

Commonwealth and FEMA Flood Recovery On Course One Year Later

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FRANKFORT, Ky. - More than \$281 million in federal funding has been pumped into eastern Kentucky over the past year to support individuals, families, communities and businesses as the region recovers from the disastrous flood of July 2022. FEMA, its federal partners and the Kentucky Division of Emergency Management (KYEM) continue to collaborate on a 13-county recovery mission. One year later, several dynamics are providing solutions where challenges first existed.

Partnerships Elevated Available Recovery Assistance for Eastern Kentucky Flood Survivors

All response and recovery missions require partnerships. FEMA Federal Coordinating Officer Dr. Myra M. Shird and Kentucky Gov. Andy Beshear wanted to help flood survivors find housing solutions. They also wanted to provide an option for people to move out of high-risk flood zones to start their recovery on higher ground. An example of what evolved is underway in the city of Whitesburg; the initiative is called the “Cottages at Thompson Branch”.

Commitment Means Reaching Everyone

FEMA Individual Assistance (IA) provides grants to help flood survivors get back on their feet after a disaster. Over the past year, IA has provided nearly \$108 million to eastern Kentucky flood survivors. Right after last year’s flooding, special teams comprised of FEMA, the Commonwealth and local representatives went on foot into areas where bridges and roads had been washed out to reach people who had no access. FEMA was able to increase the amount of assistance to eastern Kentucky flood survivors by more than \$1.2 million because of that concentrated outreach.



Another strategy FEMA used in eastern Kentucky was sending Disaster Survivor Assistance teams to homes where survivors had not answered phone calls or provided all of the information needed to process their applications. This was an equity push to ensure all survivors, regardless of their circumstances, receive whatever assistance they were eligible for.

Breaking the Cycle of Repetitive Disaster Damage

One of FEMA's priorities is to help communities build back better. This is much different from providing funding to rebuild. One example of this is FEMA's Acquisition Program. Gov. Beshear requested an expedited acquisitions mission. In order to roll this out quickly, FEMA placed acquisition specialists in all of the Disaster Recovery Centers to speak one-on-one with interested survivors. More than 500 property owners showed interest in the program.

Property Acquisitions, funded through the FEMA Hazard Mitigation Grant Program, are completely voluntary and administered by the Commonwealth. Homeowners decide if they want their property to be considered for the program. To date, FEMA has approved 241 properties, totaling more than \$40.9 million, to begin the acquisition process.

If the homeowner accepts the offer, the property can never be built on again; the deed is given to local government and the property becomes greenspace. This breaks the cycle of repairing repetitive disaster damage. But more importantly, it provides an opportunity for those living in high-risk flood zones to start a life on higher ground in a more safe, secure location.

Here is a breakdown of funding provided by FEMA programs and low-interest disaster loans approved by the U.S. Small Business Administration.

FEMA Individuals and Households Program (IHP Disbursed):

- FEMA Individuals and Households Program has disbursed nearly \$108 million to help survivors with their recovery. This includes:
 - Housing Assistance: More than \$94.2 million
 - Housing Repairs: 5,900 Households



- Rental Assistance: 5,289 Households
- Home Replacement: 182 Households (This is the maximum amount of assistance FEMA can provide under the Individuals and Households Program as stated in the Stafford Act.)
- Other Needs Assistance: More than \$13.7 million paid to 4,980 Households

FEMA Direct Temporary Housing

- Total number of households in FEMA temporary lodging: 129
- Households currently staying in FEMA direct temporary housing: 92
- Households who have left FEMA temporary housing to move to permanent housing: 37

U.S. Small Business Administration

- To date, the SBA has provided more than \$58.8 million in low-interest disaster loans to eastern Kentucky homeowners, renters and businesses.

This includes:

- 730 low-interest disaster loans approved for individuals totaling more than \$53 million
- 50 low-interest disaster loans approved for businesses totaling more than \$5.7 million

Public Assistance

- FEMA provides Public Assistance (PA) funding to the Commonwealth, which in turn reimburses local governments, counties and certain nonprofits to repair damaged infrastructure and cover other recovery expenses. At this time, 408 projects are obligated under PA totaling more than \$49.4 million for eastern Kentucky; the amount continues to increase as additional projects are obligated. Here is a breakdown of projects by category and the amount FEMA has committed to pay:
 - Debris Removal – 28 (\$1,115,878)
 - Protective Measures – 72 (\$28,898,776)



- Roads & Bridges – 204 (\$14,814,782)
- Public Buildings – 22 (\$499,035)
- Public Utilities – 50 (\$2,895,013)
- Parks & Recreation – 18 (\$1,149,007)
- Administrative Cost – 14 (\$102,951)

The National Flood Insurance Program (NFIP)

- The National Flood Insurance Program (NFIP) has closed more than 400 claims and paid policyholders more than \$24 million with an average payment of \$58,830.
 - The National Flood Insurance Program (NFIP) is managed by FEMA.

FEMA Property Acquisitions (Voluntary Participation)

FEMA's Property Acquisitions program is completely voluntary and administered by the Commonwealth. Homeowners decide if they want their property to be considered for the program. Applications are submitted through the county, which reviews and sends their selections to the state. As of July 14, FEMA has approved 241 properties totaling more than \$40.9 million to begin the acquisition process.

FEMA Interagency Recovery Coordination (IRC)

FCO Dr. Shird began working on FEMA's recovery mission while the response operation was still underway. She wanted a seamless transition. That allowed FEMA's Interagency Recovery Coordination group (IRC) to go to work sooner than what's taken place in previous disasters. The IRC, true to its name, collaborates with federal partners, nonprofits, state agencies and others. One of its missions is to work with the local philanthropic community to bring investors and funding agents together to participate in a group known as the Funders Roundtable. This group searches for gap funding to help survivors.

It also links state, local, territory, tribal, nonprofit, private sector, federal partners and stakeholders to communities when a need goes beyond FEMA. For example, when Appalshop in Whitesburg was in urgent need of volunteers to help salvage and clean thousands of waterlogged quarter-inch film reels before mold could take



FEMA

hold, the American Institute for Conservation (AIC) & Foundation for the Advancement of Conservation stepped in to carefully remove sludge from the delicate film strips.

The Appalachian Dulcimer Museum and the historical musical instruments inside are another example of the IRC at work. Floodwaters engulfed everything at the museum, the building and all the instruments inside. Some of those instruments have now been recovered and an effort is underway to showcase them in a future exhibit. The Department of Interior's Natural and Cultural Resources group is offering support for that and much more. While it can't provide funding, the Natural and Cultural Resources group can identify potential grants, including those for disaster recovery funding, and provide technical assistance to write the grant applications.

The group is also supporting Letcher County as it works to transition from a former coal mining community to a tourist town.

FEMA Disaster Survivor Assistance

- FEMA Disaster Survivor Assistance teams visited more than 24,000 homes and individuals to offer guidance on the recovery process, assist with applications for federal assistance, and to help those who already applied to complete and submit required paperwork.
 - When the DRCs closed, the Commonwealth transitioned many into Multi-Agency Resource Centers because Gov. Beshear wanted survivors to continue receiving face-to-face assistance.

Debris Removal

The Commonwealth oversees debris removal missions; however, FEMA does cover some costs. To date, FEMA has obligated more than \$1.1 million to support the Commonwealth in clearing storm debris from eastern Kentucky. The debris mission has been massive.

- Contractors for the Kentucky Transportation Cabinet (KYTC) have removed 409,000 tons of storm debris from roadsides and waterways, clearing 606 miles of creeks and streams in the process.



