

Tennessee Helene Recovery Advances with \$24.4 Million in Federal Funding

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Eastern Tennessee families and communities are working hard cleaning up, making repairs and putting their lives in order as they continue to recover after Tropical Storm Helene. FEMA has approved more than **\$24.4 million** in federal assistance to help storm survivors recover.

Getting residents back into their homes is FEMA's top priority. Whether a good cleanup is needed or major repairs are required, FEMA programs are in place to assist with funding. When a home is damaged so badly it cannot be lived in, FEMA provides rental assistance or direct housing until a long-term solution is found for each household.

The disaster declaration authorizes funding from FEMA's Individuals and Households Program to **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington** counties. Survivors have until **Tuesday, Jan. 7**, to apply for FEMA assistance.

The work of recovery is ongoing. Here are a few highlights:

- **More than 14,200** households have applied and have been approved for **\$24.4 million** in assistance under the Individuals and Households Program to provide financial help to those who are unable to meet their disaster-related needs through insurance or other means.
 - As part of that total, **more than \$12.5 million** represents Housing Assistance to help homeowners repair or replace residential property damage that is not covered by insurance.
 - **More than \$11.8 million** in Other Needs Assistance covers necessary disaster-related expenses such as medical bills; money to clean, repair or replace household items; to repair or replace vehicles damaged by the disaster and other non-housing needs.



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Visiting a FEMA Disaster Recovery Center is a great way for survivors to get one-on-one help. **More than 4,300** survivors have visited the centers to apply for federal assistance, get help uploading documents and get answers to questions including decisions about eligibility for FEMA assistance. Five centers are currently open in **Carter, Cocke, Johnson, Unicoi and Washington** counties. To find a center, go to fema.gov/drc.

Some Tennesseans do not have a home to go back to and they need a safe place to stay while they sort out next steps. FEMA's Direct Temporary Housing Assistance is available for eligible individuals and households where there is a lack of housing resources. This assistance is offered as a possible interim solution in six counties: **Carter, Cocke, Greene, Johnson, Unicoi and Washington**. FEMA is conducting pre-placement interviews to determine the unique needs of eligible applicants and may cover housing for **up to 18 months, until April 2026**.

Help may be available for those who lost work because of the disaster. **More than \$265,600** has been paid in [Disaster Unemployment Assistance](#) to Tennesseans who have been unable to work because of the disaster. FEMA funds the unemployment program, which is managed by the state. **The deadline to apply at the [Department of Labor and Workforce Development Jobs4TN](#) is Tuesday, Jan. 7.**

Nearly 200 National Flood Insurance Policy claims have been filed in Tennessee. Claims can be made by any policy holder, not only those in the eight counties that FEMA designated for Individual Assistance. As of Dec. 20, **\$4.8 million** has been paid from this program, including **\$1.1 million** in advance payments to policyholders whose claims are not yet settled. The advance payments help people get started on rebuilding before all the paperwork is complete. Flood insurance specialists are currently reaching out to Tennessee insurance agents and realtors to encourage them to talk with their clients about filing a claim if their homes had damage during Helene.

FEMA mitigation specialists help people plan how to prevent or reduce damage from natural disasters. Specialists have talked with **more than 2,200 individuals** about making their property more secure. This includes advice and information about coordinating with local permitting offices before rebuilding or demolishing.



Farmers in Tennessee were also badly affected by flooding from Helene. FEMA, the State of Tennessee and the U.S. Department of Agriculture recently held several Farmer Recovery meetings to help farmers find the resources they need as they recover from the storm. Farmers can apply for financial assistance to help replace equipment, supplies and tools that are necessary for their work.

The U.S. Small Business Administration (SBA) provides low-interest disaster loans to help businesses of all sizes, as well as homeowners and renters repair or replace property damaged by a declared disaster. For information on disaster assistance, please visit [U.S. Small Business Administration \(SBA\)](#).

Disaster assistance is also available to help communities respond to and recover from Helene. Under FEMA's Public Assistance program, the federal share of funding is reimbursed through the Tennessee Emergency Management Agency to local agencies, local governments and certain private non-profits including houses of worship.

To date more than \$1.5 million in federal funds has been obligated. Major community projects will continue for years, and this type of federal funding will eventually grow to be the largest amount for this disaster. One of the first large projects is eliminating the enormous amount of debris deposited by Helene. The state has removed nearly **1 million cubic yards** as of Dec. 23.

FEMA is here for the long haul, working closely with state and federal partners to assist individuals through the end of the application period on **Tuesday, Jan. 7**, and offering housing and other grants to help Tennesseans recover. These efforts are aimed at ensuring access to information and support for survivors as well as communities.

