



KYEM
Prepare Respond Recover



FEMA

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News Release

FEMA May Assist With Disaster Affected Wells and Septic Systems in Kentucky

FRANKFORT, Ky. – Kentucky homeowners in disaster-declared counties whose wells or septic systems were damaged by the **April** severe storms, straight-line winds, flooding, landslides and mudslides may be eligible for financial help from FEMA. Septic systems and wells are generally not covered by flood insurance.

Who may be eligible?

To be considered eligible for assistance, your pre-disaster primary home must be located in one of the Kentucky counties designated for Individual Assistance: **Anderson, Butler, Carroll, Christian, Clark, Franklin, Hardin, Hopkins, Jessamine, McCracken, Mercer, Owen and Woodford**. The damage must have occurred during the severe storms that began **April 2**.

What assistance may be available?

Eligible services for septic tanks may include cleaning, repairing or replacing the septic system as needed. Awards are also available for the repair or decontamination of private wells that are the sole source of water for a home.

How can I find out if I may be eligible?

Check with your homeowner's and flood insurance providers to determine if your well and/or septic are covered under your policy. Uninsured or underinsured property may be eligible for FEMA assistance.

How to apply for FEMA assistance

FEMA is encouraging Kentuckians affected by the April storms to apply for federal disaster assistance as soon as possible. The deadline to apply is **June 25**.

You can visit any Disaster Recovery Center to get in-person assistance. No appointment is needed. To find all other center locations, including those in other states, go to fema.gov/drc or text "DRC" and a Zip Code to 43362.

You don't have to visit a center to apply for FEMA assistance. There are other ways to apply: online at [DisasterAssistance.gov](https://www.fema.gov/disaster), use the [FEMA App](#) for mobile devices or call 800-621-3362. If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA the number for that service.

When you apply, you will need to provide:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security Number.
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

Low-interest disaster loans may be available

Low-interest disaster loans from the U.S. Small Business Administration (SBA) also cover repairs to septic systems and wells. These loans are available for businesses and non-profit organizations of all sizes, homeowners and renters. Disaster survivors with insurance should not wait for an insurance settlement before applying to the SBA.

For more information about Kentucky flooding recovery, visit www.fema.gov/disaster/4860 and www.fema.gov/disaster/4864. Follow the FEMA Region 4 X account at x.com/femaregion4.

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