

Kentucky Severe Storms and Tornadoes Dec. 30, 2021

Key Messages

- All Disaster Recovery Centers will be open 8 a.m. to 1 p.m. CST Dec. 31, New Year's Eve; and will be closed Jan. 1, 2022, New Year's Day.
- FEMA has approved more than **\$5.88 million** for individuals and households to help survivors start their recovery.
- At the request of the Commonwealth of Kentucky, FEMA has approved Direct Temporary Housing Assistance in six Individual Assistance-designated counties: **Caldwell, Graves, Hopkins, Marshall, Muhlenberg and Warren.**
 - The following categories of FEMA's direct housing assistance program are approved based on currently available inspection and rental resource data: Direct Lease, Multi-Family Lease and Repair, and Temporary Housing Units.
 - Obtaining Direct Housing Assistance through FEMA is *not an automatic process*. Eligibility is determined after the survivor applies for FEMA assistance and according to guidelines developed and approved by the Commonwealth of Kentucky and FEMA.
 - Direct Temporary Housing Assistance is available to eligible applicants whose primary residence is uninhabitable, and Rental Assistance is not an option due to a lack of available housing resources in the area.

How to Apply for Assistance

- Residents in **Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor and Warren** counties can apply online at [DisasterAssistance.gov](https://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 (VRS), captioned telephone or other service, give FEMA the number for that service.
- The toll-free telephone number will operate from 7 a.m. to 10 p.m. (local time), seven days a week, until further notice.
- To qualify for assistance from FEMA's Individuals and Households Program, you or a member of your household must be a U.S. citizen, non-U.S. citizen national or qualified alien. However, undocumented families with diverse



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immigration status only need one family member (including a minor child) who is a U.S. citizen, non-U.S. citizen national or qualified alien who has a Social Security number to apply.

- Renters whose homes and property were damaged by the storms may apply for federal assistance. Renters may also qualify for a grant for uninsured essential personal property losses and other disaster-related expenses.
- FEMA funds are grants that do not have to be repaid but must be spent on disaster-related approved expenses.
- **The deadline to apply for assistance is Feb. 11, 2022.**

What FEMA Will Need from Applicants:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security Number.
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.
- If applicants are unable to locate important documentation, FEMA will work with them to identify other ways to verify.

Disaster Recovery Centers Open

- Disaster Recovery Centers, operated by the Kentucky Division of Emergency Management and FEMA, offer in-person support to disaster survivors affected by the Dec. 10, 2021 storms and tornadoes. Locations for these and centers can be found by visiting www.fema.gov/drc or by calling the FEMA helpline at 800-621-3362.
- DRCs are open at these locations:

County	Address
Hopkins County DRC #1	Central High School 6625 Hopkinsville Road Madisonville, KY 42431
Warren County DRC #2	Old Sears location at Greenwood Mall 2625 Scottsville Road Bowling Green, KY 42104
Caldwell County DRC #3	Butler Gymnasium 600 W. Main St., Princeton, KY 42445
Muhlenberg County DRC #4	Neal's Chapel General Baptist Church State Route 81, Sacramento, KY 42372

County	Address
Fulton County DRC #5	Old Gibson Electric Membership Corp., 1702 Moscow Ave., Hickman, KY 42050
Marshall County DRC #6	Joe Creason Community Center 1600 Park Ave., Benton, KY 42025
Graves County DRC #7	Graves County Public Library 601 N. 17 th St., Mayfield, KY 42066
Christian County DRC #8	Maddux Funeral Home 338 E. Nashville St., Pembroke, KY 42266
Hickman County DRC #9	Hickman County Cooperative Extension Service 329 James H. Phillips Drive, Clinton, KY 42031
Hart County DRC #10	Fairgrounds Building (without a fence) 2184 S. Dixie Hwy., Munfordville, KY 42765

- Hours are 8 a.m. to 6 p.m. CST Monday through Saturday, noon to 6 p.m. CST Sunday. FEMA representatives can explain available assistance programs, how to apply to FEMA, and help connect survivors with resources for their recovery needs.
- All DRCs will be **open 8 a.m. to 1 p.m. CST Dec. 31, New Year's Eve.**
- All DRCs will be **closed Jan. 1, 2022, New Year's Day.**
- In addition to FEMA personnel, representatives from the Kentucky Office of Unemployment Insurance, the Kentucky Department of Insurance, and the U.S. Small Business Administration (SBA) will be available at the recovery centers to assist survivors.
- The Disaster Recovery Centers are federal facilities and under COVID-19 protocols a face mask is required. If you do not have a mask, one can be provided.
- For applicants who speak a language other than English, interpretation service can be provided by telephone.**

Mobile Registration Centers Open

- FEMA personnel at mobile registration centers can help residents who were affected by the Dec. 10 storms apply for federal assistance.
- Mobile centers are open 8 a.m. to 5 p.m. CST daily in these counties: Graves, Hopkins, Muhlenberg, Warren, Marshall, Lyon, Hickman, Ohio, Logan and Hart.

By the Numbers

- \$5.88 million** in FEMA assistance approved for individuals and households, including:
 - \$3.97 million** approved for housing assistance
 - \$1.91 million** approved for other disaster-related needs
- To date, 6,465** home inspections completed
- \$3,455,700** in SBA home and economic injury disaster loans approved

Citizenship and FEMA Disaster Assistance

- To qualify for assistance from FEMA's Individuals and Households Program, you or a member of your household must be a U.S. citizen, non-citizen national or qualified noncitizen. However, undocumented families with diverse immigration status only need one family member (including a minor child) who is a U.S. citizen, non-U.S. citizen national or qualified alien who has a Social Security number to apply.
- More details can be found by downloading the fact sheet: [Citizenship and FEMA Disaster Assistance](#).

Understanding Your FEMA Letter

- Kentucky residents who applied for assistance from FEMA after the Dec. 10 tornadoes will receive a letter from the agency in the mail or via email. The letter will explain your application status and how to respond. It is important to read the letter carefully because it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds.
- If you have questions about your letter, take the letter to a [Disaster Recovery Center](#), visit [DisasterAssistance.gov](#) or call 800-621-3362. If you use a relay service, such as video relay (VRS), captioned telephone or other service, give FEMA the number for that service.
- Applicants may need to submit additional information or supporting documentation for FEMA to continue to process an application for financial assistance.

How to Appeal FEMA's Decision

- Applicants who disagree with FEMA's decision or the amount of assistance may submit an appeal letter and documents supporting their claim, such as a contractor's estimate for home repairs.
- FEMA cannot duplicate assistance provided by another source such as insurance settlements. However, those who are underinsured may receive further assistance for unmet needs after insurance claims have been settled by submitting insurance-settlement or denial-documents to FEMA. FEMA does not provide assistance for insurance deductibles.
- An appeal must be in writing. In a signed and dated letter, explain the reason(s) for the appeal and must be postmarked within 60 days of the determination letter. It may be submitted to the agency via a FEMA online account or by mail or fax.

Be Alert to Fraud

- Survivors should be aware that con artists and criminals may try to obtain money or steal personal information through fraud or identity theft after disaster. In some cases, thieves try to apply for FEMA assistance using names, addresses and Social Security numbers they have stolen from survivors.
- If a FEMA inspector comes to your home and you did not submit a FEMA application, your information may have been used without your knowledge to create a FEMA application. If so, please inform the inspector that you did not apply for FEMA assistance so they can submit a request to stop further processing of the application.
- If you did not apply for assistance, but receive a letter from FEMA, please call the FEMA Helpline at 800-621-3362. The helpline will submit a request to stop any further processing of that application.
- The Kentucky Attorney General's Office has established a hotline to report price gouging and scams related to the tornadoes: 502-696-5485.
- Attorney General Cameron has launched an emergency [contractor registration program](#) to register contractors to assist storm survivors in the city of Mayfield and Graves County. The program requires contractors to register prior to doing business and is designed to prevent consumers being taken advantage of. The program will also provide scam and fraud prevention information to Kentuckians affected by the tornadoes and storms.

Home Inspections

- FEMA will contact you to meet at the address where the damage was reported. You or your designated co-applicant identified on your registration will need to meet with an inspector and provide a photo ID. The meeting will take place outside with the inspector following Centers for Disease Control social distancing guidelines. If you or your co-applicant are unable to meet with an inspector, a third party can be designated in writing.
- Exterior inspections provide FEMA with a way to assess damage while complying with social distancing.
- Housing inspectors will have official photo-ID along with your FEMA application number, and never charge fees for an inspection. If you have a question about the inspection, please call the FEMA Helpline at 800-621-3362.

U.S. Small Business Administration (SBA)

- Low-interest disaster loans from the [U.S. Small Business Administration \(SBA\)](#) are available to businesses and residents in Kentucky following the Dec. 10 storms.
- Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/s/>, and should apply under SBA declaration # 17286, not for the COVID-19 incident. To be considered for all forms of disaster assistance, applicants must first apply to FEMA. Businesses and individuals may also obtain information and loan applications by calling the SBA's Customer Service Center at 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing) or emailing DisasterCustomerService@sba.gov.
- Three SBA Business Recovery Centers are open:
 - Warren County Western Kentucky University Business Accelerator Center, 2413 Nashville Rd., Bowling Green, KY 42101.
 - Hours: 8 a.m. – 5 p.m. Monday – Friday; closed Saturday and Sunday.
 - Hopkins County: Hopkins County Regional Chamber of Commerce, 15 E. Center St., Madisonville, KY 42431
 - Hours: 8 a.m. – 6 p.m. Monday – Friday; closed Saturday and Sunday.
 - Marshall County: Joe Creason Community Center, 1600 Park Ave., Benton, KY 42025.
 - Hours: 9 a.m. – 6 p.m. Monday – Friday; closed Saturday and Sunday.

All BRCs are closed Friday, New Year's Eve, Dec. 31, 2021, and Saturday, Jan. 1, 2022.

- The filing deadline to return applications for physical property damage is Feb.11, 2022. The deadline to return economic injury applications is Sept. 12, 2022.

Public Assistance for Houses of Worship

- Houses of worship and other nonprofit organizations may be eligible for FEMA assistance to help pay for emergency protective measures, debris removal and restoration of facilities damaged by severe storms and tornadoes beginning Dec. 10, 2021.
- Under the Public Assistance program, FEMA may be able to provide financial assistance to certain private, nonprofit organizations – including houses of worship – to restore facilities damaged or destroyed by a major disaster.
- More details can be found by downloading the fact sheet: [Public Assistance for Houses of Worship](#).

Equity and Access

- FEMA is committed to equity throughout our agency, programs and policies. No matter which application method they use, survivors can request an accommodation. Onsite, online and via phone, we provide free aids and services to help people communicate with us and understand FEMA programs, including Braille, large print, or

audio materials; accessible electronic formats on FEMA’s website; qualified sign language interpreters; qualified multilingual interpreters and information written in other languages.

- FEMA speaks your language! FEMA Helpline operators are on duty seven days a week and can connect you with a specialist who speaks your language. Call 800-621-3362.

Federal Resources Assisting the Commonwealth

- Disaster recovery is a whole community effort. Federal, state and local partners and non-governmental organizations are working together to support Kentucky, the disaster-impacted communities and the survivors.
- The U.S. Army Corps of Engineers is conducting debris removal and disposal in Graves County, which includes the town of Mayfield. Additionally, USACE is providing technical assistance and monitoring in 15 other counties across the commonwealth.
- Two FEMA Incident Management Assistance Teams are in Kentucky to assist with federal coordination efforts.
- The federal family is supporting the commonwealth in developing a viable housing strategy for displaced disaster survivors. The federal team includes HUD, USDA, FEMA and others. Faith-based and voluntary organizations also contribute to this planning.

How to Help

- The Team Western Kentucky Tornado Relief Fund is online at [TeamWKYReliefFund.ky.gov](https://www.teamwkyrelief.com).
- [KY Division of Emergency Management](#) has provided a link to a survey to provide more information on volunteering or making a donation for those affected by the tornadoes: <https://arcg.is/8aqn0>.
- To find a list of trusted organizations visit [National Voluntary Organizations Active in Disaster](#).

Other Resources

LABOR

- The U.S. Department of Labor has announced \$8.3 million in funding to the commonwealth to support disaster-relief employment following the Dec. 10 tornadoes. Read more details in the [news release](#).

AGRICULTURE

- The U.S. Department of Agriculture offers a [variety of disaster relief programs](#) for the Dec. 10, 2021 Kentucky tornadoes.
- The U.S. Environmental Protection Agency has information on [agriculture and carcass disposal](#).
- The Kentucky Department of Agriculture has guidelines on [how to dispose](#) of deceased livestock, other animals and birds.
- If your agriculture operation was impacted by the tornadoes, contact your local USDA Service Center to learn more about available programs through the Farm Service Agency (FSA) and Natural Resources Conservation Service (NRCS). If you have crop insurance, contact your Local Crop Insurance Agent.
- If you aren’t able to reach your local USDA Service Center, reach out to your FSA or NRCS State Office. Office locations are available at [farmers.gov/service-locator](https://www.farmers.gov/service-locator).

DISASTER DISTRESS HELPLINE

- The U.S. Department of Health and Human Services Substance Abuse and Mental Health Services Administration activated its [Disaster Distress helpline](#). This free, multilingual, crisis support service is available 24/7 via telephone or text at 800-985-5990 for disaster survivors in Kentucky experiencing emotional distress.
 - Spanish-speakers can call or text the hotline and press “2” for bilingual support. Callers can also connect with counselors in over 100 other languages via 3rd-party interpretation services by indicating their preferred language to the responding counselor, who will connect to a live interpreter.
 - ASL users can contact the DDH through their videophone at 800-985-5990, or by clicking on “ASL Now” on the DDH website at disasterdistress.samhsa.gov.

HELPING CHILDREN COPE WITH DISASTER

- [Find tips to help children cope after a disaster.](#)

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