

More Than Three Months Later, Recovery Continues in Eastern Kentucky

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FRANKFORT, Ky.—More than three months and \$164 million later, federal, commonwealth and local agencies continue to assist survivors of the Eastern Kentucky flooding.

As of Nov. 6, 2022, more than \$164 million has been approved in federal grants, loans and flood insurance payments for survivors in Breathitt, Clay, Floyd, Knott, Lee, Leslie, Letcher, Magoffin, Martin, Owsley, Perry, Pike and Whitley counties.

By the numbers:

FEMA has approved \$85.4 million for 8,410 individuals and households

- More than \$72.9 million in Housing Assistance
- More than \$12.5 million in Other Needs Assistance

The U.S. Small Business Administration (SBA) has approved \$55.3 million in disaster loans for 736 homeowners, renters and businesses.

The National Flood Insurance Program (NFIP) has paid \$23.3 million. The NFIP has received 475 claims and closed 439 of those. Flood insurance is the best way to recover financially after a flood. A presidential declaration is not required to take advantage of the flood policy.

The recovery includes more than just federal assistance. On the community level, long-term recovery groups are already being formed. The role of these groups is to help meet the remaining needs of survivors after they have maximized state and federal funds available to them.

Long-term recovery groups typically include federal partners, voluntary agencies and grassroots organizations. These partnerships require close coordination to address community needs, distribute resources and to help restore vital support



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systems, including health, social, economic and environmental systems, among others.

FEMA continues to work with Kentucky Emergency Management and commonwealth partners to make sure Kentuckians can keep their recovery on track and moving forward.

Nearly 400 federal personnel are still on the ground assisting in the recovery.

For individuals who applied for disaster assistance, FEMA encourages survivors to keep in touch. Help is still available, even though the deadline to apply has passed. Survivors are encouraged to notify the agency of changes to their mailing address, email addresses or phone numbers and report insurance settlements or additional damage they may have discovered since their home inspection.

Since the end of the application period, FEMA has approved more than \$3 million through appeals and survivors staying engaged in their recovery. One of the best ways to keep your recovery on track is by visiting a DRC.

Over the last three months FEMA has operated eight Disaster Recovery Centers where staff has helped Kentuckians through the disaster assistance process. Remember, there is no limit to how many times a survivor can visit a recovery center. To date, these centers have helped with more than 16,000 visits. Survivors can find their nearest recovery center by visiting, fema.gov/drc.

But Kentuckians don't have to visit a recovery center for help. They can also get help the following ways:

Calling the FEMA Helpline at 800-621-3362

Logging into their account at DisasterAssistance.gov

Using the [FEMA Mobile App](#)

As part of FEMA's Individuals and Households Program, Direct Temporary Housing is available in Breathitt, Floyd, Knott, Letcher, Perry and Pike counties. To date FEMA has approved 220 families for temporary housing and has moved 57 families and individuals into temporary housing. This number may change as survivors update their housing situation with FEMA. This program makes available



several additional short-term housing solutions to disaster survivors. It's important to keep in mind that direct housing takes time to transport, permit, install and inspect units.

FEMA's Public Assistance program has also begun allocating funds to communities across 20 counties. The program provides grants on a cost share basis to reimburse state and local governments and certain private nonprofit organizations for the cost of debris removal, emergency protective measures and permanent repair work.

Public Assistance reimburses applicants no less than 75 percent of their eligible cost. The remaining 25 percent is covered by a non-federal source. The federal portion is paid directly to the state, which disburses funds to the agencies, local governments and nonprofit organizations that incurred costs.

For more information on Kentucky flood recovery, visit fema.gov/disaster/4663. Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\) / Twitter](https://twitter.com/femaregion4) and at facebook.com/fema.

