

National Flood Insurance Policyholders in Kentucky Can Apply for FEMA Assistance

Release Date: 3? 28, 2025

Frankfort, KY- If you were affected by the recent severe storms in Kentucky and have an insurance policy through the National Flood Insurance Program (NFIP), you may still be eligible for disaster assistance. FEMA encourages everyone who was impacted by this disaster to apply for assistance in addition to filing a claim with your insurance company. Disaster assistance may be able to help fill in the financial gaps that your insurance company will not cover.

NFIP Policyholders May be Eligible for Individual Assistance

For eligible individuals, FEMA disaster assistance may help with uncovered expenses like temporary housing assistance or other needs, such as essential home repairs, essential personal property replacement, and other serious disaster-related needs not covered by insurance or other sources. Use both resources as intended: accept FEMA assistance for immediate emergency needs while simultaneously pursuing your full insurance claim.

FEMA cannot provide money for expenses covered by insurance or duplicate benefits from another source. Be sure to inform FEMA about your insurance coverage and claim status, and likewise inform your insurer about any FEMA assistance received. It is important to keep detailed records to avoid duplicate payments for identical losses and comply with repayment requirements if overlaps occur.

For more information on what to do after a flood and how to start your flood claim, please visit [floodsmart.gov](https://www.floodsmart.gov).

How To Apply for FEMA Assistance



If you live in Breathitt, Clay, Estill, Floyd, Harlan, Johnson, Knott, Lee, Leslie, Letcher, Martin, Owsley, Perry, Pike, Simpson or Woodford County, and haven't yet applied for FEMA assistance, you may still complete an application.

The deadline to apply for FEMA assistance is Friday, April 25.

You can visit a Disaster Recovery Center (DRC) to meet face to face with specialists from FEMA to get assistance filling out your application. The Small Business Administration (SBA) and other state and local agencies are also in DRCs to answer questions about disaster assistance and other recovery resources. You may also upload any documents needed for applications at the centers.

If you are unable to visit a DRC, there are other ways to apply: online at DisasterAssistance.gov, use the [FEMA App](#) for mobile devices or call 800-621-3362. If you use a relay service, such as Video Relay Service (VRS), captioned telephone or other service, give FEMA the number for that service.

When you apply, you will need to provide:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security Number.
- A general list of damage and losses.
- Banking information if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

For an accessible video on how to apply for FEMA assistance, go to youtube.com/watch?v=WZGpWI2RCNw.

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

