



Wednesday, October 30, 2024

## HURRICANE DISASTER RELIEF BULLETIN

Please note: Information may change throughout the day.

[JohnsonCountyTN.gov](http://JohnsonCountyTN.gov) | [Facebook.com/jocotngovernment](https://Facebook.com/jocotngovernment)

**During the Special Called Meeting on Tuesday, October 29, the Johnson County Commission approved the following actions:**

1. Johnson County to opt-in to the HEAL (Helene Emergency Assistance Loan) Program. Funding will underwrite debris removal and water/wastewater infrastructure repairs.
2. A FEMA TRAN (Tax Revenue Anticipation Note) interfund loan between Road/Highway Department and the General Debt Service Fund, not to exceed \$1,531,672.00.
3. Johnson County to opt-in to the FEMA CDL (Community Disaster Loan) program.

### **Preliminary Update on Property Damage**

*As of October 30, 2024:* 151 homes have been surveyed by the Property Assessor. Of those, 63 have been reported as completely destroyed; 44 homes have received major damage; 29 homes received minor damage and 13 more homes were affected by the storm. There are also two homes listed as inaccessible that will be evaluated. The current projection for damage to these homes is estimated at \$6M. Evaluations will continue and will include outbuildings, land, barns and garages, which will increase the projected financial impact.

The National Guard has completed their work in Northeast Tennessee. Johnson County, along with other affected counties, will be applying for the HEAL Program (noted above) to fund the cost of debris removal caused by the disaster. During their time in Johnson County, the National Guard removed and burned around 313 tons of vegetative debris, which equates to about 119 dump truck loads. According to an assessment by the Army Corps of Engineers, there is still approximately 18,000 tons, or 8,000 dump truck loads, left to be removed. Based on current projections, the cost to remove this amount of debris could cost around \$18M. The application for the HEAL Program is due by November 5 with announcements regarding the loan amount and approval expected in mid-November. Johnson County will be issuing RFPs through our Purchasing Department to contract a vendor who will conduct the removal and project oversight.

Based on current assessments of county roads and bridges, the estimated cost for repairs is projected at around \$12M. It is important to keep in mind that all assessments and evaluations are ongoing and, as an at-risk county, Johnson County will seek every opportunity for federal and state funding available to us.

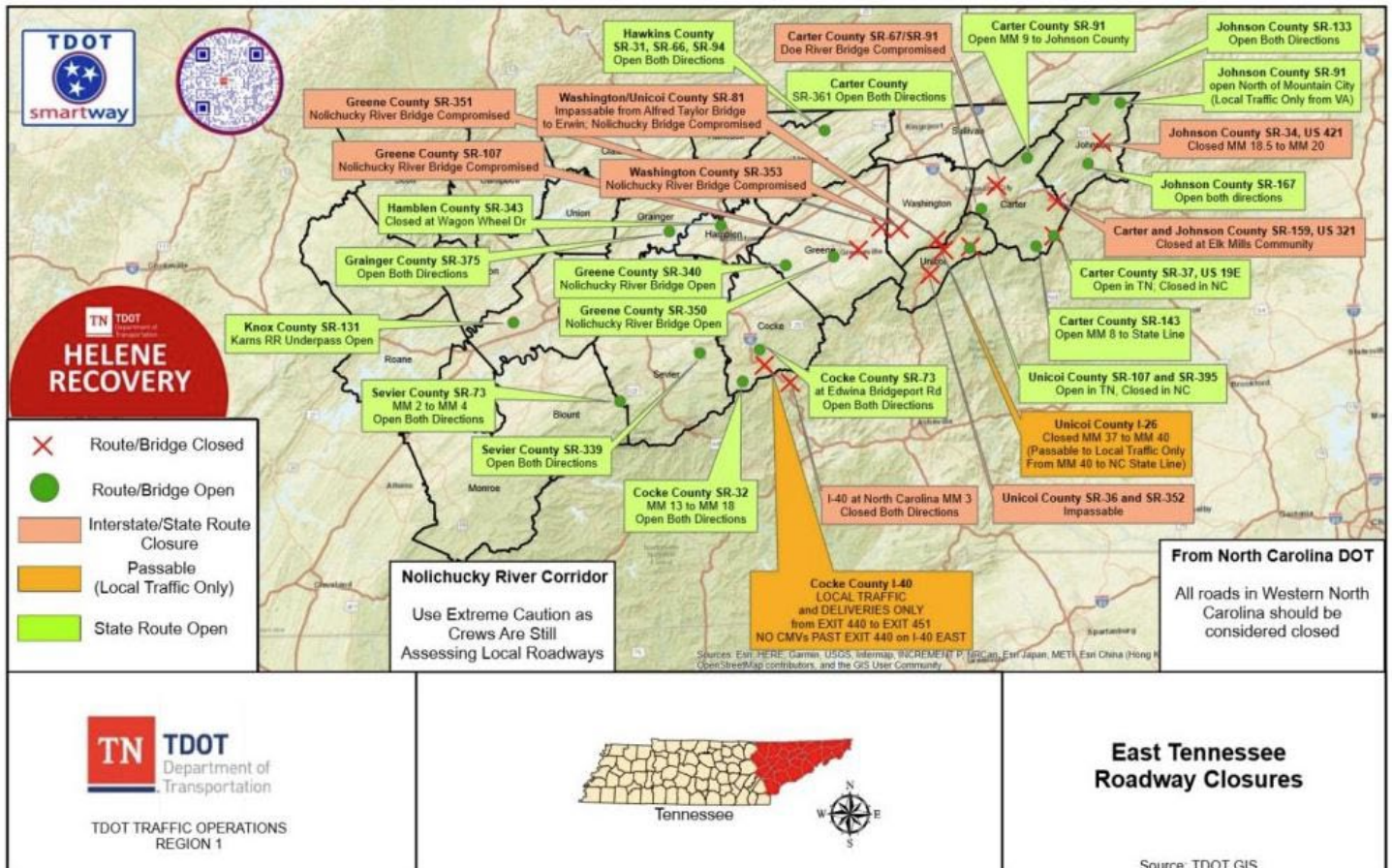
As part of our commitment to the communities we serve, News Channel 11 is holding town halls in counties affected by Hurricane Helene. On Thursday, October 31, News Channel Eleven's Sara Diamond will be speaking with Johnson County officials to provide up to the minute information about flood recovery, schools, and road systems. The broadcast begins at 4:00 p.m.



**JOHNSON COUNTY ROAD CLOSURE UPDATES:**

- Johnson County SR 91 towards Damascus is now open to local traffic from Virginia
- Johnson County SR-34, US 421 - Closed MM 18.5 to MM 20
- Johnson County SR-167 - Open Both Directions
- Johnson County SR-133 – Open Both Directions
- Carter & Johnson County SR-159, US 321 - Closed at Elks Mills Community
- Carter County SR-91 - Open MM 9 to Johnson County
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FOLLOW THIS LINK FOR UPDATES: <https://tinyurl.com/TN-Roadway-Closure-Map>



ANNOUNCEMENTS – CONTINUED:

**DEBRIS REMOVAL**

The National Guard has completed their assignment in Northeast Tennessee. Johnson County, along with other counties affected by the disaster, will be working with Federal and State agencies to acquire funding to contract debris removal services for local residents.

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](https://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.**
- Due to safety & environmental measures, removal and disposal of this debris will be monitored by the contracted provider.

**UPDATE ON POST OFFICES**

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

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

A mobile retail unit is available to residents in the post office parking lot.

**Hours of operation:**

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

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

Sun, Closed

Crisis Clean-up Hotline for survivors (no charge)

Call (844) 965-1386

Help finding loved ones or wellness checks

800-TBI-FIND

**TDEC NOTICE ON OCTOBER 1, 2024:**

Mandatory Water Conservation for non-essential water usage. Examples of non-essential use of water are clothes washing, running dishwashers, landscaping irrigation, or washing cars.

**REMAINS IN PLACE FOR CARDERVIEW**

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>

## GET HELP WITH YOUR FEMA APPLICATION!

### UPDATED INFORMATION:

#### Johnson County Library | 219 N Church Street

FEMA Representatives will be available to assist residents with their applications. Please use the rear entrance to access the meeting room.

**MONDAY - SATURDAYS**  
**10:00AM - 5:00PM**

**SUNDAYS 12:00PM - 5:00PM**

#### **NOTICE:**

This site to continue  
running 7 days a week  
until further notice.



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### Canvassing in Johnson County

FEMA Disaster Survivor Assistance (DSA) teams will begin canvassing communities within Johnson County starting Monday, October 21st.

- Monday – Saturday: 10:00am-5:00pm and Sunday: 12:00-5:00pm
- Starting Monday, October 21st, FEMA Disaster Survivor Assistance (DSA) teams will be working throughout Johnson County communities impacted by the Helene storm to help people apply for FEMA assistance and provide referrals to other disaster resources.
- DSA teams wear FEMA attire and have federal photo identification badges. The teams work in pairs and go door to door in impacted neighborhoods. DSA teams may also visit faith and community-based organizations to share disaster assistance information.

#### What You'll Need When You Apply:

- A current phone number where you can be contacted.
- Your address at the time of the disaster and the address where you are now staying.
- Your Social Security number.
- A general list of damage and losses. Banking information, if you choose direct deposit.
- If insured, the policy number or the agent and/or the company name.

**If you have homeowners, renters or flood insurance, you should file a claim as soon as possible.** FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your disaster expenses, you may be eligible for federal assistance. For the latest information about Tennessee's recovery, visit [fema.gov/disaster/4832](https://fema.gov/disaster/4832).

## RESOURCES FOR YOU & YOUR FAMILY:

WHAT IS AVAILABLE	WHERE	LOCATION	WHEN
Supplies, non-perishable food items & Cold Weather items	<b>Butler</b>	<b>Butler Depot at Watauga Lake</b> 114 Piercetown Road	<b>FINAL DAY: NOV. 2, 2024</b> Tuesday ... 1:00-6:00pm Thursday ... 1:00-5:00pm Saturday ... 1:00-6:00pm
Please note that the Mercantile has resumed operations. Items are available for pick-up at the patio area through the end of October.	<b>Butler</b>	<b>Watauga Lake Mercantile</b> 1535 Dry Hill Road	Monday – Sunday 7:00am-2:30pm
Food & Supplies  Donations not accepted at this location.	<b>Mountain City</b>	<b>National Guard Armory</b> 1923 S. Shady Street	<b>LAST DAY OCTOBER 29, 2024</b> Distribution services at the armory have ended.
Resources & Supplies Downstairs Fellowship Hall Downstairs	<b>Mountain City</b>	<b>First Free Will Baptist Church</b> 319 Hemlock Street	<b>NEW HOURS:</b> Monday-Friday 9:00am-3:00pm 5:00-7:00pm Saturday 9:00am-3:00pm
Supplies, toiletries, hygiene products, baby food, canned foods +	<b>Mountain City</b>	<b>Mountain City Church of Christ</b> 512 S Church Street	Monday-Friday 9:00am-4:00pm 423-727-7175
Soup Kitchen & Supplies  Soup Kitchen open daily 10:00am-2:00pm	<b>Mountain City</b>	<b>Helping Others of Johnson Co.</b> 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.	<b>Mountain City</b>	<b>Calvary Baptist Church Life Ctr</b> 1354 Cold Springs Rd	Phone: 423-895-2019
Meal delivery for homebound Senior citizens: 423-727-8883	<b>Mountain City</b>	<b>Johnson County Senior Center</b> 128 College Street	Monday-Friday Center fully reopens on Wednesday, October 9
Free wi-fi, charge phones	<b>Mountain City</b>	<b>Johnson County Welcome Center</b> 716 S Shady Street	Monday-Friday Normal business hours
Water, food, hygiene and cleaning supplies plus a limited supply of pet food and clothing (kids & adult)	<b>Mountain City</b>	<b>Doe Valley VFD</b> 283 Slabtown Road	Monday-Friday 10:00am-6:00pm Supplies may vary.
Free Wi-Fi & PCs available or bring your own device	<b>Mountain City</b>	<b>Johnson County Library</b> 219 N Church Street	Monday-Friday 9:00am-6:00pm Saturday 9:00am-1:00pm

**FREE professional counseling services to the community.** The service is available for ANYONE in need. The counseling services will be provided at the church office during those dates and times.

**Mountain City**

**First Baptist Church**  
421 West Main Street

October 17, 18, 19, 21, 25, 26, 28 and November 1, 4, 8 from 9:00am-5:00pm

Supplies & Resources

**Trade**

**Evergreen Baptist Church**  
8805 Highway 421 S

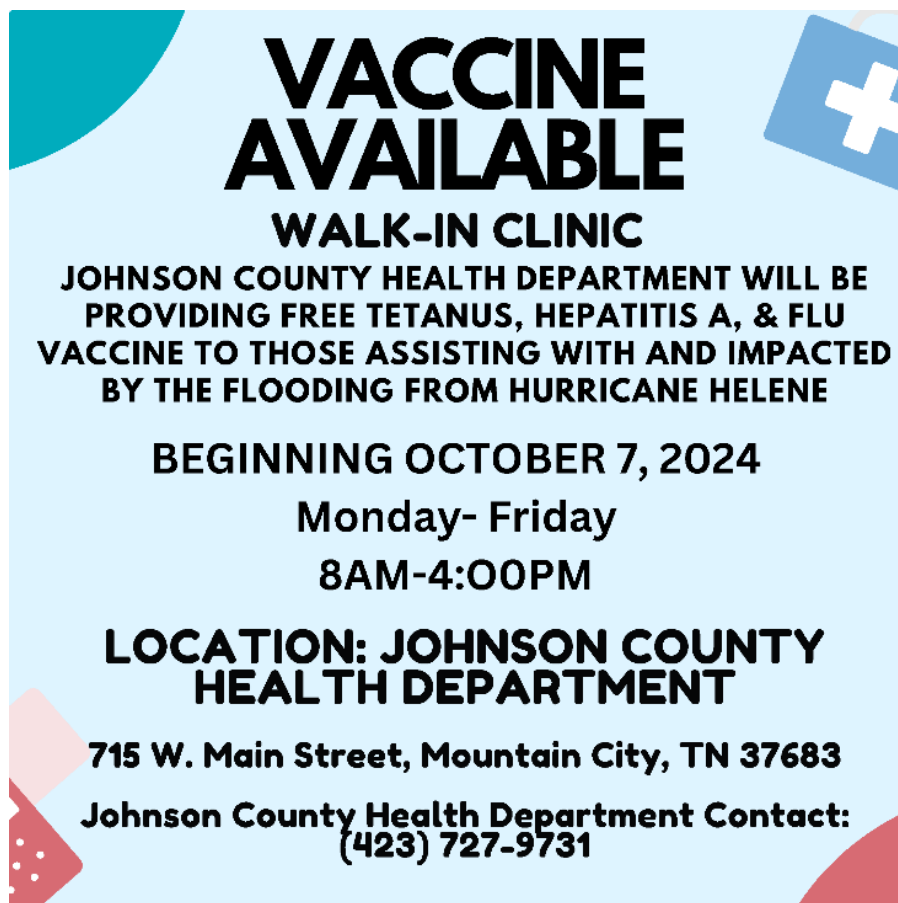
**NEW HOURS:**  
Monday-Saturday  
10:00am-6:30pm  
Closed on Sundays

Food, water, and blankets will be available outside of our facility 24/7 for easy pickup. Supplies will be available in the ZRC.

**Trade**

**State Line Resource Station and Rural Distribution Center**  
LOCATION: ZRC Skate  
(next to Sharpie's)  
11878 Hwy 421

**NEW HOURS:**  
Monday, Tuesday, Thursday, Friday & Saturdays  
10:00am-6:00pm  
Closed on Wednesdays and Sundays



**VACCINE AVAILABLE**

**WALK-IN CLINIC**

**JOHNSON COUNTY HEALTH DEPARTMENT WILL BE PROVIDING FREE TETANUS, HEPATITIS A, & FLU VACCINE TO THOSE ASSISTING WITH AND IMPACTED BY THE FLOODING FROM HURRICANE HELENE**

**BEGINNING OCTOBER 7, 2024**

**Monday- Friday**

**8AM-4:00PM**

**LOCATION: JOHNSON COUNTY HEALTH DEPARTMENT**

**715 W. Main Street, Mountain City, TN 37683**

**Johnson County Health Department Contact:**  
**(423) 727-9731**

The poster features a light blue background with decorative teal and red geometric shapes in the corners. A white cross icon is positioned in the top right corner.



**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.*



*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](http://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](mailto:Office.Mayor@JohnsonCountyTN.gov)

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



## UPDATE FROM JOHNSON COUNTY SCHOOLS:

Johnson County Schools are scheduled to resume scheduled on Wednesday, November 6.

Johnson County Schools has partnered with ENGAGE TN, a free program offered by the state to boost student engagement. This program is completely free and optional. Schools may refer students to the program, but if you would like your student to be involved without a school referral, please notify us through email at [eosborne@jocoed.net](mailto:eosborne@jocoed.net) or by phone at 423-727-2640. Get more information here:

<https://tinyurl.com/JoCo-EngageTN>



# Thank You!

to everyone who has given of their time  
& treasure to help our communities recover!



**LOCAL NEEDS:**

Volunteer leaders in the following communities have requested help in acquiring the items listed. Please note that requests can change daily as they assess what inventory they have on-hand and what is needed. 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.**

**TRADE**

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

**NEW HOURS:**

Monday, Tuesday, Thursday, Friday & Saturdays  
10:00am-6:00pm

Closed on Wednesdays and Sundays

**DONATIONS CAN BE DROP-SHIPPED TO:**

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

**CURRENT NEEDS**

Updated 10/25/24

**\*\*WE NEED FINANCIAL DONATIONS TO HELP PEOPLE CLEAN AND REBUILD\*\***

**Priority Items:**

- |                           |                   |
|---------------------------|-------------------|
| Mr. Buddy Heaters         | Space Heaters     |
| Green Canisters Propane   | Seasoned Firewood |
| Carbon Monoxide Detectors | Chainsaws         |

**Monetary Donations**

**Other Needs:**

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>• Chainsaw oil</li> <li>• Chainsaw files</li> <li>• 18" chainsaw blades</li> <li>• 18"+20" chainsaw chains</li> <li>• 18" + 20" Chainsaw bars</li> <li>• C, AAA &amp; 9V batteries</li> <li>• Any kind of camp lighting</li> <li>• Kerosene</li> <li>• Lighters</li> <li>• 2 cycle oil</li> <li>• Camp Fuel/White Gas</li> <li>• Wheel barrels</li> <li>• Camp stoves</li> <li>• Bungee Cords</li> <li>• SMALL generators (easy to carry)</li> <li>• Contractor bags</li> <li>• Shovels</li> <li>• Rakes</li> <li>• Yard tools</li> <li>• Empty-spray bottles</li> <li>• Push brooms</li> <li>• DampRid</li> <li>• Scrub brushes &amp; sponges</li> <li>• Sponge mops</li> <li>• Tyvex Suits</li> </ul> | <ul style="list-style-type: none"> <li>• Canned Soup</li> <li>• Boxed Cereal</li> <li>• Shelf-stable milk</li> <li>• Beef jerky</li> <li>• Canned meat and ready to eat meals</li> <li>• Dry Shampoo</li> <li>• Coffee in bulk</li> <li>• Cat litter</li> <li>• Dry cat food</li> <li>• Dry dog food</li> <li>• Metamucil or other fiber</li> <li>• Negative-temp sleeping bags</li> <li>• Baking soda</li> <li>• Peroxide</li> <li>• Vinegar</li> <li>• Dawn dish soap</li> <li>• Laundry detergent               <ul style="list-style-type: none"> <li>▪ pods or powder</li> </ul> </li> <li>• Diapers (newborn, size 7, size 8)</li> <li>• Cold and flu medication</li> <li>• Razors and shaving cream</li> <li>• Pre natal vitamins</li> </ul> |
|--|---|

\*Please only bring the items listed.\*

Items can be delivered to the ZRC WAREHOUSE 11878 US-421 10am-6pm Closed Sunday & Wednesday

**BUTLER**

Distribution Center: BUTLER DEPOT AT WATAUGA LAKE | 114 PIERCETOWN ROAD

Follow [Butler Depot at Watauga Lake](#) on Facebook

**NOTE: There is a need for oil based or electric heaters. Those can be dropped off or shipped to: Butler Depot at Watauga Lake – 114 Piercetown Road – Butler, TN 37640**

**Please call Butler Depot before bringing items to confirm what is needed: 423-768-3333**

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# Tennessee CAREs

Community Assistance for Recovery Employment

## Help Rebuild Your Community, Earn While You Support.

Join the Effort at **\$25 per hour!**

The recent impact of Hurricane Helene has been devastating, but together, we can rebuild. Many in our community face uncertainty as businesses and families recover, and we understand that every bit of income helps. That's why we're offering part-time, temporary jobs that provide a safety net and allow you to support your community's recovery efforts.

### Who Are We Looking For?

- Local residents who want to help in the recovery efforts.
- No specialized skills needed—just lend a hand in your community.

### Job Details:

- \$25 per hour for part-time, temporary positions.
- Flexible schedules to fit around your existing commitments.
- Working to remove storm debris from public areas in your community.

### Why Join?

- Earn extra income while waiting for your regular job to reopen.
- Make a real difference in your own community's recovery.

### How to Apply:

- Scan the QR code above for the county where you live or call during business hours to start the application process.

Residents in the following counties call:

**423-928-0224**

Carter County  
Greene County  
Hawkins County  
Johnson County  
Sullivan County  
Unicoi County  
Washington County



Residents in the following counties call:

**865-286-6384**

Claiborne County  
Cocke County  
Grainger County  
Hamblen County  
Jefferson County  
Sevier County



## 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 INFORMATION:**

### **Applying for Assistance:**

To be eligible for FEMA assistance, survivors must apply with FEMA. There are four ways to do this:

- Call 1-800-621-3362**
- Register online at [disasterassistance.gov](https://disasterassistance.gov)**
- Download the FEMA app.**

When available, register in person with a Disaster Survivor Assistance team member or at a Disaster Resource Center co-located with a state Multi Area Resource Center.

We encourage survivors to also contact their insurance agent to begin the insurance claims process. Some FEMA assistance will be determined by insurance to avoid a duplication of benefits.

### **Serious Needs Assistance:**

This is a one-time payment of \$750 per household and is money to help pay for immediate needs like food, first aid, infant supplies, personal hygiene items or fuel for transportation. This may be the first grant survivors may see. Applicants do not need to provide receipts, and they do not pay this money back; it is a grant.

### **Clean and Sanitize:**

This is a one-time payment of \$300 to help pay for minor damages to clean, sanitize and make a home safe to live in. This is available for eligible homeowners or renters who can still live in their homes. Applicants should save receipts for supplies, materials or paid help.

### **Housing Inspections:**

Once registered, a homeowner will be contacted by a FEMA Housing Inspector to schedule an appointment to inspect the damaged home. The inspector will call or text the applicant to make an appointment to meet at the home. They will already have the applicant's FEMA application number. They will leave messages and/or texts at the phone number listed on the FEMA application. These communications may come from unfamiliar phone numbers, and it is important that applicants respond so their application can be processed.

Inspectors carry photo identification and will show it to the applicant. For security reasons, federal identification may not be photographed. Inspectors will never ask for, or accept, money. Their service is free. Inspectors do not make decisions on eligibility for assistance. Information gathered during the inspection is among the criteria FEMA uses to determine if applicants are eligible for federal assistance.

*The inspector will consider:*

- The structural soundness of the home, both inside and outside.
- Whether the electrical, gas, heat, plumbing and sewer/septic systems are all in working order.
- Whether the home is safe to live in and can be entered and exited safely.

A typical home inspection can take up to 45 minutes to complete but may be shorter especially if damage is obvious. If you have questions about the status of your application, you can call the FEMA Helpline at 800-621-3362.

**Displacement Assistance:**

If a resident's home is unlivable there is a displacement assistance program that can help cover those costs. Once authorized, assistance is automatically provided for 14 days and can be extended if needed. To extend, the applicant should call the FEMA Helpline at 800-621-3362. For your area, the 14-day grant for displacement assistance is \$1,666 and is available to both homeowners and renters.

These are the first grants that survivors may see.

**Additional Programs:**

There are additional programs that may help survivors recover including the **Housing Assistance Program** which may help with Home Repair or Rental Assistance and the **Individual and Household Program** that provides financial assistance and direct services to eligible individuals and households who have uninsured or underinsured necessary expenses or serious unmet needs.

**FREE  
PRIVATE WELL WATER TESTS  
AVAILABLE NOW**



**To promote healthy and safe wells, the Tennessee Department of Health encourages private well owners to test water for potential contaminants, including coliform bacteria.**

- Free well water test kits are available for pickup from Multi-Agency Resource Centers or Health Departments in counties without a Multi-Agency Resource Center.
- After a flood it's important to inspect, flush, disinfect, and test your well before using or consuming the water.
- No level of coliform bacteria is considered safe for drinking water.

# Understanding FEMA's Eligibility Decision

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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](https://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](https://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](https://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](https://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](https://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](mailto: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](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

# # #

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Learn more at [fema.gov/helene/tennessee](https://www.fema.gov/helene/tennessee)

# Displacement Assistance for Tennesseans Who Need Immediate Housing

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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://DisasterAssistance.gov)
- 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://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](https://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](https://tn.gov/tema) or [fema.gov/disaster/4832](https://fema.gov/disaster/4832). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).

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# Guide to Replacing Lost Documents

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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.tn.gov/vital-records).

**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.tn.gov/replacing-a-lost-license). 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](https://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](https://twitter.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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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](mailto: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](https://www.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](https://www.fema.gov/drc).

Learn more at [fema.gov/disaster/4832](https://www.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](https://tn.gov/tema) or [fema.gov/disaster/4832](https://fema.gov/disaster/4832). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).

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# Serious Needs Assistance

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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**.

### **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://DisasterAssistance.gov)

Learn more at [fema.gov/disaster/4832](https://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](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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



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Oct. 25, 2024

DR-4832-TN NR-013

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FEMA News Desk: 770-220-5292 | [FEMA-TN-Helene-NewsDesk@fema.dhs.gov](mailto: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](https://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](https://tn.gov/tema) or [fema.gov/helene/tennessee](https://fema.gov/helene/tennessee). Follow [@FEMARegion4](https://twitter.com/FEMARegion4) on X or follow FEMA on social media at: [FEMA Blog](https://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/UC...). Also, follow Administrator Deanne Criswell on X [@FEMA\\_Deanne](https://twitter.com/FEMA_Deanne).

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# Privately Owned Roads and Bridges

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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://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://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](https://sba.gov/disaster), call **800-659-2955** (dial 711 to access telecommunications relay services) or email [DisasterCustomerService@sba.gov](mailto: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](#)).

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# Damaged Wells and Septic Systems

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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).

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# FEMA

# Helpful Tips to Appeal a FEMA Decision

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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:

- 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](https://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](https://tn.gov/tema) or [fema.gov/helene/tennessee](https://fema.gov/helene/tennessee). Follow FEMA on X at [x.com/FEMARegion4](https://x.com/FEMARegion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).

# # #

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



TEMA



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](mailto: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](https://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](https://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](https://tn.gov/tema) or [fema.gov/helene/tennessee](https://fema.gov/helene/tennessee). Follow FEMA on X at [x.com/FEMARegion4](https://x.com/FEMARegion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).

###

*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](https://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 Coker 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](https://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**



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, 2024 and continuing**

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](mailto: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.

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



FEMA



## 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**



# YOUR VOTE COUNTS.

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## EARLY VOTING SCHEDULE

Wednesday, October 16 -  
Thursday, October 31, 2024



### **NATIONAL GUARD ARMORY**

1923 S Shady Street

Mountain City, TN

Monday- 8:00am-6:00pm

Tuesday-Friday 8:00am-5:00pm

Saturday 8:00am-12:00pm

