



Week of November 18, 2024

HURRICANE DISASTER RELIEF BULLETIN

Please note: Information may change throughout the day.
JohnsonCountyTN.gov | Facebook.com/jocotngovernment

FEMA DISASTER RECOVERY CENTER

NATIONAL GUARD ARMORY

1923 S Shady Street | Mountain City

FEMA Representatives will be available to assist residents.
Please visit <https://tinyurl.com/JoCo-FEMA-2024> to confirm the information you need to bring to complete your application.



MONDAY - SATURDAY
8:00AM - 7:00PM
CLOSED ON SUNDAY

NOTICE:
The DRC for Johnson County
will officially open on
11/8/2024 at 12:00pm Noon

A DRC may be able to help you:

- Apply for assistance. You may also Apply for FEMA Assistance online or Apply/Check your status by phone 1-800-621-3362.
- Learn more about disaster assistance programs.
- Learn the status of your FEMA application.
- Understand any letters you get from FEMA.
- Find housing and rental assistance information.
- Get answers to questions or resolve problems.
- Get referrals to agencies that may offer other assistance.
- Learn about Small Business Administration (SBA) programs.

DEBRIS REMOVAL INFORMATION

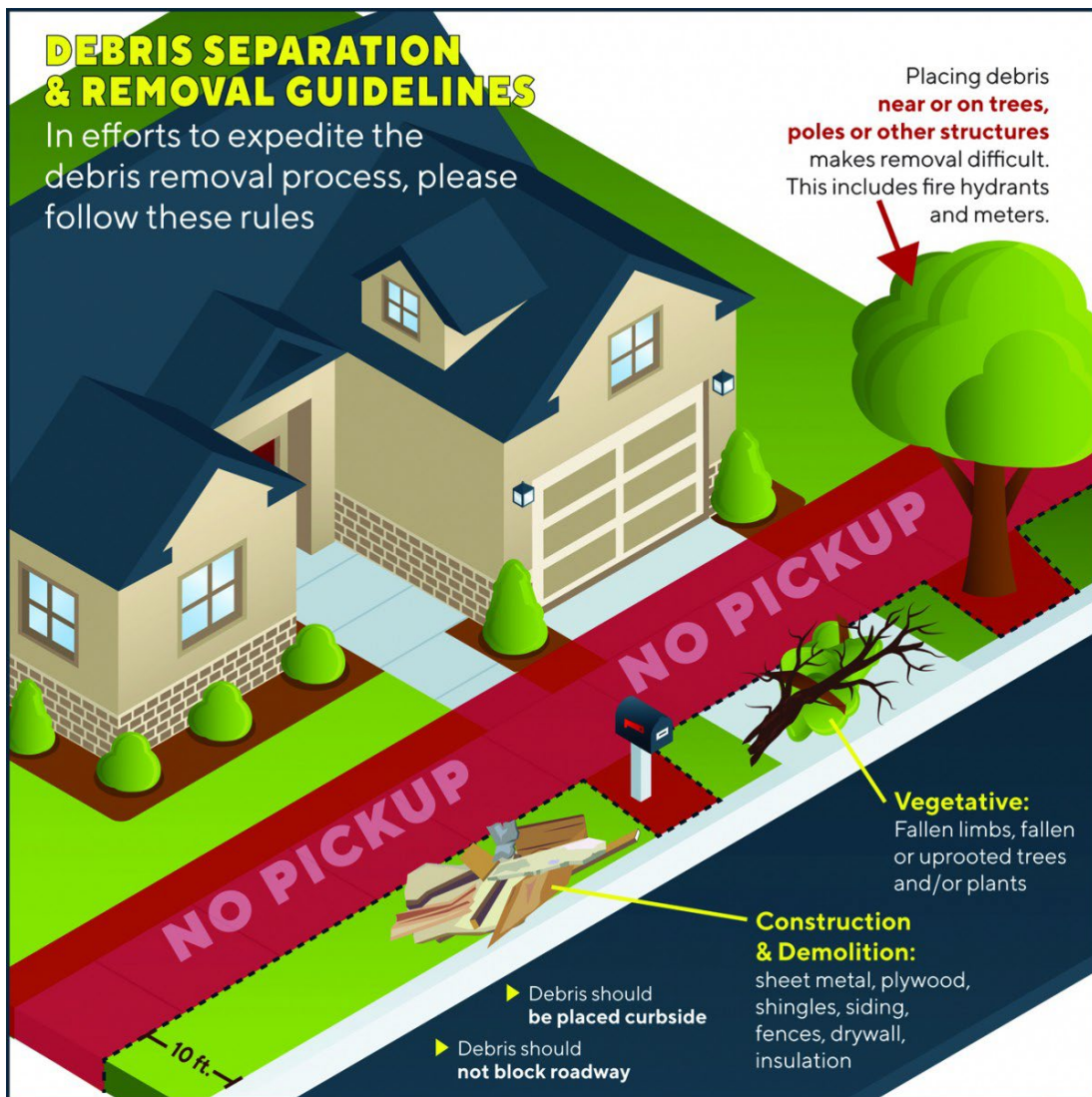
Johnson County has applied for funding to contract a vendor to provide debris removal services. A list of county roads has been identified by the Johnson County Highway Department for debris removal services. County residents will be notified when service resumes.

If you need assistance with clean-up on your personal property, please call 423-727-2507.

NOTE: A free burn permit is now required in Tennessee prior to burning leaves or natural vegetation, including debris caused by Helene. Permit available online at BurnSafeTN.org

At this time, no disaster debris will be picked up by the County. Once a company has been contracted to handle the debris removal, we will update residents regarding next steps.

- Please place vegetation debris at the right-of-way of your property as crews are not permitted to access private property.
- **If you have other household or property debris, this MUST be placed in a separate pile.**
- Crews will take the vegetative debris to the burn pit for proper disposal.
- **Absolutely NO private or commercial dumping at the burn pit will be permitted.**



The Mountain City post office on College Street remains closed as repairs are still ongoing.

Hours of operation:

Mon-Fri, 10:00 am - 4:00 pm EST

Sat, 10:00 am - 12:00 pm EST Sun, Closed

TDEC NOTICE ON NOVEMBER 8, 2024:

CARDERVIEW UTILITY DISTRICT

Boil Water Advisory lifted, Water Conservation Advisory remains in place due to seasonal drought issues and is not related to Hurricane Helene events.

MOUNTAIN CITY WATER DEPT

Boil Water Advisory lifted; service restored system wide. Telemetry issues with some tanks and pump stations remain.

A mobile USPS unit is available in Mountain City.

The USPS Trade post office located at 164 Highway 67 N in Trade has resumed operations.

Get up-to-date information:

<https://www.tn.gov/tema/updates/hurricane-helene.html>

Track water system issues here:

<https://tdec.maps.arcgis.com/apps/dashboards/adb77ccfe90d472fb4a187be7ef84cf2>

ASSISTANCE FOR SMALL BUSINESS OWNERS

Link for details: [Small Business Hurricane Recovery Grant Program FAQs | U.S. Chamber of Commerce Foundation](#)

Representatives from SBA will also be available at the National Guard Armory until further notice.

USCCF grant program by AMEX and USCCF:

- \$5,000 for 1,000 small businesses impacted by Helene/Milton with 1 – 25 employees and located in an SBA declared primary county.
- NEW DEADLINE: January 7, 2025

BRITTANY’S FUND RECOVERY GRANT

This grant is open to both renters and homeowners—one person per household or business. Simply tell us your specific need, with the exact cost of the items or services you need help with. Partial or full funding may be available! Applications are reviewed weekly, and recipients will be contacted directly.

Supporting Our Communities

We’re a 100% volunteer-led initiative, with every dollar going directly to those in need. Donations are always welcome to keep this support ongoing!

Eligibility: This grant is open to all residents in the disaster area, regardless of race, gender, nationality, orientation, or any other demographic.

APPLY HERE:

<https://tinyurl.com/state-line-resource-grant>

GRANT APPLICATION AVAILABLE NOW

Do you know someone who suffered significant damage to their home, property or small business location due to Hurricane Helene?

Share our grant application with them!

@statelineresourcestation

RESOURCES FOR YOU & YOUR FAMILY:

Information provided in this bulletin is subject to change without notice.

WHAT IS AVAILABLE	WHERE	LOCATION	WHEN
Resources & Supplies Downstairs Fellowship Hall Downstairs	Mountain City	First Free Will Baptist Church 319 Hemlock Street 423-727-6267	Monday-Friday 9:00am-3:00pm 5:00-7:00pm Saturday 9:00am-3:00pm
Soup Kitchen & Supplies Soup Kitchen open daily 10:00am-2:00pm	Mountain City	Helping Others of Johnson Co. 1017 W Main Street 423-460-1095	Monday-Friday 10:00am-4:00pm Saturday - 10:00am-2:00pm
Please contact the church if you need assistance.	Mountain City	Calvary Baptist Church Life Ctr 1354 Cold Springs Rd	Phone: 423-895-2019
Meal delivery for homebound Seniors	Mountain City	Johnson County Senior Center 128 College Street	Monday-Friday 9:00am-4:00pm 423-727-8883
Water, food, hygiene and cleaning supplies.	Mountain City	Doe Valley VFD 283 Slabtown Road	Monday-Friday 10:00am-6:00pm
Supplies & Resources	Trade	Evergreen Baptist Church 8805 Highway 421 S 423-727-9452	NEW HOURS: Monday-Saturday 10:00am-6:30pm
NEW! Hot Lunch – 7 days/week 11:00am-3:00pm Hot Dinner Monday-Saturday 4:00-6:00pm	Trade	State Line Resource Station and Rural Distribution Center LOCATION: ZRC Skate (next to Sharpie’s) 11878 Hwy 421	NEW HOURS: Distribution/Pick-up Days Tuesdays, Thursdays and Saturdays 11:0am-6:00pm (Volunteers report at 10:00am)

UNTIL FURTHER NOTICE

DONATION DELIVERY DAYS
Monday and Friday
11am-4pm

DISTRIBUTION/PICK-UP DAYS
Tuesday, Thursday, Saturday
11am-6pm

HOT LUNCH
7 DAYS A WEEK
11am-3pm

HOT DINNER
MONDAY-SATURDAY
4PM-6PM

@STATELINERESOURCESTATION

PLEASE NOTE:

If your church or organization is not listed, please feel free to email us your information at office.mayor@johnsoncountyttn.gov with your resource or donation information so we can include you in the weekly bulletin.

You may also tag us on Facebook:
[@jocotngovernment](#)

Our goal is to have the updated bulletin out each Monday. Outdated listings will be removed so we aren't sending residents to closed distribution centers in the county.

Thank you!



HELP FOR PROPERTY CLEAN-UP



TENNESSEE BAPTIST DISASTER RELIEF

NEED HELP CLEANING UP AFTER THE
FLOODS IN CARTER COUNTY, JOHNSON
COUNTY, WASHINGTON COUNTY,
UNICOI COUNTY & GREENE COUNTY?

WE'LL DO IT FOR FREE

FOR HELP:

CALL

615-969-0410

MUD OUTS • CRAWL SPACES • CHAINSAW CREWS • DEBRIS CLEANUP • MOLD TREATMENT



Watauga Association of Baptists



SPECIAL UPDATE FROM PREGNANCY SUPPORT GROUP

NEW
OPENING
HOURS

Monday, Wednesday & Friday
10 am - 2 pm

If you cannot accommodate those hours please let us know.



Pregnancy Support Center
Johnson County

Please call us for an appointment to ensure someone is here to help you. We are still cleaning and transferring items from old location.

Our temporary location is 2043 Forge Road at Nelson's Chapel Baptist Church (Nursery Building)



HOW TO DONATE MONETARILY TO HELP JOHNSON COUNTY FAMILIES:

The following Johnson County charities are recognized 501(c)(3) organizations in Tennessee who have committed to designate funds raised for disaster relief assistance to Johnson County residents. Donations may be tax-deductible, as allowed by law. Please consult your tax preparer for additional information.

♥ **Hometown Service Coalition** – designate disaster relief assistance - HometownService.org

EIN# 85-2772602 – Call for information: 423-727-1595 – HSC, PO Box 331, Mountain City TN 37683

♥ **Butler Community Relief Fundraiser** – Give to [Butler Relief Fund](#) or take your donation to Farmers State Bank tell them it's for the Butler Ruritan Community Relief Account or see any Ruritan member.

♥ **Connections Foundation** – designate to Johnson County Disaster Recovery Group
Mail or drop donations off at Johnson County Bank, 241 West Main Street, Mountain City 37683
Make checks payable to: Connections Foundation
EIN# 92-3367169

♥ **Fundraiser to rebuild Worley W. Hall Memorial VFW Post 6908** – [CLICK HERE](#) 501(c)9

Please email updates to:
Office.Mayor@JohnsonCountyTN.gov

Follow for updates:
JohnsonCountyTN.gov
Facebook: <https://www.facebook.com/jocotngovernment>



LOCAL NEEDS:

If you are on Facebook, please follow their individual pages for up-to-date information.

Please do not bring clothing or linens unless volunteer leaders specifically request it.

MOUNTAIN CITY

Hometown Service Coalition needs volunteers to help with set-up at the old Fred's Store in Pioneer Village in Mountain City. The store will feature free seasonal clothing and household goods for local families affected by the disaster. Volunteers can report Monday through Saturday from 10:00am until 4:00pm. Look for the Community Church sign (located by Hardees) at 100 Pioneer Village.



Follow [Hometown Service Coalition on Facebook!](#)
VOLUNTEERS NEEDED!

TRADE

Follow [State Line Resource Station and Rural Distribution Club](#) on Facebook!

NEW HOURS FOR DONATIONS:

Monday and Friday
11:00AM – 4:00pm
(Volunteers report at 10:00am)

DONATIONS CAN BE DROP-SHIPPED TO:

Distribution Center Location:
ZR Warehouse (near Sharpies)
11878 US-421
Trade, TN 37691

VOLUNTEERS NEEDED!



Gift cards needed

Hand deliver, mail or email them to us!

- Local Hardware Stores (New River Building Supply, Millers Farm Supply, etc.)
- Local Restaurants
- Gas Cards (Quality Plus, Speedway)
- Food Lion
- Lowes Home Improvement
- Dollar General

11878 US-421
Trade, TN 37691
Statelineresourcestation@gmail.com

SKILLED LABOR VOLUNTEERS NEEDED

We are looking for skilled laborers offering free labor so we can match them with a specific project.



Stateline Resource Station *must* shift gears in order to continue to meet the true long-term needs of our community.

Starting next week (11/4), we will be distributing food boxes, cleaning boxes, baby stuff, and other essential supplies 3 days a week. If needed, supply delivery can be arranged.

Everyone will check in upon arrival. We will strive to meet greater needs (heat, home repairs, etc.) at our resource desk. Our long-term goal is to help the community rebuild and recover.

Our Recovery Grant has launched and is now available to anyone who has experienced significant damage or total loss.

The application can be found at
www.statelineresourcestation.org.

Disaster Reconstruction Funds Available in Eight Tennessee Counties - October 10, 2024

Households in eight Tennessee counties whose homes were damaged by the severe storms and flooding as a result of Hurricane Helene beginning September 26 and continuing may qualify for grants from the Federal Home Loan Bank of Cincinnati's Disaster Reconstruction Program (DRP) to aid their recovery. In addition, FHLB Cincinnati's Community Investment Program (CIP) and Economic Development Program (EDP) offer discounted Advances that can be used to finance reconstruction of housing, commercial properties and infrastructure following natural disasters.

The counties affected are:

- Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, Washington

Residents recently became eligible to receive these grants when the Federal Emergency Management Agency declared the counties a disaster area on October 2. Homeowners whose homes were damaged or destroyed may be eligible for grants of up to \$20,000 toward construction, acquisition or repair of their primary residences. Displaced renters may also be eligible to receive up to \$10,000 toward the purchase of a home.

Eligibility rules for those applying for DRP funds include:

- Eligible households have either been displaced or suffered damage to their primary residence by a federally or state declared disaster occurring within the Fifth District.
- Household income must be less than or equal to 100 percent of the applicable Mortgage Revenue Bond income limits. In Greene County for a family of one or two persons, the limit is \$100,560 and for a family of three or more, the limit is \$117,320.
- Allowable expenses include construction, acquisition, or repair of a primary residence, which must be a single-family detached home or manufactured home permanently attached to a fixed foundation and taxed as real property where the applicant is the owner of record. FHLB funds cannot be used for expenses covered by insurance or state or federal emergency management agencies.

The DRP was created by the Board of Directors in 2012 to assist Fifth District residents whose homes are destroyed or damaged due to a natural disaster. Complete information on the fund is available at www.fhlbcin.com.

Discounted Advances are available through two programs to support housing and economic development in areas with qualifying income and demographic factors. Under the CIP, discounted loans are available to finance the purchase, construction, and/or rehabilitation of housing and economic development projects. Our EDP provides discounted Advances to promote economic development and job creation/retention, also in areas with qualifying income and demographic measures. EDP loans finance commercial, industrial and agricultural projects as well as small business, public facilities, daycare and infrastructure projects.

To participate, contact Jill A. Cravens, Housing and Community Investment Officer, or Dawn E. Grace, VP of Housing and Community Investment, toll free at 888-345-2246.



TEMA



FEMA

Nov. 5, 2024

DR-4832-TN MA-006

State News Desk: 615-741-0430

FEMA News Desk: 770-220-5292 | FEMA-TN-Helene-NewsDesk@fema.dhs.gov

Media Advisory

FEMA Hosts Industry Day for Owners of Rental Properties

The Federal Emergency Management Agency will host an informational session at **1 p.m. CT on Wednesday, Nov. 13**, about its Direct Housing program, inviting property owners to lease their units to FEMA for use as temporary housing for people displaced by Tropical Storm Helene.

The session, called Industry Day, will be held virtually on Zoom. To register, visit [Webinar Registration - Zoom](#).

The session will explain two FEMA programs: Direct Lease, for ready-to-occupy units; and Multifamily Lease and Repair, in which FEMA will cover minor repairs or improvements to multifamily properties to make them ready for housing Helene survivors.

Families may be sheltered temporarily in FEMA Direct Housing properties for up to 18 months, until April 2026, with the possibility of extension. FEMA will cover the security deposit and inspect the home before a tenant moves in and after they move out. FEMA also pays all utility costs, including required fees to a homeowner's association, and covers any property damage.

For more information about FEMA's Direct Housing programs, visit [FEMA Seeks Residential Properties to Lease for Helene Survivors | FEMA.gov](#) and [FEMA Seeks Multifamily Properties to House Disaster Survivors | FEMA.gov](#).

###

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

Houses of Worship, Other Nonprofits May Apply for Federal Assistance

Nonprofit organizations including houses of worship that were destroyed or damaged when Tropical Storm Helene swept across Eastern Tennessee have until **Friday, Dec. 6**, to submit a Request for Public Assistance from FEMA.


- For private nonprofits, including houses of worship, the application process depends on whether a private nonprofit is classified as offering **critical services** or **essential non-critical social services**.
- Private nonprofit organizations that provide **critical services**, such as health-care facilities and utilities, can apply directly to FEMA for Public Assistance funding. Other examples of critical services include water, sewer and electrical systems; private schools providing primary or secondary education; or institutions of higher education.
- If your private nonprofit organizations, including houses of worship, do not provide **critical services**, then these organizations are classified as providing **essential non-critical social services**. In that case, they must apply for a low-interest disaster loan from the U.S. Small Business Administration.
 - The deadline to apply for SBA disaster loans for physical property damage is **Monday, Dec. 2**. The deadline to return Economic Injury Disaster Loan applications is **July 2, 2025**. Private nonprofit organizations including houses of worship should also submit a Request for Public Assistance to FEMA at the same time so they can meet the **July 2025** deadline.
- If a house of worship or other nonprofit offering **essential non-critical social services** is turned down for an SBA loan, or if the loan amount does not cover the cost of all repairs, FEMA may be able to help. FEMA may provide funds to pay for what SBA or insurance does not cover.
 - Organizations do not have to wait for a decision from SBA in order to submit a Request for Public Assistance.
- SBA applicants may apply online, receive additional disaster assistance information, and download applications at sba.gov/disaster. Applicants may also call SBA's Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov for information on SBA disaster assistance.
- Besides houses of worship, other examples of **non-critical essential services** include educational enrichment activities, supervised care and daycare services, residential services for people with disabilities, assisted living and low-income housing, homeless shelters and rehabilitation service, and community and performing arts centers.




- Houses of worship and other nonprofits are encouraged to file an application for Public Assistance, known as a Request for Assistance or RPA, as soon as possible. You can contact Public Assistance Lead Erin Chafatelli of the Tennessee Emergency Management Agency by calling **615-351-7445** or emailing Erin.Chafatelli@tn.gov.
- More information about assistance for houses of worship is also available in English and Spanish on FEMA.gov at [What Houses of Worship Need to Know About FEMA's Disaster Relief Process](#) and [Assistance for Governments and Private Nonprofits After a Disaster](#).

###

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



FEMA




**GOOD
TO KNOW**

FREE
**Legal Assistance for
Tropical Storm Helene-Related Issues**

Landlord-tenant problems	Home Repair Contracts	Medical Bills
Appeal FEMA Decisions	FEMA Claims	Insurance Claims

Toll-free hotline: 844-HELP4TN (844-435-7486)

Can't afford an attorney?
Request legal help if you live in **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi**
or **Washington** counties.



The Emergency Prescription Assistance Program: What You Need to Know

What is EPAP?

The Emergency Prescription Assistance Program, or EPAP, helps uninsured people after disasters to be sure they still have the medicines and medical equipment they normally use to stay healthy.

The program pays for prescription medications, specific medical supplies, vaccines, and certain medical equipment. The program provides a 30-day supply of covered drugs and medical supplies that can be renewed every 30 days for as long as EPAP is active. Currently, more than 72,000 pharmacies participate in EPAP.



Is EPAP for me?

EPAP was created to help people who don't have any other form of health insurance. If you have health insurance, such as an individual health insurance policy or employer-sponsored coverage; Medicare, Medicaid, or Children's Health Insurance Plan; or other third party coverage, you are not eligible to receive assistance under EPAP. Those with insurance should refill or replace medications, supplies, and medical equipment just like they normally would.

For eligible residents, the program covers:

- certain prescription drugs
- specific medical supplies
- vaccines
- certain medical equipment, including canes, walkers, wheelchairs and crutches

If you are eligible for the program, you can:

- refill a prescription that you didn't get a chance to refill before the disaster
- replace medications and medical equipment that was lost or damaged in the disaster
- replace medication and medical equipment that was lost or damaged while you were evacuating or at an evacuation location

How do I apply for EPAP?

People who live in the disaster area (see "Tennessee Affected Counties below) and do NOT have any form of prescription insurance should call the EPAP enrollment toll-free hotline at 1-855-793-7470 (TDD 1-800-876-1089). You will be asked to provide information to enroll in the EPAP program and receive the no-cost services outlined above.

For more information about EPAP, visit the EPAP website at <https://aspr.hhs.gov/epap>. This program is paid for by the U.S. Department of Health and Human Services' Administration for Strategic Preparedness and Response (ASPR).

Tennessee Affected Counties

Carter	Hawkins
Cocke	Johnson
Greene	Unicoi
Hamblen	Washington

FEMA ASSISTANCE UPDATE:

With affordable housing in short supply, FEMA has approved temporary housing for 18 months for homeowners and renters who had major or significant structural damage after Tropical Storm Helene's floodwaters swept across Eastern Tennessee Sept. 26-30.

Direct Temporary Housing Assistance is approved for Helene survivors until April 2, 2026, and includes Direct Lease, Multifamily Lease and Repair, and Transportable Temporary Housing Units.

For Direct Lease, FEMA leases existing, ready-to-occupy residential properties for use as temporary housing. Under Multifamily Lease and Repair, the agency funds the repair or improvement of existing, vacant multi-family rental properties that eligible applicants can use for temporary housing.

Knowing that housing solutions are not one-size-fits-all and each survivor has a unique set of needs, FEMA will contact homeowners to determine if they would like a Transportable Temporary Housing Unit. These are furnished one-, two- or three-bedroom units provided at no cost to eligible survivors. If necessary, these units can be modified or improved to be compliant with the guidelines of the Americans with Disabilities Act, providing accessibility for individuals with disabilities or access and functional needs.

TEMA's assessment of homes, barns, sheds and other structures estimates nearly \$20.37 million in damage was caused by the record flooding from Helene. The assessment identified 114 affected structures including 48 that were destroyed, 51 with major damage and 12 with minor damage. Two other structures also sustained some damage.

Between 346 and 414 applicants may be eligible for FEMA direct housing, the state's preliminary estimates show.

Survivors whose primary residence is in one of six counties – Carter, Cocke, Greene, Johnson, Unicoi or Washington – must first apply for FEMA Individual Assistance before the Monday, Dec. 2, deadline to be eligible for Direct Temporary Housing Assistance.

Assessments are ongoing for Hamblen and Hawkins counties.

To apply, go online to [DisasterAssistance.gov](https://www.disasterassistance.gov), use the FEMA App or call the FEMA Helpline at 800-621-3362. Lines are open from 7 a.m. to midnight Eastern Time. Operators speak most languages; if you use a relay service, captioned telephone or other service, you can give FEMA your number for that service. You may also visit a Disaster Recovery Center. For locations and hours, visit [fema.gov/drc](https://www.fema.gov/drc).

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

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://www.tn.gov/tema) or [fema.gov/helene/tennessee](https://www.fema.gov/helene/tennessee).

Understanding FEMA's Eligibility Decision

A letter from FEMA saying you are ineligible for disaster assistance after Tropical Storm Helene may not be a denial or final decision. Sometimes, FEMA just needs more information or supporting documentation from you. Here are some common reasons applicants are deemed ineligible and ways to respond to FEMA.

Common Reasons for Ineligibility Decisions

You haven't sent FEMA the requested documents or information

Read your FEMA letter thoroughly and send FEMA the requested information. If that information is not available, let FEMA know why.

Your damage or loss is covered by insurance or other sources

By law, FEMA cannot provide financial assistance if you received funding for the same disaster-caused need from other sources. If you received funding from insurance, crowdfunding, local or state programs, or financial assistance from voluntary agencies, FEMA cannot cover those same expenses.

If you received funds from other sources, send FEMA documentation showing how those funds were used. The documentation must prove the funds you received were not enough to cover your disaster-related expenses, or that the funds were intended to be used for another purpose.

More than one application was filed for your household

Typically, FEMA allows only one application per household or address.

Ensure the one application for your household includes details of losses from all individuals in the home so that all possible assistance can be considered. If you did not file more than one application, call the **FEMA Helpline at 800-621-3362 and let FEMA know**. There may be a fraudulent application filed for your address. Helpline operators are available from **7 a.m. to midnight ET every day**.

FEMA couldn't verify that you are the homeowner

FEMA asks for proof of ownership from disaster survivors who apply for financial assistance to help with repairs to their damaged homes. FEMA verifies ownership using public and government records or by reviewing documents you submit. FEMA may also verify ownership at the time of an inspection of the damaged property.

Contact FEMA to submit documents that prove you own your home. Documents you can use to verify ownership include:



TEMA



FEMA

A FEMA inspector was unable to reach you at the contact information you provided

It is important to return FEMA phone calls and requests for information in a timely manner. If FEMA cannot reach you, or you do not provide the requested information, FEMA may find you ineligible for assistance. You, or a representative you identify, must be present at any appointments with FEMA officials or home inspectors. Please make sure to answer calls from FEMA. Note that calls made come from an unfamiliar number.

If you still need a home inspection, call the **FEMA Helpline at 800-621-3362** to request one. Home inspectors do more than look at your home's damage; they can verify ownership, your identity and may find additional items in your home that are potentially available for assistance.

Additional Information

If you disagree with a FEMA decision, you have the right to appeal

You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help. You may send FEMA estimates for repairs, receipts, bills, etc. Each decision letter you receive from FEMA explains types of documents that may help you appeal the decision or award amount for that type of assistance.

Supporting documents may include:

- receipts
- bills
- repair estimates
- property titles or deeds, or
- any other information that may support the reasons for the appeal.

To send appeals or supporting documents to FEMA:

- **Upload** to your disaster assistance account at DisasterAssistance.gov
- **Mail:** FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055
- **Fax:** 800-827-8112
- Visit any Disaster Recovery Center.

To Apply for FEMA assistance

- Visit DisasterAssistance.gov
- Download the [FEMA App](#)
- Call the FEMA Helpline at **800-621-3362**. Lines are open from **7 a.m. to midnight ET**. Operators speak most languages; if you use a relay service, captioned telephone or other service, you can provide FEMA with your number for that service.
- Visit a Disaster Recovery Center. For locations and hours, visit fema.gov/drc.

You may also apply for a low-interest disaster loan from the U.S. Small Business Administration. SBA representatives can assist homeowners, renters and businesses of any size complete their disaster loan application, accept

Learn more at fema.gov/helene/tennessee

- deed or title
- mortgage document
- homeowner's insurance statements
- property tax receipt or tax bill
- manufactured home certificate or title
- home purchase contracts (e.g., bill of sale)
- last will and testament (and death certificate) naming you the heir to the property.

FEMA was unable to verify your occupancy

FEMA verifies occupancy using public and government records or by reviewing documents you submit. FEMA may also verify occupancy at the time of inspection of the damaged property.

Contact FEMA to submit documents that prove occupancy.

FEMA could not verify your identity

By verifying your identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. FEMA verifies identity using public and government records or by reviewing documents you submit.

Contact FEMA to submit documents that prove your identity.

The damaged home was not your primary residence

FEMA provides disaster assistance to eligible applicants for a primary residence—where you live for more than six months of the year. FEMA will not consider more than one primary residence for survivors and their spouse.

Contact FEMA to submit documents that verify your residency.

Insufficient damage to be eligible for FEMA assistance

Your home is safe to occupy, and the damage doesn't affect whether you can live in the home. Damage to non-essential areas, landscaping or spoiled food is not eligible for FEMA assistance.

If you applied for federal disaster assistance but told FEMA you have no damage caused by the disaster, FEMA will find you ineligible for assistance.

FEMA provides grants only for repairs to make a home safe, accessible and functional. FEMA does not provide assistance for non-essential household items and personal property.

If your housing needs have changed, contact FEMA quickly to update your housing and explain why you need assistance.

Learn more at fema.gov/helene/tennessee

documents and provide updates on their application status. You can apply at [SBA.gov/disaster](https://www.sba.gov/disaster); call SBA's Customer Service Center at **800-659-2955**, or email DisasterCustomerService@sba.gov for more information.

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://www.tn.gov/tema) or [fema.gov/helene/tennessee](https://www.fema.gov/helene/tennessee). Follow FEMA on X at x.com/femaregion4 or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

###

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



Displacement Assistance for Tennesseans Who Need Immediate Housing

Displacement Assistance helps survivors who can't return to their homes after a disaster by giving them up-front money to help with immediate housing needs.

What is Displacement Assistance?

Displacement Assistance is money you can use to stay in a hotel or motel, stay with family and friends, or for any other available housing options while you look for temporary housing.

Who can get Displacement Assistance?

You may get Displacement Assistance if:

- You or someone in your household is a U.S. citizen, non-citizen national or qualified non-citizen
- FEMA can confirm your identity
- Your home is in a declared disaster area
- You live in your home most of the year
- A FEMA inspection determines your home is not safe to live in or an inspection can't be completed because your home is inaccessible
- You don't have insurance or your insurance doesn't have Additional Living Expense or Loss of Use coverage
- You apply for FEMA assistance during the registration period.

Ways to Apply for FEMA Disaster Assistance

- Visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance)
- Download the [FEMA App](#)
- Call the **FEMA Helpline** at **800-621-3362**. Lines are open from **7 a.m. to midnight Eastern Time**. Operators speak most languages; if you use a relay service, captioned telephone or other service, give FEMA your number for that service.
- Visit a Disaster Recovery Center; for locations and hours, visit [fema.gov/drc](https://www.fema.gov/drc).

How much Displacement Assistance can I get?

The amount of money you get is based on 14 days of hotel costs based on a rate chosen by the state, territory or Tribal Nation impacted by the disaster. Displacement Assistance is a one-time payment. FEMA may provide up to two weeks of funds for temporary lodging at a hotel, motel or the home of friends or family, for displaced applicants who apply during the registration period.



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Can I still get Displacement Assistance if I have insurance?

Yes. If you have insurance, check if you have Additional Living Expenses or Loss of Use coverage on your policy and contact your insurance company. If your insurance denies your claim or you do not have these types of coverage, you may be able to get Displacement Assistance.

If you have insurance and used all of your Additional Living Expenses or Loss of Use benefits, you won't get Displacement Assistance. However, you may receive Rental Assistance by sending FEMA documents that show you spent those benefits and still need help paying for temporary housing.

FEMA needs to see your insurance documentation because FEMA cannot pay for costs covered by another source.

What if I have more housing needs?

If you have used your Displacement Assistance and you still have housing needs, you can ask for Rental Assistance from FEMA. To request Rental Assistance:

- Call **FEMA's Helpline at 800-621-3362**
- Request it in writing
- Speak to a FEMA representative in your area.

You will not need to provide other documentation to get Rental Assistance.

I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

How can I send documents?

How you can send supporting documents to FEMA:

- Upload them to your disaster assistance account at DisasterAssistance.gov
- Mail to **FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055**
- Fax FEMA at **800-827-8112**
- Visit a Disaster Recovery Center.

For the latest information about Tennessee's recovery, visit tn.gov/tema or fema.gov/disaster/4832. Follow FEMA on X at x.com/femaregion4 or on Facebook at facebook.com/fema.

###

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

Guide to Replacing Lost Documents

When you apply for FEMA assistance in Tennessee for Tropical Storm Helene, you will need to provide proof of identity, residence and other documentation. Here are some ways to replace important documents that were lost or damaged in the storm.

Insurance policy information: Call your insurance company or agent and ask for a copy of your policy, including the Declaration Page, your insurance settlement or denial letter.

Birth and death certificates, marriage and divorce documents: Order them online at [Vital Records \(tn.gov\)](https://www.vitalrecords.tn.gov).

Driver Licenses: If your driver license is lost or damaged, you may apply for a replacement at any driver license office. Standard licenses may also be replaced online at [Replacing a Lost License \(tn.gov\)](https://www.replacingalostlicense.tn.gov). If you have a change of address, Tennessee driver license or ID card holders have 10 days to update this information.

Social Security Cards: Go to [Replace Social Security card | SSA](https://www.ssa.gov/replace-social-security-card) to replace your card online, or to print an application and take it to your local Social Security office along with unexpired identification. Documents must be original or have a signature, stamp or raised seal from the issuing agency; no photocopies.

Medicare Cards: To replace your card, call **Medicare at 800-633-4227 (TTY 877-486-2048)**, visit your local Social Security office, request a new card through your online account with Social Security, or visit [MyMedicare.gov](https://www.mymedicare.gov).

Green Card: Go to uscis.gov/i-90 and complete Form I-90 to replace a permanent resident card. File the form online or by mail. For more information, visit [Replace Your Green Card | USCIS](https://www.uscis.gov/replace-your-green-card).

Passports: Visit [How to Report a Passport Lost or Stolen \(state.gov\)](https://www.state.gov/how-to-report-a-passport-lost-or-stolen).

Federal Tax Returns: Visit [About Form 4506, Request for Copy of Tax Return](https://www.irs.gov/efile/about-form-4506-request-for-copy-of-tax-return).

Military Records: Visit [Request Military Service Records | National Archives](https://www.archives.gov/military-records).

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://www.tn.gov/tema) or [fema.gov/disaster/4832](https://www.fema.gov/disaster/4832). Follow FEMA on X at x.com/femaregion4 or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

###

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

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, nationality, sex, sexual orientation, religion, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Office of Civil Rights if they feel that they have a complaint of discrimination. FEMA's Office of Civil Rights can be contacted at FEMA-OCR@fema.dhs.gov or toll-free at 833-285-7448.



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FEMA



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FEMA

Oct. 16, 2024

DR-4832-TN NR 007

State News Desk: (615) 741-0430

FEMA News Desk: (770) 220-5292 | FEMA-R4-NewsDesk@fema.dhs.gov

News Release

Understanding Your FEMA Letter

NASHVILLE, Tenn. – Residents who applied for FEMA disaster assistance after Tropical Storm Helene impacted Tennessee will receive a determination letter from FEMA by mail or e-mail. In some cases, an applicant may be asked to submit more information and/or supporting documents for FEMA to continue processing your application.

It is important to read the letter carefully. It will include the amount of assistance FEMA may provide and information on how you can use your disaster assistance funds. The letter will also explain your application status and it will give you information about how to appeal FEMA's decision.

Your letter might also ask you to send additional information or supporting documentation for FEMA to continue reviewing your application. For example, you may be asked to send one or more of the following:

- Proof of insurance coverage
- Settlement of insurance claims or denial letter from insurance provider
- 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 your FEMA determination letter, call the **FEMA Helpline at 800-621-3362**. Lines are open from **7 a.m. to midnight EDT seven days a week**, and specialists speak many languages.

Homeowners and renters in **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington counties** can apply for federal assistance.

Here's how: Go online to DisasterAssistance.gov, use the [FEMA App](#) call the **FEMA Helpline**. If you use a relay service such as Video Relay Service, captioned telephone or other service, you can provide FEMA with your number for that service. You may also visit a Disaster Recovery Center. For locations and hours, visit fema.gov/drc.

Learn more at fema.gov/disaster/4832

To view an accessible video on how to apply, visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](#).

For the latest information about Tennessee's recovery, visit tn.gov/tema or fema.gov/disaster/4832. Follow FEMA on X at x.com/femaregion4 or on Facebook at facebook.com/fema.

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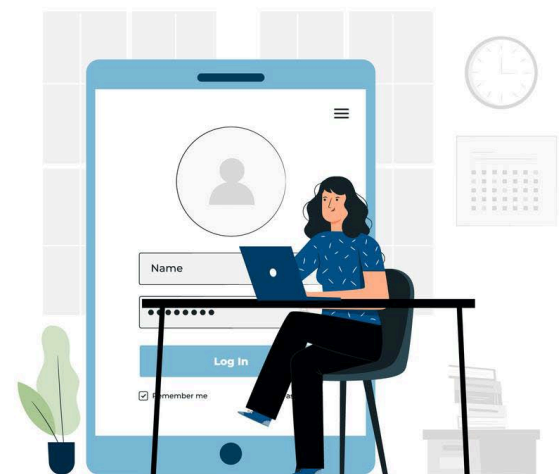
FEMA's mission is helping people before, during and after disasters.

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, nationality, sex, sexual orientation, religion, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Office of Civil Rights if they feel that they have a complaint of discrimination. FEMA's Office of Civil Rights can be contacted at FEMA-OCR@fema.dhs.gov or toll-free at 833-285-7448.

What A Disaster Recovery Center Has To Offer

- Help with rent or lodging
- Home repair or replacement
- Replacing personal property
- Medical or dental care
- Transportation
- Child care
- Replacing important documents

More resources beyond the options listed above are available along with access to other federal partners.



Serious Needs Assistance

Serious Needs Assistance is available to eligible Tennesseans affected by Tropical Storm Helene. If you have an immediate or serious need resulting from the storm, you may qualify for a one-time payment for each household.

What is Serious Needs Assistance?

This is money awarded to applicants who have necessary expenses or need emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items or fuel for transportation. It is available in all major disasters declared for Individual Assistance.

To watch an accessible video about Serious Needs Assistance, go to [FEMA Accessible: Serious Needs Assistance \(youtube.com\)](https://www.youtube.com/watch?v=...).

Who can get Serious Needs Assistance?

You may be eligible if:

- You complete a FEMA application for assistance
- You or someone in your home is a U.S. citizen, non-citizen national, or qualified non-citizen
- FEMA can confirm your identity
- Your home is in a declared disaster area
- You live in your home most of the year
- You apply for FEMA assistance while Serious Needs Assistance is available; and
 - The disaster damaged your home. FEMA confirms this based on an inspection or documents you send; or
 - You tell FEMA you are displaced, need shelter or have other emergency costs due to the disaster on your application.

How much Serious Needs Assistance can I get?

The amount authorized for Tennessee survivors of Tropical Storm Helene is a **one-time payment of \$770** per eligible household. This payment would be in addition to other types of FEMA assistance you're eligible for.

When can I get Serious Needs Assistance?

Serious Needs Assistance is available for survivors who apply during the **first 30 days** after a disaster is declared. In Tennessee, a major presidential disaster was declared for Tropical Storm Helene on **Wednesday, Oct. 2**.



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I need help before my inspection. Can I get Serious Needs Assistance faster?

Yes. FEMA may provide Serious Needs Assistance to survivors in the hardest hit areas before their inspection. If you don't get a faster payment because FEMA isn't able to confirm your information, you may still be able to receive Serious Needs Assistance after your inspection.

I didn't get Serious Needs Assistance after my inspection. Can I still get help?

Yes. If you applied while Serious Needs Assistance is available, but didn't get help after your inspection, FEMA will send a decision letter explaining the reason for ineligibility. If you received your decision letter within the first 30 days after the Oct. 2 declaration, you can use the letter to appeal for Serious Needs Assistance.

You may need to send more information about:

- Your identity or where you live, or
- The repairs or clean-up needed because of disaster damage to your home.

I have insurance and haven't had a FEMA inspection. Can I still get help?

Yes. You can still get Serious Needs Assistance by sending FEMA your insurance information or by showing FEMA the repairs or clean-up you made or need to do because of disaster damage to your home.

You may need to send more information about:

- Any receipts or estimates from contractors or service providers to repair disaster damage, or
- Documents from your landlord about disaster damages to your home.

Can I still get Serious Needs Assistance if my home wasn't damaged, but I had emergency costs?

You may be eligible for Serious Needs Assistance if you tell FEMA you are displaced, need shelter or have other emergency costs due to the disaster on your application and meet other basic eligibility requirements.

I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

How can I send documents?

You may send supporting documents to FEMA several ways:

- Upload to your disaster assistance account at [DisasterAssistance.gov](https://www.disasterassistance.gov)

Learn more at [fema.gov/disaster/4832](https://www.fema.gov/disaster/4832)

- Mail: FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055
- Fax: 800-827-8112
- Visit a **Disaster Recovery Center**. Find one here: [fema.gov/drc](https://www.fema.gov/drc).

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://www.tn.gov/tema) or [fema.gov/disaster/4832](https://www.fema.gov/disaster/4832). Follow FEMA on X at x.com/femaregion4 or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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4 Ways to Apply for Disaster Assistance



ONLINE

[DisasterAssistance.gov](https://www.DisasterAssistance.gov)



FEMA APP

Download the
FEMA APP



IN PERSON

At one of our
Disaster Recovery Centers
[fema.gov/drc](https://www.fema.gov/drc)



CALL

800-621-3362



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Oct. 25, 2024

DR-4832-TN NR-013

State News Desk: 615-741-0430

FEMA News Desk: 770-220-5292 | FEMA-TN-Helene-NewsDesk@fema.dhs.gov

News Release

Meeting FEMA’s Federal Flood Insurance Requirement

NASHVILLE, Tenn. – Recovering from a presidentially declared disaster like Tropical Storm Helene can be emotionally overwhelming and financially difficult.

The most common financial support option available to you is a federal disaster grant from FEMA’s Individuals and Households Program.

If you received funds from this program, you may be required by law to purchase flood insurance.

FEMA requires you to have flood insurance for buildings and personal property that were damaged by a flood disaster in a high-risk flood area, also known as a Special Flood Hazard Area. This is to protect you and the life you’ve built against future financial devastation in the aftermath of a flood, whether or not there is a presidential disaster declaration for that event.

In Tennessee, President Biden approved a major disaster declaration on **Oct. 2**, designating **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington** counties as eligible to apply for federal assistance.

There are three ways to meet the flood insurance requirement:

1. FEMA may purchase a Group Flood Insurance policy on your behalf to start your coverage;
2. You may purchase a Standard Flood Insurance Policy; or
3. You may purchase a private flood insurance policy.

The first two options are available through FEMA’s National Flood Insurance Program. Congress created the program to provide financial protection from flood damage. It offers property owners, renters and businesses access to government-backed flood insurance policies in participating communities. Visit fema.gov/cis/TN.html to see if your community is one of 402 communities in Tennessee that participate in the program.

FEMA's Group Flood Insurance Policy

A Group Flood Insurance Policy from FEMA is issued only after a presidentially declared disaster and is only for people who receive federal assistance through FEMA's Individuals and Households Program. There is no out-of-pocket expense to get a group policy. FEMA will pay the cost of the policy (currently about \$2,400 for a three-year term) to the National Flood Insurance Program from your Individuals and Households Program grant. The policy takes effect 60 days after the major disaster was declared, or on **Oct. 2**. If the cost of the group policy is greater than what you were awarded, you will not be eligible for the policy and you will have to purchase flood insurance on your own.

A FEMA group policy covers both buildings and contents (each with a \$200 deductible), or just contents if you are a renter. The coverage amount varies from year to year but is currently about \$85,000. The deductible is subtracted from your FEMA award before you are paid.

Standard Flood Insurance Policy

A standard flood insurance policy is available through the National Flood Insurance Program, with coverage up to \$250,000 for a building and up to \$100,000 for its contents. It is available through NFIP Direct or companies participating in the NFIP's Write Your Own Program.

Private Flood Insurance Policy

Private insurance companies write and service their own flood insurance policies, separate from the federal government. They are responsible for processing claims and paying losses themselves. Premiums vary from carrier to carrier as do coverage amounts. Contact your insurance agent to learn more.

The requirement to maintain flood insurance coverage as a recipient of federal assistance is tied to the property. If you are the homeowner and sell your property, you must inform the new owner of the requirement to maintain flood insurance. In most cases, an existing insurance policy should transfer to a new owner, with no lapse in coverage. If you are a renter and move to another property, the policy does not transfer to the new tenant and that tenant must purchase their own flood insurance.

Failure to comply with the mandatory federal flood insurance requirement can make you ineligible for future federal disaster assistance.

To learn more about the National Flood Insurance Program, participating communities and policy types, or to purchase a policy, visit [floodsmart.gov](https://www.floodsmart.gov) or call the **NFIP Direct Helpline** at **800-638-6620**.

For the latest information about Tennessee's recovery, visit tn.gov/tema or fema.gov/helene/tennessee. Follow [@FEMARegion4](https://twitter.com/FEMARegion4) on X or follow FEMA on social media at: [FEMA Blog](https://www.fema.gov/blog) on [fema.gov](https://www.fema.gov); [@FEMA](https://twitter.com/FEMA) or [@FEMAEspanol](https://twitter.com/FEMAEspanol) on X; [FEMA](https://www.facebook.com/FEMA) or [FEMA Espanol](https://www.facebook.com/FEMA_Espanol) on Facebook; [@FEMA](https://www.instagram.com/FEMA) on Instagram; and via [FEMA YouTube channel](https://www.youtube.com/channel/UC...). Also, follow Administrator Deanne Criswell on X [@FEMA_Deanne](https://twitter.com/FEMA_Deanne).

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Learn more at fema.gov/helene/tennessee

Privately Owned Roads and Bridges

If you had a privately owned road or bridge damaged or destroyed by Tropical Storm Helene, FEMA or the U.S. Small Business Administration may provide financial assistance for replacement or repairs.

FEMA Assistance

FEMA may provide funds to repair privately owned access roads and bridges that were damaged by the storm. To qualify, you must be the owner and the home must serve as your primary residence.

A FEMA inspection is needed to determine if repairs are necessary for a vehicle to access the property. In addition, you must meet the following conditions:

- Repairs are necessary to provide drivable access to the primary residence.
- You are responsible, or share responsibility with other homeowners, for maintaining the privately owned access route.
- The privately owned access route is the only access to your primary residence.
- Repair or replacement is necessary for the safety of the home's occupants, allowing access for emergency vehicles or equipment.

When multiple households share a privately owned access route, assistance is shared among applicants, requiring additional coordination and documentation between FEMA and each applicant.

To apply for FEMA disaster assistance, go online to [DisasterAssistance.gov](https://www.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](https://www.fema.gov/drc).

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

U.S. Small Business Administration Disaster Loans

The SBA, FEMA's federal partner in disaster recovery, may also be able to help. Homeowners who share private access roads and bridges with other homeowners may be eligible for SBA disaster loans.



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To learn more or apply, visit sba.gov/disaster, call **800-659-2955** (dial 711 to access telecommunications relay services) or email DisasterCustomerService@sba.gov.

Agricultural property is not eligible for SBA loans, but a private access road to the farmer's residence, the residence itself and personal contents may be eligible under disaster home loan criteria. For more information, contact your Farm Service Agency ([USDA Service Center Locator](#)).

For the latest information about Tennessee's recovery, visit tn.gov/tema or fema.gov/helene/tennessee. Follow [@FEMARegion4](#) on X or follow FEMA on social media at: [FEMA Blog](#) on fema.gov; [@FEMA](#) or [@FEMAEspanol](#) on X; [FEMA](#) or [FEMA Espanol](#) on Facebook; [@FEMA](#) on Instagram; and via [FEMA YouTube channel](#). Also, follow Administrator Deanne Criswell on X [@FEMA_Deanne](#).

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Displaced from your rental property? What to Do Next

Have you been asked to vacate your storm-damaged apartment complex whether your unit had damage or not? You may be eligible for disaster assistance.



Apply for disaster assistance in any of the following ways

- **Online:** DisasterAssistance.gov
- **Phone:** 800-621-3362
- **In-person:** Visit a Disaster Recovery Center
- **Mobile App:** Apply via the FEMA app



After you apply

Give FEMA a copy of the notice to vacate from your landlord. You may provide a copy one of the following ways:

- **Inspection:** Give to FEMA inspector
- **Online:** DisasterAssistance.gov
- **Mobile App:** Apply via the FEMA app
- **Mail:** FEMA, P.O. Box 10005, Hyattsville, MD 20782-8055
- **In-person:** Visit a Disaster Recovery Center
- **Fax:** 800-827-8112

Write your nine-digit application number on every page. Only mail copies. Keep your originals.



Submit additional documentation as requested

- Receipts for all costs related to your forced relocation
- Proof of Residency
- Lease Document
- Driver's License
- Utility Bill



Stay in touch with FEMA

After you have vacated your apartment, provide your new address and current phone number(s).



Damaged Wells and Septic Systems

Tennesseans who lost access to water through a private well or damaged septic system as a result of Tropical Storm Helene may be eligible for FEMA assistance.

What Assistance is Available?

For private wells and septic systems, FEMA may pay for the cost of a professional, licensed technician to visit your home and prepare an estimate detailing the necessary repairs or replacement of your disaster-damaged systems.

In addition to the technician's estimate, FEMA may also pay for the actual repair or replacement cost of your septic system or well. Neither is typically covered by homeowner's insurance.

At the time of your home inspection, let the FEMA inspector know you have a private well and/or septic system that may have been damaged by the storm.

You may be eligible for FEMA assistance if the damage is determined to have been caused by Tropical Storm Helene.

If you already had an inspection, and damage to the well or septic system wasn't reported, call the **FEMA Helpline at 800-621-3362** or visit any Disaster Recovery Center to learn how to update your application. To find the nearest center, visit [DRC Locator \(fema.gov\)](https://www.fema.gov/drc-locator).

How to Apply for FEMA Assistance

The quickest way to apply is to go online to [DisasterAssistance.gov](https://www.DisasterAssistance.gov), use the [FEMA App](https://www.fema.gov/mobile-app) or call the **FEMA Helpline**. If you use a relay service such as video relay service or captioned telephone service, you can give FEMA your number for that service. Helpline operators speak many languages and lines are open from **7 a.m. to midnight ET seven days a week**. You may apply at a Disaster Recovery Center.

To view an accessible video on how to apply, visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](https://www.youtube.com/watch?v=3WjYkZjYkZj).

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://www.tn.gov/tema) or [fema.gov/helene/tennessee](https://www.fema.gov/helene/tennessee). Follow [@FEMARegion4](https://twitter.com/FEMARegion4) on X or follow FEMA on social media at: [FEMA Blog](https://www.fema.gov/blog) on fema.gov; [@FEMA](https://twitter.com/FEMA) or [@FEMAEspanol](https://twitter.com/FEMAEspanol) on X; [FEMA](https://www.facebook.com/FEMA) or [FEMA Espanol](https://www.facebook.com/FEMAEspanol) on Facebook; [@FEMA](https://www.instagram.com/FEMA) on Instagram; and via [FEMA YouTube channel](https://www.youtube.com/channel/UCFEMA). Also, follow Administrator Deanne Criswell on X [@FEMA_Deanne](https://twitter.com/FEMA_Deanne).



FEMA

Helpful Tips to Appeal a FEMA Decision

You applied to FEMA for disaster assistance and received a decision letter. You're not sure what the letter means, but you are worried the letter may be saying you are ineligible for assistance. You have the right to appeal any FEMA decision or award amount.

A decision letter is sent when information is missing from your application such as proof of identity, proof you own your home, or proof you lived in your home for a major part of the year before Tropical Storm Helene swept Tennessee.

If your primary home was in **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi** or **Washington County** and you received a decision letter from FEMA, below are tips for how to appeal FEMA's decision.

Carefully read FEMA's letter

- You need to understand why FEMA said your application was "ineligible" or why FEMA is holding off on making a decision. Often, the reason is as simple as missing documents or information. Read FEMA's letter carefully to help you understand what the agency is asking.

How do I appeal FEMA's decision?

- You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help. You may send estimates for repairs, receipts, bills, etc. Each decision letter you receive from FEMA explains which documents may help you appeal FEMA's decision.
- Supporting documents may include:
 - receipts
 - bills
 - repair estimates
 - property titles or deeds, or
 - any other information that may support your reasons for the appeal.

Do I have to send any other documents?

- No, you don't have to send anything else with your documents. But you can send additional information to help explain why you are appealing. Sending additional information isn't required, but it can help FEMA's review of your appeal. If you want to send additional information, you can:



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- Send a signed and completed Appeal Request Form. A copy of this form is included in your FEMA decision letter.
- Send a signed, written appeal letter.
- Appeals must be submitted within **60 days** of the date on the FEMA decision letter.

What should I include on documents I send to FEMA?

- All documents you send to FEMA as part of your appeal should include your:
 - full name
 - current phone number and address
 - disaster number (**DR-4832-TN**) and nine-digit FEMA application number written on all pages, and
 - address of the disaster-damaged home.
- Receipts, bills and estimates must include the business name and contact information to help FEMA confirm the information.

Can someone appeal for me?

- If you send a written explanation for the appeal that is prepared by someone other than you, it must include that person's signature. FEMA will need your written permission to share information about your application. You can do this by completing an [Authorization for the Release of Information Under the Privacy Act form](#) and sending it to FEMA.

How can I send documents?

- You can send appeals and supporting documents to FEMA.
 - **Upload** to your disaster assistance account at [DisasterAssistance.gov](#).
 - **Mail:** FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055.
 - **Fax:** 800-827-8112.
 - **Visit:** any Disaster Recovery Center. Search the [DRC Locator](#) to find one near you.

What you can expect after submitting your appeal

- You submitted an appeal to FEMA within 60 days of FEMA's decision letter or award amount. Now what? You may receive a call or letter from FEMA asking for more information. Or FEMA may schedule an inspection of your

Learn more at fema.gov/disaster/4832

primary home. Whichever the case, once you've sent FEMA an appeal, you can expect a decision letter within 90 days after FEMA receives it.

Other resources

- For answers to your questions about appeals and FEMA assistance, call the **FEMA Helpline** at **800-621-3362**. If you use a relay service such as video relay service or captioned telephone service, you can provide FEMA with your number for that service. Helpline operators speak many languages and lines are open from **7 a.m. to midnight ET**, seven days a week.

For the latest information about Tennessee's recovery, visit tn.gov/tema or fema.gov/helene/tennessee. Follow FEMA on X at x.com/FEMARegion4 or on Facebook at facebook.com/fema.

###

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Attention!

**We are EXTENDING
the application to
November 18th**

Must be located in the following areas:

Tennessee: Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington.

Western North Carolina: Ashe, Avery, Haywood, Madison, Mitchell, Watauga, Yancey, and the Eastern Band of Cherokee Indians

**MOUNTAIN
WAYS**

Visit <https://mtnways.org/get-relief/> to apply!



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FEMA

Oct. 21, 2024
DR-4832-TN NR 009
State News Desk: (615) 741-0430
FEMA News Desk: (770) 220-5292 | FEMA-TN-Helene-NewsDesk@fema.dhs.gov

News Release

Disaster Unemployment Assistance Available to Tennesseans

NASHVILLE, Tenn. – If you lost your job or had work hours reduced or interrupted as a result of Tropical Storm Helene, you may be eligible for Disaster Unemployment Assistance from the State of Tennessee.

You can apply for disaster unemployment benefits if you live in, work in or travel to your job through **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi or Washington County**. These benefits will cover **Sept. 29 to April 5, 2025**, if your unemployment continues to be a direct result of the storm.

The deadline to apply is **Monday, Dec. 2**.

To apply, visit TN.gov/Jobs4TN or call **877-813-0950** between **8 a.m. and 4:30 p.m. CT Monday through Friday**. If you file online, specify on your application that you were impacted by a disaster.

Eligibility

You may be eligible for Disaster Unemployment Assistance if:

- Your place of employment was damaged or destroyed
- You can't get to work because the disaster left roads damaged or closed
- You cannot perform work or self-employment because of an injury caused by the disaster; or
- You became the major household support because of the death of the head of household due to the disaster.

And:

- You worked, were self-employed or were scheduled to begin work or self-employment in the disaster area;
- The work or self-employment you can no longer perform was your primary source of income; **and**

Learn more at fema.gov/disaster/4832

Disaster Unemployment Assistance Available to Tennesseans

- You have applied for and used all regular unemployment benefits from any state, or do not qualify for unemployment benefits.
 - Regular unemployment insurance and disaster unemployment benefits cannot be paid at the same time.

The Disaster Unemployment Assistance program is funded by FEMA and operated by the Tennessee Department of Labor and Workforce Development.

For the latest information about Tennessee's recovery, visit tn.gov/tema or fema.gov/helene/tennessee. Follow FEMA on X at x.com/FEMARegion4 or on Facebook at facebook.com/fema.

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



ATTENTION LOCAL FARMERS:

Johnson County Equine and Agricultural Association has received donations of hay, livestock feed and fencing supplies.

For assistance, or to donate items, please contact Celena Moore at 423-291-2075

Emergency Livestock Feed Resources

Billy Ward II

Across the state organizations including UT/TSU Extension, Tennessee Farm Bureau, Meade Tractor, the Tennessee Department of Agriculture, and others are working together to support farmers impacted by Hurricane Helene. The Appalachian Fairgrounds is the central hub for supplies coming into and being distributed to all East Tennessee Counties.

Farmers requesting supplies related to flood damage can do so via an online form found in the most recent email sent by the ANR branch of Johnson County UT/TSU Extension, the Johnson County UT/TSU Extension Facebook page, or calling the office at 423-727-8161. Please submit the form before picking up supplies. Supply pickup is available Fridays, beginning October 11 between 8:30am – 3:00 pm.

All farmers in any county with flood damage causing loss of hay and/or pasture is welcome to pick up hay for emergency feeding needs. Each farming operation can pick up 8-10 round bales or 21 square bales per week, however, this may change according to supply in order to help as many farms as possible. Supplies are distributed on a first-come, first-served basis. Please consider sharing loads with neighbors. If hauling for multiple farms, please bring those farm operators along if possible.

Other agricultural supplies including fence, posts, wire, and more may be available in limited quantities. All supplies including hay will be available until supplies run out. If you or someone you know wants to donate hay or other supplies, please call the UT/TSU Extension Office.

As winter knocks on the door, please take time to assess your winter feed requirements. A mature cow consumes 25-30 pounds of hay and wastes a few more every day. Plan to feed 30-35 pounds of hay per day for each mature cow. There is little nutritional value in rained on and flooded hay and feeding moldy hay can lead to illness or diminished animal production and fertility. There is more compromised hay in Johnson and surrounding counties than many realize. Take advantage of the multicounty supply hub, reach out to other organizations offering supplies, and work with your neighbors. This may also be the time to market calves and cull non-producers, late calvers, open cows, and cows weaning small calves.

Working together is the only way we will be able to successfully weather this storm. Be kind, be patient, and do not be afraid to ask for assistance. Please call the Johnson County UT/TSU Extension office if you have any questions or if we can help in any way.

Emergency Livestock Feed Pickup Site

Appalachian Fair, 100 Lakeview St., Gray, TN 37615

Pickup available to farmers every Friday starting on October 11 between 8:30 am – 3:00 pm

Recommendations for Distribution of Emergency Livestock Feed:

- Farmers should record their agricultural needs related to flood damage at tiny.utk.edu/AgFlood2024 before arriving at the Appalachian Fair for pickup or call your local County Extension Office to be added to the list.
- Any farmer in any Tennessee county that has flood damage causing loss of hay and/or pasture is welcome to pickup hay for emergency feeding needs.
- Each farm can pick up a maximum of 8-10 round bales or 21 square bales per week. These numbers may be reduced at any time depending on supply to help as many farms as possible.
- Farmers are encouraged to share loads of hay with neighbors when possible.
- If you want to pick up hay for multiple farms, it is recommended to bring another farmer with you.
- Other agriculture supplies including fencing supplies may be available in limited quantities.
- If anyone has lost equipment or does not have a way to transport hay, we encourage you to visit with your neighbors to coordinate sharing loads or contact your local County Agriculture Extension Agent so they can try to set up a delivery.

Additional Information:

Additional emergency livestock feeding pickup sites for hay are available at the Cocke County Fair, Greene County Fair.

UT Extension website with useful information for agriculture producers affected by the flood:

<https://utextension.tennessee.edu/flood-related-resources/>

Hay and other supplies will be available until supplies run out.

If you know of anyone who wants to donate hay, please ask them to call Steven Huff with Farm Bureau at 423-620-1965 or fill out the online form at tiny.utk.edu/AgHelp2024.

Donations from all over Tennessee and other states have been very generous and are expected to continue for the next several weeks. Donations are accepted at the Appalachian Fair Monday through Thursday 8am - 4pm.

The Appalachian Fair will be very busy so please do not contact the fair unless absolutely necessary.

Johnson County Extension Office Phone Number: 423-727-8161

What Houses of Worship Need to Know About the FEMA Disaster Aid Process



Applying for a Low-Interest Loan from the U.S. Small Business Administration (SBA) is the First Step

Houses of Worship are considered private nonprofit organizations that provide a noncritical, essential social service, such as community and senior citizen centers. This category of nonprofits must go through the loan application process with the Small Business Administration (SBA) Disaster Assistance program before FEMA can determine eligibility for the agency's Public Assistance program, which reimburses expenses for emergency protective measures, debris removal and repair or rebuilding of disaster-damaged property.

SBA's low-interest disaster loans provide up to \$2 million for damaged real estate and the repair or replacement of property, such as furniture, fixtures and other eligible inventory.

While a House of Worship is not required to take out a loan, Public Assistance will not fund any associated permanent work unless an SBA loan application has been denied or does not fully cover the permanent work costs.



Religious Organizations that Provide a "Critical Service" do not Have to go through the SBA Process

Nonprofit organizations that run medical and educational facilities are considered "critical services". This category of nonprofit can work with FEMA on a potential grant without applying to SBA first. However, this only applies to facilities providing "critical services". Houses of Worship must still apply for an SBA loan for damaged facilities providing "noncritical services".



Submit Insurance Claims as Soon as Possible

Not all Houses of Worship may carry insurance, but those that do must submit documentation. By law, FEMA cannot duplicate benefits. Federal grants may cover uninsured or underinsured losses.

We encourage everyone to document and insure property and be familiar with their policy. Not all insurance policies are the same. Coverage amounts, deductibles, and payment caps can vary significantly.



Application Process

After a federal disaster declaration is approved, check your state emergency management's website for a schedule of applicant briefings which provide an overview of the Public Assistance program.

All Houses of Worship, whether they provide critical or essential social services, **should submit a FEMA Request for Public Assistance through Grants Portal, an online recovery management tool, within 30 days of the date of a presidential disaster declaration.** Any questions about the process can be answered by your local and/or state emergency manager.

If eligible, FEMA and the state will then coordinate a Recovery Scoping Meeting to determine reimbursable damages.



What You will Need to Provide

- Evidence of federal or state tax-exempt status or other documents indicating nonprofit status, such as bylaws or articles of incorporation.
- Pre-disaster evidence of incorporation/charter/bylaws.
- A Data Universal Number Systems number established with the government.
- Supporting documentation establishing lease or ownership of the building, proof of use, and proof of insurance.
- If eligibility is granted, the following will need to be submitted: A list of sites damaged; “before and after” pictures; and information about any historic structures.

Houses of Worship: How to be Prepared

National Flood Insurance Program

It's important to know that NFIP is the first line of defense against flooding. Homeowner and commercial property insurance policies usually exclude flood coverage but Houses of Worship can purchase commercial flood insurance policies through the National Flood Insurance Program (NFIP) or local insurance agents if they are part of a participating community. The NFIP website lists all participating communities. Commercial flood insurance policies will cover up to \$500,000 for damaged structures and \$500,000 for contents.

These policies are available in both high- and low-risk areas. It's important to note that an NFIP policy has to be purchased at least 30 days before an event in order to be able to make a claim after.

Access to these funds does not require a presidential declaration of disaster. The NFIP defines a flood as general and temporary condition of partial or complete inundation of two or more acres of normally dry land area, or of two or more properties.

Document Inventory

It's helpful to have a **list of property inventory ahead of a disaster**. It makes it easier to replace what has been lost.

Get Connected

With your local first responders and emergency management agency, local emergency managers can share information about potential risks for your area, including whether your church is in a flood zone. First responders can be helpful in helping you think through creating an emergency operations plan.

For More Information Visit: [fema.gov/faith](https://www.fema.gov/faith)



FEMA

Disaster Field Operations Center East

Release Date: Nov. 16, 2024

Contact: Mark Ihenacho (404) 331-0333

Mark.Ihenacho@sba.gov

Release Number: 25-134, TN 20718/20719

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Deadline Extended! SBA Boosts Disaster Relief for Tennessee After Tropical Storm Helene

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today survivors of Tropical Storm Helene that occurred on Sept. 26-30, now have more time to apply for SBA’s low-interest physical disaster loans. Businesses and residents who have damage from the storm now have until Jan. 7, to apply and see how SBA can help.

The disaster declaration covers Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington counties, which are eligible for both Physical and [Economic Injury Disaster Loans \(EIDLs\)](#) from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA EIDLs: Grainger, Hancock, Jefferson, Sevier and Sullivan in **Tennessee**; Ashe, Avery, Haywood, Madison, Mitchell, Watauga and Yancey in **North Carolina**; Grayson, Scott and Washington in **Virginia**.

“SBA’s Business Recovery Centers are a cornerstone of our support for business owners,” said [Francisco Sánchez, Jr., associate administrator for the Office of Disaster Recovery and Resilience at the SBA](#). “At these centers, business owners can meet face-to-face with specialists to apply for disaster loans and access a wide range of resources to guide them through their recovery.”

Customer Service Representatives are available at center to answer questions, assist business owners complete their disaster loan application, accept documents, and provide updates on an application’s status. Walk-ins are accepted, but you can [schedule an in-person appointment at an SBA Business Recovery Center in advance](#). The center will operate as indicated below.

Portable Loan Outreach Center (PLOC)

Johnson County

Food Lion

[2291 South Shady Street](#)

Mountain City, TN 37683

Hours: Monday – Saturday, 8 a.m. to 7 p.m.

Sunday, 12 p.m. to 5 p.m.

Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

Disaster loans up to \$500,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace disaster-damaged or destroyed personal property.

Interest rates are as low as **4%** for businesses, **3.25%** for nonprofit organizations, and **2.813%** for homeowners and renters, with terms up to 30 years. Interest does not begin to accrue, and monthly payments are not due, until 12 months from the date of the initial disbursement. Loan amounts and terms are set by the SBA and are based on each applicant's financial condition.

On October 15, 2024, it was announced that funds for the Disaster Loan Program have been fully expended. While no new loans can be issued until Congress appropriates additional funding, we remain committed to supporting disaster survivors. Applications will continue to be accepted and processed to ensure individuals and businesses are prepared to receive assistance once funding becomes available.

Applicants are encouraged to submit their loan applications promptly for review in anticipation of future funding.

With the changes to FEMA's Sequence of Delivery, survivors are now encouraged to simultaneously apply for FEMA grants and SBA low-interest disaster loan assistance to fully recover. FEMA grants are intended to cover necessary expenses and serious needs not paid by insurance or other sources. The SBA disaster loan program is designed for your long-term recovery, to make you whole and get you back to your pre-disaster condition. Do not wait on the decision for a FEMA grant; apply online and receive additional disaster assistance information at sba.gov/disaster.

Applicants may also call the SBA's Customer Service Center at (800) 659-2955 or send an email to disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The filing deadline to return applications for physical property damage is **Jan. 7, 2025**. The deadline to return economic injury applications is **July 2, 2025**.

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About the U.S. Small Business Administration

The U.S. Small Business Administration helps power the American dream of business ownership. As the only go-to resource and voice for small businesses backed by the strength of the federal government, the SBA empowers entrepreneurs and small business owners with the resources and support they need to start, grow or expand their businesses, or recover from a declared disaster. It delivers services through an extensive network of SBA field offices and partnerships with public and private organizations. To learn more, visit www.sba.gov.



U.S. Small Business
Administration

U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

TENNESSEE Declaration 20718 & 20719 (Disaster: TN-20017)

Incident: TROPICAL STORM HELENE

occurring: September 26 - 30, 2024

in the Tennessee counties of: **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington**;
for economic injury only in the contiguous Tennessee counties of: **Grainger, Hancock, Jefferson, Sevier, and Sullivan**;
for economic injury only in the contiguous North Carolina counties of: **Ashe, Avery, Haywood, Madison, Mitchell,
Watauga, and Yancey**; and for economic injury only in the contiguous Virginia counties of: **Grayson, Scott,
and Washington**

Application Filing Deadlines:

Physical Damage: December 2, 2024 Economic Injury: July 2, 2025

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- Business Physical Disaster Loans – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- Economic Injury Disaster Loans (EIDL) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- Home Disaster Loans – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay all loans.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.813%	5.625%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.250%	3.250%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.250%	N/A

What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.

What are the Loan Amount Limits?

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$500,000 for the repair or replacement of real estate and \$100,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$500,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applications for disaster loans may be submitted online using the MySBA Loan Portal at <https://lending.sba.gov> or other locally announced locations. Please contact the SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.