

# Preliminary Damage Assessment Report

## **Kentucky – Severe Storms, Straight-line Winds, Tornadoes, Flooding, Landslides, and Mudslides FEMA-4702-DR**

### ***Declared April 10, 2023***

On March 29, 2023, Governor Andy Beshear requested a major disaster declaration due to severe storms, straight-line winds, tornadoes, flooding, landslides, and mudslides during the period of March 3-4, 2023. The Governor requested a declaration for Individual Assistance for six counties, Public Assistance for 76 counties, and Hazard Mitigation for the entire commonwealth. During the period of March 8-27, 2023, joint federal, commonwealth, and local government Preliminary Damage Assessments (PDAs) were conducted in the requested counties and are summarized below. PDAs estimate damages immediately after an event and are considered, along with several other factors, in determining whether a disaster is of such severity and magnitude that effective response is beyond the capabilities of the commonwealth and the affected local governments, and that Federal assistance is necessary.<sup>1</sup>

On April 10, 2023, President Biden declared that a major disaster exists in the Commonwealth of Kentucky. This declaration made Public Assistance requested by the Governor available to commonwealth and eligible local governments and certain private nonprofit organizations on a cost-sharing basis for emergency work and the repair or replacement of facilities damaged by severe storms, straight-line winds, tornadoes, flooding, landslides, and mudslides in Adair, Allen, Anderson, Barren, Bourbon, Breckenridge, Bullitt, Butler, Caldwell, Calloway, Carlisle, Casey, Christian, Clark, Clay, Crittenden, Cumberland, Daviess, Edmonson, Estill, Floyd, Franklin, Gallatin, Garrard, Grant, Graves, Grayson, Green, Hancock, Hardin, Harrison, Hart, Henry, Hopkins, Hickman, Jackson, Jessamine, Johnson, LaRue, Laurel, Lee, Lincoln, Livingston, Logan, Lyon, Madison, Marion, Marshall, Martin, McCracken, McLean, Meade, Menifee, Metcalfe, Monroe, Muhlenberg, Nelson, Nicholas, Ohio, Owen, Owsley, Powell, Robertson, Rockcastle, Simpson, Spencer, Taylor, Todd, Trigg, Trimble, Union, Warren, Washington, Webster, Whitley, and Wolfe Counties. This declaration also made Hazard Mitigation Grant Program assistance requested by the Governor available for hazard mitigation measures for the entire statewide.<sup>2</sup>

### **Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster**

#### **Individual Assistance**

- Total Number of Residences Impacted:<sup>3</sup> 436
  - Destroyed - 8
  - Major Damage - 61
  - Minor Damage - 180

Affected - 187

- Percentage of insured residences:<sup>4</sup> 50.4%
- Percentage of poverty households:<sup>5</sup> 42.2%
- Percentage of ownership households:<sup>6</sup> 68.3%
- Population receiving other government assistance such as SSI and SNAP: 6.5% SSI  
13.6% SNAP
- Pre-Disaster Unemployment: 4.7%
- Age 65 and older: 17.3%
- Age 18 and under: 24.1%
- Disability: 18.9%
- IHP Cost to Capacity (ICC) Ratio: 6
- Total Individual Assistance cost estimate: \$1,484,132

### Public Assistance

- Primary Impact: Damage to utilities
- Total Public Assistance cost estimate: \$34,165,116
- Statewide per capita impact:<sup>7</sup> \$7.58
- Statewide per capita impact indicator:<sup>8</sup> \$1.77
- Countywide per capita impact: Adair County (\$8.65), Allen County (\$18.87), Anderson County (\$12.83), Barren County (\$14.84), Bourbon County (\$6.06), Breckenridge County (\$39.81), Bullitt County (\$8.56), Butler County (\$87.53), Caldwell County (\$5.37), Calloway County (\$8.82), Carlisle County (\$13.51), Casey County (\$18.51), Christian County (\$20.28), Clark County (\$5.14), Clay County (\$27.35), Crittenden County (\$7.23), Cumberland County (\$8.60), Daviess County (\$10.13), Edmonson County (\$68.39), Estill County (\$34.44), Floyd County (\$16.69), Franklin County (\$11.70), Gallatin County (\$9.99), Garrard County (\$6.07), Grant County (\$12.18), Graves County (\$4.97), Grayson County (\$40.33), Green County (\$46.68), Hancock County (\$17.41), Hardin County (\$8.06), Harrison County (\$15.31), Hart (\$24.06), Henry County (\$5.58), Hopkins County (\$6.68), Hickman County (\$13.27), Jackson County (\$54.80), Jessamine County (\$7.00), Johnson County (\$10.58), LaRue County (\$23.59), Laurel (\$13.26), Lee County (\$79.58), Lincoln County (\$17.23), Livingston County (\$25.18), Logan County (\$29.37), Lyon County (\$23.80), Madison County (\$7.41), Marion County (\$33.14), Marshall County (\$7.72), Martin County (\$6.28), McCracken County (\$10.01), McLean County (\$15.63), Meade County (\$22.38), Menifee County (\$28.30), Metcalfe County (\$28.81), Monroe County (\$11.50), Muhlenberg County (\$18.58), Nelson County (\$25.23), Nicholas County (\$8.42), Ohio County (\$20.29), Owen County (\$9.63), Owsley County (\$100.32), Powell County (\$9.75), Robertson County (\$17.34), Rockcastle County (\$28.82), Simpson County (\$46.13), Spencer County (\$49.70), Taylor County (\$6.57), Todd County (\$46.45), Trigg County (\$57.42), Trimble County (\$4.95), Union County (\$8.90), Warren County (\$17.79), Washington County (\$35.50), Webster County (\$12.25), Whitley County (\$5.33), and Wolfe County (\$9.15).
- Countywide per capita impact indicator:<sup>9</sup> \$4.44

---

<sup>1</sup> The Preliminary Damage Assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor's request for a major disaster or emergency declaration, and by the President in determining a response to the Governor's request (44 CFR § 206.33).

<sup>2</sup> When a Governor's request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA's regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).

<sup>3</sup> Degree of damage to impacted residences:

- Destroyed – total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
- Major Damage – substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
- Minor Damage – home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
- Affected – some damage to the structure and contents, but still habitable.

<sup>4</sup> By law, Federal disaster assistance cannot duplicate insurance coverage. 42 U.S.C. § 5155 and 44 C.F.R. § 206.48(b)(5).

<sup>5</sup> Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance. 44 C.F.R. § 206.48(b)(3).

<sup>6</sup> Ibid. 44 C.F.R. § 206.48(b)(3).

<sup>7</sup> Based on State population in the 2020 Census.

<sup>8</sup> Statewide Per Capita Impact Indicator for FY23, *Federal Register*, October 1, 2022.

<sup>9</sup> Countywide Per Capita Impact Indicator for FY23, *Federal Register*, October 1, 2022.