

# One Week Left to Apply for Federal Disaster Assistance

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**NASHVILLE, Tenn.** – Homeowners and renters affected by December’s tornadoes in middle and west Tennessee have until next week to apply for federal disaster assistance.

**As outlined in a Major Disaster Declaration, residents of Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley and Wilson counties have until Tuesday, March 15, to apply for FEMA grants and physical loss loans with the U.S. Small Business Administration (SBA).**

There are several ways to apply for FEMA assistance:

- Create an online account at [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Use the [FEMA app](#), which can be easily downloaded to a smartphone, or
- 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. Multilingual services are also available.

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.

After you submit your FEMA application, you may be referred to the SBA. The SBA offers low-interest disaster loans for businesses, homeowners and renters. There’s no obligation to accept a loan and it’s free to apply. Currently, interest rates for physical loss loans are as low as 1.38% for homeowners and renters. For businesses, it’s at 2.830% and for nonprofits it’s 1.875%.



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FEMA disaster assistance can provide grants for temporary housing (such as rental assistance or reimbursement for hotel costs), repair or replacement of a homeowner's primary residence, repair of storm-damaged privately-owned access routes, such as driveways, and other uninsured or under-insured disaster-related expenses including moving and storage fees, childcare, medical, dental expenses and certain funeral costs.

Residents are also encouraged to file insurance claims for tornado damage to their homes, personal property and vehicles. Federal grants do not have to be repaid, and disaster assistance is nontaxable and does not affect eligibility for Social Security, Medicaid or other federal benefits.

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



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