

Updated FEMA Individual Assistance Benefits Kentuckians Affected by May 21-27 Severe Weather

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FRANKFORT, KY. – To better serve disaster survivors, FEMA has recently implemented significant updates to its Individual Assistance program. These updates apply to Kentuckians who were affected by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides. The revised program offers new benefits, expanded eligibility, and a simplified application process.

New Benefits

Serious Needs Assistance

FEMA may provide money to help you pay for essential items like food, water, baby formula, medication, and other emergency supplies.

Displacement Assistance

You may be eligible for money to help with immediate housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends, or other options while you look for an alternate housing solution.

Expanded Eligibility

Simplified Other Needs Assistance

Homeowners, renters and businessowners who need additional help to recover can apply for a low-interest disaster loan with the U.S. Small Business Administration at the same time as applying for assistance from FEMA.

Help Underinsured People



If you received an insurance payout that did not cover the cost of damage to your home or property, you may be eligible to receive money from FEMA. Keep in mind, FEMA assistance is not a replacement for home, renter's or flood insurance, and will not cover all losses from a disaster.

Expanded Criteria for Home Repair Assistance

You may receive money to repair the parts of your home damaged by the disaster regardless of pre-existing conditions. You can also make repairs that prevent similar damage from future disasters.

Make Accessibility Improvements

FEMA can also help by providing money to help you make accessibility repairs to your home (such as exterior ramp, grab bars, and paved path to the home entrance) if you have a disability. Repairs can be made when these items are damaged during a disaster. Improvements to the home can be made when these features were not present before the disaster but are needed due to a pre-existing disability or a disability caused by the disaster.

Simplified Assistance for Self Employed Applicants

If you are self-employed, FEMA may offer money to repair or replace the disaster-damaged tools and equipment needed to do your job.

Expanded Assistance for Computing Devices

You may now receive money for a personal or family computer that is damaged by a disaster. You may also receive money for additional computers required for work, school or access and functional needs.

Simplified Application Process

Streamlined Temporary Housing Assistance Applications

We have reduced the documentation requirements if you are seeking continued temporary housing assistance. Individual caseworkers will engage closely with you to offer support and increase transparency.



Removed Barriers for Late Applicants

If you are requesting approval for a late application, you no longer have to provide documentation supporting the reason for your late application.

Simplify the Process for Appeals

If you disagree with a FEMA decision and wish to appeal, you will no longer need to provide a signed, written appeal letter to accompany the supporting documentation.

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.

