

# Damaged Vehicle Assistance Available for Kentuckians Impacted by February Storms and Flooding

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**FRANKFORT, Ky.** –FEMA may be able to provide financial assistance to help those whose vehicles were damaged due to the severe storms, straight-line winds, flooding, landslides and mudslides that occurred February 14 – March 7.

The first step is for survivors to file a claim with their insurance company if they have a comprehensive policy. This type of policy usually covers storm-related damage to a vehicle. Federal disaster assistance may help fill the gaps for those whose coverage does not pay for any or all storm-related damage costs. 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 February 14 – March 7 storms within the disaster-designated area.
- The applicant can provide proof of ownership of the vehicle with valid registration and title.
- The vehicle was in compliance with the commonwealth of 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.

## How to Apply for FEMA Individual Assistance



**FEMA**

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- Visit a FEMA Disaster Recovery Center. To find your nearest Disaster Recovery Center, visit [fema.gov/drc](https://www.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](https://www.DisasterAssistance.gov).
- Download and use the [FEMA app](#).

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](https://sba.gov/disaster).

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

