# **Combined Kentucky Recovery Update**

Aug. 28, 2024

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

#### **Federal Assistance by the Numbers**

- **FEMA**: As of Aug. 27, FEMA's Individuals and Households Program has approved \$1,924,858 consisting of \$1,189,604 in Housing Assistance and \$735,254 in Other Needs Assistance.
- SBA: As of Aug. 27, the SBA has disbursed \$134,000, in low-interest disaster loans to seven homeowners and one business affected by the May 21-27, severe storms, straight-line winds, tornadoes, landslides and mudslides.

#### **Understanding Your FEMA Letter**

Kentucky disaster survivors who applied for FEMA assistance following the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides will receive a letter from FEMA in the mail or via email.

The letter will explain your application status and how to respond. Please read it carefully, because it will include the amount of funds you will receive for specific types of assistance, and important information on the appropriate use of disaster assistance funds.

Applicants who receive a letter stating they are not eligible for assistance may need to submit additional information or supporting documentation for FEMA to continue to process an application for financial assistance. Examples of missing documentation may include:

- Proof of insurance coverage.
- Settlement of insurance claims or denial letter from insurance provider.
- Proof of identity.
- Proof of occupancy.
- Proof of ownership.
- Proof that the damaged property was the applicant's primary residence at the time of the disaster.

If you have questions about your letter, call the disaster assistance helpline at 800-621-3362 to find out what information FEMA needs.



#### 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 less than one month to apply for federal disaster assistance.

There are several ways to apply: Go online to <u>DisasterAssistance.gov</u>, 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.

#### **In-Person Assistance in Disaster Recovery Centers**

- 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.
- Christian County (Mobile DRC): Hopkinsville Public Works Complex, 705 North Main St., Hopkinsville, KY 42240. Working hours are 10 a.m.-7 p.m., Central Time, Wednesday through Saturday, Aug. 28-31.
- 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.
- Knox County (Mobile DRC): Redline Fire Truck Sales, 14453 North US25E, Corbin, KY 40701. Working hours are 10 a.m.-7 p.m. Eastern Time, Wednesday through Thursday, and 10 a.m.-5 p.m., Friday. *This DRC will end* operations at 5 p.m., Aug 30.
- 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.
- Warren County (Mobile DRC): Sugar Maple Square Shopping Center, 1347 KY 185, Bowling Green, KY 42101. Working hours are 10 a.m.-7 p.m. Eastern Time, Wednesday through Thursday, and 10 a.m.-5 p.m., Friday. This DRC will end operations at 5 p.m., Aug 30.

It is not necessary to go to a center to apply for FEMA assistance. Survivors can go online to <u>DisasterAssistance.gov</u>, 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.

#### Students in Kentucky May be Eligible for FEMA Assistance

College and university students in one of these Kentucky counties, Butler, Caldwell, Calloway, Christian, Clay, Greenup, Hopkins, Knox, Logan, Muhlenberg, Simpson, Todd, Trigg, Warren and Whitley, may be eligible for disaster assistance. Students may qualify for a grant under FEMA's Other Needs Assistance program for essential personal property and other needs.

Students do not need to be permanent residents of the designated counties to be eligible for assistance, but the property damage or loss must have occurred in a disaster designated county.

FEMA grants can help pay for disaster-related expenses that do not have to be repaid, such as:

- Financial assistance for immediate housing needs.
- Replacement or repair of necessary personal property, such as room furnishings, a computer damaged by the disaster, books and other items required for school.
- Replacement or repair of tools and other job-related equipment required for those who are self-employed.
- Replacement or repair of primary vehicles.
- Medical and dental bills as a result of the disaster.
- Financial assistance to help move and store personal property.

#### Farmers, Ranch Hands May Be Eligible for FEMA Assistance

Kentucky farmers and ranch hands whose tools or equipment were damaged by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides may be eligible for disaster assistance. FEMA assistance is available to replace disaster-damaged essential tools, supplies, equipment and items required for employment or for self-employment.

Family-owned farms typically have a variety of equipment needed to conduct business. These include, but are not limited to, tractors, plows, seeders or planters, harvesters, sprayers, hay balers and utility vehicles. These items are all potentially eligible for FEMA disaster assistance if the applicant can show that they were damaged by the disaster, the applicant does not have another working item that can meet this need, and the loss of the item was not covered by insurance. Crops and livestock are not "tools and equipment" because they are the products of a farming operation, whereas tools and equipment are the means of production.

Ranch hands may be eligible for assistance to replace disaster-damaged tools and equipment not covered by insurance when they can show these items are required by their employer.

Assistance is based on a need to replace disaster-damaged essential tools, supplies, equipment, items required by an employer as a condition of employment or required for education. This includes disaster-damaged tools and equipment, or other items required for a specific trade or profession, NOT provided or supplied by the employer.

Many of these items have substantial costs, but it is important to remember that assistance for uninsured or underinsured occupational tools is limited to the maximum amount of Other Needs Assistance an applicant may receive. Additional assistance to help meet these needs may also be available from the Small Business Administration and the U.S. Department of Agriculture.

#### Citizenship and Immigration Status Requirements for FEMA Assistance

FEMA may provide direct and financial disaster assistance to U.S. citizens, non-citizen nationals and qualified noncitizens who were impacted by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides. Disaster assistance may include money for temporary rental assistance, home repairs, personal property loss, medical expenses, funeral expenses and other serious disaster-related needs or expenses not covered by insurance or other sources.

A non-citizen national is defined as a person in an outlying possession of the U.S. (i.e., American Samoa or Swain's Island) on or after the date the U.S. acquired possession, or a person whose parents are U.S. non-citizen nationals. All U.S. citizens are U.S. nationals, but not every U.S. national is a citizen.

A qualified non-citizen includes:

- Legal permanent residents ("green card" holders).
- Non-citizens granted asylum.
- Refugees.
- Non-citizens whose deportation status is being withheld for at least one year.
- Non-citizens paroled into the U.S. for at least one year for urgent humanitarian purposes or significant public benefit.
- Cuban/Haitian entrants.
- Certain battered non-citizens or their spouses or children and
- Certain victims of a severe form of human trafficking, including persons with "Continued Presence," T visa or U visa.

If an applicant does not meet the required citizenship or immigration status at the time of application, the household may still apply for certain forms of federal assistance if:

The parent or legal guardian of a minor child who is a U.S. citizen, non-citizen national or qualified non-citizen applies on behalf of the minor child, so long as they live in the same household. The parent or legal guardian must apply as the co-applicant, and the minor child must be under age 18 at the time the disaster occurred.

#### **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

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 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

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

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

Damaged Vehicle Assistance Available for Kentuckians Impacted by May 21-27 Storms

Clean and Sanitize Assistance Is Available To Help Kentuckians

FEMA Assistance Available for Personal Property Losses

## 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