



FEMA-4476-DR-TN RU 007
April 27, 2020

Recovery Update

KEY MESSAGES

- If you live in Davidson, Putnam or Wilson counties and had uninsured losses from the March 3 tornadoes, don't wait any longer to register with FEMA. **The deadline to apply for disaster assistance is May 4, 2020.**
- You can register with FEMA in several ways:
 - By visiting DisasterAssistance.gov
 - Downloading the FEMA App for smartphones
 - Calling **800-621-3362 (800-462-7585 TTY)**. Multilingual operators are available. The toll-free numbers are open every day from 6 a.m. to 9 p.m. local time.
- After you apply for federal disaster assistance, it is important that FEMA be able to contact you. Be aware that phone calls from FEMA may appear to come from unidentified numbers and make sure that FEMA has your current contact information. FEMA may call to obtain more information for your application or to conduct a remote home inspection in order to be able to continue processing your application.

As of COB **April 26, 2020**:

- **FEMA** has approved more than **\$2.12 million** in disaster grants for **666** Tennessee homeowners and renters who sustained uninsured or underinsured losses from the storms. That total includes:
 - More than **\$1.57 million** 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 **\$551,000** in grants for Other Needs Assistance to survivors.
- **SBA** has approved more than **\$9.17 million** in disaster loans to businesses and households.
- 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, or 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.fema.gov/disaster-assistance) or call the FEMA Helpline at **800-621-3362** or **800-462-7585 (TTY)**.

If you have questions about FEMA assistance:

- You can register, check the status of your application, ask questions about your determination letter and obtain other information by calling the Helpline at **800-621-3362** or **800-462-7585 (TTY)**.
- Survivors are also strongly encouraged to set up a disaster account with FEMA online.
 - Go to [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance).
 - 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.

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):

Business owners, private nonprofit organizations, homeowners and renters may be eligible for low-interest disaster loans from the U.S. Small Business Administration (SBA) to help recover from losses not covered by insurance, grants or other services.

- Applicants can apply for a low-interest disaster loan online using SBA’s secure website at <https://www.sba.gov/funding-programs/disaster-assistance>.
- 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://www.sba.gov/funding-programs/disaster-assistance) or email 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 lists a variety of resources for survivors, including:

- **Home and Property Cleanup Help:** For Crisis Cleanup information, go online to <https://www.crisiscleanup.org/>.
- **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**.
- **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.
- **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.
- **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. Survivors can also go online to ask questions of 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>.