Tornado Recovery Work Still Going Strong in Tennessee

The deadline for homeowners and renters to apply for FEMA disaster assistance has passed, but work continues to support middle and west Tennessee as the region recovers from a line of tornadoes that touched down in December of 2021.

FEMA specialists are still available to help residents in Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley and Wilson counties check the status of their FEMA application, update their contact information, answer questions and direct survivors to federal, state and community programs for additional assistance.

There are several ways to communicate with FEMA:

- Visit your online account at [DisasterAssistance.gov](https://DisasterAssistance.gov) to update your existing application.
- Use the [FEMA app](https://FEMA.gov/app), which can be easily downloaded to a smartphone in English or Spanish.
- Call the [FEMA Helpline at 800-621-3362](https://FEMA.gov/helpline). Specialists are available from 7 a.m. to 10 p.m. local time, seven days a week. Press 2 for Spanish. Press 3 for a multilingual interpreter. 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.

Survivors who were unable to apply for FEMA disaster assistance before the March 15 deadline and feel they have a justifiable reason for missing it should call the FEMA Helpline and speak with a representative.

Supports Tornado Recovery in Tennessee

Two months after a FEMA Major Disaster Declaration was signed for middle and west Tennessee, nearly $5.7 million in federal grants and SBA loans have been
approved for homeowners, renters and businesses in Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley and Wilson counties. As of Tuesday, March 15, 2022, this includes:

- Approximately $899,697 in FEMA grants for Housing Assistance (HA)
- Approximately $193,881 in FEMA Other Needs Assistance (ONA) grants
- Nearly $4.7 million in disaster loans from the U.S. Small Business Administration (SBA) for businesses, homeowners and renters.

FEMA Housing Assistance (HA) includes grants to repair or replace a damaged primary residence and/or provide temporary housing assistance (including rental assistance) for those whose primary residence became unsafe or uninhabitable due to tornado damage.

FEMA Other Needs Assistance, or ONA, pays for serious necessities directly related to the storms and tornadoes, like transportation, storage and moving fees, childcare, miscellaneous expenses and funeral costs. The grants for HA and ONA are provided through FEMA’s Individual Households Program (IHP); these grants are intended to meet basic needs and supplement disaster recovery efforts. IHP grants are not intended to return disaster-damaged property to its pre-disaster condition and only a survivor's primary residence is eligible for assistance.

FEMA grants do not have to be repaid and FEMA assistance is nontaxable. If you receive Social Security payments, Medicaid or other federal benefits, FEMA disaster assistance will not affect those benefits.

U.S. Small Business Administration Closes Tennessee Business Recovery Centers

Now that the deadline to apply for SBA low-interest physical damage disaster loans has passed, the Business Recovery Centers (BRCs) in Davidson and Weakley counties have closed. However, if you need any assistance regarding Home, Physical Loss or Economic Injury Disaster Loan applications, call the SBA's Customer Service Center at 1-800-659-2955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services), or email DisasterCustomerService@sba.gov
Every Survivor has the Right to Appeal Once you apply for FEMA assistance, you will receive 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. Some of the most common reasons for an “ineligible” determination are missing documents, possibly missing an appointment with a housing inspector or your contact information has changed but was never updated; it’s very important you stay in touch with FEMA. Here’s some additional advice to file a successful appeal.

- You have 60 days from the date of your FEMA determination letter to appeal.
- Appeals must be in writing, signed and dated.
- If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement authorizing the individual to act on behalf of the applicant.
- Include documents that support the reason for your appeal letter.
- Include your name, current address and phone number, pre-disaster primary residence, registration number (on every page) and FEMA disaster declaration number – DR-4637 (on every page).

How to file your appeal

- **Mail documents:** FEMA’s Individuals and Households Program National Processing Service Center P.O. Box 10055 Hyattsville MD 20782-7055
- **Fax documents:** 1-800-827-8112
- **Upload documents:** Log onto to your FEMA account or create an account at DisasterAssistance.gov, click on “Check Status” and follow the directions.

Resources for Disaster Survivors

- **United Way of West Tennessee:** Call 211 for the United Way of West Tennessee for tornado relief/assistance. [Click here to find links to the campaign pages for Cheatham, Dickson, Dyer/Lake, Gibson, Sumner, Weakley and Wilson counties.](#)
- **United Way of Obion County, Inc. (Obion County):** Call (731) 446-2891.
- **United Way of Greater Nashville** (Davidson and Henry counties): Call 211 for assistance in Davidson and Henry counties. The Helpline accepts calls 365 days a year, 24 hours a day. The direct phone number for the office is (615) 255-8501. However, survivors are encouraged to first call the Helpline.

- **United Way of West Tennessee (Henderson County)**: The United Way of West Tennessee serves the residents of Henderson County. Call 211 for assistance; you may also call (731) 422-1816.

- **United Way of Greater Clarksville Region (Stewart County)**: The United Way of the Greater Clarksville Region, Inc. serves Stewart County disaster survivors. The number to call is (931) 647-4291. The website address is liveunitedclarksville.org.

- **Disaster Legal Services**: Residents with legal issues due to the tornadoes may call 844-HELP4TN (844-435-7486) or reach out to attorneys 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 https://www.help4tn.org/. Disaster legal services are authorized by FEMA in cooperation with the Tennessee Bar Association and the Tennessee Alliance for Legal Services.

- **Tennessee USDA Rural Development**: USDA Rural Development in the State of Tennessee provides low interest loans for repairs and mortgage payment assistance for families living in rural areas. The agency also provides repair grants to rural residents ages 62 and older. Please see the list below and call the office in your county for assistance.
  - In Cheatham, Davidson, Dickson, Stewart, Sumner and Wilson counties: Call the Nashville area office at (615) 783-1359 or 800-342-3149.
  - In Gibson, Henry, Lake, Obion and Weakley counties: Call the Union City area office at (731) 885-6480 x 4 or 1 (800) 342-3149.
  - In Henderson County: Call the Jackson area office at (731) 668-2091 or 1 (800) 342-3149.

- **Tennessee USDA Farm Service Agency**: The U.S. Department of Agriculture’s Farm Service Agency (FSA) provides emergency loans to help producers recover from production and physical losses due to natural disasters, like severe storms and tornadoes. To learn more, go to
Disability Rights Tennessee: Disability Rights Tennessee is a nonprofit organization that provides free legal services to protect the rights of Tennessee residents with disabilities. To learn more, visit the organization’s website or reach out to a member of the Intake Team directly by calling 1-800-342-1660.

Veteran County Service Officers: Veterans or their family member requiring information or assistance from the Department of Veterans Services may use the following link to receive a return call providing one-on-one assistance: https://www.tn.gov/veteran/contact-us.html.

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.