

Preliminary Damage Assessment Report

Tennessee – Severe Storms, Tornadoes, Straight-line Winds, and Flooding FEMA-4541-DR

Declared April 24, 2020

On April 21, 2020, Governor Bill Lee requested a major disaster declaration due to severe storms, tornadoes, straight-line winds, and flooding during the period April 12-13, 2020. The Governor requested a declaration for Individual Assistance for two counties, Public Assistance for eight counties, and Hazard Mitigation statewide. During the period of April 14-21, 2020, joint federal, state, and local government Preliminary Damage Assessments (PDAs) were conducted in the requested areas 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.¹

On April 24, 2020, President Trump declared that a major disaster exists in the State of Tennessee. This declaration made Individual Assistance requested by the Governor available to individuals and households in Bradley and Hamilton Counties. This declaration also made Public Assistance requested by the Governor available to state and eligible local governments and certain private nonprofit organizations on a cost-sharing basis for emergency work and the repair or replacement of facilities damaged by the severe storms, tornadoes, straight-line winds, and flooding in Bradley, Campbell, Hamilton, Marion, Monroe, Polk, Scott, and Washington Counties. Finally, this declaration made Hazard Mitigation Grant Program assistance requested by the Governor available for hazard mitigation measures statewide.²

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

Individual Assistance

- Total Number of Residences Impacted:³ 2,951
 - Destroyed - 289
 - Major Damage - 270
 - Minor Damage - 578
 - Affected - 1,814

- Percentage of insured residences:⁴ 48.5%
- Percentage of poverty households:⁵ 24.0%
- Percentage of ownership households:⁶ 52.1%

- Population receiving other government assistance such as SSI and SNAP: 2,636 Bradley County
8,344 Hamilton County
- Pre-Disaster Unemployment: 3.4% (Pre-COVID Statewide)
- Age 65 and older: 17.2%
- Age 18 and under: 21.3%
- Disability: 16.1%
- IHP Cost to Capacity (ICC) Ratio: 11
- Total Individual Assistance cost estimate: \$4,280,367

Public Assistance

- Primary Impact: Damage to utilities
- Total Public Assistance cost estimate: \$35,612,199
- Statewide per capita impact:⁷ \$5.61
- Statewide per capita impact indicator:⁸ \$1.53
- Countywide per capita impact: Bradley County (\$18.81), Campbell County (\$6.39), Hamilton County (\$91.20), Marion County (\$16.19), Monroe County (\$4.98), Polk County (\$19.97), Scott County (\$18.97), and Washington County (\$11.12).
- Countywide per capita impact indicator:⁹ \$3.84

¹ 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).

² 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).

³ 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.

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

⁵ 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).

⁶ Ibid. 44 C.F.R. § 206.48(b)(3).

⁷ Based on State population in the 2010 Census.

⁸ Statewide Per Capita Impact Indicator for FY20, *Federal Register*, October 1, 2019.

⁹ Countywide Per Capita Impact Indicator for FY20, *Federal Register*, October 1, 2019.