



Federal Emergency Management Agency Designates Multiple Counties in Kentucky as Contiguous Natural Disaster Areas Due to Severe Winter Storm Emergency Designation | Kentucky | March 19, 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 M4898

Impacted Area: Tennessee, Alabama, Kentucky, Mississippi

Triggering Disaster: Severe Winter Storm that occurred January 22, 2026 through January 27, 2026

Application Deadline: 10/06/2026

Primary Counties Eligible:

- **Tennessee:** Cheatham, Chester, Clay, Davidson, Hardin, Henderson, Hickman, Lewis, McNairy, Macon, Perry, Sumner, Trousdale, Wayne, Williamson

Contiguous Counties Also Eligible:

- **Alabama:** Lauderdale
- **Kentucky:** Allen, Clinton, Cumberland, Monroe, Simpson
- **Mississippi:** Alcorn, Tishomingo
- **Tennessee:** Benton, Carroll, Decatur, Dickson, Hardeman, Humphreys, Jackson, Lawrence, Madison, Marshall, Maury, Montgomery, Overton, Pickett, Robertson, Rutherford, Smith, Wilson

2. Triggering Presidential Designation M4898 Amendment 1

Impacted Area: Tennessee, Alabama, and Kentucky

Triggering Disaster: Severe Winter Storm that occurred January 22, 2026 through January 27, 2026

Application Deadline: 10/13/2026

Primary Counties Eligible:

- **Tennessee:** Lawrence, Maury, Robertson, Wilson

Contiguous Counties Also Eligible:

- **Alabama:** Lauderdale
- **Kentucky:** Logan, Simpson, Todd
- **Tennessee:** Cannon, Cheatham, Davidson, DeKalb, Giles, Hickman, Lewis, Marshall, Montgomery, Rutherford, Smith, Sumner, Trousdale, Wayne, Williamson

3. **Triggering Presidential Designation M4898 Amendment 2**

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

Triggering Disaster: Severe Winter Storm that occurred January 22, 2026 through January 27, 2026

Application Deadline: 11/09/2026

Primary Counties Eligible:

- **Tennessee:** Benton, Decatur, Dickson, Fayette, Giles, Hamilton, Hardeman, Henry, Humphreys, Jackson, Madison, Montgomery, Morgan, Overton, Rhea, Roane, Sequatchie, Shelby, Smith, Stewart, Union

Contiguous Counties Also Eligible:

- **Alabama:** Lauderdale, Limestone
- **Arkansas:** Crittenden, Mississippi
- **Georgia:** Catoosa, Dade, Walker, Whitfield
- **Kentucky:** Calloway, Christian, Graves, Todd, Trigg
- **Mississippi:** Alcorn, Benton, DeSoto, Marshall, Tippah
- **Tennessee:** Anderson, Bledsoe, Bradley, Campbell, Carroll, Cheatham, Chester, Claiborne, Clay, Crockett, Cumberland, DeKalb, Fentress, Gibson, Grainger, Grundy, Hardin, Haywood, Henderson, Hickman, Houston, Knox, Lawrence, Lincoln, Loudon, McMinn, McNairy, Macon, Marion, Marshall, Maury, Meigs, Perry, Pickett, Putnam, Robertson, Scott, Tipton, Trousdale, Van Buren, Warren, Wayne, Weakley, Williamson, Wilson

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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