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Major Disaster Declarations and FEMA

There are currently three active disaster declarations in AppalReD Legal Aid's service area. Appeals are also ongoing for all three disasters.

To skip down to the disaster declaration that has impacted you, use the menu on the side (desktop) or above (mobile).



DR-4875-KY May Tornadoes

On May 23, 2025, President Trump approved Governor Beshear's request for a "major disaster declaration" in several Kentucky counties. This allows individuals living in these counties to apply for FEMA financial assistance. For an overview of the types of assistance that are available, please visit this link on FEMA's website.

Click here to read the disaster declaration.

As of May 23, 2025, residents of the following counties are eligible for FEMA Assistance and SBA loans: Caldwell, Laurel, Pulaski, Russell, Trigg and Union.

To apply for FEMA assistance, visit <u>www.DisasterAssistance.gov</u> or visit a Disaster Recovery Center (DRC).

Disaster Recovery Center Locations

This list was updated on September 18, 2025.

Pulaski Co. Center for Rural Development Rm D-E

2292 S Highway 27 Somerset, Kentucky 42501 Pulaski Get Directions

DRC Hours

Monday: 9:00 AM - 7:00 PM

Tuesday: 9:00 AM - 7:00 PM

Wednesday: 9:00 AM - 7:00 PM

Thursday: 9:00 AM - 7:00 PM

Friday: 9:00 AM - 7:00 PM

Saturday: 9:00 AM - 1:00 PM

Sunday: CLOSED

Laurel Co. / Somerset Community College

100 University Dr. / Laurel Campus Bldg. 2-Room 206 London, Kentucky 40741 Laurel

Get Directions

DRC Hours

Monday: 9:00 AM - 7:00 PM

Tuesday: 9:00 AM - 7:00 PM

Wednesday: 9:00 AM - 7:00 PM

Thursday: 9:00 AM - 7:00 PM

Friday: 9:00 AM - 7:00 PM

Saturday: 9:00 AM - 1:00 PM

Sunday: CLOSED

DR-4864-KY April Severe Storms and Floods

On April 24 President Trump approved Governor Beshear's request for a "major disaster declaration" in several Kentucky counties. This allows individuals living in these counties to apply for FEMA financial assistance. Clark, Garrard, and Lincoln are the counties in AppalReD's service area that have been declared. To see a list of designated areas click here.

All DRCs in AppalReD counties have been closed for this disaster.

D-SNAP

D-SNAP APPLICATIONS ACCEPTED FOR 24 KENTUCKY COUNTIES AFFECTED BY APRIL 2 STORMS **BEGINNING TODAY, THURSDAY, MAY 22**

The Disaster Supplemental Nutrition Assistant Program (D-SNAP) provides emergency food assistance for individuals and families impacted by April 2's severe storms and flooding.

Applications will be available for those living or working in Breckinridge, Bullitt, Calloway, Daviess, Garrard, Grayson, Hancock, Hart, Henderson, Henry, Jefferson, LaRue, Lincoln, McLean, Meade, Muhlenberg, Nelson, Ohio, Oldham, Pendleton, Powell, Trimble, Warren and Webster counties.





Apply by phone or in person through office hours Thursday and Friday, May 22-23, and Tuesday through Thursday, May 27-29.

By phone: Apply by calling our dedicated DSNAP phone line at 855-306-8959. Phone hours for applications are 8 a.m.-4:30 p.m., EDT, Thursday and Friday, May 22-23, and Tuesday through Thursday, May 27-29.

In person at a local DCBS office: Office hours for applications are 8 a.m.-4:30 p.m., local time, Thursday and Friday, May 22-23, and Tuesday through Thursday, May 27-29.

DR-4860-KY February Floods

On February 24, 2025, President Trump approved Governor Beshear's request for a "major disaster declaration" in several Kentucky counties. This allows individuals living in these counties to apply for FEMA financial assistance. For an overview of the types of assistance that are available, please visit this link on FEMA's website.

Click here to read the disaster declaration.

As of March 3, 2025, residents of the following counties are eligible for FEMA financial assistance and SBA loans: Breathitt, Clay, Estill, Floyd, Harlan, Johnson, Knott, Lee, Letcher, Martin, Owsley, Perry, Pike, and Simpson.

You may also be eligible for a low-interest loan from the Small Business

Administration to assist with rebuilding your home. To view a fact sheet about SBA loans and apply for a loan, visit this link on SBA's website.

As of March 3, 2025, residents of the following counties are eligible for FEMA financial assistance and SBA loans: Breathitt, Clay, Estill, Floyd, Harlan, Johnson, Knott, Lee, Letcher, Martin, Owsley, Perry, Pike, and Simpson.

To apply for FEMA assistance, visit <u>www.DisasterAssistance.gov</u> or visit a Disaster Recovery Center (DRC).

THE CURRENT DEADLINE TO APPLY FOR FEMA ASSISTANCE AND SBA LOANS was May 25, 2025. Initial applications for assistance are now CLOSED. Applicants CAN still appeal their decisions.



Please visit our "Disaster 101" hub for additional information about FEMA and SBA.

D-SNAP and Disaster Unemployment Assistance

D-SNAP

SNAP participants in all 120 counties may be eligible for additional benefits to replace food lost as a result of the floods. Food loss must have been directly caused by flood damage or a power outage of four or more hours on 2/15. Call DCBS at 855-306-8959 and have your case number handy.

If you're not enrolled in SNAP but lost food, dial 211 or visit kynect.ky.gov/resources to find food assistance near you.

Disaster Unemployment

The state is now accepting applications for Disaster Unemployment Assistance (DUA) from individuals in 14 counties who are out of work due to the severe storms, straight-line winds, flooding, landslides and mudslides that occurred in Kentucky beginning on Feb. 14, 2025.

On Feb. 25, 2025, President Donald Trump approved Gov. Andy Beshear's request for an Expedited Major Disaster Declaration, which includes public assistance for local governments and individual assistance for Kentuckians in Breathitt, Clay, Floyd, Harlan, Knott, Lee, Letcher, Martin, Owsley, Perry and Pike counties. On March 2, 2025, an amendment to that declaration was issued adding Estill, Johnson and Simpson counties to those eligible for individual assistance, including DUA.

Individuals – including unemployed and self-employed individuals who were living or working in the affected areas and became unemployed or had work interrupted as a direct result of severe storms and flooding that began on Feb. 14, 2025 – are eligible to apply for DUA benefits through the Kentucky Office of Unemployment Insurance.

The deadline to file individual initial applications for DUA is 60 days after the presidential declaration of the major disaster that resulted in the individual becoming unemployed. Additional counties added after the initial declaration must

adhere to the same 60-day application deadline. Affected individuals should visit the Kentucky Career Center website at kcc.ky.gov or call 502-564-2900 to file their initial claim. **The deadline to apply for DUA is April 25, 2025.**

DUA is available to individuals who:

- Worked or were self-employed, or were scheduled to begin work or selfemployment;
- Can no longer work or perform services because of physical damage or destruction to their place of employment as a direct result of a disaster, which can also include the physical inaccessibility of the place of employment due to its closure by the federal, state or local government in immediate response to the disaster;
- Establish that the work or self-employment they can no longer perform was their primary source of income;
- Do not qualify for regular unemployment insurance benefits from any state;
- Cannot work or resume self-employment because of an injury as a direct result of the disaster; or
- As a result of the disaster, became the breadwinner or major supporter of a household because of the death of the head of the household.

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 regular unemployment insurance benefits under state or federal law. Farmers and other self-employed individuals who traditionally are ineligible for unemployment insurance (UI) benefits may qualify for DUA.

To receive DUA benefits, the federal program requires individuals to provide documents, including a copy of their most recent federal or state income tax forms or check stubs, a bill showing their physical address at the time of the disaster and a photo ID. All required documentation must be submitted within 21 days from the date the individual's DUA application is filed.

DUA is available for 28 weeks of unemployment beginning Feb. 16, 2025, until Aug. 30, 2025, as long as the individual's unemployment continues to be a direct result of the disaster.

Other Resources

- For assistance throughout the FEMA application process, call the FEMA Helpline at 1-800-621-3362.
- If you are feeling anxiety, depression, anger, or otherwise struggling with your mental health after the floods, please call the Disaster Distress Hotline at 1-800-985-5990 for free and confidential counseling and referrals. The Hotline operates 24/7, 7 days a week.
- The Red Cross is actively assisting flood survivors in our area. If you need shelter or food, contact The Red Cross at 800-733-2767.
- Disasters can lead to an increase consumer scams, such as individuals posing as FEMA officials to access a survivor's personal information. If you believe you or someone you know has been a victim of an attempted scam relating to FEMA, report it to the FEMA Fraud Hotline at 1-866-223-0814 or email StopFEMAFraud@FEMA.dhs.gov. For other suspected scams, contact the Kentucky Attorney General's Office at ag.ky.gov/scams or call 502-696-5485. Please visit our "Disaster 101" page for more information about protecting yourself from common scams.
- For more information on state and federal recovery resources, visit https://governor.ky.gov/flood-resources.
- Follow AppalReD on Facebook at https://www.facebook.com/AppalRedLegalAid.

Last updated on September 18, 2025.

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