

# Displacement Assistance for Tennesseans Who Need Immediate Housing

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Displacement Assistance helps survivors who can't return to their homes after a disaster by giving them up-front money to help with immediate housing needs.

## What is Displacement Assistance?

Displacement Assistance is money you can use to stay in a hotel or motel, stay with family and friends, or for any other available housing options while you look for temporary housing.

## Who can get Displacement Assistance?

You may get Displacement Assistance if:

- You or someone in your household is a U.S. citizen, non-citizen national or qualified non-citizen
- FEMA can confirm your identity
- Your home is in a declared disaster area
- You live in your home most of the year
- A FEMA inspection determines your home is not safe to live in or an inspection can't be completed because your home is inaccessible
- You don't have insurance or your insurance doesn't have Additional Living Expense or Loss of Use coverage
- You apply for FEMA assistance during the registration period.

## Ways to Apply for FEMA Disaster Assistance

- Visit [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Download the [FEMA App](#)



**FEMA**

- Call the **FEMA Helpline** at **800-621-3362**. Lines are open from **7 a.m. to midnight Eastern Time**. Operators speak most languages; if you use a relay service, captioned telephone or other service, give FEMA your number for that service.
- Visit a Disaster Recovery Center; for locations and hours, visit [fema.gov/drc](https://www.fema.gov/drc).

## How much Displacement Assistance can I get?

The amount of money you get is based on 14 days of hotel costs based on a rate chosen by the state, territory or Tribal Nation impacted by the disaster.

Displacement Assistance is a one-time payment. FEMA may provide up to two weeks of funds for temporary lodging at a hotel, motel or the home of friends or family, for displaced applicants who apply during the registration period.

## Can I still get Displacement Assistance if I have insurance?

Yes. If you have insurance, check if you have Additional Living Expenses or Loss of Use coverage on your policy and contact your insurance company. If your insurance denies your claim or you do not have these types of coverage, you may be able to get Displacement Assistance.

If you have insurance and used all of your Additional Living Expenses or Loss of Use benefits, you won't get Displacement Assistance. However, you may receive Rental Assistance by sending FEMA documents that show you spent those benefits and still need help paying for temporary housing.

FEMA needs to see your insurance documentation because FEMA cannot pay for costs covered by another source.

## What if I have more housing needs?

If you have used your Displacement Assistance and you still have housing needs, you can ask for Rental Assistance from FEMA. To request Rental Assistance:

- Call **FEMA's Helpline** at **800-621-3362**
- Request it in writing



- Speak to a FEMA representative in your area.

You will not need to provide other documentation to get Rental Assistance.

## **I don't agree with FEMA's decision. How can I appeal?**

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

## **How can I send documents?**

How you can send supporting documents to FEMA:

- Upload them to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Mail to **FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055**
- Fax FEMA at **800-827-8112**
- Visit a Disaster Recovery Center.

