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## News Release

### Farmers, Ranch Hands May Be Eligible for FEMA Assistance

**FRANKFORT, Ky.** — Kentucky farmers and ranch hands whose tools or equipment were damaged by the February or April 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 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 Assistance

The first step to receive FEMA assistance is to apply.

You can apply in several ways:

- Online at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Visit any Disaster Recovery Center. To find a center close to you, visit [fema.gov/DRC](https://fema.gov/DRC), or text DRC along with your Zip Code to 43362 (Example: "DRC 29169").
- Use the FEMA mobile app.
- 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.

## Apply Separately for Each Disaster

Homeowners and renters in Woodford County may be eligible for federal assistance, if you had property damage or loss in Woodford County from the February severe storms, and then again from the April severe storms, you would need to complete two separate disaster assistance applications.

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

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