

KENTUCKY TORNADO RECOVERY GUIDE



Kentucky Chamber

FEDERAL DISASTER ASSISTANCE

LOCAL RESOURCES

Visit the FEMA page for [Kentucky Severe Storms, Straight-line Winds, Flooding, and Tornadoes](#)

Visit www.disasterassistance.gov to find help for your immediate needs. Please enter an address to get a list of the closest FEMA Disaster Recovery Centers (DRCs).

If no resource is close to you, contact your state's [emergency management agency](#) to ask about other resources or to get your county's contacts. To find your closest hospital, use the [U.S. Hospital Finder](#).



EMERGENCY SHELTER

Visit a **Disaster Recovery Center** (DRC) to talk with someone in person for guidance or information. To find a center near you, use the [DRC Locator](#) or text DRC and your ZIP code to 43362. Example: DRC 01234. (Standard text message rates apply.)

Search for open shelters near you by texting **SHELTER** and your ZIP code to 43362. Example: Shelter 01234. (Standard text message rates apply.)

- [Transitional Sheltering Assistance \(TSA\) Hotel Locator](#): Use this app to find hotels that participate in the TSA program. Results from this search do not imply room availability. You must contact the hotels for information. (FEMA)
- [Find Open Shelters](#): Locate the nearest shelter or find your [local Red Cross](#).
- [Housing and Homeless Services](#): Enter your zip code to find your nearest Salvation Army.
- [Resources for Homeless Veterans](#): Are you or do you know a homeless veteran who needs help? This page lists all HUD homeless programs and resources for veterans and veteran service providers. You can also find links to other agencies and organizations. (HUD)
- [Need Housing, Food, or Other Assistance?](#): Local agencies can provide a range of services, including food, housing, health, job, and veteran. Use this page to find hotlines you can call or locate other resources near you. You can also use our [HUD Resource Locator](#). (HUD)

RESOURCES FOR COMMUNITY LEADERS

To search for resources that may be able to help your community, use the Search field or click on any of the topic buttons. The search tool on this page searches multiple websites to compile your results.

Learn more about the following areas:

- [Community Preparedness](#)
- [How You Can Help?](#)
- [Emergency Shelter and Housing](#)
- [Disaster Recovery Resources](#)
- [Infrastructure, Utilities, and Other Public Assistance](#)

APPLYING FOR ASSISTANCE

The declaration must name the county you live in for Individual Assistance. To see if your county has been declared, visit www.disasterassistance.gov.

- Enter your city and state or ZIP code in the Look-up box on the Home page and click Look-up. This will take you to the Address Look-up page.
- Once on the page, you will see your county and disaster name listed under “Declared Counties” if it is declared.

The following counties are currently declared: Caldwell, Fulton, Graves, Hopkins, Marshall, Muhlenberg, Taylor, Warren

[CLICK HERE TO FIND AND APPLY FOR DISASTER ASSISTANCE](#)

Application Checklist

Before you start your FEMA application, please have the information below and a pen and paper ready.

- **Social Security Number:** You, another adult member or minor child in your household must have a Social Security number. You or they must also be a U.S. citizen, non-citizen national, or qualified alien. If you don't have a Social Security number, read the article [How do I apply for a new or replacement Social Security number card](#). You will get instructions on what to do and what documents you will need. Once you have your number, you may come back to DisasterAssistance.gov or call FEMA at one of the phone numbers above to apply.
- **Insurance Information:** Describe the type(s) of insurance coverage you have. This could include coverage under policies like homeowners, flood, automobile, or mobile home insurance.
- **Damage Information:** Describe the damage caused by the disaster. Include the type of disaster (like flood, hurricane, or earthquake) and the type of dwelling or vehicle (like a condo, mobile home or house, or a car or truck).
- **Financial Information:** Provide your total annual household income, before taxes, at the time of the disaster.
- **Contact Information:** Provide the address and phone number of the property where the damage occurred and the address and phone number of where we can reach you now.
- **Direct Deposit Information (optional):** If approved, we can deposit your funds directly into your bank account. You just need to provide the following banking information:
 - Bank name
 - Type of account (like checking or savings)
 - Routing number
 - Account number

NEED HELP? For help with your application or to apply by phone for FEMA assistance, call:

- 1-800-621-3362 (711 and VRS available)
- TTY 1-800-462-7585

If you use a relay service (a videophone, InnoCaption, CapTel, etc.), please provide your number assigned to that service. FEMA must be able to contact you. Be aware that phone calls from FEMA may appear to come from an unidentified number.

[CLICK HERE TO CHECK THE STATUS OF YOUR APPLICATION](#)

DISASTER UNEMPLOYMENT ASSISTANCE

IMPORTANT INFORMATION
Disaster Unemployment Assistance (DUA)

If you are unemployed as a direct result of the major disaster, you may be eligible for Disaster Unemployment Assistance (DUA)

How to Apply for DUA Benefits

1. Apply for unemployment benefits. Call **800-875-0442** or apply online at kcc.ky.gov
2. Complete application for DUA at on site event at the following locations:

| December 20 - 22, 2021 | |
|---|--|
| BOWLING GREEN 801 Chestnut St. Bowling Green KY 42101 8:00 a.m. - 5:00 p.m. | MADISONVILLE 56 Federal Street, Madisonville, KY 42431 8:00 a.m. - 5:00 p.m. |
| ELIZABETHTOWN 233 Ring Road, Elizabethtown, KY 42701 8:00 a.m. - 5:00 p.m. | OWENSBORO 3108 Fairview Drive, Owensboro, KY 42303 8:00 a.m. - 5:00 p.m. |
| MAYFIELD 1220 Eagles Way, Mayfield, KY 42066 8:00 a.m. - 5:00 p.m. | |




Individuals who became unemployed or those who are self-employed and had work interrupted in 14 Kentucky counties as a direct result of the severe storms, straight-line winds, flooding, and tornadoes on December 10, 2021, are eligible to apply for Disaster Unemployment Assistance (DUA) benefits through the Kentucky Office of Unemployment Insurance:

- Caldwell, Christian, Fulton, Graves, Hart, Hickman, Hopkins, Logan, Lyon, Marshall, Muhlenberg, Ohio, Taylor, and Warren.

In order to qualify for DUA benefits, claimants in eligible counties must show that their employment or self-employment was lost or interrupted as a direct result of the disaster and that they are not otherwise eligible for traditional unemployment insurance benefits under state or federal law.

- Farmers and other self-employed individuals who are traditionally ineligible for unemployment insurance (UI) benefits may qualify for DUA.
- Individuals will need their Social Security number, a copy of their most recent Federal income tax forms or check stubs. To receive DUA benefits, all required documentation must be submitted within 21 days from the day the DUA application is filed.
- Affected individuals should visit the Kentucky Career Center website (kcc.ky.gov) or call (502) 875-0442 to file their initial claim. The deadline to apply for assistance is January 18, 2022.
- After claimants apply for UI benefits, they should attend an in-person session at one of the following locations Monday through Wednesday, December 21 – December 22 between the hours of 8:00 AM to 5:00 PM:
 - 801 Chestnut Street., Bowling Green KY 42101
 - 56 Federal Street., Madisonville, KY 42431
 - 233 Ring Road., Elizabethtown, KY 42701
 - 3108 Fairview Drive., Owensboro, KY 42303
 - 1220 Eagles Way., Mayfield, KY 42066

Additional days and times will be available from December 27 through December 29 at locations that are still being finalized. Updated information will be communicated on the Kentucky Career Center website (KCC.ky.gov) and future press releases with detailed information.

- When filing a claim in-person, self-employed individuals should bring a copy of their 2020 income tax return. All applicants filing for disaster benefits need to supply photo identification, a bill showing your physical address at the time of the disaster, and current mailing address confirmation if changed.

SMALL BUSINESS ADMINISTRATION DISASTER LOANS

ELIGIBILITY

Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans: Adair, Allen, Barren, Breckinridge, Butler, Calloway, Carlisle, Casey, Crittenden, Daviess, Edmonson, Grayson, Green, Hancock, Hardin, Larue, Livingston, Marion, McCracken, McLean, Metcalfe, Simpson, Todd, Trigg, and Webster in Kentucky; Mississippi and New Madrid in Missouri; and Henry, Lake, Montgomery, Obion, Robertson, Stewart and Weakley in Tennessee.

The Small Business Administration has opened a Business Recovery Center in Marshall County, Hopkins County, and Warren County. See below for more information:

Marshall County

Joe Creason Community Center

The Joe Creason Room

1600 Park Avenue, Benton, KY

Monday - Friday, 9 a.m. – 6 p.m.

Closed: Friday, Dec. 24 and Dec. 31, Saturday, Dec. 25 and Jan. 1

Closed: Sunday

Hopkins County

Hopkins County Regional Chamber of Commerce

15 E Center Street Madisonville, KY 42431

Hours: Monday - Friday, 8 a.m. – 6 p.m.

Closed: Friday, Dec. 24 and Dec. 31

Closed: Saturday and Sunday

Warren County

Western Kentucky University Center for Research and Development

WKU Business Accelerator Center

2413 Nashville Rd Bowling Green, KY 42101

Opening: Wednesday, Dec. 22, 8 a.m. – 5 p.m.

Hours: Monday - Friday, 8 a.m. – 5 p.m.

Closed: Friday, Dec. 24 and Dec. 31

Closed: Saturday and Sunday

APPLICATION FILING DEADLINES

Physical Damage: February 10, 2022 | **Economic Injury:** September 12, 2022

WHAT TYPES OF DISASTER LOANS ARE AVAILABLE?

- **Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- **Economic Injury Disaster Loans (EIDL)** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- **Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

WHAT ARE THE CREDIT REQUIREMENTS?

- **Credit History** – Applicants must have a credit history acceptable to SBA.
- **Repayment** – Applicants must show the ability to repay all loans.

- **Collateral** – Collateral is required for physical loss loans over \$25,000 and all EIDL loans over \$25,000. SBA takes real estate

WHAT ARE THE INTEREST RATES?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

| Loan Types | No Credit Available Elsewhere | Credit Available Elsewhere |
|--------------------------|-------------------------------|----------------------------|
| Home Loans | 1.438% | 2.875% |
| Business Loans | 2.830% | 5.660% |
| Non-Profit Organizations | 1.875% | 1.875% |

| Loan Types | No Credit Available Elsewhere | Credit Available Elsewhere |
|--|-------------------------------|----------------------------|
| Businesses & Small Agricultural Cooperatives | 2.830% | N/A |
| Non-Profit Organizations | 1.875% | N/A |

WHAT ARE LOAN TERMS?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay.

WHAT ARE THE LOAN AMOUNT LIMITS?

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment, and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance, and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation, and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$200,000 for the repair or replacement of real estate and \$40,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

WHAT RESTRICTIONS ARE THERE ON LOAN ELIGIBILITY?

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available

to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.

- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles, and similar property are not eligible unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies/organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

IS THERE HELP WITH FUNDING MITIGATION IMPROVEMENTS?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan, but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$200,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

IS THERE HELP AVAILABLE FOR REFINANCING?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- **Businesses** – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- **Homes** – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

WHAT IF I DECIDE TO RELOCATE?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

ARE THERE INSURANCE REQUIREMENTS FOR LOANS?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloanassistance.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email 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.

DISASTER ASSISTANCE AND EMERGENCY RELIEF PROGRAM FOR INDIVIDUALS AND BUSINESSES – U.S. DEPARTMENT OF TREASURY

KENTUCKY IRS UPDATES

- [For Kentucky tornado victims, IRS extends 2021 tax-filing deadline, other deadlines to May 16](#)
- [IRS announces tax relief for Kentucky victims of severe storms, straight-line winds, flooding and tornadoes](#)

PROGRAM DESCRIPTION

If you were impacted by a federally declared disaster, you may have extra time to file and pay your taxes currently due.

GENERAL PROGRAM REQUIREMENTS

Your account is automatically coded for filing and payment relief if you meet both of the following conditions:

- You live in a county identified by the IRS as qualified for disaster tax relief.
- Your address is up to date with the IRS.

You do not need to call or contact the IRS to get relief.

APPLICATION PROCESS

Please call the IRS disaster hotline at 1-866-562-5227 if you meet any of the conditions below.

You live in a federally declared disaster area and you are:

- Impacted by a federally declared disaster and your record of address is not up to date.
- Experiencing other tax-related hardships.
- Unable to make your installment agreement payments on back-due taxes.

PROGRAM CONTACT INFORMATION

To learn more, visit [Disaster Assistance and Emergency Relief for Individuals and Businesses](#). Or you may use the [Taxpayer Assistance Center Office Locator](#) to find your local center.

You may also visit the [Financial Recovery Resources](#) page to find other resource.

IRS DISASTER ASSISTANCE AND EMERGENCY RELIEF FOR INDIVIDUALS AND BUSINESSES

Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

The IRS also offers audio presentations on Planning for Disaster. These presentations discuss business continuity planning, insurance coverage, recordkeeping and other tips to stay in business after a major disaster.

- [Get the Latest Tax Relief Guidance in Disaster Situations](#): Recent special tax law provisions may help taxpayers recover financially from the impact of a major disaster in their location.
- [Tax Topic 515 - Casualty, Disaster, and Theft Losses](#): Casualty losses can result from the destruction of or damage to your property from any sudden, unexpected, and unusual event such as a flood, hurricane, tornado, fire, earthquake or even volcanic eruption.

FOR INDIVIDUALS

- [FAQs for Disaster Victims](#): This section provides guidance for those affected by disasters and answers to frequently asked questions.
- [Reconstructing Your Records](#): Reconstructing records after a disaster may be essential for tax purposes, getting federal assistance or insurance reimbursement. After a disaster, taxpayers might need certain records to prove their loss. The more accurately the loss is estimated, the more loan and grant money there may be available.
- [Publication 2194, Disaster Resource Guide for Individuals and Businesses](#) [PDF](#): Publication 2194 is a resource guide designed to help individuals claim casualty losses on property that was damaged or destroyed by a natural disaster. This guide provides steps to take after a disaster so taxpayers can reconstruct their records and prove loss of personal-use and business property. It also provides answers to common disaster tax questions and a list of forms and publications that are available to assist you with disaster tax issues.

FOR BUSINESSES

- [Publication 2194, Disaster Resource Guide for Individuals and Businesses](#) [PDF](#): Publication 2194 is a resource guide designed to help businesses claim casualty losses on property that was damaged or destroyed by a natural disaster. This guide provides steps to take after a disaster so taxpayers can reconstruct their records and prove loss of personal-use and business property. It also provides answers to common disaster tax questions and a list of forms and publications that are available to assist you with disaster tax issues.

[CLICK HERE TO READ MORE](#)

AGRICULTURE DISASTER RESOURCES

FEDERAL PROGRAMS

Most Kentucky agricultural producers may be eligible for federal programs from the U.S. Department of Agriculture due to losses directly related to the adverse weather events that occurred in the Commonwealth from December 10 – 11, 2021.

These programs are administered by the U.S. Department of Agriculture, not the Kentucky Department of Agriculture. If you have questions about program eligibility, [please download this resource guide](#) or contact your local U.S. Department of Agriculture Farm Service Agency (FSA). Not sure how to contact your FSA office? [Locate it here](#).

TIP SHEET FOR AGRICULTURAL PRODUCERS

As recovery and reclamation efforts proceed, it is important producers do the best they can to document loss of private property, food, and/or agricultural products.

Take pictures and videos to document damage, especially water damage that may change before an inspection can take place. Before disposing of any damaged personal property, ruined food, or agricultural products due to lack of power or other causes, take photos to document it.

[TO DOWNLOAD THE FULL TIP SHEET, CLICK HERE.](#)

LIVESTOCK DISPOSAL FACT SHEET

The Kentucky Department of Agriculture and the Department for Environmental Protection have developed guidance regarding requirements and recommendations for livestock and poultry industries on carcass disposal in the instance of a mass casualty event.

- [Download the guide here](#)
- [UK On Farm Composting Guide - 166](#)
- [UK On Farm Disposal Guide – 167](#)

KENTUCKY AG DISASTER DONATIONS

The Kentucky Department of Agriculture and the University of Kentucky College of Agriculture, Food and Environment's Cooperative Extension Service are teaming up to coordinate an operation to identify the needs and supplies for individual farming operations in the impacted area.

Individuals in impacted areas should contact their county extension office, which will collect a list of needs from producers for their operation and provide that information to the KDA. The Department will then coordinate with farm organizations in the commonwealth and work to match the requested need with the donor of the item. This can include immediate needs such as hay or feed to longer-term items such as fencing material.

[LOCATE YOUR COOPERATIVE EXTENSION OFFICE HERE.](#)

MENTAL RESOURCES

As individuals begin the cleanup process, mental stress is a very real concern. If you or someone you know is having a difficult time and needs to speak with someone, please contact the National Suicide Prevention hotline at 1-800-273-TALK (8255).

SMALL BUSINESS ADMINISTRATION RESOURCES

In some cases, farmers may be eligible for some Small Business Administration programs and resources. Please review these documents and contact the Small Business Administration if you have any questions.

- [Small Business Administration Disaster Loan Fact Sheet](#)
- [Small Business Administration Disaster Press Release](#)

TREE DAMAGE CLEANUP

The December tornadoes and strong winds caused extensive damage to trees and woodlands across the state. As landowners begin the cleanup from these storms, it's important to remember to use extreme caution when entering any wooded areas full of storm-related hazards from downed powerlines and trees, storm debris, loose branches and hung-up stems high in the canopy. To find information and resources to help you address your storm damage visit the [University of Kentucky's College of Agriculture, Food and Environment website](#).

On the website, you'll find information about how to be safe in the woods, timber salvage decisions, and managing your woodlands following severe storm damage.

[FOR MORE INFORMATION, CONTACT THE KENTUCKY DEPARTMENT OF AGRICULTURE](#)