

FEMA in Kentucky as Long as Needed

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FRANKFORT, Ky – FEMA knows these are difficult times, and while the storm has passed and recovery efforts have started, FEMA and our federal partners want Kentuckians to know we are here for the long haul. As FEMA spokesman Jeremy Edwards said, “We know these are incredibly difficult times, and we want to help you.”

But FEMA is only one part of the team. Kentucky’s recovery is going to depend on a full team effort – federal, state and local agencies, businesses and volunteers, faith communities and private non-profits, and YOU. Each one has resources and talents that can get Kentucky further down the road to recovery.

Already we have seen everyday Kentuckians helping those who survived the floods, from those who gave potlucks for survivors camping in a state park, to non-profits turning their own fund-raising drives over for local help.

Governor Beshear has put together a website to raise needed funds for individual Kentuckians. Those who want to donate can visit <https://secure.kentucky.gov/FormServices/Finance/EKYFloodRelief> to learn how Kentucky’s recovery is progressing, go online to <https://governor.ky.gov/flood-resources> or www.fema.gov/disaster/4663.

On the federal level, FEMA and the U.S. Small Business Administration are on the ground helping survivors. So far, FEMA approved more than **\$40.4 million** in direct assistance to individual Kentucky survivors; these awards don’t have to be repaid. Survivors use this money to make their homes safe, clean and functional, while they plan their long-term recovery. Those needing housing are getting help from FEMA to pay their rent, while survivors who needed immediate help with food, childcare items or medical/dental expenses may be eligible for Other Needs Assistance.

“Recovering from a disaster of this magnitude will take time,” said Federal Coordinating Officer for Kentucky Recovery, Brett Howard, “but FEMA—along with our whole community partners—will continue to work hard to make sure every



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eligible Kentuckian receives every dollar of assistance legally possible. That is our commitment.”

Individual and Households Program Assistance

- As of August 15, the total amount approved for FEMA Individuals and Households Program is more than **\$40.4 million**:
 - This includes nearly **\$32.4 million** in Housing Assistance grants to homeowners to bring their damaged properties to a sanitary and functional condition; and
 - **\$8 million** in Other Needs Assistance provides grants to provide applicants for immediate needs such as medical and dental expenses, moving and storage, funeral costs, childcare, *etal*.
- Survivors who apply to FEMA may be referred to The U.S. Small Business Administration to apply for long-term, low-interest loans to homeowners, renters, businesses and non-profit organizations of all sizes to cover losses not completely covered by insurance. To further assist disaster survivors, the SBA announced recently that it would extend the first repayment deadline to one year after the date the loan was signed, instead of the standard five months.
 - Disaster loans up to \$200,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$40,000 to repair or replace disaster-damaged or destroyed personal property. The filing deadline to return applications for physical property damage is Sept. 28, 2022
 - SBA makes physical disaster loans of up to \$2 million to qualified businesses or private nonprofit organizations. These loan proceeds may be used for the repair or replacement of real property, machinery, equipment, fixtures, inventory or leasehold improvements.
 - Economic Injury Disaster Loans are available to small businesses and most nonprofit organizations in the following counties: Bell, Breathitt, Clay, Floyd, Harlan, Jackson, Johnson, Knott, Knox, Laurel, Lawrence, Lee, Leslie, Letcher, Magoffin, Martin, McCreary, Morgan Owsley, Perry, Pike, Whitley, and Wolfe in Kentucky; Campbell and Claiborne in Tennessee; Buchanan, Dickenson and Wise in Virginia; and Mingo and Wayne in West Virginia. The deadline to file economic injury applications is May 1, 2023.
- To date SBA has approved **\$4.7 million** in home; **\$67,300** in business loans.

FEMA Personnel in Kentucky



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- There are 821 FEMA staff in Kentucky as operational and support personnel. This includes:
 - 22 Disaster Survivor Assistance teams canvassing door-to-door in 12 counties to register survivors for federal disaster assistance, and to answer their questions. Team members are equipped with iPads to allow them to connect quickly with FEMA.
 - 78 inspectors working through the 8,528 inspection requests that have been made. Currently 7,276 inspections have been completed with 1,252 outstanding.

Federal Partners and Whole Community Effort

Civil Air Patrol

- The CAP is capturing imagery in impacted counties, focusing on high priority critical facilities that provide services to the public.

Environmental Protection Agency

- An EPA water assessment mobile lab is coordinating with the Commonwealth to ensure safe drinking water as water systems are inspected and service restored.

National Flood Insurance Program

- Flooding is the most common and costly natural disaster. After a flood, the process of recovery might seem daunting. But with a flood insurance policy from NFIP, homeowners can have the peace of mind that comes with knowing they have a hand up in keeping their recovery on track. Best of all insurance covers your home even if a presidential disaster isn't declared.
- As of August 15, 410 claims have been submitted by policyholders to the National Flood Insurance Program, and **nearly \$4.5 million** in payments have been disbursed to claimants. Five hundred fifty-eight insurance policies worth **\$1.33 million** have also been issued under the Group Flood Insurance Program.

U.S. Department of Agriculture



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- USDA's Food and Nutrition Service has set aside two requirements to allow SNAP households 1) to purchase hot foods with SNAP benefits through September 2, 2022, and 2) until August 25, 2022, to extend beyond 10 days the requirement to report food that was bought with SNAP benefits but lost.
- The Natural Resources and Conservation Services is assisting with damage assessments of debris in waterways, under bridges and culverts to identify areas that may be eligible for the Emergency Watershed Protection Program.
- Rural Development has provided FEMA with a listing of multifamily unit which can be used for housing under Priority Placement.

U.S. Department of Health and Human Services

- The Department's Substance Abuse and Mental Health Services Administration has activated its Disaster Distress helpline. This toll-free, multilingual crisis support service is available 24/7 via telephone or text at 1-800-985-5990 for disaster survivors experiencing emotional distress.

U.S. Small Business Administration

- As of August 16, SBA had approved **more than \$4.7 million** in low-interest disaster loans to homeowners.

U.S. Army Corps of Engineers

- 14 U.S. Army Corps of Engineers personnel, under FEMA direction, are performing debris assessments, inspections of critical public facilities (e.g., water plants, schools), and road and bridge infrastructure evaluations. The Corps provided 11,500 sandbags to the state.

Urban Search and Rescue

- Federal help can come in many forms. As flood waters rose, FEMA deployed five Urban Search and Rescue teams from four states to assist the Kentucky National Guard and teams from other states in coordinated rescue efforts across the impacted areas.



Volunteer Opportunities

- Voluntary and faith-based organizations are offering food and shelter, and helping residents clean up as they return home. Looking for volunteer opportunities in Kentucky? Call or visit these organizations for more information.
 - Samaritan's Purse, a part of the Billy Graham ministry; 828-262-1980; <https://www.samaritanspurse.org/article/volunteers-working-hard-in-devastated-eastern-kentucky>
 - Mercy Chefs, "feeding body and soul"; for more information on giving, volunteering or getting involved, visit <https://mercychefs.com/ky-floods/>
 - God's Appalachian Partnership, focused on Appalachian Kentucky; www.gapky.org/get-involved/mission-teams/
 - American Red Cross is operating three shelters and eight respite centers in impacted counties; 606-629-3344; www.redcross.org/local/kentucky/about-us/location/eastern-kentucky-chapter.html.

You can apply for disaster assistance at www.DisasterAssistance.gov, by calling 800.621.3362, or by using the [FEMA mobile app](#). If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service. Lines are open from 7 a.m. to 11 p.m. local time, seven days a week.

The deadline for applications is **Sept. 28, 2022**.

For an American Sign Language video on how to apply, visit <https://www.youtube.com/watch?v=ii7nc94B30c>.

For more information about Kentucky's recovery from the July 26 floods, visit www.fema.gov/disaster/4663. Follow us on Twitter at twitter.com/FEMARegion4.



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