

Tennessee Renters with Tornado Damage Should Apply for FEMA

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NASHVILLE, Tenn. – Tornado survivors from last month’s severe weather in middle and west Tennessee may not realize renters are eligible to apply for FEMA assistance.

Due to a Major Disaster Declaration recently signed by President Joe Biden, renters in **Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, and Wilson** counties are now eligible to apply for FEMA Individual Assistance, which includes Crisis Counseling, Disaster Unemployment Assistance, Disaster Legal Services and FEMA’s Individuals and Households Program, which is called IHP.

Examples of IHP assistance include temporary housing, such as rental assistance or reimbursement for hotel costs, grants for the repair or replacement of a homeowner’s primary residence, repairing storm-damaged privately-owned access routes, such as driveways, roads, or bridges and other uninsured or under-insured disaster-related expenses such as the repair or replacement of personal property, moving and storage fees, childcare, medical and dental expenses and certain funeral costs.

There are several ways to apply:

- Go online to www.disasterassistance.gov
- Use the FEMA App for Android or iPhone which can be easily downloaded; or
- Call 1-800-621-3362 from 6 a.m. to 10 p.m. local time, seven days a week. Help is available in many languages. *If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service or if you have a disability that requires assistance with documentation.*

If you have renter’s insurance, you should file a claim as soon as possible. Take photos to document loss, save all receipts and begin cleanup to prevent further



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damage. FEMA cannot duplicate benefits for losses covered by insurance. But if your policy does not cover all your damage expenses, you may be eligible for federal assistance.

The deadline to apply is March 15, 2022.

After applying with FEMA, you may be referred to the U.S. Small Business Administration (SBA). In times of disasters, the SBA offers low-interest loans for businesses, homeowners and renters. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you don't apply. Information about low-interest SBA disaster loans and application forms are available online at [SBA.gov/disaster](https://www.sba.gov/disaster). You may also call 800-659-2955 or email DisasterCustomerService@sba.gov. If you use TTY, call 800-877-8339.

For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4637. You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

