

Farmers, Ranch Hands May Be Eligible for FEMA Assistance

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FRANKFORT, Ky. — Kentucky farmers and ranch hands whose tools or equipment were damaged by the May 21-27 severe storms, straight-line winds, tornadoes, landslides and mudslides may be eligible for disaster assistance. FEMA assistance is available to replace disaster-damaged essential tools, supplies, equipment and items required for employment or for self-employment.

Coverage for Tools and Equipment

Family-owned farms typically have a variety of equipment needed to conduct business. These include, but are not limited to, tractors, plows, seeders or planters, harvesters, sprayers, hay balers and utility vehicles. These items are all potentially eligible for FEMA disaster assistance if the applicant can show that they were damaged by the disaster, the applicant does not have another working item that can meet this need, and the loss of the item was not covered by insurance. Crops and livestock are not “tools and equipment” because they are the products of a farming operation, whereas tools and equipment are [the means of production](#).

Ranch hands may be eligible for assistance to replace disaster-damaged tools and equipment not covered by insurance when they can show these items are required by their employer.

Assistance is based on a need to replace disaster-damaged essential tools, supplies, equipment, items required by an employer as a condition of employment or required for education. This includes disaster-damaged tools and equipment, or other items required for a specific trade or profession, NOT provided or supplied by the employer.

Many of these items have substantial costs, but it is important to remember that assistance for uninsured or underinsured occupational tools is limited to the



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maximum amount of Other Needs Assistance an applicant may receive. Additional assistance to help meet these needs may also be available from the Small Business Administration and the U.S. Department of Agriculture.

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](#).
- 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.

