

Recovery Update: Severe Storms and Flooding in Middle Tennessee

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Residents of **Dickson, Hickman, Houston and Humphreys** counties, impacted by severe storms and flooding on Aug. 21, were eligible to apply for federal disaster assistance through FEMA's Individual Assistance program for disaster-related repair and replacement and other needs grants from Aug. 23 to Oct. 25, 2021.

FEMA continues to work with state and local governments on repair projects for damaged public infrastructure and facilities through its **Public Assistance** program. The PA program is funded by FEMA and administered through the Tennessee Emergency Management Agency (TEMA). Federal cost share is 75% with the remaining 25% covered by the applicant.

KEY MESSAGES

- **Residents in the designated counties who applied to FEMA for the Aug. 21 severe storms and flooding by the Oct. 25 deadline can follow up with questions and appeals** by calling FEMA's Helpline at 800-621-3362 (TTY) 800-462-7585) or go online at [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance).
- **The following federal disaster assistance has been disbursed: (as of Dec. 13, 2021).**
 - FEMA's Individuals & Households Program
 - Individuals and Households Program Assistance: **\$7,082,909**
 - Housing Assistance: **\$5,284,110**
 - Other Needs: **\$1,798,799**
 - Housing Inspections Issued: **2,042**
 - Housing Inspections Completed: **2,041**
 - The U.S. Small Business Administration has approved low-interest disaster loans to individuals, families and businesses of over **\$12.2 million**.
 - So far **3,920 people** have called FEMA's application number for information or to apply for assistance.



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- **Reduce Disaster Damage.** FEMA mitigation experts encourage residents to make simple changes to their homes to reduce damage from future severe storms.
 - **When building new construction,** it is important to have the structure properly anchored to the foundation to prevent the home from being swept away.
 - **Raise Electrical Boxes, Major Appliances, and HVAC** components at least one-foot above the 100-year flood level.
 - **Anchor fuel tanks**
 - **Install sewer backflow valves**
 - **Strengthen Entry Doors and Windows**
 - **Fortify garage doors**
 - **Brace Gable End Walls**
 - **Keep Outdoor Gear from Becoming Windborne Missiles.**
- **More detailed information on these tips can be found at [How to Reduce Disaster Damage to Homes in the Future | FEMA.gov](#).**
- **Survivors who missed damage to furnaces, water heaters, wells or septic systems after the disaster** may follow up with FEMA to learn whether they may be eligible for reimbursement for the cost of repairing or replacing these items.
- Residents must have already registered with FEMA by the Oct. 25 deadline. Survivors must then file an appeal and provide estimates or receipts from a licensed contractor. If your insurance covered repair of the utilities, by law FEMA cannot duplicate benefits.
- FEMA may also provide reimbursement for mitigation measures to keep furnaces and water heaters safe, sanitary and functional in the future. These measures are limited to components damaged by the disaster and functioning before it occurred.
- **Some Tennesseans who have applied to FEMA may receive – or have received – a letter stating their claim is ineligible for payment. If you receive that letter, you may be able to change the outcome.** Many times, it’s a simple fix. An application is often denied because additional information is needed.
 - You have **60 days** from the date of your FEMA determination letter to write an appeal letter explaining why you disagree with the agency’s decision.



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Your letter should include documentation supporting what's outlined in your appeal letter. Submit the appeal to your disasterassistance.gov account or fax it to 800-827-8112. You may also mail your documents to FEMA National Processing Service Center, P.O. Box 10055, Hyattsville, MD 20782-8055.

- **Mental Health services: Disasters can take an emotional toll on survivors.** Survivors in need of crisis counseling may receive assistance by contacting the following organizations:
 - Tennessee Statewide Crisis Phone line at **855-274-7471** or Text **TN** to **741741**, 24 hours a day, 7 days a week.
 - Contact Centerstone at **888-460-4351**
 - Or Contact the Disaster Distress Helpline at **800-985-5990** or Text **TalkWithUs** to **66746**
 - For more information visit: [Middle Tennessee Flooding Recovery \(tn.gov\)](https://www.tn.gov/middle-tennessee-flooding-recovery)

- Survivors who stated they did not wish to relocate from their damaged homes while repairs are being made, have 60 days from the date of their determination letters to request temporary rental assistance.
 - Residents may be eligible for temporary rental assistance if FEMA determines their home is in need of repairs, utilities were out, or the home was/is inaccessible at the time of inspection.
 - **After two months of temporary rental assistance, survivors must show receipts for rent paid, complete an application for Continued Temporary Housing Assistance**, provide pre and post disaster proof of income, provide pre and post disaster housing cost, and have a signed lease for a rental unit to continue receiving the assistance.
 - **FEMA's rental assistance includes money for a security deposit and essential utilities, such as electricity and water, but not cable or internet.**
 - **The approved rental amount is based on fair market rates for your area** as determined by the U.S. Department of Housing and Urban Development.

- **Disaster Legal Services is available to residents with losses.**
 - Residents with legal issues due to the storms may call **844-HELP4TN (844-435-7486)** or ask questions online at <https://tn.freelegalanswers.org/>. Additionally, survivors can access information about their rights and resources, including links to upcoming legal clinics, and local resources at



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<https://www.help4tn.org/>

For more information on Tennessee's disaster recovery, visit [Middle Tennessee Flood Recovery and Tennessee Severe Storms \(DR-4609-TN\) | FEMA.gov.](#) You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).



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