

# Preliminary Damage Assessment Report

## Tennessee – Severe Storms and Flooding Denial

*Denied on April 11, 2025*

On March 18, 2025, Governor Bill Lee requested a major disaster declaration as a result of severe storms and flooding during the period of February 14-16, 2025. The Governor requested a declaration for Individual Assistance for Montgomery and Obion Counties and Hazard Mitigation statewide. On March 6, 2025, joint federal, state, and local government Preliminary Damage Assessments (PDAs) were conducted in the requested counties and are summarized below. PDAs estimate damages immediately after an event and are considered, along with several other factors, in determining whether a disaster is of such severity and magnitude that effective response is beyond the capabilities of the state and the affected local governments, and that Federal assistance is necessary.<sup>1</sup>

On April 11, 2025, the Governor's request for a major disaster declaration was denied based on the determination that the damage from this event was not of such severity and magnitude as to be beyond the capabilities of the state, affected local governments, and voluntary agencies.<sup>2</sup>

### **Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster**

#### **Individual Assistance**

- Total Number of Residences Impacted:<sup>3</sup> 157
  - Destroyed - 33
  - Major Damage - 117
  - Minor Damage - 5
  - Affected - 2
- Percentage of insured residences:<sup>4</sup> 64.8% Flood 0.6%
- Percentage of poverty households:<sup>5</sup> 14.0%
- Population receiving other government assistance such as SSI and SNAP: 5.3% SSI 12.8% SNAP
- Percentage of ownership households:<sup>6</sup> 64.8%
- Pre-Disaster Unemployment: 5.6%
- Age 65 and older: 15.0%
- Age 18 and under: 24.3%
- Disability: 19.1%
- IHP Cost to Capacity (ICC) Ratio: 5.83
- Total Individual Assistance cost estimate: \$3,166,792

## Public Assistance – (Not Requested)

• Primary Impact:	-
• Total Public Assistance cost estimate:	-
• Statewide per capita impact: <sup>7</sup>	-
• Statewide per capita impact indicator: <sup>8</sup>	\$1.89
• Countywide per capita impact:	-
• Countywide per capita impact indicator: <sup>9</sup>	\$4.72

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<sup>1</sup> The Preliminary Damage Assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor’s request for a major disaster or emergency declaration, and by the President in determining a response to the Governor’s request (44 CFR § 206.33).

<sup>2</sup> When a Governor’s request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA’s regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).

<sup>3</sup> Degree of damage to impacted residences:

- Destroyed – total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
- Major Damage – substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
- Minor Damage – home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
- Affected – some damage to the structure and contents, but still habitable.

<sup>4</sup> By law, Federal disaster assistance cannot duplicate insurance coverage. 42 U.S.C. § 5155 and 44 C.F.R. § 206.48(b)(5).

<sup>5</sup> Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance. 44 C.F.R. § 206.48(b)(3).

<sup>6</sup> Ibid. 44 C.F.R. § 206.48(b)(3).

<sup>7</sup> Based on State population in the 2020 Census.

<sup>8</sup> Statewide Per Capita Impact Indicator for FY25, *Federal Register*, October 1, 2024.

<sup>9</sup> Countywide Per Capita Impact Indicator for FY25, *Federal Register*, October 1, 2024.