

Use FEMA Grants for Intended Purpose

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FEMA reminds Tennesseans in Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington counties who receive federal disaster assistance for damage from Tropical Storm Helene to use the money for its intended purpose and to keep receipts for expenses.

Disaster assistance is intended to help you pay for basic expenses caused by the disaster. The grants are tax-free and do not need to be repaid.

A letter explaining what the money is to be used for will arrive within a day or two of the check or direct deposit payment.

The types of assistance you may be eligible for could include:

- Home repairs (e.g., structure, water, septic and sewage systems);
- Rental assistance for a different place to live temporarily;
- Repair or replacement of a disaster-damaged primary vehicle;
- Uninsured out-of-pocket medical expenses for an injury caused by the disaster;
- Repair or replacement of specialized occupational tools;
- Essential educational materials (e.g., computers, schoolbooks, supplies);
- Moving and storage expenses related to the disaster; or
- Other disaster-related expenses.

If you spend the grant on anything other than the purpose for which it is intended, you may be denied future disaster assistance. In some cases, FEMA may ask you to return the money.

You are urged to keep receipts for your disaster spending for **three years** to document that you used the money to meet disaster-related expenses. If you receive an insurance settlement to cover the same expenses, you must reimburse FEMA, which will conduct audits to confirm funds were spent properly.

FEMA cannot seize your property or land, even if you are unable to repay the agency for any duplicated benefits. Applying for disaster assistance does not grant



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FEMA or the federal government authority or ownership of your property or land.

To apply for FEMA assistance, go online to DisasterAssistance.gov, use the [FEMA App](#) or call the FEMA Helpline at **800-621-3362**. If you use a relay service such as Video Relay Service, captioned telephone or other service, you can provide FEMA your number for the service. You may also visit a Disaster Recovery Center. For locations and hours, visit fema.gov/drc.

To watch an accessible video on how to apply, visit [FEMA Accessible: Registering for Individual Assistance \(youtube.com\)](#).

You may also qualify for a low-interest disaster loan from the U.S. Small Business Administration. SBA disaster loans are the largest source of federal recovery funds for homeowners, renters and businesses of all sizes. To learn more or apply, visit sba.gov/disaster or call **800-659-2955**.

The deadline to apply for disaster assistance is **Tuesday, Jan. 7**.

