

FEMA Assistance for Tennessee Tornado Survivors Defined

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NASHVILLE, Tenn. – You may be eligible to apply for FEMA assistance after a line of tornadoes cut a path through middle and west Tennessee in December, but what does that really mean? What assistance does FEMA provide and to whom? Here are some answers.

Who is eligible?

Under a recently signed Major Disaster Declaration, homeowners and renters in **Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley and Wilson counties** whose primary residence and/or personal property was damaged or destroyed by the tornadoes are eligible to apply for FEMA assistance. You have until March 15, 2022, to do so.

FEMA does not provide assistance to small businesses. Our partner, the U.S. Small Business Administration (SBA), offers low interest disaster loans for that. Also, we do not offer housing assistance for secondary homes; you may only receive FEMA assistance for disaster damage to your primary residence.

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Tornado survivors in middle and west Tennessee are eligible to apply for possible grants that cover temporary housing, repairs and other uninsured or underinsured losses. Below, is an abbreviated list of assistance available. However, those who still have questions can speak with a FEMA representative to learn how the agency can assist with your disaster recovery.

Temporary Housing Assistance: Funds for temporary housing, such as rental assistance or reimbursement for hotel costs, while you are unable to live in your home due to extreme tornado damage.



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Lodging Expenses Reimbursement: Reimbursement for out-of-pocket lodging expenses for homeowners or renters for short periods of time because they can't access their disaster-damaged home or a utility outage makes the home unlivable.

Home Repair or Replacement: FEMA may assist with the replacement of, or repairs to, a disaster-damaged primary residence in certain circumstances. This assistance is not intended to restore your home to its pre-disaster condition. Instead, grants cover uninsured essentials like doors, windows, a roof, critical utilities, toilets and other necessities. The homeowner may apply for an SBA disaster loan to help with additional repairs beyond what FEMA may provide. Flood insurance may also be required if the home is in a Special Flood Hazard Area.

- ■ FEMA may also consider funding for hazard mitigation measures, such as roof, furnace, water heater, or main electrical panel mitigation, to help reduce the amount of damage to the home in future disasters, if those items were damaged by the tornadoes. For more information on FEMA's Hazard Mitigation program, [click here](#).

Other Needs Assistance

Financial assistance is available for necessary expenses and serious needs directly caused by the disaster, including:

- Child-care expenses
- Medical and dental expenses
- Funeral and burial expenses
- Damage to essential household items; tools required for your job; necessary educational materials (computers, schoolbooks, supplies)
- Fuel for the primary heat source (heating oil, gas)
- Clean-up items (wet/dry vacuum, dehumidifier)
- Damage to an essential vehicle
- Moving and storage expenses caused by the disaster. This is moving and storage of essential household goods to prevent further damage, such as ongoing repairs, and returning property to the applicant's primary residence.
- Other necessary expenses or serious needs as determined by FEMA



How to Apply for FEMA Assistance

There are many ways tornado survivors may apply for FEMA:

- Go online to DisasterAssistance.gov.
- Visit the state's Multiple Agency Resource Center (MARC) in Weakley County and talk with a FEMA specialist. That address is: Weakley County Adult Learning Center, 8250 TN Hwy 22, Dresden TN 38225. The hours are

8 a.m. to 7 p.m., seven days a week.

- ■ An SBA Business Resource Center is also located inside the MARC. It's open Monday-Friday from 8 a.m. to 5 p.m. and closed on Saturday and Sunday.
- Use the FEMA app, which can be easily downloaded to a smartphone.
- Call the FEMA Helpline at 800-621-3362; specialists are available from 6 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.

