KHC Emergency Repair Program

For Flood 2021  
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In March 2021, many eastern Kentucky counties and some western Kentucky counties were devastated with flooding from a weekend of heavy rain. Not only were some businesses in the areas destroyed but many homeowners and renters lost their homes to the rising flood waters. Governor Andy Beshear quickly designated the many counties as disaster areas and, recently, President Biden designated some of those counties as national disaster areas so that they may receive help from FEMA.

In the week following the flooding, KHC met with partners who serve the initially declared disaster counties to determine how our programs can be of assistance to them. Many of the partners stated that the first steps would be to do clean up before they could determine the level of repair needed. KHC will use our existing Coordinated Entry system to deliver services to renters who qualify for homeless services. For homeowners, we will make small revisions to our existing AHTF Home Repair Program so that our funded partners can take part in the emergency repairs.

Together, KHC-funded partners for the AHTF Home Repair program cover 39 of the 47 initially-governor-declared disaster areas. Nine of those counties, covered by our partner network, are FEMA-disaster counties as well.

Emergency Repair Policies

Emergency repairs will operate like AHTF Home Repair, utilizing existing AHTF Home Repair dollars, with the following exceptions:

* Use emergency repair setup.
* Included with the setup will be a FIRMette of the dwelling address and proper permits from the Energy & Environmental Cabinet[[1]](#footnote-1)and local government, if applicable.
* Increase repair amount to $29,999 under Minimum Habitability Standards (MHS), not triggering KHC minimum design standards.
* KHC will choose a random sample of units to inspect as a final inspection. These units will not undergo an initial review of the work scope. However, KHC will reserve the right to pull all units if we feel the need arises to insure MHS is met.
* Repairs must be completed by 11/30/2021 with PCRs/final draws submitted by 12/31/2021.
* KHC would prioritize emergency repair setups before normal AHTF Home Repair setups.

**Requirements for Repairs in the One-Percent Chance Flood Plain (formerly the 100-year flood plain)**

1. Any development in the 1% chance floodplain (formally called the 100-year floodplain) requires a state & local permit for repairs/retrofitting/improvements/expansion.  This includes temporary work as well.  [State permit applications can be found HERE](https://gcc02.safelinks.protection.outlook.com/?url=https%3A%2F%2Feec.ky.gov%2FEnvironmental-Protection%2FWater%2FFloodDrought%2FPages%2FUnderstandYourFloodHazards.aspx&data=04%7C01%7Ckreynolds%40kyhousing.org%7Cdca0a2a6497d42a3c9c108d913c96aff%7Caea041267f1a46ed81fd06f9287a4399%7C0%7C0%7C637562579320212460%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=G1HU2bmp34p6VKVqxLxb%2Bm3v%2FCypqgjc7djRrI5%2Bbys%3D&reserved=0) on the right-hand side.
2. Applications can be submitted electronically using the eForm (the application package includes instructions for this). It can be filled out digitally and emailed to[*DOWFloodplain@ky.gov*](mailto:DOWFloodplain@ky.gov), or it can be mailed to 300 Sower Blvd., Frankfort, KY 40601.  Physical mail added 3-5 days to the review timeline if they choose that option.
3. Once state sends permits, local permits can be secured.

1. Required for repairs of units located in the One-Percent Chance Flood Plain (formerly the 100-year flood plain). See specific requirements on the following page. [↑](#footnote-ref-1)