



COMMONWEALTH OF KENTUCKY
OFFICE OF THE GOVERNOR

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GOVERNOR

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October 16, 2026

David R. Arnold
Acting Associate Administrator
FEMA Office of Response and Recovery
500 C Street SW
Washington, DC 20472

Through:

Robert Ashe
FEMA Region IV Administrator
3005 Chamblee-Tucker Road
Atlanta, GA 30341

Re: Appeal of: Incident Period Dates, Exclusion of Impacted Counties, Denial of Individuals and Households Assistance Program, and Denial of Hazard Mitigation Grant Program for Major Disaster Declaration FEMA-DR-4937-KY

Dear Administrator Arnold:

On July 23, 2026, I requested a major disaster declaration for the Commonwealth of Kentucky because of the impact of a disaster event experienced beginning on June 17, 2026, and concluding June 30, 2026. In response to my request, President Trump issued Major Disaster Declaration FEMA-DR-4937-KY on September 1, 2026. I received your September 18, 2026 letter in which you officially denied inclusion of the Public Assistance Program for five counties, the Individuals and Households Assistance Program, the Hazard Mitigation Grant Program, and the requested incident period. I ask that you reconsider omissions of this declaration.

Pursuant to Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. § 5170 and 44 C.F.R. § 206.46(a), I respectfully appeal the designated incident period, omission of five counties, and failure to include the Individuals and Households Assistance and the Hazard Mitigation Grant programs. The complete declaration record provided the specific factors the Federal Emergency Management Agency (FEMA) is to consider when evaluating my request for a major disaster declaration.

Event Background

Beginning June 17, 2026, and continuing through June 30, 2026, the Commonwealth was significantly impacted by tornadoes, straight-line winds, and flooding that caused damages and destruction of residences, businesses, and government facilities, impassable roadways, loss of utilities, disruptions of critical government services, and loss of lives. Six Kentucky citizens died as a result of this event.

All proper procedures were followed to prepare for and respond to this destructive event. In response to warnings from the National Weather Service, activation of the State Emergency Operations Center began on June 17th and by June 26th the activation was elevated to a Level 4. I declared a State of Emergency by Executive Order 2026-400, and 19 counties and 13 cities declared states of emergencies. Due to the severity of the event, citizens were evacuated, shelters were opened, roads were barricaded and debris was cleared from emergency routes. Search and rescue teams, in addition to rescuing survivors, performed wellness checks in impacted areas.

Incident Period

I ask that you reconsider the declared incident period. Kentucky contends that the incident period is legitimate from June 17, 2026 through June 30, 2026. The National Weather Service has imbedded meteorologist liaison Jon Wilson in the Kentucky Division of Emergency Management on a full-time basis. Mr. Wilson and Mike Kochasic, the Warning Coordination Meteorologist for the Louisville National Weather Service office, analyzed the event in detail and provided a report that clearly proves the incident period to be June 17 through 30, 2026. I urge you to study the entire evidence. (See Attachment – NWS Report)

Salient proof that this event covered June 17 through June 30 begins with the fact that the event was a “ridge rider” pattern characterized by a high amplitude, ridge of high pressure which was anchored over the southern United States. The active jet stream of enhanced high-altitude winds, on the northern periphery, created an active storm track that impacted Kentucky from June 17 through June 30, which caused rounds of damaging severe weather beginning with straight-winds, heavy rain, and multiple tornadoes. This onset was followed by multiple waves of hydrometeorological events. Prior to the approved incident period there were two other waves of destruction caused by this pattern:

- June 17 – 19 - torrential rainfall, straight-line winds, seven tornadoes, and
- June 21- 23 - three tornadoes, heavy rainfall, urban flooding.

This was not a series of unrelated weather systems separated by recovery. It was an event of recurring hazards generated by the same persistent atmospheric regime. All of the destruction from June 17 through June 30 was the result of one ongoing pattern. Each wave compounded

the impacts of the next. The initial recurring hazards caused saturated soils and increased runoff and increased instances of flash flooding in later rounds.

The declared incident period excludes the first two rounds, as identified by the National Weather Service, even though they arose from the same compounding pattern and caused great damage. Given this proof, I request that the incident period aligns with the documented sequence which is the actual timeframe during which much disaster-caused damages occurred.

Omission of Five Counties for Public Assistance

Reducing the incident period to only five days had the devastating result of excluding five severely impacted counties from receiving desperately needed recovery assistance. These counties incurred damages, as validated by FEMA, which exceeded the FEMA-established damage indicator amounts. (See Attachment – FEMA Damage Validation). As clearly demonstrated by the enclosed US Census Bureau Data, these counties are sparsely-populated with socioeconomic measures that are far removed from the national norms. (See Attachments– County Socioeconomic Data). Without assistance, recovery from this event far exceeds capabilities of these counties and the effect of this event will be borne for many years.

County	Validated Damages	Impact Indicator	Population	Poverty % (US 10.6%)	% of US Locations w/Higher Recovery Capacity
• Bracken	\$ 68,830	\$ 40,824.50	8,400	13.8%	65%
• Carroll	\$189,429	\$ 52,536.50	10,810	17.4%	73%
• Grant	\$212,787	\$121,213.26	24,941	13.5%	28%
• Pendleton	\$377,234	\$ 71,169.84	14,644	13.7%	71%
• Trimble	\$100,787	\$ 41,183.64	8,474	12.5%	82%

(See Attachment – County Disaster Histories and Attachment - County Fiscal Data).

Omission of the Individuals and Households Assistance Program

Your letter stated that the impact to individuals and households was not of the severity and magnitude to warrant designation of the Individuals and Households Assistance Program (IA). I can assure you that the households that lost everything, those whose lives have been uprooted, and I strongly disagree. The efforts of volunteers and voluntary organizations were generous and timely; however it was not enough to restore these impacted lives. These citizens need more help than volunteers can provide. I ask you to reevaluate the data and allow assistance for those who were most severely impacted by this event.

The original request included FEMA's validation data which identified 445 affected residences in 24 counties. (See Attachment – FEMA IA Damage Validation). In total there were 26 destroyed residences, 137 with major damage, 148 designated as minor, and 134 were

affected. Of the 24 counties requested for IA, there are seven counties which represent 87% of all damages. Madison County alone accounted for 24% of the total.

Furthermore, I ask you to please reassess the sweeping denial of the entire Individuals and Households Assistance Program across the entire requested incident period. Acknowledging the approved incident period in FEMA-DR-4937 that clearly aligns with major impacts across the counties described below that occurred and was validated during the approved timeframe. These counties have the seven most-impacted areas for individuals and households. The counties of Bullitt, Clinton, Cumberland, Jackson, Madison, Marion, and Meade account for 146 destroyed and major impacted residences. All FEMA-validated damages to individuals and households in these counties occurred within the declared incident period designated for FEMA-DR-4937-KY. The joint preliminary damage assessment identifies the severe localized public impacts and substantial damages to households caused by this incident. The state's disaster history provides context to the constant disaster pressure upon the same finite State, local, personal, nonprofit, and private sector resources.

Omission of the Hazard Mitigation Grant Program

Kentucky Hazard Mitigation Program History

Kentucky's varied and regionally distinct geography leaves it susceptible to almost every recognized natural hazard type and, consequently, Kentucky suffers from natural hazards in both increased frequency and severity. *USA Today* conducted a disaster frequency study of all 3,243 counties in the United States over the past 30 years. Of the 12 most-declared counties, seven are in eastern Kentucky. As disasters impacting all of Kentucky become more numerous and intense, mitigation measures are more warranted than ever.

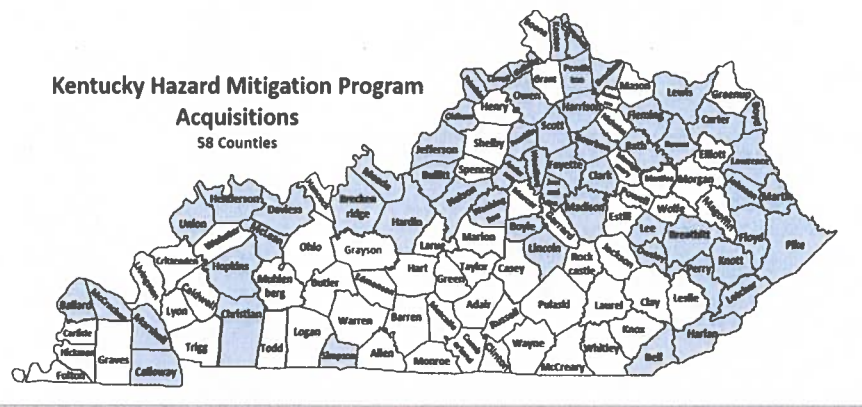
The Commonwealth is deeply invested in mitigation. In a mitigation response to the flooding dangers facing eastern Kentucky, the state has established nine housing developments in seven Appalachian counties. These mountaintop high-ground sites are now being inhabited by households previously located along waterways – many of whom are only able to relocate because of Hazard Mitigation Grant Program acquisition projects.

Team Kentucky High-Ground Building Locations

<u>County</u>	<u>Location Name</u>	<u>Number of Sites</u>
Letcher	Cottages at Thompson Branch	10
	Grandview Estates	89
Perry	Skyview	100
Knott	Chestnut Ridge	167
	Olive Branch	132
Floyd	New Hope Estates	34
	Wayland Estates	11
Breathitt	TBD	17
Multiple	Scattered Locations	41

Additionally, the Commonwealth, through the Kentucky Department for Local Government, provides the entire 25% match required from acquisition project subrecipients. For other types of mitigation projects, of the 25% required match, the state provides 12% and the subrecipients are only responsible for the remaining 13%.

Through the Hazard Mitigation Grant Program (HMGP), Kentucky and FEMA have committed funding the acquisition of 989 flood-prone properties in 58 counties. Additionally, there are 228 more acquisition applications awaiting approval and obligation. These acquisitions provide households the ability to move to safe locations. The lives of these families will not be endangered by future floods. No longer will FEMA and the state be left to again perform and fund rescues, survivor sheltering, and restorations for these locations.



Additionally, through HMGP, the state/federal partnership has established 106 safe rooms across Kentucky. The safe rooms, which can withstand 250 MPH winds, hold anywhere from 50 to more than 1,000 person;; providing both moral comfort and protection from injury and death. In total, these facilities provide shelter for more than 45,000 citizens when tornadic conditions occur.



Kentucky considers the Hazard Mitigation Grant Program to be vitally important. FEMA has acknowledged the state's mitigation commitment in the designation, since October 2007, of Kentucky as one of only 16 Enhanced Mitigation Programs in the entire country. The capital projects funded by the Hazard Mitigation Grant Program have a fundamental purpose to prevent completely or to prevent in scope and magnitude the monetary and non-monetary damages from future natural hazard events. The success of this program has reduced Kentucky's reliance on the FEMA Public Assistance and Individual Assistance programs and the other 90 federal programs which fund disaster recovery efforts. As reported by the National Institute of Building Sciences, for every dollar invested in hazard mitigation, future disaster damages are reduced by at least six dollars.

Please reconsider the denial of this much-warranted program. Kentucky has proven its ability to successfully manage Hazard Mitigation Grant Program awards. Although Kentucky does participate in the Building Resilient Infrastructure and Communities Program (BRIC), the mitigation needs to protect families of the Commonwealth exceed only infrastructure mitigation. There is a substantial need to provide citizens with personal protection and sheltering from flooding and tornadic events.

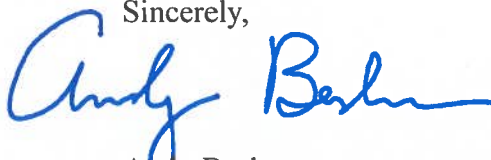
Conclusion

In closing, I ask for your review, reconsideration and provision of the following:

- Adjustment of the incident period to June 17, 2026, through June 30, 2026;
- Inclusion of the counties of Bracken, Carroll, Grant, Pendleton, and Trimble for the Public Assistance and Individual and Household Programs;
- Activation of the Individuals and Households Assistance Program for the counties impacted during the already approved incident period to include:
 - Bullitt
 - Clinton
 - Cumberland
 - Jackson
 - Madison
 - Marion
 - Meade;
- Approval of the Hazard Mitigation Grant Program.

Thank you in advance for your careful consideration of Kentucky's request for correction of the FEMA-DR-4937-KY omissions.

Sincerely,



Andy Beshear
Governor

Cc: Eric Gibson
Travis Mayo
Robert Ashe
Gary Bruey

Attachments

National Weather Service Report
FEMA PA Damage Validation
County Socioeconomic Data
County Fiscal Data
County Level Request Data
FEMA IA Damage Validation
County IA Socioeconomic Data