## About One month Left for Middle Tennesseans to Apply for Disaster Assistance

Release Date: September 23, 2021

**NASHVILLE, Tenn.** – Homeowners and renters in Dickson, Hickman, Houston and Humphreys counties with uninsured damage or losses from the Aug. 21 severe storms and flooding have **until Oct. 25, 2021** to apply to FEMA for federal disaster assistance and to the U.S. Small Business Administration for low-interest disaster loans.

After registering with FEMA, many residents are automatically referred to SBA to apply for a low-interest disaster loan. SBA's disaster loans are the largest source of long-term federal disaster recovery funds for residents, businesses of all sizes and private nonprofit organizations.

There is no obligation to take an SBA disaster loan or cost to apply. Residents who are declined for an SBA loan may be referred to FEMA for grant consideration.

- Survivors who have not applied for FEMA assistance yet, can do so in any of the following ways:
  - Online through <u>www.DisasterAssistance.gov</u>
  - Download the FEMA app to a smartphone or tablet.
  - Call the FEMA Helpline at 800-621-3362 (TTY 800-462-7585).
  - Because of the recent hurricane and other severe storms, flooding and fires across the country, wait times may be long. Please be patient. Lines are open daily from 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, give FEMA the number for that service.

Businesses and individuals may obtain information about low-interest disaster loans by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing) or emailing



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DisasterCustomerService@sba.gov. Loan applications can also be downloaded at sba.gov/disaster.

Those with insurance may use an SBA loan to cover the deductible and other losses not paid for by their policy. Survivors with insurance should also apply to FEMA, as they may be eligible for grants to help with disaster-related expenses their insurance doesn't cover.

For more information on Tennessee's disaster recovery, visit <u>www.tn.gov/tema.html</u> and <u>www.fema.gov/disaster/4609</u>. You may also follow FEMA on <u>www.facebook.com/fema</u> and Twitter <u>@FEMARegion4</u>.

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