

FEMA Assistance Won't Affect Social Security, Other Federal Benefits Tennesseans May Receive

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Applying for federal disaster assistance from FEMA will not affect other federal benefits that Tennessee survivors of Tropical Storm Helene who had damage from Sept. 26–30 may receive.

Residents in **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington** counties who apply for disaster assistance with FEMA may have questions about whether receiving funds from FEMA might cause them to lose other federal payments to which they are entitled. The simple answer is no.

Accepting a FEMA grant will not affect your eligibility for Social Security, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) benefits and other federal welfare and entitlement programs. In addition, any assistance you receive from FEMA is not considered taxable income.

Disaster grants help you pay for temporary housing, essential home repairs, essential personal property replacement and other serious disaster-related needs not covered by your insurance or other sources.

- Housing Assistance covers repairs to the structural parts of your primary residence. This includes windows, doors, floors, walls, ceilings, cabinets, heating, ventilation, air-conditioning systems (HVACs), utilities (electrical, plumbing and gas systems) and entrance/exit ways. FEMA may also reimburse you for repairing or replacing your furnace, well and septic system.
- Other Needs Assistance may reimburse both homeowners and renters for uninsured or underinsured out-of-pocket expenses related to Tropical Storm Helene, such as:
 - Medical and dental expenses; funeral and burial costs; cleaning, or replacement of clothing, household furniture and appliances; specialized tools used for your occupation; childcare, educational materials, moving,



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storage and other necessary expenses related to the storms.

- Your personally owned and registered disaster-damaged cars and trucks may also be eligible for repair or replacement by FEMA.

The first step to see if you are eligible for any of FEMA's Individual Assistance programs is to apply.

To apply for FEMA assistance, go online to DisasterAssistance.gov, use the [FEMA App](#) or call the FEMA Helpline at **800-621-3362**. If you use a relay service such as Video Relay Service, captioned telephone or other service, you can provide FEMA your number for the service. You may also visit a Disaster Recovery Center. For locations and hours, visit fema.gov/drc.

The deadline to apply is **Tuesday, Jan. 7, 2025**.

To watch an accessible video on how to apply, visit [FEMA Accessible: Registering for Individual Assistance \(youtube.com\)](https://www.youtube.com/watch?v=...).

You may also qualify for a low-interest disaster loan from the U.S. Small Business Administration. SBA disaster loans are the largest source of federal recovery funds for homeowners, renters and businesses of all sizes. To learn more or apply, visit sba.gov/disaster or call **800-659-2955**.



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