

To Receive FEMA Assistance, You Must Apply with FEMA

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NASHVILLE, Tenn. – It's a simple message, but often misunderstood. Tornado survivors in **Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, and Wilson counties** who wish to receive FEMA assistance, need to apply with FEMA. If you fill out paperwork, for example, with a nonprofit organization or a local government office, that doesn't create a FEMA application. The only way to be considered for FEMA assistance, is to apply with FEMA.

There are several ways to apply:

- Go online to [DisasterAssistance.gov](https://www.fema.gov/disaster).
- Visit one of the state's Multiple Agency Resource Centers (MARC) and talk with a FEMA specialist. For locations and hours, go to <https://www.tn.gov/tema/get-involved/december-severe-weather.html>. MARCs provide Tennessee tornado survivors with an opportunity to get direct, in-person support from federal, state, and local agencies located under the same roof.
- Call the FEMA Helpline at 800-621-3362; specialists are available from 6 a.m. to 10 p.m. local time, seven days a week.
 - If you use a relay service, such as video relay service (VRS), captioned telephone service or others:
 - **Update** the "Current Phone" field using the relay service phone number
 - **Add** "Relay Service" to the Note box; provide FEMA with your number.
- Use the FEMA app, which can be easily downloaded to a smartphone.

FEMA assistance includes help with temporary housing expenses, basic home repairs or other essential disaster-related needs not covered by insurance.

However, if you have homeowners, renters or flood insurance, you may still apply with FEMA. Just file your insurance claim first, then apply for FEMA assistance. Keep in mind though, FEMA cannot duplicate benefits for losses covered by



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insurance. But if your policy does not cover all your damage-related expenses, FEMA may be able to help.

Once you apply, FEMA will send a letter explaining the status of your application. The letter may state you're ineligible for assistance or "no decision" can be made at this time. Don't be discouraged or frustrated. Instead, just read the entire letter to find out what's needed for FEMA to continue processing your application. Many times, it's a simple fix that can be addressed in an appeal.

To learn more about writing an appeal letter and the deadline to submit it, go to <https://www.fema.gov/press-release/20220126/disagree-femas-determination-letter-appeal> or call 800-621-3362.

For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4637. You may also follow FEMA on www.facebook.com/fema and [Twitter@FEMARegion4](https://twitter.com/FEMARegion4).



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