

Tennessee: Daily Fact Sheet – April 19, 2023

Recovery by the Numbers

- FEMA and the U.S. Small Business Administration have approved **more than \$1.36 million in federal assistance** to survivors of Tennessee’s severe storms, straight-line winds and tornadoes on **March 31 and April 1**. This includes:
 - **\$1,268,736 in FEMA assistance approved for individuals and households, including:**
 - **\$1,084,730** approved for housing assistance
 - **\$184,006** approved for Other Needs Assistance
 - **\$92,400** in SBA disaster loans was approved for homeowners, renters and businesses
- **Ten counties are designated** for FEMA Individual Assistance: **Cannon, Hardeman, Hardin, Haywood, Lewis, Macon, McNairy, Rutherford, Tipton and Wayne.**
- Disaster Recovery Centers have begun opening in the designated counties. (See table below)
- The deadline to apply for FEMA assistance and a low-interest disaster loan from the SBA is **Tuesday, June 6, 2023**. The last day for small businesses, small agricultural cooperatives and most private nonprofit organizations to apply for an SBA economic injury loan is **Monday, Jan. 8, 2024**.

Key Messages

Be Alert to Fraud After a Disaster

- Disaster survivors should be aware that con-artists and criminals may try to obtain money or steal personal information through fraud or identity theft after a disaster. In some cases, thieves try to apply for FEMA assistance using names, addresses and Social Security numbers they have stolen from survivors. Learn about protecting your private information at <https://www.fema.gov/press-release/20230412/be-alert-fraud-after-disaster>

FEMA Teams Working in Tennessee

- FEMA Disaster Survivor Assistance teams are going door-to-door in the 10 designated counties. Using mobile technology, the teams can help survivors apply for assistance, update a FEMA application and answer questions about federal assistance. These FEMA teams wear FEMA attire and have federal photo identification badges. There is no charge for the service. <https://www.fema.gov/press-release/20230413/fema-teams-working-tennessee>

How to Apply for FEMA Disaster Assistance

- Go to [DisasterAssistance.gov](https://www.fema.gov/disaster), download the FEMA mobile app or call the **FEMA Helpline** at **800-621-3362**. If you use a relay service such as video relay service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply. Helpline operators are available from **6 a.m. to midnight Central Daylight Time daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
- For an American Sign Language video on how to apply, go to https://www.youtube.com/watch?v=LU7wzRjByhI&list=PL720Kw_OoJlK0htKG7HM_On_kEawus6FC&index=6

What FEMA Will Need When You Apply

Name and Social Security Number of primary applicant
Name and Social Security Number of co-applicant (encouraged, but not required)
Current contact information
Current and pre-disaster address (include ZIP code)
Names of all occupants of the pre-disaster household
Types of insurance held by the household
Household pre-disaster annual gross income
Losses caused by the disaster
Bank account number and routing number for direct deposit of funds, if requested

Understanding Your FEMA Letter

- Tennessee residents who applied for assistance from FEMA for the recent severe storms and tornadoes will receive a determination letter from FEMA. It may say you are ineligible for assistance, but that is not a denial. Applicants are given a reason for the ineligibility and advised about what to do to appeal the decision. Often, they need only send more information. You have 60 days from the date of your FEMA determination letter to appeal the decision. <https://www.fema.gov/press-release/20230414/understanding-your-fema-letter>

How to Appeal FEMA's Decision

- An appeal is a written request to FEMA to review your application for disaster assistance. It is also an opportunity to provide new or additional information not previously submitted that may affect FEMA's decision. You may appeal any FEMA decision about your application for Individual Assistance. For example, you may appeal your initial eligibility decision, the amount or type of assistance FEMA provided, late applications, requests to return money, or a denial of Continued Temporary Housing Assistance. Learn about the appeal process at <https://www.fema.gov/fact-sheet/how-appeal-femas-decision-7>

Disaster Unemployment Assistance

- Disaster Unemployment Assistance is available to individuals whose employment or self-employment was impacted by the **March 31 to April 1** Tennessee storms and tornadoes. Individuals can apply to the state for disaster unemployment benefits at [Jobs4TN.gov](https://jobs4tn.gov). You may also call **877-813-0950** from 8 a.m. to 4:30 p.m. CDT Monday to Friday. The deadline to apply is **Wednesday, May 10, 2023**.

Disaster Recovery Centers

- Disaster Recovery Centers are a one-stop shop where disaster survivors can get information and advice about community, state and federal agencies and other available assistance. They are also accessible to people with disabilities and those with access and functional needs. They have accessible parking, ramps and restrooms.
- The centers are staffed with specialists who can help you update your FEMA applications and learn about Tennessee state and community programs and other available assistance. You may visit any Disaster Recovery Center; no appointment is needed. Find a center here: <https://egateway.fema.gov/ESF6/DRCLocator>.

DRC by County	Address	Hours of Operation/Days (Central Daylight Time)
Tipton	Dyersburg State Community College Public Library 3149 Highway 51 South Covington, TN 38019	Opened: 1 p.m. Sunday, April 16 Regular hours: 1 p.m. to 7 p.m. Sunday; 7 a.m. to 7 p.m. Monday to Saturday
McNairy	The Latta Theater 205 W. Court Avenue Selmer, TN 38375	Opened: 7 a.m. Tuesday, April 18 Regular hours: 1 p.m. to 7 p.m. Sunday; 7 a.m. to 7 p.m. Monday to Saturday

FEMA's Public Assistance Program

- The Public Assistance program is FEMA's largest grant program. It provides reimbursement funds to assist states, local governments and certain types of private non-profits as they respond to and recover from presidentially declared major disasters or emergencies. The program covers funding for eligible debris removal and emergency protective measures to save lives and protect property. It also helps fund the permanent restoration of community infrastructure affected by a federally declared incident.
 - Ten counties are designated for FEMA Public Assistance for categories A and B (debris removal and emergency protective measures): **Cannon, Hardeman, Hardin, Haywood, Lewis, Macon, McNairy, Rutherford, Tipton and Wayne.**
 - Because this is a cost-sharing program, FEMA reimburses applicants at least 75% of the eligible costs. The remaining 25% represents nonfederal funds. The federal share is paid directly to the state to disburse to agencies, local governments and certain private nonprofit organizations that incurred the costs.

U.S. Small Business Administration

- The U.S. Small Business Administration is offering **low-interest disaster loans**. Homeowners, renters, nonprofit organizations and businesses approved for these loans have up to one year from the date of their first disbursement to begin making payments. The interest is zero percent during this deferment period and interest will begin accruing when the payment becomes due.
 - There is no prepayment penalty, and borrowers can begin making loan payments during the deferment period if they choose. Some FEMA applicants may be referred to the SBA to apply for a disaster loan. Long-term, low-interest disaster loans for homeowners, renters, nonprofits and businesses may be available to cover losses not fully compensated by insurance or other sources.
- Homeowners and renters should submit an SBA disaster home loan application even if they are not sure they will need or want a loan. There is no obligation to take all or part of an approved loan. If SBA cannot approve the application, SBA will refer you to FEMA's Other Needs Assistance program for possible additional assistance. However, failure to return the application may disqualify you from other possible FEMA assistance and other grants or services.
- To apply online, or to download applications, go to <https://DisasterLoanAssistance.sba.gov/>. You may call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov for more information or to have a loan application mailed to you. For people who are deaf, hard of hearing, or have a speech disability,

dial **711** to access telecommunications relay services. Completed paper loan applications should be mailed to **U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155**. You may also apply with the help of an SBA representative or leave your loan application at a Business Recovery Center listed below.

- The SBA disaster loan deadline to apply for property damage is **June 6, 2023**. The deadline to apply for an economic injury disaster loan is **Jan. 8, 2024**.
- SBA Business Recovery Centers are open to assist business owners and nonprofit organizations with their loan applications; homeowners and renters may also visit the centers for assistance. The centers are staffed with only SBA customer service representatives.

BRCs by County	Address	Hours of Operation/Days (Central Daylight Time)
Macon	Macon County Emergency Communications District 898 Highway 52 Bypass East Lafayette, TN 37083	8 a.m. to 6 p.m. Monday to Friday 9 a.m. to 1 p.m. Saturday
Rutherford	Rutherford County Historic Courthouse One Public Square Suite 303 Murfreesboro, TN 37130	Opens: 8 a.m. Thursday, April 20 Regular hours: 8 a.m. to 4:30 p.m. Monday to Friday 9 a.m. to 3 p.m. Saturday
Tipton	Dyersburg State Community College Jimmy Naifeh Center Learning Resource Center and Student Building, Room 183 3149 Highway 51 South Covington, TN 38019	8 a.m. to 6 p.m. Monday to Thursday 8 a.m. to 5 p.m. Friday 9 a.m. to 3 p.m. Saturday

Internal Revenue Service

- The IRS has extended to deadline to file federal income taxes for individuals, households and businesses affected by the **March 31 to April 1** Tennessee storms and tornadoes in **Cannon, Hardeman, Hardin, Haywood, Lewis, Macon, McNairy, Rutherford, Tipton and Wayne** counties. That means you have until **Monday, July 31, 2023**, to file returns. Click this link for more: <https://www.irs.gov/newsroom/irs-tennessee-storm-victims-qualify-for-tax-relief-april-18-deadline-other-dates-extended-to-july-31#:~:text=As%20a%20result%2C%20affected%20individuals,returns%20due%20on%20April%2018>

For More Information

- For the latest information on Tennessee's recovery from the severe storms, straight-line winds and tornadoes, visit [FEMA.gov/Disaster/4701](https://www.fema.gov/Disaster/4701). You may also follow [TN.gov/TEMA](https://www.tn.gov/TEMA); [Twitter.com/TEMA](https://twitter.com/TEMA), [Facebook.com/TNDisasterInfo](https://www.facebook.com/TNDisasterInfo), [@FEMARegion4/Twitter](https://twitter.com/FEMARegion4) and [Facebook.com/FEMA](https://www.facebook.com/FEMA).

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FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency and/or economic status. If you believe your civil rights are being violated, call the Civil Rights Resource line at 833-285-7448.