

Preliminary Damage Assessment Report

Tennessee – Tropical Storm Helene FEMA-4832-DR

Declared October 2, 2024

On September 30, 2024, Governor Bill Lee requested an expedited major disaster declaration due to Tropical Storm Helene beginning on September 26, 2024, and continuing. The Governor requested a declaration for Individual Assistance for eight counties, Public Assistance for nine counties, and Hazard Mitigation statewide. This event was of the severity and magnitude that the need for supplemental Federal assistance was determined to be necessary prior to the completion of joint Federal, State, and local government Preliminary Damage Assessments (PDAs). Per 44 C.F.R. § 206.33(d) and § 206.36(d), the requirement for a joint PDA may be waived for those incidents of such unusual severity and magnitude that formal field damage assessments are not required to establish the need for supplemental Federal assistance under the Stafford Act.¹

On October 2, 2024, President Biden declared that a major disaster exists in the State of Tennessee. This declaration made Individual Assistance requested by the Governor available to affected individuals and households in Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington Counties. This declaration also made available debris removal and emergency protective measures (Categories A and B), including direct federal assistance, under the Public Assistance program for Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington Counties. Finally, this declaration made Hazard Mitigation Grant Program assistance requested by the Governor available for hazard mitigation measures statewide.²

Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster

Individual Assistance

- Total Number of Residences Impacted:³ 372
 - Destroyed - 132
 - Major Damage - 182
 - Minor Damage - 28
 - Affected - 30

- Percentage of insured residences:⁴ N/A Flood 0.6%
- Percentage of poverty households:⁵ -
- Percentage of ownership households:⁶ 72.4%
- Population receiving other government assistance such as SSI and SNAP: -

- Pre-Disaster Unemployment: -
- Age 65 and older: -
- Age 18 and under: -
- Disability: -
- IHP Cost to Capacity (ICC) Ratio: 18.50
- Total Individual Assistance cost estimate: \$9,261,370

Public Assistance

- Primary Impact: N/A
- Total Public Assistance cost estimate: N/A
- Statewide per capita impact:⁷ N/A
- Statewide per capita impact indicator:⁸ \$1.84
- Countywide per capita impact: N/A
- Countywide per capita impact indicator:⁹ \$4.60

¹ The Preliminary Damage Assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor’s request for a major disaster or emergency declaration, and by the President in determining a response to the Governor’s request (44 CFR § 206.33).

² When a Governor’s request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA’s regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).

³ Degree of damage to impacted residences:

- Destroyed – total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
- Major Damage – substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
- Minor Damage – home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
- Affected – some damage to the structure and contents, but still habitable.

⁴ By law, Federal disaster assistance cannot duplicate insurance coverage. 42 U.S.C. § 5155 and 44 C.F.R. § 206.48(b)(5).

⁵ Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance. 44 C.F.R. § 206.48(b)(3).

⁶ Ibid. 44 C.F.R. § 206.48(b)(3).

⁷ Based on State population in the 2020 Census.

⁸ Statewide Per Capita Impact Indicator for FY25, *Federal Register*, October 1, 2024.

⁹ Countywide Per Capita Impact Indicator for FY25, *Federal Register*, October 1, 2024.