

Combined Kentucky Recovery Update

Sept. 20, 2024

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

Federal Assistance by the Numbers

- **FEMA:** As of Sept. 19, FEMA's Individuals and Households Program has approved \$2,507,154 consisting of \$1,609,607 in Housing Assistance and \$897,547 in Other Needs Assistance.
- **SBA:** As of Sept. 19, the SBA has disbursed \$358,300 in low-interest disaster loans to 15 homeowners and one business affected by the May 21-27, severe storms, straight-line winds, tornadoes, landslides and mudslides.

Monday Is Last Day To Apply for FEMA Assistance

Monday, Sept. 23 is the last day for Kentuckians who were impacted by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides to apply with FEMA. Survivors have until 11:59 p.m. ET on Monday to apply for FEMA assistance.

How To Apply for FEMA Individual Assistance

- Call FEMA at 800-621-3362. Multilingual operators are available. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- Apply at DisasterAssistance.gov.
- Download and use the [FEMA app](#).

FEMA programs are accessible to people with disabilities and others with access and functional needs.

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](#).

Disaster Recovery Center in Muhlenberg Closing Today

A FEMA Disaster Recovery Center in Muhlenberg County will end operations at close of business, Sept. 20. Help is still available online or by phone.

- Muhlenberg County (DRC): Muhlenberg County Training Center, 61 Career Way, Central City, KY 42330. Working hours are 10 a.m.-5 p.m., CT, Friday. ***This DRC will close permanently at 5 p.m. Sept. 20.***



FEMA Enhanced Customer Service Strives to Leave No One Behind

FEMA is providing enhanced customer service in Kentucky to help all survivors of the May 21-27 severe storms receive much-needed assistance. The FEMA team calls at-risk survivors directly to provide personalized assistance with the FEMA application process.

Kentuckians who have applied for FEMA assistance may receive a call, text or email from the customer service team. A call from FEMA may come from an unknown number, but applicants are encouraged to answer these calls. Beware of fraud calls — only FEMA knows an applicant's nine-digit application number. FEMA representatives can provide this number to verify it is a legit FEMA call.

The first calls that applicants receive after applying for assistance are from home inspectors. The inspectors call applicants a maximum of three times to set up appointments. Applicants who do not answer these calls will miss an important step in the assistance process. If applicants are still waiting for an inspection, they should call the FEMA helpline to make an appointment.

Call FEMA at 800-621-3362. Multilingual operators are available daily, 7 a.m.-midnight ET. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.

Have Questions About Federal Assistance? Get Answers at FEMA Public Events

Kentucky homeowners and renters are invited to meet with FEMA in person. Kentuckians can talk with FEMA Individual Assistance and Hazard Mitigation experts to ask questions and learn everything they want to know about FEMA assistance.

FEMA, other federal agencies and local organizations will gather in a convenient location to provide one-on-one assistance. Applicants who want to learn about federal assistance, understand their FEMA letter, receive help with applications and appeals, and ask questions about contract estimations, repairs and new builds are encouraged to attend one of these public events.

Pennyrile Area Development Center 300 Hammond Drive, Hopkinsville, KY 42240
Sept. 20, 10 a.m.–7 p.m. CT and Sept. 21, 9 a.m.–6 p.m. CT

Flatwoods Senior Center 2513 Reed St., Flatwoods, KY 41139
Sept. 27, 10 a.m.–7 p.m. ET and Sept. 28, 9 a.m.–5 p.m. ET

Dunn Missionary Baptist Church 4855 Charleston Road, Dawson Springs, KY 42408
Oct. 4, 10 a.m.–7 p.m. CT and Oct. 5, 9 a.m.–6 p.m. CT

Muhlenberg County Training Center 61 Career Way, Central City, KY 42330
Oct. 11, 10 a.m.–7 p.m. CT and Oct. 12, 9 a.m.–6 p.m. CT

Common Reasons FEMA May Find You Ineligible for Assistance – and How to Address Them

A letter from FEMA saying you are ineligible for disaster assistance may not be a final decision. Sometimes, FEMA just needs more information or supporting documentation from you. Here are some common reasons applicants are deemed ineligible and how to respond to FEMA.

Reason 1: You haven't sent FEMA the documents or information requested.

- **FEMA's suggestion:** Read your FEMA letter carefully and thoroughly and send FEMA the information requested. If that information is not available, let FEMA know why.

Reason 2: Your damage or loss is covered by insurance or other sources.

By law, FEMA cannot duplicate assistance received from other sources. If you received funding from insurance, crowdfunding, local or state programs, or financial assistance from voluntary agencies, FEMA cannot cover those same expenses.

- **FEMA's suggestion:** If you received funds from other sources, send FEMA documentation showing how those funds were used. The documentation must prove the funds you received were not enough to cover your disaster-related expenses, or that the funds were intended to be used for another purpose.

Reason 3: More than one application filed for your household.

Typically, FEMA allows only one application for Housing Assistance per household or address.

- **FEMA's suggestion:** Ensure the one application for your household includes details of losses from all individuals in the home so that all possible assistance can be considered. If you did not file more than one application, call the FEMA Helpline 800-621-3362 7 a.m.-midnight ET to discuss this finding as there may be a fraudulent application filed for your address.

For more examples, read the Fact Sheet [Common Reasons FEMA May Find You Ineligible for Assistance – and How to Address Them](#)

Frequently Asked Questions and Misunderstandings about FEMA Assistance in Kentucky

An initial set of questions and answers (DR-4804-KY Q&A 001) was well-received by Kentucky disaster survivors. Here is another collection of answers to questions you may find helpful.

I cleaned my home right after the disaster. Will FEMA be able to cover my costs?

Potentially, you may be eligible for Clean and Sanitize Assistance from FEMA. Kentuckians in designated counties may receive up to \$300 for cleaning expenses. You can take pictures of your home to document the damage before and after you clean up. You may include pictures and any receipts for supplies, materials or paid help with your application.

How do I clean up mold in my home?

You can clean mold with a mixture of bleach and water. The Centers for Disease Control and Prevention advises:

- Opening windows and doors before working with bleach.
- Wearing goggles, an N-95 mask and gloves to protect your eyes, nose, mouth and skin.
- Mixing 1 cup of household bleach with 1 gallon of water.

Detailed cleaning instructions are available on the EPA website at this link [Homeowner's and Renter's Guide to Mold Cleanup after Disasters | US EPA](#).

Can FEMA help me to rebuild my house safer and stronger?

FEMA can provide repair money for portions of your home that were already damaged but made worse by the disaster, as long as those areas need to be repaired for the home to be safe to live in. Assistance is also awarded for repairs that help your home avoid damage from future disasters.

For more questions and answers about FEMA assistance, read [Frequently Asked Questions and Misunderstandings about FEMA Assistance in Kentucky](#).

Tips for Appealing FEMA's Decision

You may appeal any decision by FEMA regarding your application for the Individual Assistance program. Sometimes all you need is to provide additional information. Here are tips to help submit your appeal to FEMA.

TIP 1: Know Your Deadline

You have **60 days** from the date of your FEMA decision letter to submit your appeal. Circle the deadline on your calendar or write yourself a note and put it on your refrigerator or console of your car.

TIP 2: Understand Why You Are Not Approved for FEMA Assistance Before Sending Your Appeal

You may not agree with FEMA's determination, but you are encouraged to read the FEMA letter carefully to learn why you were not approved. It is possibly something as simple as missing documentation or information. Read FEMA's letter from beginning to end and see what the agency needs from you.

TIP 3: Include Documents To Support Your Appeal

Include documentation to support your reason for appeal. It is important to provide any documents FEMA has requested. Examples may include:

- Documents from your insurance company which show your policy coverage and/or settlement is not enough to make essential home repairs, provide a place to stay, or replace certain contents. FEMA cannot provide benefits to homeowners or renters who already received the same benefits from an insurance carrier.

- Proof of occupancy: A copy of utility bills, a driver's license or lease that shows the damaged home or rental property was your primary residence before the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides.
- Proof of ownership: Mortgage or insurance documents, tax receipts or a deed. If your documents were lost or destroyed, visit [usa.gov/replace-vital-documents](https://www.usa.gov/replace-vital-documents) for information on how to replace them.

For more tips on appealing a FEMA decision, read [8 Tips for Appealing FEMA's Decision](#).

More Information About DR-4804-KY

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

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

[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](#)

[Students in Kentucky May be Eligible for FEMA Assistance After May 21-27 Severe Storms](#)

[Farmers, Ranch Hands May Be Eligible for FEMA Assistance](#)

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

[Understanding Your FEMA Letter](#)

[FEMA Reminds Kentuckians To Use Disaster Assistance Funds Properly](#)

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

[Understanding Your FEMA Letter](#)

[FEMA Speaks Your Language](#)

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