

# FEMA Assistance Available for Personal Property Losses, Including Musical Instruments

---

**Release Date: November 26, 2024**

Tennesseans love their music! So, it is good news that musicians, and other residents who had damage or losses from Tropical Storm Helene Sept. 26-30, may be eligible for FEMA assistance. Homeowners and renters in Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, or Washington counties are encouraged to apply.

FEMA assistance covers basic needs. It will not restore all disaster-related property loss. Insurance coverage is the best means to recover after a natural disaster. However, FEMA assistance may repair or replace disaster-damaged property if conditions meet the eligibility requirements, and the item(s) may fall within any of these categories:

- Appliances: includes standard household appliances, such as a refrigerator, washing machine, etc.
- Clothing: essential clothing needed due to overall loss, damage, or contamination.
- Home furnishings: basic furnishings found in a bedroom, kitchen, bathroom and living room.
- Tools required for work and school: tools and equipment (including musical instruments) required for your job and items required as a condition of an applicant's or household member's education. This assistance also applies to self-employed individuals.
- Computing devices: funds to cover replacement of one personal or family computer. Funds for additional computers required for work or school may be approved.
- Accessible items: FEMA also provides assistance for damaged personal property required for qualified applicants with disabilities. FEMA assistance for these items do not count toward the Housing Assistance financial maximum.



**FEMA**

Page 1 of 2

## Conditions for Eligibility

- To be eligible, these items must have been owned prior to Hurricane Helene and have been damaged by the declared disaster.

To apply for FEMA assistance, go online to [DisasterAssistance.gov](https://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](https://fema.gov/drc).

To watch an accessible video on how to apply, visit [FEMA Accessible: Registering for Individual Assistance \(youtube.com\)](https://www.youtube.com/watch?v=...).

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](https://sba.gov/disaster) or call 800-659-2955.



**FEMA**