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News Release

Damaged Vehicle Assistance Available for Kentuckians Impacted by May 21-27 Storms

FRANKFORT, Ky. – FEMA may be able to provide financial assistance to help those whose vehicles were damaged due to the severe storms, straight-line winds, tornadoes, landslides and mudslides that occurred May 21-27.

The first step is for survivors to file a claim with their insurance company if they have a comprehensive policy. This type of policy usually covers storm-related damage to a vehicle. Federal disaster assistance may help fill the gaps for those whose coverage does not pay for any or all storm-related damage costs. Apply with FEMA even if you have insurance. FEMA cannot duplicate insurance payments, but underinsured applicants may receive help after their claims have been settled.

To be eligible for FEMA assistance, applicants must meet the following conditions:

- The vehicle was damaged during the May 21-27 storms within the disaster-designated area.
- The applicant can provide proof of ownership of the vehicle with valid registration and title.
- The vehicle was in compliance with the Commonwealth of Kentucky’s registration and insurance requirements at the time of the disaster.
- The applicant has no other usable vehicle.

Applicants with more than one storm-damaged vehicle, must write a statement explaining why the household needs more than one working vehicle. The statement should include the number of vehicles and an insurance settlement or statement for each vehicle.

How to Apply for FEMA Individual Assistance

- Visit a FEMA Disaster Recovery Center. To find your nearest Disaster Recovery Center, visit fema.gov/drc.
- Call FEMA at 800-621-3362. Multilingual operators are available. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service.
- Apply at DisasterAssistance.gov.
- Download and use the [FEMA app](#).

Homeowners, renters, businesses, and nonprofit organizations can apply for long-term, low-interest disaster loans from the U.S. Small Business Administration (SBA) to cover losses not fully compensated by insurance and other sources. Apply online using the Electronic Loan Application (ELA) via the SBA's secure website at sba.gov/disaster.

For the latest information on Kentucky's recovery from the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides, please visit fema.gov/disaster/4804. Follow FEMA on X, formerly called Twitter, at x.com/femaregion4 and at facebook.com/fema.

To view information about how to apply for FEMA disaster assistance in American Sign Language with captioning and a voiceover, please check the [YouTube link](#).

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FEMA's mission is helping people before, during and after disasters.

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, national origin, sex, sexual orientation, religion, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Office of Civil Rights if they feel that they have a complaint of discrimination. FEMA's Office of Civil Rights can be contacted at [FEMA-CivilRightsOffice@fema.dhs.gov](mailto:FEMACivilRightsOffice@fema.dhs.gov) or toll-free at 833-285-7448. Multilingual operators are available.