

# Federal Disaster Assistance to Eastern Kentucky Flood Survivors Tops \$159 million, FEMA aid reaches \$101 million

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Release Date: March 9, 2023

**FRANKFORT, Ky.**— As Eastern Kentuckians continue to recover from last year's disastrous flooding, more than \$158 million in low interest disaster loans from the U.S. Small Business Administration and direct disaster assistance through FEMA have flowed into communities to help jumpstart the recovery process. Of that amount, FEMA has provided more than \$101 million in direct awards to survivors.

## Small Business Administration

To date, the U.S. Small Business Administration has approved nearly \$58 million in low-interest disaster loans. The SBA is the number one source of federal disaster recovery funding. Through low-interest disaster loans the SBA provides recovery loans to businesses of all sizes, private non-profit organizations, homeowners, and renters.

For homeowners and renters, the SBA has approved 724 disaster loans totaling more than \$52 million dollars. These loans can be used to repair or replace a survivor's disaster damaged home and personal property. Additionally, 49 businesses and private non-profits have been approved for loans totaling more than \$5.7 million. These funds will help these businesses and organizations recover by replacing real estate, machinery and equipment, and inventory and business assets.

## Individuals and Households Program as of March 7, 2023

When it comes to FEMA assistance, nearly 8,700 homeowners and renters have been approved for more than \$101 million in federal awards through FEMA's Individuals and Households Program. Unlike SBA loans, this money does not have to be paid back. This includes:



- More than \$74.6 million in repair assistance to help survivors make basic repairs to make their home safe, sanitary and functional.
  - As part of this amount, more than 1,900 Kentuckians received additional funds to help repair or rebuild their homes safer and stronger. These funds may be awarded to elevate a furnace, elevate a water heater or elevate or move an electrical panel to help the homeowner mitigate and minimize damage from future disasters.
- More than \$6.4 million in replacement assistance was approved to help survivors replace disaster destroyed homes. Replacement assistance may provide funds to owners whose primary residences were destroyed due to a Presidentially declared disaster. Replacement Assistance may be applied toward purchasing a new permanent residence even if the new residence's cost is greater than the IHP maximum amount of assistance.
- Nearly \$7.2 million in rental assistance was provided to more than 5,000 applicants. FEMA rental assistance is an award to help survivors pay for somewhere to live while they repair or rebuild their disaster damaged home. FEMA awards eligible applicants an initial Rental Assistance payment based on the Fair Market Rent established by the U.S. Department of Housing and Urban Development (HUD) for the county or where their pre-disaster residence is located and the number of bedrooms the household requires.
- FEMA Individual Assistance went the extra mile by conducting phone calls directly to FEMA applicants. Because of this outreach more than \$32.8 million in recovery funds were approved for applicants.

## **Direct Temporary Housing Assistance**

- Due to a lack of rental resources in flood affected communities, the Commonwealth requested Direct Temporary Housing Assistance. FEMA provides Direct Temporary Housing Assistance for up to 18 months from the date of the declaration when adequate, alternate housing is unavailable. Direct Temporary Housing is available in six counties (Breathitt, Floyd, Knott, Letcher Perry and Pike) that the Commonwealth identified as having a lack of rental resources.
  - Currently there are 85 households in temporary housing units in 5 counties.
  - To date, 17 families have moved out of Direct Temporary Housing and located permanent housing.

## **Other Needs Assistance**



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Other Needs Assistance provides financial assistance for disaster-related necessary expenses and serious needs that are not covered by insurance or provided by any other source. More than \$13.3 million in ONA has been awarded to Kentucky survivors. This includes:

- More than \$1.6 million in Critical Needs Assistance to more than 3,300 applicants who had immediate or critical needs because they were displaced from their primary residence or to applicants who need assistance to leave their pre-disaster primary residence for temporarily shelter elsewhere. Immediate or critical needs are lifesaving and life-sustaining items including, but not limited to water, food, first aid, prescriptions, infant formula, diapers, personal hygiene items, and fuel for transportation.
- More than \$710,000 in Transportation Assistance was provided to 106 applicants. This assistance may be provided to individuals and households with disaster-caused vehicle repair or replacement expenses.
- More than \$10.6 million in Personal Property Assistance was provided to more than 2,400 applicants. FEMA may provide financial assistance to repair or replace personal property damaged or destroyed due to a disaster. Items eligible for personal property assistance include appliances, clothing, room furnishings and essential tools and equipment required by an employer.
- More than \$11,000 in moving and storage assistance was provided to 26 applicants for expenses incurred on or after the incident period start date to avoid additional disaster damage.
- Nearly \$49,000 for disaster related medical expenses was provided to 14 applicants for medical or dental expenses caused by a disaster.
- More than \$135,000 for Clean and Sanitize Assistance was awarded to 452 applicants. Clean and Sanitize Assistance is intended to ensure contamination from floodwaters is addressed in a timely manner to prevent additional losses and potential health and safety concerns.
- More than \$61,000 in assistance for miscellaneous items. Eligible miscellaneous items are items purchased or rented after the incident to assist with the applicant's disaster recovery, such as gaining access to the property or assisting with cleaning efforts.
- Through ONA, more than 1,100 homeowners have been enrolled in Group Flood Insurance Policies. GFIP helps to reduce future expenses from floods. FEMA directly purchases three years of flood insurance coverage at a cost of \$2400 for each policy.



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Though the application period for FEMA assistance ended in October of last year, The agency has continued to work with disaster survivors to help them receive assistance. Since October, an additional more than \$19 million has been approved for eligible Kentuckians.

Kentuckians with questions about a pending application or appeal are encouraged to contact the disaster assistance helpline at 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.

For the latest information on Kentucky flooding recovery, visit [fema.gov/disaster/4663](https://fema.gov/disaster/4663) and follow FEMA on Twitter at [twitter.com/FEMARegion4](https://twitter.com/FEMARegion4). Visit the Governor's website at [governor.ky.gov/disaster-response/flood-response](https://governor.ky.gov/disaster-response/flood-response).

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