

FEMA Assistance for Tennesseans

Release Date: 10? 8, 2024

FEMA disaster assistance may provide funds to homeowners and renters for serious needs, basic home repair, rental of temporary housing and other uninsured expenses resulting from Tropical Storm Helene. FEMA assistance is not a replacement for insurance.

Housing Assistance

- **Home Repair or Replacement:** Money to help you repair or replace your home damaged by the disaster. For example, this may include addressing mold caused by the disaster, money to repair or replace damaged private water wells, septic systems or privately owned roads and bridges, or money for hazard mitigation measures. These funds also help with pre-existing damage to parts of your home where Helene caused more damage.
- **Rental Assistance**
: Money you can use to rent housing if you are displaced from your home because of the disaster.
- **Accessibility Needs:** Money to help those with a disability with specific repairs to make sure your home is accessible. This includes an exterior ramp, grab bars and a paved path to the home entrance. Repairs can be made when these items are damaged. Improvements can be made when those features were not present before the disaster, and they are needed due to a pre-existing disability or a disability caused by the disaster.
- **Privately Owned Roads, Bridges, Docks:**
Money for people whose only access to your home has been damaged by the disaster.
- **Hazard Mitigation**
: Homeowners may receive additional funds for specific mitigation measures such as roof repair to withstand higher wind gusts, based on the cause and amount of damage to your home. Additional funds are available for homeowners deemed eligible for Home Repair assistance.



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Page 1 of 3

Other Needs Assistance

- **Serious Needs:** Money to help you pay for lifesaving and life-sustaining items including water, food, first aid, prescriptions, infant formula, breastfeeding supplies, diapers, consumable medical supplies, equipment, personal hygiene items and fuel for transportation.
- **Displacement:** Money to help with immediate housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends, or for other options for temporary housing.
- **Personal Property:** Money to help you repair or replace appliances, room furnishings, a personal or family computer damaged by the disaster, books, uniforms, tools, additional computers and other items for school or work, including self-employment.
- **Medical/Dental:** Money to help you pay for medical expenses because the disaster caused an injury or illness. This money can also be used to help replace medical/dental equipment, breastfeeding equipment, medicine damaged or lost because of the disaster.
- **Funeral**
: Money to help you pay for funeral or reburial expenses caused by the disaster.
- **Childcare**
: Money to help you pay for increased or new childcare expenses caused by the disaster.
- **Assistance for Miscellaneous Items:**
Money to help you pay for specific items that you purchased or rented after the disaster to assist with recovery. The miscellaneous items may be used for gaining access to your home for cleaning efforts caused by the disaster.
- **Transportation**
: Money to help you repair or replace a vehicle damaged by the disaster when you don't have another vehicle.
- **Moving and Storage Expenses**
: Money to help you move and store personal property from your home to prevent additional damage, usually while you are making repairs to your home or moving to a new place due to the disaster.
- **Group Flood Insurance Policy:**
If your home is in a Special Flood Hazard Area and you have flood damage caused by the disaster, FEMA may purchase a Group Flood Insurance Policy on your behalf that gives you three years of coverage.

Apply to FEMA



- Visit DisasterAssistance.gov, use the [FEMA App](#), or call the **FEMA Helpline** at **800-621-3362**.



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