

\$16 Million in Federal Funding Fuels Tennessee's Recovery a Month After Helene

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A month after the major presidential disaster declaration for the Sept. 26-30 flooding from Tropical Storm Helene, Tennessee families and communities are recovering with **\$16.4 million** in funding from FEMA as well as support from the state, other federal agencies, and voluntary and community organizations.

Helene's rains devastated Eastern Tennessee, leaving mountains of debris strewn across a vast area, knocking out power and communications to thousands, and cutting off drinking water. Residents were left without cell coverage, internet connections and access to essential necessities. It may be years before these remote and rural communities resemble the charm they had before.

The disaster declaration was approved on Oct. 2, authorizing funding from FEMA's Individuals and Households Program to the counties most heavily impacted by the storms: **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington** counties. Survivors have until **Monday, Dec. 2**, to apply for FEMA assistance.

State, federal and voluntary organizations have collaborated to drive the recovery. As of Oct. 30, **\$16.4 million** in FEMA funds has been approved for Tennessee's homeowners, renters and businesses. And FEMA authorized a Direct Temporary Housing mission for survivors who had major or significant structural damage to their primary homes.

The American Red Cross, Salvation Army and the Tennessee Department of Education have completed their mission after serving **140,903** meals to survivors.

In the early days after the storms, with communications down across a swath of rural communities, FEMA brought in a mobile unit that continues to provide high-speed internet by connecting to satellites.



Debris removal remains a major priority. The state and federal partners joined with local communities to clear more than **24,000 cubic yards** of debris, a visible and vital step in recovery operations. Special attention is focused on Douglas Reservoir, located only a few miles from the Pigeon Forge-Gatlinburg area and the Great Smoky Mountains National Park. A mile-long curtain was installed to save the dam from damage by 1 million cubic yards of debris that rushed into the lake during the storms. Vegetation, construction and demolition equipment, and hazardous materials continue to line the shores even as the reservoir returns to pre-disaster water levels.

Perhaps FEMA's biggest challenge during the response operation has been the campaign to counter misinformation and harmful rhetoric about FEMA's assistance programs, which was having a negative impact on Tennesseans desperately in need of help. The agency built a [Helene Rumor Response webpage](#) where survivors could find the facts themselves, and it continues to push messaging, in English and Spanish, about the many types of available assistance tailored to each survivor's unique situation. FEMA accomplishes this by directing traffic to the state's tn.gov/TEMA and fema.gov/Helene/Tennessee disaster pages as well as FEMA's social media sites on Facebook, X, Instagram and YouTube.

But the work of recovery has only just begun. Here are a few highlights:

- **\$16.4 million** in funding from the Individuals and Households Program to provide financial help to those who are unable to meet their disaster-related needs through insurance or other means.
- As part of that total, **more than \$8 million** represents Housing Assistance to help homeowners repair or replace residential property damage that is not covered by insurance.
- **\$8.3 million** in Other Needs Assistance covers necessary disaster-related expenses such as medical bills; money to clean, repair or replace household items; to repair or replace vehicles damaged by the disaster and other non-housing needs.
- The Direct Temporary Housing Assistance program will help homeowners and renters whose homes were destroyed or heavily damaged.
- **More than \$1.07 million for 186** claims was paid to National Flood Insurance policyholders. The program also extended the grace period for paying policy premiums to **Tuesday, Nov. 26**.



- FEMA's Disaster Survivor Assistance specialists visited **6,277 homes, 288 businesses and 237 community facilities**. They also referred **1,140 survivors to community resources**.
- More than **\$53,000** was paid in Disaster Unemployment Assistance to Tennesseans who have been unable to work because of the disaster. FEMA funds the unemployment program, which is managed by the state.
- Some **1,311** survivors have visited FEMA's Disaster Recovery Centers to apply for federal assistance, to get help uploading documents to their account or get answers to questions including decisions about eligibility for FEMA assistance. A Mobile Disaster Recovery Center is scheduled to open **Nov. 1** in Johnson County.
- Specialists at the state's three Multi-Agency Resource Centers in **Carter, Cocke and Washington** counties also help survivors apply for FEMA assistance and connect them with additional local, state, federal and voluntary agency resources.

Disaster assistance is also available to help communities respond to and recover from Helene's deadly wrath. FEMA Public Assistance was approved for state and local governments and some private non-profits. These funds help communities cover the costs for debris removal, life-saving emergency protective measures and restoring public infrastructure.

Public Assistance is a cost-sharing program and FEMA's largest grant program. FEMA typically covers 75% of funding and the state covers 25%. For Helene damage in Tennessee, President Biden authorized 100% federal funding for emergency work generated by the disaster. This means FEMA will cover all eligible costs incurred during any 45-day period of the state's choosing during the first 120 days from the start of the disaster, or Sept. 26. This allows communities to maximize cost savings by selecting the 45 days when the greatest costs occurred.

Under Public Assistance, the federal share of funding is reimbursed through the Tennessee Emergency Management Agency to disburse to local agencies, local governments and certain private non-profits including houses of worship.

