

# Kentucky Severe Storms and Tornadoes

## Dec. 23, 2021

### Key Messages

- FEMA has approved more than **\$4.2 million** for individuals and households to help survivors start their recovery.
- Barren County is now eligible for FEMA assistance after the Dec. 10 severe storms and tornadoes. Individuals and households in the county can [apply](#) for FEMA [Individual Assistance](#), which may include temporary housing assistance, basic home repairs and certain other uninsured disaster-related needs.
- Barren county has also been added to the major disaster declaration for FEMA [Public Assistance](#), which provides reimbursement to local and state government agencies and certain nonprofits for the costs of emergency protective measures and debris removal.
- To assist survivors affected by the severe storms and tornadoes Dec. 10, 2021, two Disaster Recovery Centers are now open in Caldwell and Muhlenberg counties in addition to the DRCs in Hopkins and Warren counties. Mobile recovery centers are open in Christian, Fulton, Graves, Hart, Hickman, Hopkins, Lyon and Marshall counties.
- FEMA is committed to helping all eligible disaster survivors recover from the Dec. 10 tornadoes. 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.
- Gov. Andy Beshear has announced a new tornado relief resource [website](#).

### Disaster Recovery Centers Open

- Disaster Recovery Centers, operated by the Kentucky Division of Emergency Management and FEMA, offer in-person support to survivors in *Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marshall, Muhlenberg, Ohio, Taylor and Warren counties*. Disaster Recovery Centers are open at these locations;

County	Address
Caldwell County	Butler Gymnasium 600 W. Main St., Princeton, KY 42445
Hopkins County	Central High School 6625 Hopkinsville Road



**FEMA**



**KYEM**  
Prepare Respond Recover

County	Address
	Madisonville, KY 42431
<b>Muhlenberg County</b>	<b>Neal's Chapel General Baptist Church</b> State Route 81, Sacramento, KY 42372
<b>Warren County</b>	<b>Former Sears location at Greenwood Mall</b> 2625 Scottsville Road Bowling Green, KY 42104

- Hours are 8 a.m. to 6 p.m. CST Monday through Saturday, noon to 6 p.m. CST Sunday, until further notice. Both recovery centers will be closed Christmas Day.
- FEMA representatives can explain available assistance programs, how to apply to FEMA, and help connect survivors with resources for their recovery needs.
- 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.
- More locations will open in the coming days!**

### 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, except for Christmas Day, at these locations:

County	Address
<b>Christian County</b>	<b>338 E. Nashville Street</b> <b>Pembroke, KY 42266</b>
<b>Fulton County</b>	<b>Gibson Electric Membership Corporation</b> 1702 Moscow Ave. Hickman, KY 42050
<b>Graves County</b>	<b>The old Walmart location, Mayfield Plaza</b> 1102 Paris Road Mayfield, KY 42066
<b>Hart County</b>	<b>Floral Hall, Hart County Fairgrounds</b> 2184 S. Dixie Hwy. Munfordville, KY 42765

County	Address
Hickman County	329 James H. Philips Drive Clinton, KY 42031
Hopkins County	Dawson Springs Library 103 W. Ramsey St. Dawson Springs, KY 42408
Lyon County	311 Lee S Jones Park Road Eddyville, KY 42038
Marshall County	Joe Creason Community Center 1600 Park Ave. Benton, KY 42025

## 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](#).

## Questions and Answers About FEMA Disaster Assistance

- There are common questions you may have as you navigate your disaster recovery:
  - What kind of assistance can FEMA provide?
  - Am I eligible to apply?
  - Why did FEMA say I wasn't eligible?
  - What is a "home safe to occupy"?
  - Why did my neighbor get more grant money for repairs than I did?
  - I am a renter. Can I get help?
  - Can my household apply if I am not a citizen?
  - What happens if I disagree with FEMA's decision?
  - How can I appeal?
  - Why did I receive a local application from the U.S. Small Business Administration?
- Get answers to these questions and more by downloading the fact sheet: [Questions and Answers About FEMA Disaster Assistance | FEMA.gov](#).
- You can also visit a Disaster Recovery Center or call the FEMA helpline with questions: 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.

## 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.

## By the Numbers

- **\$4.2 million** in FEMA assistance approved for individuals and households, including:
  - **\$2.89 million** approved for housing assistance
  - **\$1.34 million** approved for other disaster-related needs
- **More than 3,184** home inspections completed
- **\$819,500** in SBA home and economic injury disaster loans approved

## How to Apply for Assistance

- Residents in **Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marshall, Muhlenberg, Ohio, Taylor and Warren** counties can apply online at [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 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.
- **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.

### 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.

### Home Inspections

- If you report that you cannot, or may not be able to, safely live in your home, FEMA may need to perform an inspection of the damaged dwelling. Because of the COVID-19 pandemic, FEMA will conduct exterior inspections until further notice. All inspections will be done in-person without entering your residence. Inspectors will maintain social distance, visually assess the exterior of the residence, and verbally confirm interior damage over the phone or during the initial in-person inspection.
- 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 and never charge 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](mailto:DisasterCustomerService@sba.gov).
- **SBA has opened a new Business Recovery Center in Warren County at the 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.
- **Two other centers are open in Hopkins and Marshall counties:**
  - 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 also closed Friday, Christmas Eve, Dec. 24, and Friday, New Year's Eve, Dec. 31.**
- 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.

## 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.

## FEMA Teams in the Field

- FEMA Disaster Survivor Assistance teams are in the field providing survivors help with applications for assistance and information. Survivors do not need to wait for these teams to begin the application process. These teams will have photo identification and never ask for money.

## 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.

- FEMA has mission assigned the U.S. Army Corps of Engineers to begin debris removal and disposal in Graves County, which includes the town of Mayfield. Additionally, USACE is providing technical assistance and monitoring in another 13 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 Department of Defense, HUD, USDA, FEMA and others. Faith-based and voluntary organizations also contribute to this planning.
- Temporary power teams with U.S. Army Corps of Engineers are conducting assessments.
- FEMA Mobile Emergency Operations Vehicles, with communications capabilities, are on the ground.
- FEMA has delivered thousands of supplies to the commonwealth to supplement their existing supplies. This includes water, meals, cots, toddler kits, pandemic shelter kits and generators.

## 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/8aqnO>.
- 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 has distributed a [news release](#) on the programs the agency offers. It was released specifically for the 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 3<sup>rd</sup>-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](https://disasterdistress.samhsa.gov).

## HELPING CHILDREN COPE WITH DISASTER

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

## U.S. POSTAL SERVICE

- The [Mayfield Post Office](#), located at 225 W Broadway, Mayfield 42066, is temporarily closed due to damage from the tornado. Residential and business customers who have been displaced are encouraged to either put their mail on hold or temporarily change their address, depending on the circumstances. Hold Mail and Change of Address requests can be accessed online at [usps.com](https://usps.com).

## HERITAGE EMERGENCY NATIONAL TASK FORCE

- FEMA and the Smithsonian Institution cosponsor the Heritage Emergency National Task Force (HENTF), created to protect cultural heritage from the damaging effects of natural disasters.
- [Save Your Family Treasures | FEMA.gov](#). This FEMA site offers guidance to help individuals and families salvage their treasured family belongings following a disaster. The fact sheet [Salvaging Water-Damaged Family Valuables and Treasures \(fema.gov\)](#) is available in multiple languages.
- [Resources for the Public | Smithsonian](#). This Smithsonian Cultural Rescue Initiative site offers the above guidance along with additional how-to resources.
- The [National Heritage Responders](#) is administered by the Foundation for Advancement in Conservation. It has a public helpline email address to help on salvaging family heirlooms: [NHRpublichelpline@culturalheritage.org](mailto:NHRpublichelpline@culturalheritage.org).
- The National Heritage Responders also staffs a 24/7 hotline to assist cultural institutions affected by the tornadoes: 202-661-8068.

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For more information about Kentucky tornado recovery, visit [www.fema.gov/disaster/4630](https://www.fema.gov/disaster/4630).