 p.m., Central Time, Wednesday through Saturday. ***This DRC will end operations at 5 p.m. on Aug 24.***
- Greenup County (DRC): Flatwoods Senior Center, 2511 Reed St., Flatwoods, KY 41139. Working hours are 10 a.m.-7 p.m., Eastern Time, Monday through Saturday.
- Hopkins County (DRC): 114 Madison Square Drive, Madisonville, KY 42431. Working hours are 10 a.m.-7 p.m., Central Time, Monday through Saturday.
- Muhlenberg County (DRC): Muhlenberg County Training Center, 61 Career Way, Central City, KY 42330. Working hours are 10 a.m.-7 p.m., Central Time, Monday through Saturday.
- Simpson County (Mobile DRC): Simpson County Health Department, 1131 South College Street, Franklin, KY 42134. Working hours are 10 a.m.-7 p.m., Central Time, Friday through Saturday, Aug. 23-24.
- Todd County (Mobile DRC): Todd County Dispatch Center, 813 South Main St., Elkton, KY 42220. Working hours are 10 a.m.-7 p.m., Eastern Time, Friday through Saturday, Aug. 23-24.
- Trigg County (DRC): Trigg County Emergency Operations Center, 39 Jefferson Place Cadiz, KY 42211. Working hours are 10 a.m.-7 p.m., Central Time, Monday through Saturday. ***This DRC will end operations at 5 p.m. on Aug 24.***

It is not necessary to go to a center to apply for FEMA assistance. Survivors can go online to DisasterAssistance.gov, call 800-621-3362 or use the [FEMA mobile app](#) to apply. If you use a relay service, such as video relay, captioned telephone or other service, give FEMA your number for that service.

Child Care Assistance Is Available for Kentuckians Affected by May 21-27 Severe Weather

Kentucky disaster survivors may be eligible for FEMA Child Care Assistance even if they did not have property damage.

FEMA may award payment for Child Care Assistance under its Other Needs Assistance program to those with disaster-caused childcare expenses following the May 21-27 Kentucky severe storms, straight-line winds, tornadoes, landslides and mudslides.

Child Care Assistance covers standard childcare service fees and personal assistance services that support activities of daily living for individuals with disabilities. Assistance may be available for up to eight weeks per child or household. The maximum amount for childcare for Kentuckians is \$1,260 per child.

Clean and Sanitize Assistance Is Available To Help Kentuckians

Homeowners and renters may be eligible for Clean and Sanitize Assistance from FEMA. Kentuckians whose homes were damaged by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides may receive up to \$300 toward cleaning expenses — even if the work is already completed.

Kentuckians May Qualify if:

- The impacted home was a primary residence and is located in one of the following Kentucky counties: Butler, Caldwell, Calloway, Christian, Clay, Greenup, Hopkins, Knox, Logan, Muhlenberg, Simpson, Todd, Trigg, Warren and Whitley.
- Based on a FEMA inspection, the home has disaster damage; or for renters, the inspector noted clean-up actions are needed or have already been done.
- Residents who have already cleaned up and saved their receipts from any supplies, materials or paid help.
- The damage is not covered by insurance.
- FEMA determines the disaster-damaged primary residence is safe to occupy.

Displacement Assistance Available for Kentuckians Affected by May 21-27 Severe Weather

FEMA's Individual Assistance program has recently implemented significant updates, including Displacement Assistance. If you were affected by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides you may be eligible for this new type of assistance.

Displacement Assistance is money survivors can use to stay in a hotel or motel, stay with family and friends, or stay in any other available housing option.

FEMA generally provides one Displacement Assistance award per household to assist all members of the household.

How To Appeal FEMA's Decision

If you receive a letter from FEMA saying you are ineligible for assistance, you can appeal the decision and provide more information. It is possibly something as simple as missing documentation or information.

It is important to include documentation to support your reason for appeal. Provide any documents FEMA has requested, such as documents from your insurance company and documents that prove occupancy or ownership.

Be sure to write your FEMA application number and the disaster number (DR-4782-KY) on each page of your appeal to FEMA and on any documents that are submitted. FEMA receives numerous documents with every appeal; writing your application number on each page submitted helps to organize your case.

Mail your appeal within 60 days from the date on your FEMA decision letter to:

FEMA - Individuals & Households Program National Processing Service Center

P.O. Box 10055

Hyattsville, MD 20782-8055

Learn more at [fema.gov/disaster/4804](https://www.fema.gov/disaster/4804) and [fema.gov/disaster/4782](https://www.fema.gov/disaster/4782)

You can also upload your appeal documentation to your account on DisasterAssistance.gov, or fax to 800-827-8112.

More Information About DR-4804-KY

[More Disaster Survivors May Get Free Legal Aid from American Bar Association](#)

[How Public Assistance Is Different from Individual Assistance](#)

[FEMA Supporting Multiple Disasters in Kentucky](#)

[FEMA Crews Hit Streets in Kentucky To Help Those Affected by May 21-27 Severe Weather](#)

[FEMA May Contact You by Text To Schedule Inspection](#)

[More Disaster Survivors May Get Free Legal Aid from American Bar Association](#)

[Renters Affected by May 21-27 Severe Weather Can Apply for FEMA Assistance](#)

Information For Kentuckians Affected By April 2 Incident (DR-4782-KY)

[Understanding Your FEMA Letter](#)

[What To Expect After You Apply for FEMA Assistance](#)

[Be Aware of Potential Fraud and Scams](#)

[Vehicle Repair and Replacement Assistance](#)

[Citizenship and Immigration Status Requirements for FEMA Assistance](#)

[FEMA Speaks Your Language](#)

[FEMA May Be Trying To Reach You](#)