# **Recovery Update – Kentucky Storms**

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## **Recovery Progress – More than \$18 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 \$16 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 \$2.4 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 **400** 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 <u>DisasterAssistance.gov</u>, 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 <u>available here</u>.







#### 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.

#### How To Appeal A FEMA Determination Letter

Disaster survivors affected by the Kentucky severe storms, flooding, landslides and mudslides may receive a letter from FEMA stating they are ineligible for assistance, but this may not be the final word. If an applicant believes FEMA's decision was incorrect, they can file an appeal with FEMA.

The first step is for applicants to read their determination letter carefully to understand why FEMA decided the application was "ineligible." Many times, it could be something as simple as providing missing documents or information.

# Did you receive a decision letter from FEMA stating you were ineligible for assistance or you disagree with the amount? Learn about how to appeal a FEMA decision at <u>How to Appeal a FEMA</u> <u>Disaster Assistance Decision | FEMA.gov</u>

#### How To Appeal A Flood Insurance Determination

- If you need to appeal a flood insurance claim determination, work with your insurance company to find a resolution
- File a flood insurance appeal directly to FEMA
- For details, visit: <u>floodsmart.gov/flood/appeal-your-claim-payment</u>

#### FEMA Rental Assistance May Be Housing Solution

Kentucky residents displaced from their homes by the severe storms, flooding, landslides and mudslides may find FEMA rental assistance an important way to move their recovery forward.

Rental assistance provides survivors a grant to pay for somewhere to live temporarily while they work on permanent housing plans such as repairing or rebuilding their home. Options include renting an apartment, house, or recreational vehicle that can keep survivors near their jobs, schools, homes, and places of worship. Rental assistance is available to homeowners and renters whose homes are uninhabitable even if they have flood insurance. Survivors must be willing to relocate temporarily from their homes to be considered for rental assistance.

Learn more about FEMA rental assistance at FEMA Rental Assistance May Be A Valuable Housing Solution for Kentucky Storm Survivors | FEMA.gov

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