

# Preliminary Damage Assessment Report

## **Tennessee – Severe Storms, Straight-line Winds, Tornadoes, and Flooding FEMA-4878-DR**

***Declared June 19, 2025***

On April 17, 2025, Governor Bill Lee requested a major disaster declaration due to severe storms, straight-line winds, tornadoes, and flooding during the period of April 2-24, 2025. The Governor requested a declaration for Individual Assistance for 15 counties, Public Assistance for 30 counties, and Hazard Mitigation statewide. Beginning on April 7, 2025, 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.<sup>1</sup>

On June 19, 2025, President Trump declared that a major disaster exists in the State of Tennessee. This declaration made Individual Assistance requested by the Governor available to affected individuals and households in Cheatham, Davidson, Dickson, Dyer, Hardeman, McNairy, Montgomery, Obion, and Wilson 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 severe storms, straight-line winds, tornadoes, and flooding in Cheatham, Davidson, Decatur, Dyer, Fayette, Gibson, Grundy, Hardeman, Hardin, Haywood, Henry, Hickman, Lauderdale, Madison, McNairy, Obion, Perry, Stewart, and Tipton Counties.<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> 1,061
  - Destroyed - 128
  - Major Damage - 345
  - Minor Damage - 315
  - Affected - 273
- Percentage of insured residences:<sup>4</sup> 65.34% Flood 1.1%
- Percentage of poverty households:<sup>5</sup> 13.5%
- Percentage of ownership households:<sup>6</sup> 67.5%

- Population receiving other government assistance such as SSI and SNAP: 6.0% SSI  
12.6% SNAP
- Pre-Disaster Unemployment: 6.0%
- Age 65 and older: 17.6%
- Age 18 and under: 22.1%
- Disability: 17.8%
- IHP Cost to Capacity (ICC) Ratio: 14.6
- Total Individual Assistance cost estimate: \$7,949,019

## Public Assistance

- Primary Impact: Damage to utilities
- Total Public Assistance cost estimate: \$23,375,193
- Statewide per capita impact:<sup>7</sup> \$3.38
- Statewide per capita impact indicator:<sup>8</sup> \$1.89
- Countywide per capita impact: Cheatham County (\$21.29), Davidson County (\$6.41), Decatur County (\$17.67), Dyer County (\$7.61), Fayette County (\$12.14), Gibson County (\$23.41), Grundy County (\$37.00), Hardeman County (\$34.74), Hardin County (\$10.54), Haywood County (\$26.37), Henry County (\$30.84), Hickman County (\$11.75), Lauderdale County (\$43.15), Madison County (\$9.43), McNairy County (\$155.50), Obion County (\$15.67), Perry County (\$13.87), Stewart County (\$23.13), and Tipton County (\$14.58).).
- Countywide per capita impact indicator:<sup>9</sup> \$4.72

<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.