

# Recovery Update – Kentucky Storms

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## Recovery Progress – More than \$16 million provided in Kentucky

Kentucky homeowners and renters who sustained losses from the severe storms, flooding, landslides and mudslides from Feb. 27 through March 14 in **Breathitt, Clay, Estill, Floyd, Johnson, Lee, Magoffin, Marin and Powell counties** may be eligible for assistance from FEMA.

- FEMA's National Flood Insurance Program has paid **more than \$14.8 million** in flood insurance claims in Kentucky. About **600** claims have been submitted. A major disaster declaration is not required for flood insurance to pay. Claims may be submitted from any county.
- For losses not covered by insurance, FEMA has approved **more than \$1.7 million** in Individual Assistance disaster grants for Kentucky homeowners and renters. Grants may help survivors with rent, home repairs, home replacement and other disaster-related needs such as personal property, childcare, and medical and dental expenses. About **320** households have been approved.

## How to Get Help from FEMA

- Contact your insurance company and file a claim for the disaster-caused damage.
- By law, FEMA cannot duplicate insurance payments or assistance from government programs or charities.
- Take photographs or video of the damage and keep all receipts related to home repair.
- If you have uninsured or underinsured losses, contact FEMA online at [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance), download the FEMA app and register on your smartphone or tablet, or call **800-621-3362 (TTY 800-462-7585)**. The toll-free telephone lines operate from 7 a.m. to 11 p.m., seven days a week. Multilingual operators are also available during these hours.
- Those who use a Relay service, such as a videophone, InnoCaption or CapTel, should provide their specific number assigned to that service. It is important that FEMA can contact you. Phone calls from FEMA may come from an unidentified number.
- After registering, create an account to check the status of your application, view messages from FEMA, update your personal information, and upload important documents.
- If you have any questions, please contact the **FEMA Helpline at 800-621-3362 (TTY 800-462-7585)**. The Helpline is the same telephone number as the registration line. Those who use 711 or Video Relay Service (VRS), please call 800-621-3362.

*Videos about FEMA Assistance with closed captioning and American Sign Language interpretation [available here](#).*



# FEMA



## SBA Low-Interest Disaster Loans

The U.S. Small Business Administration helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. Interest rates for homeowners and renters are as low as 1.25 percent, with terms up to 30 years. It is free to apply for a disaster loan, and you are under no obligation to accept a loan if approved. You can also accept a partial amount. Collateral is not required for loans of \$25,000 or less. Disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations.

- For more information, applicants may contact SBA’s Disaster Assistance Customer Service Center by calling **800-659-2955** (TTY 800-877-8339), emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA’s website at [sba.gov/disaster](https://sba.gov/disaster). To make an appointment for assistance with your disaster loan application, email to [FOCE-Help@sba.gov](mailto:FOCE-Help@sba.gov).
- The deadline to apply for an SBA low-interest disaster loan is **June 22, 2021** for physical damages and **Jan. 24, 2022** for an economic injury disaster loan for small businesses or eligible non-profit organizations.

### FEMA Online Registration at Nine County Libraries

Those needing access to a computer to register for FEMA assistance online can visit public libraries located in the nine declared counties below:

**Breathitt County Public Library:** 1024 College Ave., Jackson, Kentucky 41339

**Clay County Public Library:** 211 Bridge St., Manchester, Kentucky 40962

**Estill County Public Library:** 184 Broadway St., Irvine, Kentucky 40336

**Floyd County Public Library:** 161 N. Arnold Ave., Prestonsburg, Kentucky 41653

**Johnson County Public Library:** 444 Main St., Paintsville, Kentucky 41240

**Lee County Public Library:** 255 Industrial Park Road, Beattyville, Kentucky 41311

**Magoffin County Public Library:** 141 S. Church St., Salyersville, Kentucky 41465

**Martin County Public Library:** 180 Main St., Inez, Kentucky 41224

**Powell County Public Library:** 725 Breckenridge St., Stanton, Kentucky 40380

You should have the following information available to register:

- Address of the damaged primary dwelling where damage occurred
- Current mailing address
- Current telephone number
- Social Security number
- Your insurance information
- Total household annual income
- Routing and account numbers for checking or savings accounts so FEMA may directly transfer disaster assistance funds
- A description of disaster damage and losses.

## Fraud

Recovery officials encourage Kentucky residents to watch for and report any suspicious activity from scam artists, identity thieves and other criminals who may try to prey on survivors.

- FEMA does not endorse any commercial businesses, products or services.
- FEMA does not charge for its services.
- If you suspect fraud, call the FEMA Disaster Fraud Hotline at 866-720-5721. Complaints also may be made by contacting local law enforcement.
- All federal employees have an official badge/ID. Ask to see it.