

# Resources to Assist your Recovery

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It's easy to be confused by the many disaster recovery resources available to survivors of the recent tornadoes in Kentucky, so here is a breakdown of agencies, programs, phone numbers and website links that may help clarify the options.

## Insurance

- If you have insurance, contact your homeowner's or renter's insurance provider to file a claim. If you have not filed a claim with your insurance company or provided a copy of your insurance settlement approval or denial to FEMA, you will likely receive a notification that there is "no decision." This means FEMA may need additional information from you to continue processing your application.
- For National Flood Insurance Program questions, send an email to [floodsmart@fema.dhs.gov](mailto:floodsmart@fema.dhs.gov) or call 877-336-2627.

## For FEMA Assistance

- Individual Assistance is available for survivors who live in one of the 16 designated counties: Barren, Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marion, Marshall, Muhlenberg, Ohio, Taylor and Warren.
- FEMA disaster assistance may be available to help pay uninsured or underinsured losses such as home repair for disaster-related damage, rental assistance, reimbursement for lodging expenses for individuals whose home was inaccessible or uninhabitable during the disaster, medical expenses incurred from this disaster or other disaster-related needs.
  - Renters who live in one of the 16 designated counties and whose homes and property were damaged by the disaster can apply for federal assistance. FEMA grants can help pay for temporary housing. Renters may also qualify for grants for replacement or repair of necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment required by the self-employed; primary vehicles; uninsured or out-of-pocket medical, dental, childcare, moving and storage expenses.
- To apply for FEMA assistance, add information or check status, go to [disasterassistance.gov](https://disasterassistance.gov) or call 800-621-3362.

## Nonprofit and Volunteer Groups

- For emergency aid or advice and assistance from the American Red Cross, go to: <https://www.redcross.org/local/kentucky/get-help.html>.
- For temporary sheltering needs, several locations in and around Mayfield and Graves County are offering shelter and lodging to individuals displaced by the storms. For help or donate resources, visit the website:



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<http://www.mayfieldstrong.com/tornado-relief-updates/>, or call (270) 727-5114. The hotline hours are 8:30 a.m. to 4:30 p.m. daily. Voicemails are monitored. For emergencies, call 911.

- Kentucky State Parks are providing emergency shelters to displaced families affected by the tornadoes. For emergency housing, contact your local emergency management office to request lodging. Parks staff can assist walk-ins as they arrive at the park. Families are eligible for housing and food services for up to 4 weeks. Please note all locations are near or at capacity. For locations, visit the website at [tah.ky.gov](http://tah.ky.gov).

#### Offers of Assistance

- Whether it's volunteering to clean up debris, donating goods and services, or providing shelter, if you are an individual or organization wishing to help in Western Kentucky, Kentucky Emergency Management has set up a portal to accept offers of assistance. Individuals and organizations should visit: <https://survey123.arcgis.com/share/384783e1c9fe4c2584743a671d6b0b2b>.

#### Power Outages and Safety

- Always assume any down wire is energized and call for help immediately.
- LG&E customers can report downed lines by calling 502-589-1444 or 800-331-7370 (fast path 1-1-2).
- KU/ODP customers can call 800-981-0600 (fast path 1-1).

#### Economic Recovery

- Small Business Administration: Applicants (businesses, most private non -profits, homeowners and renters) for low-interest disaster loan may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance.
  - Individuals who are deaf or hard-of-hearing may call 800-877-8339.
  - Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.
- Agricultural Producers: For loans and grants please contact Farm Services Agency to recover from losses, visit <https://www.farmers.gov/recover/disaster-tool#step-1>.
- Insurance: For individual or business insurance questions related to tornado relief, go here: [DEPARTMENT OF INSURANCE \(ky.gov\)](http://www.ky.gov/DEPARTMENT_OF_INSURANCE). [[https://insurance.ky.gov/PPC/newstatic\\_info.aspx?static\\_id=654](https://insurance.ky.gov/PPC/newstatic_info.aspx?static_id=654)]
- Disaster Fraud: Call the state's Natural Disaster Fraud Hotline to report fraud related to the tornadoes and storms in Western and Central Kentucky. But first gather as many details as possible about the suspected fraud, including details on how and where the suspected fraud occurred. To report a scam, visit [ag.ky.gov/pricegouging](http://www.ag.ky.gov/pricegouging) (suspected price gouging) and [ag.ky.gov/scams](http://www.ag.ky.gov/scams) (scams). Or call (502) 696-5485.

#### Disaster Legal Services

- A toll-free legal-aid helpline is now available to connect low-income, elderly and other vulnerable survivors to free legal services in the 16 counties designated for FEMA Individual Assistance.

- Services may include: helping to secure FEMA assistance and other benefits, insurance claims, repair contract, help with wills and other legal documents, consumer protection issues and assistance with landlord or tenant problems and threats of foreclosure.
- Call the helpline at 877-782-4219, 9 a.m. to 3 p.m., Monday through Friday. Messages may be left at all times. Callers need to say they are seeking tornado-related help and include the county where they are located and the nature of the legal issue.

## Health and Additional Resources

- The Emergency Prescription Assistance Program (EPAP) is a federal program managed by the Department of Health and Human Services, which provides an efficient way for community pharmacies to process claims for prescription medications, vaccines, limited medical supplies and limited durable medical equipment (DME) provided to survivors of the Dec. 10 storms and tornadoes. Claims for individuals with private insurance, such as an individual health insurance policy or employer-sponsored coverage, public insurance, such as Medicare, Medicaid, or other third-party coverage, are not eligible for payment under the EPAP.
  - Eligible individuals must have a new prescription from a licensed health care practitioner, a current prescription bottle, a prescription phoned in by a licensed health care practitioner or proof of an existing prescription to receive a prescription fill, vaccines, medical supplies (e.g., diabetic supplies) and durable medical equipment (e.g., canes, walkers, wheelchairs, and crutches).
  - People who live within the counties of the defined Kentucky Severe Storm disaster area, and do NOT have any form of prescription insurance, should call the EPAP enrollment hotline at 855- 793-7470. For more information and to find an enrolled pharmacy near you, visit <http://www.phe.gov/EPAP>
- Kentucky participants in SNAP, the Supplemental Nutrition Assistance Program, can call the Department for Community Based Services (DCBS) at 855-306-8959 or visit their county's DCBS office to request replacements for food lost due to the storms or related power outages.

Kentucky SNAP participants residing in the following counties may use benefits to purchase hot foods through Jan. 17, 2022: Adair, Allen, Barren, Butler, Caldwell, Calloway, Carlisle, Casey, Christian, Crittenden, Daviess, Edmonson, Fulton, Graves, Green, Hancock, Hardin, Hart, Hickman, Hopkins, Larue, Livingston, Logan, Lyon, Marion, Marshall, McClean, McCracken, Metcalfe, Muhlenberg, Ohio, Simpson, Taylor, Todd, Trigg, Warren and Webster. Typically, hot foods cannot be bought using SNAP benefits. SNAP authorized retailers have been notified of the approval that allows for this exception. For more information, please visit the following website: <https://kynect.ky.gov/benefits/s/snap-program>.

- For additional state resources, go to <https://governor.ky.gov/tornadoresources>.
- For information on Kentucky's recovery from the tornadoes, visit [fema.gov/disaster/4630](https://www.fema.gov/disaster/4630). Follow FEMA on Twitter at [@femaregion4](https://twitter.com/femaregion4) / [Twitter](https://twitter.com/femaregion4) and at [facebook.com/fema](https://facebook.com/fema).

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