

Recovery Update DR 4541 TN

KEY MESSAGES

- Homeowners and renters in Bradley and Hamilton counties may find that their insurance doesn't cover some of their losses after the April 12-13 tornadoes. In that case, FEMA may be able to help with some disaster-related expenses. Give yourself the widest possible options: Register with FEMA after filing your insurance claim. Once your insurance claim is settled, if you have expenses that are not covered, such as temporary rental housing or replacing essential personal property, you can submit information to FEMA and be considered for a disaster grant.
- **Deadline to apply for assistance is June 23, 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 7 a.m. to 10 p.m. EDT.

After you register

- 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.
- 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 or call the FEMA Helpline at **800-621-3362** or **800-462-7585 (TTY)**.
- FEMA disaster grants are not taxable income. Accepting a FEMA grant will not affect eligibility for Social Security, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) benefits or other federal welfare and entitlement programs.



FEMA

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.
 - 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.

As of COB May 13, 2020:

- FEMA has approved more than **\$867,696** in disaster grants for **220** Tennessee homeowners and renters who sustained uninsured or underinsured losses from the storms. That total includes:
 - More than **\$669,925** 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 **\$197,770** in grants for Other Needs Assistance to survivors.
- SBA has approved more than **\$2.43 million** in disaster loans to businesses and households.

FEMA reminds survivors:

- FEMA and U.S. Small Business Administration (SBA) never charge for registration, home inspections, grants, disaster-loan applications or anything else.
- If you have registered and want to verify any correspondence from FEMA, call at **800-621-3362** (TTY **800-462-7585**).
- If you suspect fraud, call the National Center for Disaster Fraud Hotline at **866-720-5721** or report it to your local police department.

FEMA Public Assistance (PA)

- Bradley, Campbell, Hamilton, Marion, Monroe, Polk, Scott, Unicoi and Washington Counties are eligible for Public Assistance to reimburse disaster-related expenses and the repair or rebuilding of critical infrastructure. The State of Tennessee, local governments and certain private nonprofits can 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.

- The federal cost share for reimbursed expenses is not less than 75 percent.
- Volunteers and community members should contact 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 by calling a Virtual Disaster Loan Outreach Center/Business Recovery Center (VDLOC/BRC) at **571-422-1925, 571-422-6016 or 404-909-1535**. Or they may email FOCE-Help@SBA.gov.
- After you apply for disaster assistance from FEMA, you may be referred to SBA. If you are referred to SBA, you should complete an SBA disaster loan application. 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.

The State of Tennessee lists a variety of resources for survivors, including:

- **Home and Property Cleanup Help:** A Crisis Cleanup service is in place for Tennesseans who need help with debris removal and home cleanup from the tornadoes and storms. Individuals needing assistance should go online to <https://www.crisiscleanup.org> or call the hotline at **844-965-1386**. Tennesseans who need assistance with downed trees can email the Tennessee Volunteers Active in Disasters (TN VOAD) at tennesseevoad@gmail.com.
- **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**.
- **Disaster Unemployment Assistance:** Workers whose employment in Hamilton and Bradley counties was impacted by the tornadoes can apply online for DUA through www.Jobs4TN.gov. They can also call **844-432-0969** to apply by phone.
- **Volunteer:** If you live in Tennessee and want to volunteer to help tornado survivors, please visit the Tennessee Voluntary Organizations Active in Disasters (TN VOAD), <https://tnvoad.shutterfly.com/>. If you'd like to volunteer and live outside of Tennessee, please visit the national site for the Voluntary Organizations Active in Disasters, <https://www.nvoad.org/>

- **Tennessee Housing Development Agency:** Individuals or households displaced by storm damage can use this resource to locate short-term or permanent rental housing options. The listings have been provided by property managers and landlords and the site includes the information about specific needs, such as income restrictions, pets and accessibility. The site is also available in Spanish: www.TNHousingSearch.org; phone **877-428-8844**.
- **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/4541> and the Tennessee Emergency Management Agency website, <https://www.tn.gov/content/tn/tema.html>.

**FEMA MAY BE ABLE TO
HELP IF INSURANCE
DOESN'T COVER SOME
DISASTER EXPENSES**

DisasterAssistance.gov
800-621-3362
800-462-7585 (TTY)

