March 15 Deadline to Apply for Federal Disaster Assistance

Release Date: March 10, 2022

NASHVILLE, Tenn. – Tuesday, March 15 is the last day homeowners and renters affected by December’s tornadoes in middle and west Tennessee can apply for FEMA disaster assistance.

As outlined in a Major Disaster Declaration, residents of Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley and Wilson counties are eligible to apply for FEMA grants and, if referred by FEMA, physical loss loans with the U.S. Small Business Administration (SBA).

There are several ways to apply for FEMA assistance:

- Create an online account at DisasterAssistance.gov.
- Use the FEMA app, which can be easily downloaded to a smartphone, or
- Call the FEMA Helpline at 800-621-3362. Specialists are available from 7 a.m. to 10 p.m. local time, seven days a week. Multilingual services are also available.

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.

FEMA disaster assistance can provide grants for temporary housing (such as rental assistance or reimbursement for hotel costs), repair or replacement of a homeowner’s primary residence, repair of storm-damaged privately-owned access routes, such as driveways, and other uninsured or under-insured disaster-related expenses including moving and storage fees, childcare, medical, dental expenses and certain funeral costs.

After you submit your FEMA application, you may be referred to the SBA. The SBA offers low-interest disaster loans for businesses, homeowners and renters. There’s no obligation to accept a loan and it’s free to apply. Currently, interest
rates for physical loss loans are as low as 1.38% for homeowners and renters. For businesses, it’s at 2.830% and for nonprofits it’s 1.875%.

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.