

Tennessee Tornado Recovery Update

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How \$6.7 Million in Federal Assistance Adds Up for Survivors

On December 10, 2021, as the night gave way to the next day, the National Weather Service confirmed 16 tornadoes touched down in middle and west Tennessee. Three were EF-2 tornadoes, six were EF-1 tornadoes, and seven were EF-0 tornadoes; that combination created the 5th largest tornado outbreak on record in that area of the state. As the sun came up, the landscape revealed a patchwork of damaged homes and businesses, mangled trees yanked out of the ground by their roots and shredded debris from whatever got in the way of the sometimes 160-mph twisters. Three months later, the terrain is much different. Survivors are using federal dollars to help rebuild.

As of Wednesday, March 23, FEMA and the U.S. Small Business Administration (SBA) have approved more than \$6.7 million in federal assistance for eligible homeowners and renters who are uninsured or underinsured. That includes:

- \$932,385 in FEMA Housing Assistance,
- \$200,762 under FEMA's Other Needs Assistance program, and
- \$5.6 million in home and business loans approved by the SBA, whose disaster assistance is the largest source of federal disaster recovery funds for homeowners, renters, businesses and certain nonprofits. SBA staff continue to review additional disaster loan applications.

FEMA has also provided approximately 123 homeowners and renters with rental assistance after they were forced to seek shelter due to tornado damage making their property unsafe and uninhabitable. To date, 475 housing inspections have been issued in middle and west Tennessee and 470 of the assessments are already completed. The inspections will continue throughout Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley and Wilson counties until the work is done.

FEMA's Public Assistance team in Tennessee is also focusing on recovery. Public Assistance, or PA as it's called, helps communities cover the cost of everything



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from debris removal to repairing and rebuilding damaged public infrastructure. The federal disaster declaration designated Cheatham, Davidson, Decatur, Dickson, Dyer, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner and Weakley counties for PA categories A-G.

The application process is moving quickly. At this time, PA has completed most Recovery Scoping Meetings, which is the first substantive meeting between the Applicant and FEMA. It is a detailed and in-depth meeting regarding the Applicant's disaster damages and the PA process.

Check Your FEMA Application Status and Act on Determination Letters

Every homeowner and renter in middle and west Tennessee who applied for federal disaster assistance after the December 10-11, 2021, tornadoes will receive a FEMA determination letter detailing the status of their application. There are times FEMA may also call an applicant before a determination is made. At any time, Tennessee tornado survivors can check the status of their application.

Get a Status Update

- You can check the status of your FEMA application online at DisasterAssistance.gov; this is the fastest way to receive and send information to FEMA.
- FEMA Helpline specialists are also available to answer any questions regarding your application or provide other information. **The FEMA Helpline number is 800-621-3362.** Call between 7 a.m. to 10 p.m. local time, seven days a week.
 - If you use a relay service, such as video relay service (VRS), captioned telephone service or others:
 - **Update** the “Current Phone” field using the relay service phone number
 - **Add** “Relay Service” to the Note box; provide FEMA with your number.

FEMA Determination Letters

- Every survivor who applies for federal disaster assistance will receive a letter from FEMA stating an eligibility decision and the reason for it.
- Each application is processed and evaluated, so be sure to read your determination letter carefully and respond if necessary.



- The letter may state you're ineligible for assistance or "no decision" can be made at this time.
- Remember, an "ineligible" determination or "no decision" notification isn't necessarily the final word. Read your letter or update carefully. You could be missing documents or FEMA may need more information. Provide whatever is needed for your application to continue being processed. You may also appeal an "ineligible" determination.

Factors That May Affect Eligibility

- **Insufficient damage.** Sometimes survivors have insufficient damage to their home and/or personal property and do not qualify for assistance. FEMA reviews each survivor's situation on a case-by-case basis to cover basic recovery needs.
- **Multiple applications from the same address.** Only one application is usually accepted per address. In some cases, due to household composition, multiple applicants such as roommates may apply. If you live in an apartment or condo, include the unit information in your application.
- **Tornado damage to a non-primary residence.** If the damage occurred to a residence where you live less than six months out of the year, that could affect your eligibility for FEMA assistance.

Every Survivor has the Right to Appeal

- **You have 60 days from the date of your FEMA determination letter to appeal.**
- Appeals must be in writing, signed and dated.
- If someone other than the applicant or the co-applicant writes the appeal letter, that person must sign the appeal letter and provide FEMA with a signed statement authorizing the individual to act on the applicant's behalf.
- Include documents that support the reason for your appeal.
- Include your name, current address and phone number, pre-disaster primary residence, registration number (on every page) and FEMA disaster declaration number, which is DR-4637 for the tornadoes in middle and west Tennessee in December of 2021.

How to File Your Appeal



- **Mail** documents:
FEMA's Individuals and Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville MD 20782-7055.
- **Fax** documents: 1-800-827-8112.
- **Upload** documents online:
Log onto to your FEMA account or create an account at DisasterAssistance.gov, click on "Check Status" and follow the directions.
 1. 8. to Contact FEMA
- Access your personal **online FEMA account** at DisasterAssistance.gov.
- Use the **FEMA app**, which is available in English and Spanish and can easily be downloaded to a smartphone
- Call the **FEMA Helpline at 800-621-3362**. Specialists are available from 7 a.m. to 10 p.m. local time, seven days a week.

Resources for Disaster Survivors

- **[United Way of West Tennessee](#)**: Call 211 for the United Way of West Tennessee for tornado relief/assistance. [Click here to find links to the campaign pages for Cheatham, Dickson, Dyer/Lake, Gibson, Sumner, Weakley and Wilson counties.](#)
- **[United Way of Obion County, Inc. \(Obion County\)](#)**: Call **(731) 446-2891**.
- **[United Way of Greater Nashville](#) (Davidson and Henry counties)**: Call 211 for assistance in Davidson and Henry counties. The Helpline accepts calls 365 days a year, 24 hours a day. The direct phone number for the office is (615) 255-8501. However, survivors are encouraged to first call the Helpline.
- **[United Way of West Tennessee \(Henderson County\)](#)**: The United Way of West Tennessee serves the residents of Henderson County. Call 211 for assistance; you may also call (731) 422-1816.
- **[United Way of Greater Clarksville Region \(Stewart County\)](#)**: The United Way of the Greater Clarksville Region, Inc. serves Stewart County disaster survivors. The number to call is (931) 647-4291. The website address is liveunitedclarksville.org.
- **[Disaster Legal Services](#)**: Residents with legal issues due to the tornadoes may call **844-HELP4TN (844-435-7486)** or reach out to attorneys online at <https://tn.freelegalanswers.org>. Additionally, survivors can access information about their rights and resources, including links to upcoming legal clinics, and



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local resources at <https://www.help4tn.org/>. Disaster legal services are authorized by FEMA in cooperation with the Tennessee Bar Association and the Tennessee Alliance for Legal Services.

- **Tennessee USDA Rural Development:** USDA Rural Development in the State of Tennessee provides low interest loans for repairs and mortgage payment assistance for families living in rural areas. The agency also provides repair grants to rural residents ages 62 and older. Please see the list below and call the office in your county for assistance.
 - In **Cheatham, Davidson, Dickson, Stewart, Sumner and Wilson counties** : Call the Nashville area office at (615) 783-1359 or 800-342-3149.
 - In **Gibson, Henry, Lake, Obion and Weakley counties:** Call the Union City area office at (731) 885-6480 x 4 or 1 (800) 342-3149.
 - In **Henderson County:** Call the Jackson area office at (731) 668-2091 or 1 (800) 342-3149.
- **Tennessee USDA Farm Service Agency:** The U.S. Department of Agriculture's Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to natural disasters, like severe storms and tornadoes. To learn more, go to <https://www.fsa.usda.gov/state-offices/Tennessee/index>
- **Disability Rights Tennessee:** Disability Rights Tennessee is a nonprofit organization that provides free legal services to protect the rights of Tennessee residents with disabilities. To learn more, [visit the organization's website](#) or reach out to a member of the Intake Team directly by calling **1-800-342-1660**.
- **Veteran County Service Officers:** Veterans or their family member requiring information or assistance from the Department of Veterans Services may use the following link to receive a return call providing one-on-one assistance: <https://www.tn.gov/veteran/contact-us.html>.

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).



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