

What to Expect After You Apply for FEMA Assistance

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FRANKFORT, Ky. – If you live in Boyd, Carter, Fayette, Greenup, Henry, Jefferson, Jessamine, Mason, Oldham, Union, or Whitley County and were affected by the April 2, 2024, severe storms and tornadoes, FEMA may be able to help with temporary housing expenses, basic home repairs or other essential disaster-related needs that are not covered by insurance.

There are several ways to apply: Go online to DisasterAssistance.gov, use the [FEMA app](#) or call 800-621-3362. The phone line is open daily, and help is available in most languages.

If you have insurance, you should file a claim with your insurance company as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your damage expenses, you may be eligible for federal assistance.

Home inspections

If you report that you cannot, or may not be able to, safely live in your home, FEMA may need to perform an inspection of the damaged dwelling. The inspection may be conducted at the site of the damaged dwelling or remotely. FEMA will contact you to let you know how the inspection will take place. The phone call may come from an unidentified number. The inspector will have your FEMA application number. FEMA inspectors never ask for money.

For remote inspections, FEMA inspectors will contact applicants to answer questions about the type and extent of damage sustained. Survivors with minimal damage who can live in their homes will not automatically be scheduled for a home inspection. However, they may request an inspection if they later find significant disaster-caused damage.



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Remote inspections have no impact on the types of Other Needs Assistance available that do not require an inspection. These include childcare, transportation, medical and dental, funeral expenses, moving and storage, and others.

For an accessible video on FEMA home inspections, go to youtube.com/watch?v=kXMaDkY3Q2o.

For information on Kentucky's disaster recovery, visit fema.gov/disaster/4782. Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\)](https://twitter.com/femaregion4) / Twitter and at facebook.com/fema.

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



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