



FEMA

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March 30, 2020

# Daily Fact Sheet

## KEY MESSAGES

- As FEMA works on Tennessee recovery from the tornadoes and storms, health and safety are our highest priorities—for survivors and for FEMA personnel assisting recovery.
- Applicants for FEMA assistance will receive a letter from FEMA by mail or email. It is important to read it carefully as it will include the amount of any assistance FEMA may provide to you and information on the appropriate use of disaster assistance funds. You may need to submit additional information for FEMA to continue to process your application. Examples of missing documentation may include:
  - Proof of insurance coverage
  - Settlement of insurance claims
  - Proof of identity
  - Proof of occupancy
  - Proof of ownership
  - Proof that the damaged property was your primary residence at the time of the disaster
- If you have questions about the letter, go online to [DisasterAssistance.gov](https://www.disasterassistance.gov) or call the disaster assistance helpline at **800-621-3362** or **800-462-7585** (TTY).
- FEMA is calling some residents of Davidson, Putnam and Wilson counties to follow up on their application for disaster assistance. These calls may appear on the applicant's phone as coming from unidentified phone numbers. When making the call, a National Processing Service Center representative will state the applicant's FEMA identification number, telephone number, address of damaged property and the last four digits of the applicant's Social Security number. These are official calls carried out by FEMA specialists.

## Help for survivors is still available

- Homeowners and renters in Davidson, Putnam and Wilson counties may continue to apply for assistance. There are several ways to do this:
- The FEMA Helpline at **800-621-3362 (TTY 800-462-7585)** is staffed daily from 6 a.m. to 9 p.m. local time until further notice. Use the Helpline to:
  - Register with FEMA for assistance.
  - Provide a change of address, telephone and bank account numbers and insurance information.
  - Receive information about FEMA home inspections.

- Get other questions answered about federal disaster assistance.
  - Ask questions about a determination letter from FEMA.
  - Learn how to appeal a FEMA decision.
  - Those who already have a 9-digit FEMA registration number should have it available before calling.
- Survivors are also strongly encouraged to set up a disaster account with FEMA online. This is an easy way to keep in touch with FEMA. Applicants can upload critical documentation, check the status of the application and inspection, update personal information, such as current mailing address and phone number, securely view messages from FEMA.
    - To set up a disaster account online:
      - Go to [DisasterAssistance.gov](https://DisasterAssistance.gov).
      - Select “Apply Online” and follow instructions. You will be asked for your Zip Code and connected to Tennessee disaster assistance.
      - A PIN will be sent to the email address on file. You can then log into your account.
      - Documents can be uploaded in the Upload Center.
- Applicants can submit important documents as well by **faxing** them to **800-827-8112**, being sure to include the registration number prominently on the cover page, or by **mailing** them to:
    - FEMA – Individuals & Households Program  
National Processing Service Center  
P.O. Box 10055  
Hyattsville, MD 20782-8055
- Remember that applicants must submit documents to FEMA either by uploading, faxing or mailing them.
- Download the **FEMA App** for your smartphone
    - Locate open shelters and disaster resource centers near you.
    - Submit photos of damage in your area. Receive fast and reliable weather alerts from the National Weather Service for up to five locations nationwide.
    - Learn how to prepare for emergencies and get useful tips to keep you and your loved ones safe before, during and after disasters.
    - Prepare your emergency kit, make a family plan, and set reminders.
- **The deadline to register for FEMA assistance is May 4, 2020.**
- When registering with FEMA, the following information will be needed to complete the registration process:
    - Social Security number
    - Address of the location where the damage occurred (pre-disaster address)
    - Current mailing address
    - Current telephone number
    - Insurance information
    - Total household annual income

- Routing and account number for a checking or savings account (this allows FEMA to directly transfer disaster assistance funds into the applicant's bank account)
- A description of the survivor's disaster-caused damage and losses

FEMA reminds survivors:

- FEMA and U.S. Small Business Administration (SBA) never charge for registration, home inspections, grants, disaster-loan applications or anything else.
- In person, ask to see a photo ID from a government agency.
- If you suspect someone is perpetrating fraud, call the National Center for Disaster Fraud Hotline at 866-720-5721 or report it your local police department.

As of COB **March 29, 2020**:

- **FEMA** has approved more than **\$1.31 million** in disaster grants for **429** Tennessee homeowners and renters who sustained uninsured or underinsured losses from the storms. That total includes:
  - More than **\$968,000** in housing grants to assist people in rebuilding or repairing their homes and to provide the means for a safe place to stay while they consider their long-term housing options.
  - More than **\$345,000** in grants for Other Needs Assistance to survivors.
- FEMA inspectors have completed **1,069** home inspections.
- **SBA** has approved more than **\$5 million** in disaster loans to businesses and households.

### **Home Inspections**

- Because of the COVID-19 pandemic, FEMA suspended disaster damage inspections in Tennessee as of March 17. To protect public health and ensure that people with the greatest need receive assistance first, FEMA is implementing a streamlined inspection policy that will provide better service to survivors by prioritizing the available inspection resources to survivors with the greatest need first.
- Survivors who state when applying to FEMA that they have minimal damage and can live in their homes will not automatically be scheduled for a home inspection.
- Survivors who report they have minor damage but can live in their homes will be advised by letter that they may contact FEMA if their situation changes or if they have incurred damage that requires an inspection. Should a request be received, FEMA will schedule a remote inspection for the property. This eliminates the need for inspectors to perform an onsite inspection to verify disaster-caused losses.
- For remote inspections, FEMA inspectors will contact applicants via phone and complete the standard onsite inspection process remotely based on responses from the applicant. Reasonable accommodations will be made to ensure effective communication is available for applicants with limited English proficiency, applicants with disabilities, and other individuals with access and functional needs.

### **FEMA Public Assistance (PA)**

- Federal assistance has been extended to three more Tennessee counties hit by the March 3 tornadoes and storms, covering eligible disaster-related expenses and the repair or rebuilding of

critical infrastructure. The State of Tennessee, local governments and certain private nonprofits in Benton, Carroll and Smith counties can now request funding through FEMA's Public Assistance grant program to help pay for debris removal, emergency protective measures and the repair or rebuilding of roads, bridges, water-control facilities, buildings, equipment, utilities, parks and recreation facilities.

- FEMA Public Assistance also has been expanded beyond debris removal and emergency protective measures in Davidson, Putnam and Wilson counties to include permanent work repair or replacement of public infrastructure.
- The federal cost share for reimbursed expenses is not less than 75 percent.
- Volunteers and community members should reach out to their local government for guidance on debris removal processes.

### **U.S. Small Business Administration (SBA):**

- Applicants can apply for a low-interest disaster loan online using SBA's secure website at <https://disasterloan.sba.gov/ela>.
- Survivors can get more information on SBA disaster assistance. Call SBA's Customer Service Center at **800-659-2955 (TTY 800-877-8339)**, visit [sba.gov/funding-programs/disaster-assistance](https://sba.gov/funding-programs/disaster-assistance) or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).
- After you apply for disaster assistance from FEMA, you may be referred to SBA. If you receive an SBA disaster loan application, you should fill it out and return it. If your application is approved, you are not obligated to accept an SBA loan. But failure to return the application will disqualify you from other possible FEMA assistance, such as disaster-related car repairs, clothing, household items and other expenses.
- **Disaster Unemployment Assistance** is available to individuals who have become unemployed as a result of the March 3 storms and who are not eligible for regular state Unemployment Insurance. For more information, call the Tennessee Department of Labor and Workforce Development:
  - Employer Phone Number: **615-551-3501**
  - Employee Phone Number: **615-247-5138**
- The State of Tennessee has set up a variety of resources for survivors, including:
  - **Home and Property Cleanup Help**  
A Crisis Cleanup Help Line is in place for Tennesseans who need help with debris removal and home cleanup. All services are free but not guaranteed due to the expected overwhelming need. Call **800-451-1954**.
  - **Tennessee Crisis Phone Line**
    - Call **855-CRISIS-1 (855-274-7471)** to speak with a trained mental health professional 24 hours a day if you are experiencing a mental health emergency. You can also text TN to **741741**.
  - **Volunteer**  
If you live in Tennessee and want to volunteer to help tornado survivors, please visit Hands On Nashville at <https://www.hon.org/> or call **615-298-1108**.
  - **Avoiding Scams**  
There is increased risk for scams and fraud after a disaster. Watch out for people asking

for upfront fees to help you claim services, benefits or get loans. To report any illegal activity, call **615-741-4737** or go to [www.tn.gov/consumer](http://www.tn.gov/consumer).

○ **Report Misconduct**

The Tennessee Department of Commerce & Insurance licenses many of the professionals who play a role in rebuilding, including contractors, home inspectors and insurance agents. To file a complaint, visit [www.tn.gov/commerce](http://www.tn.gov/commerce).

○ **Filing Insurance Claims**

After a disaster, file your claim as soon as possible. Call your insurance company or agent with your policy number and other information. Your policy may require that you file the claim within a certain time frame. Save all receipts, including those from the temporary repairs covered by your policy. For more information, call **615-741-2218** or go to [www.tn.gov/commerce](http://www.tn.gov/commerce).

○ **Hiring Contractors**

Before hiring a professional such as a contractor, consumers should first verify that the contractor is properly licensed to work in Tennessee by visiting [www.verify.tn.gov](http://www.verify.tn.gov) to conduct a license check. Keep a record of your property damage and any repairs made to your property.

○ **Free Legal Assistance**

A toll-free legal assistance hotline is available to low-income individuals facing legal issues as a result of the tornadoes at 844-HELP4TN (844-435-7486). Callers should say they are seeking tornado-related legal assistance. The hotline service is a partnership among the Tennessee Bar Association (TBA), the Tennessee Alliance for Legal Services (TALS), the American Bar Association Young Lawyers Division (ABA YLD), FEMA, and local organizations. Survivors can also go online to ask questions to volunteer attorneys through Tennessee Free Legal Answers service: <https://tn.freelegalanswers.org/>.

- For more information on Tennessee recovery, visit the FEMA disaster web page, <https://www.fema.gov/disaster/4476> and the Tennessee Emergency Management Agency website, <https://www.tn.gov/content/tn/tema.html>.