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FEMA

Aug. 21, 2024

DR-4804-KY NR 021

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News Release

FEMA Assistance Available for Personal Property Losses

FRANKFORT, Ky. – Kentuckians who experienced damage from the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides may be eligible for FEMA assistance. Homeowners and renters in Butler, Caldwell, Calloway, Christian, Clay, Greenup, Hopkins, Knox, Logan, Muhlenberg, Simpson, Todd, Trigg, Warren and Whitley counties are encouraged to apply.

FEMA assistance covers basic needs. It will not restore all disaster-related property loss. Insurance coverage is the best means to recover after a natural disaster. However, FEMA and the Commonwealth of Kentucky assistance may repair or replace disaster-damaged property if conditions meet the eligibility requirements, and the item(s) may fall within any of these categories:

- **Appliances:** Includes standard household appliances, such as a refrigerator, washing machine, etc.
- **Clothing:** Essential clothing needed due to overall loss, damage, or contamination.
- **Home Furnishings:** Basic furnishings found in a bedroom, kitchen, bathroom and living room.
- **Tools Required for Work and School:** Tools and equipment required for your job and items required as a condition of an applicant's or household member's education. This assistance also applies to self-employed individuals.
- **Computing Devices:** Funds to cover replacement of one personal or family computer. Funds for additional computers required for work or school may be approved.
- **Accessible Items:** FEMA also provides assistance for damaged personal property required for qualified applicants with disabilities. FEMA assistance for these items do not count toward the Housing Assistance financial maximum.

Conditions for Eligibility

- To be eligible, these items must have been owned prior to the May 21-27 severe weather and be damaged by the declared disaster.

- The item was owned and in use by occupants of the household.
- FEMA does not provide assistance for furnishings and/or appliances provided by a landlord.
- Items used by guests and relatives who were not members of the pre-disaster household are not eligible for assistance.
- FEMA may not repair or replace a storm-damaged item if residents own a similar item that works.

How To Apply for FEMA Assistance

- Visit a FEMA Disaster Recovery Center. To find the nearest one, visit the [Disaster Recovery Center Locator online](#).
- 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](#).

FEMA programs are accessible to people with disabilities and others with access and functional needs.

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](#).

For the latest information on Kentucky's recovery from the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides, as well as news releases, fact sheets and other helpful documents in multiple languages, please visit [fema.gov/disaster/4804](#). Follow FEMA 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.