



Federal Emergency Management Agency Designate Multiple Counties in Kentucky as Contiguous Natural Disaster Areas Due to Severe Storms, Straight-line Winds, Tornadoes, and Flooding

Emergency Designation | Kentucky | January 07, 2026

This Presidential disaster declaration allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through [emergency loans](#). Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.

1. Triggering Presidential Designation M4878

Impacted Area: Tennessee, Alabama, Arkansas, Kentucky, Mississippi, Missouri

Triggering Disaster: Severe Storms, Straight-line Winds, Tornadoes, and Flooding that occurred April 2, 2025 through April 24, 2025

Application Deadline: 02/19/2026

Primary Counties Eligible:

- **Tennessee:** Cheatham, Davidson, Decatur, Dickson, Dyer, Fayette, Gibson, Grundy, Hardeman, Hardin, Haywood, Henry, Hickman, Lauderdale, McNairy, Madison, Montgomery, Obion, Perry, Stewart, Tipton, Wilson

Contiguous Counties Also Eligible:

- **Alabama:** Lauderdale
- **Arkansas:** Crittenden, Mississippi
- **Kentucky:** Calloway, Christian, Fulton, Graves, Hickman, Todd, Trigg
- **Mississippi:** Alcorn, Benton, Marshall, Tippah, Tishomingo
- **Missouri:** Pemiscot
- **Tennessee:** Benton, Cannon, Carroll, Chester, Coffee, Crockett, Dekalb, Franklin, Henderson, Houston, Humphreys, Lake, Lewis, Marion, Maury, Robertson, Rutherford, Sequatchie, Shelby, Smith, Sumner, Trousdale, Warren, Wayne, Weakley, Williamson

2. Triggering Presidential Designation M4878 Amendment 1

Impacted Area: Tennessee, Alabama, and Kentucky

Triggering Disaster: Severe Storms, Straight-line Winds, Tornadoes, and Flooding that occurred April 2, 2025 through April 24, 2025

Application Deadline: 03/10/2026

Primary Counties Eligible:

- **Tennessee:** Carroll, Henry, Wayne

Contiguous Counties Also Eligible:

- **Alabama:** Lauderdale
- **Kentucky:** Calloway, Graves
- **Tennessee:** Benton, Decatur, Gibson, Hardin, Henderson, Lawrence, Lewis, Madison, Perry, Stewart, Weakley

3. **Triggering Presidential Designation M4878 Amendment 2**

Impacted Area: Tennessee, Arkansas, Kentucky, Mississippi

Triggering Disaster: Severe Storms, Straight-line Winds, Tornadoes, and Flooding that occurred April 2, 2025 through April 24, 2025

Application Deadline: 03/30/2026

Primary Counties Eligible:

- **Tennessee:** Crockett, Henderson, Humphreys, Lewis, Montgomery, Shelby

Contiguous Counties Also Eligible:

- **Arkansas:** Crittenden, Mississippi
- **Kentucky:** Christian, Todd
- **Mississippi:** DeSoto, Marshall
- **Tennessee:** Benton, Carroll, Cheatham, Chester, Decatur, Dickson, Dyer, Fayette, Gibson, Hardin, Haywood, Hickman, Houston, Lauderdale, Lawrence, Madison, Maury, Perry, Robertson, Stewart, Tipton, Wayne

More Resources

On farmers.gov, the [Disaster Assistance Discovery Tool](#), [Disaster Assistance-at-a-Glance fact sheet](#), and [Loan Assistance Tool](#) can help you determine program or loan options. To file a Notice of Loss or to ask questions about available programs, contact your local [USDA Service Center](#).

FEMA offers different assistance programs for individual citizens, public groups including government agencies and private nonprofit organizations. To find the FEMA help you need following a disaster event, visit [fema.gov/assistance](https://www.fema.gov/assistance).

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