

Damaged Vehicle Assistance Available for Kentucky Survivors of April Storms

Release Date: May 2, 2025

FRANKFORT, Ky. – In the aftermath of the April severe storms, straight-line winds, flooding, landslides and mudslides, some Kentuckians are grappling with storm-damaged vehicles. If your insurance doesn't cover all your storm-related vehicle damage, FEMA may be able to provide financial assistance to help fill the gap.

The first step is to file a claim with your insurance company if you have a comprehensive policy. This type of policy usually covers storm-related damage to a vehicle. 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 April storms within the disaster-designated area of Kentucky, which includes **Anderson, Butler, Carroll, Christian, Clark, Franklin, Hardin, Hopkins, Jessamine, McCracken, Mercer, Owen and Woodford** counties.
- The applicant can provide proof of ownership of the vehicle with valid registration and title.
- The vehicle was in compliance with 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.



FEMA

Page 1 of 2

How To Apply for FEMA Assistance

Survivors in the **Anderson, Butler, Carroll, Christian, Clark, Franklin, Hardin, Hopkins, Jessamine, McCracken, Mercer, Owen and Woodford** counties who have disaster-caused damage or loss from the April storm can apply for federal disaster assistance under the major disaster declaration **DR-4864** in several ways:

- Online at DisasterAssistance.gov.
- Visit any Disaster Recovery Center. To find a center close to you, visit fema.gov/DRC, or text DRC along with your Zip Code to 43362 (Example: "DRC 29169").
- Use the FEMA mobile app.
- FEMA works with every household on a case-by-case basis.
- Call the FEMA Helpline at 800-621-3362. It is open 7 a.m. to 10 p.m. Eastern Time. Help is available in many languages. If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA your number for that service.

The deadline to apply under DR-4864-KY is **June 25**.

For more information about Kentucky flooding recovery, visit www.fema.gov/disaster/4860 and www.fema.gov/disaster/4864. Follow the FEMA Region 4 X account at x.com/femaregion4.



FEMA