

# Tennessee Tornado Recovery Update

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## March 15 Deadline for Federal Disaster Assistance

**Homeowners and renters in middle and west Tennessee affected by December's tornadoes have until Tuesday, March 15, 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 just days left 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%.



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.

## FEMA Individual Assistance: Homeowners and Renters

Since President Biden signed a Major Disaster Declaration for the December 10-11 tornadoes that affected middle and west Tennessee, FEMA disbursed **\$884,462** in Housing Assistance (HA), which includes grants to repair or replace a damaged primary residence and/or provide temporary housing assistance (including rental assistance) for those whose primary residence became unsafe or uninhabitable due to tornado damage. Other Needs Assistance (ONA) has put **\$193,880** in disaster survivors' hands to help with rebuilding and recovery.

ONA pays for serious necessities directly related to the storms and tornadoes, like transportation, storage and moving fees, childcare, miscellaneous expenses and funeral costs. Grants through FEMA Individual Households Program (IHP) are intended to meet basic needs and supplement disaster recovery efforts. IHP is not intended to return disaster-damaged property to its pre-disaster condition and only a survivor's primary residence is eligible for assistance.

## Keep Your FEMA Application Information Current

Hundreds of homes were damaged when a line of tornadoes crossed through middle and west Tennessee in December. Many residents had no choice but to find temporary housing. If your contact information has changed since you applied for FEMA assistance, be sure to update your file. Also, let FEMA know if you've received any information regarding your insurance claim. FEMA may need to contact you, and missing or wrong information could delay the agency's ability to provide assistance.

Use one of these resources to update your application for disaster assistance:

- Login to your online account at [DisasterAssistance.gov](https://www.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 available.

U.S. Small Business Administration

**Tennessee homeowners, renters and business owners dealing with tornado damage have until March 15 to apply for SBAs physical damage disaster loan.** Visit one of the SBA's Business Recovery Centers (BRCs) in Davidson or Weakley County to apply in-person. You can also call the SBA's Customer Service Center at 1-800-659-2955 and request a loan application by mail (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services), or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) for assistance. You can also apply online at [sba.gov/disaster](https://sba.gov/disaster).

Here are the BRC locations:

- **Davidson County: SBA District Office**  
2 International Plaza Drive, Suite 500  
Nashville, TN 37217
- **Weakley County: Weakley County Professional Development Center**  
8250 TN Highway 22  
Dresden, TN 38225

*BRCs are open Monday - Friday, 8 a.m. - 5 p.m.; offices are closed Saturday and Sunday.*

Every survivor has the right to appeal

Once you apply for FEMA assistance, you will receive a letter explaining the status of your application. The letter may state you're ineligible for assistance or "no decision" can be made at this time. Don't be discouraged or frustrated. Instead, just read the entire letter to find out what's needed for FEMA to continue processing your application. Many times, it's a simple fix that can be addressed in an appeal. Some of the most common reasons for an "ineligible" determination are missing documents, possibly missing an appointment with a housing inspector or your contact information has changed but was never updated; it's very important you stay in touch with FEMA. Here's some additional advice to file a successful



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 an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement authorizing the individual to act on behalf of the applicant.
- Include documents that support the reason for your appeal letter.
- Include your name, current address and phone number, pre-disaster primary residence, registration number (on every page) and FEMA disaster declaration number – DR-4637 (on every page).

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:  
Log onto to your FEMA account or create an account at [DisasterAssistance.gov](https://DisasterAssistance.gov), click on "Check Status" and follow the directions

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.](#)

**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 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 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](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).

