



Updated: December 20, 2024

HURRICANE DISASTER RELIEF BULLETIN

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



HURRICANE HELENE
HOME REBUILD
PROJECT



JOHNSON COUNTY TN



First Christian Church is partnering with local government officials and non-profit organizations to support disaster relief for the citizens of Johnson County. If your home was damaged by the Hurricane, [please complete this form](#) or call 423-727-8151 to be considered for repair services.

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:

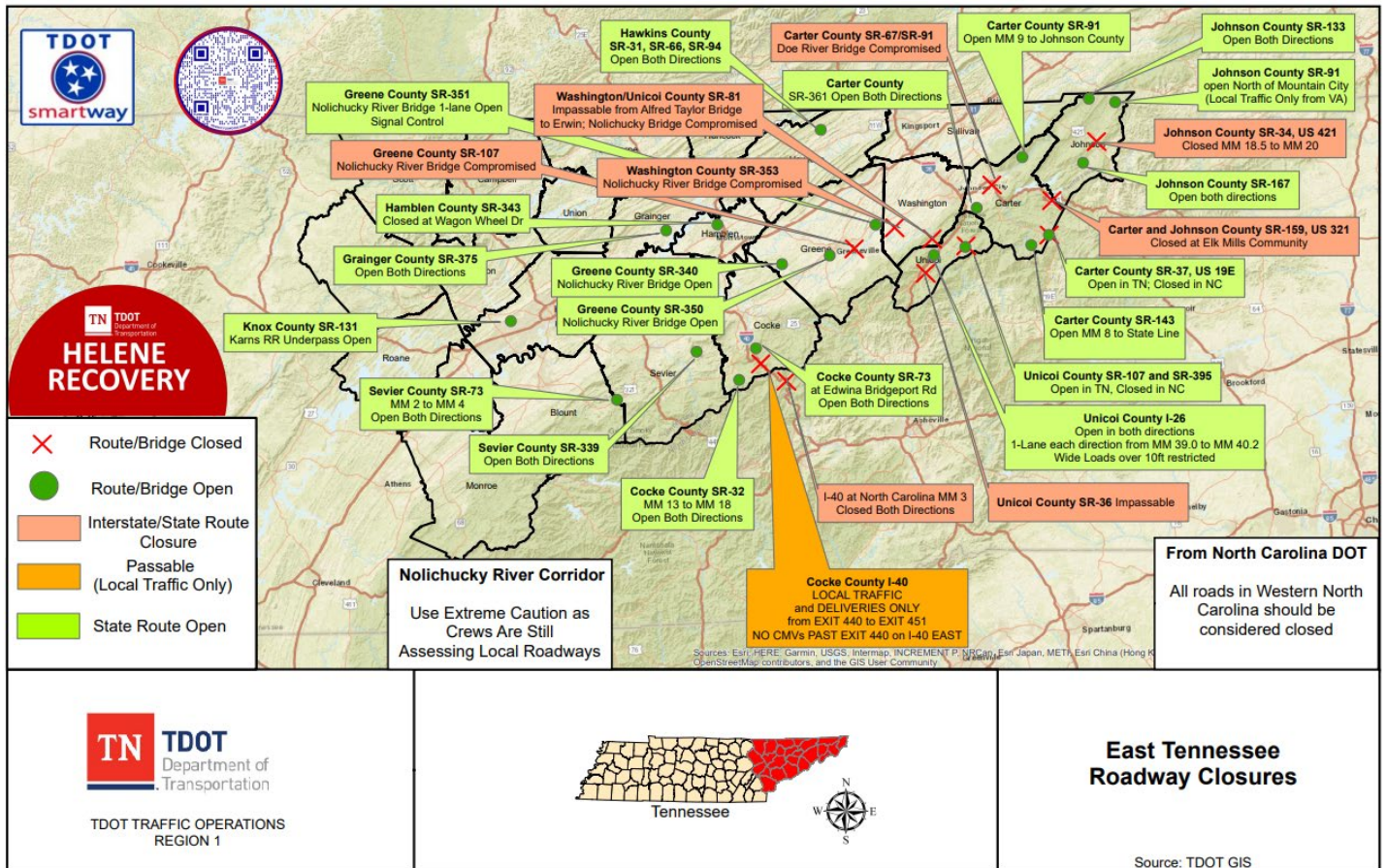
- Apply for assistance. You may also Apply for FEMA Assistance online or Apply/Check your status by phone 1-800-621-3362.
- Learn more about disaster assistance programs.
- Learn the status of your FEMA application.
- Understand any letters you get from FEMA.
- Find housing and rental assistance information.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



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 - NOW OPEN!**
- 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

FOLLOW THIS LINK FOR UPDATES: <https://tinyurl.com/TN-Roadway-Closure-Map>





DEBRIS REMOVAL INFORMATION

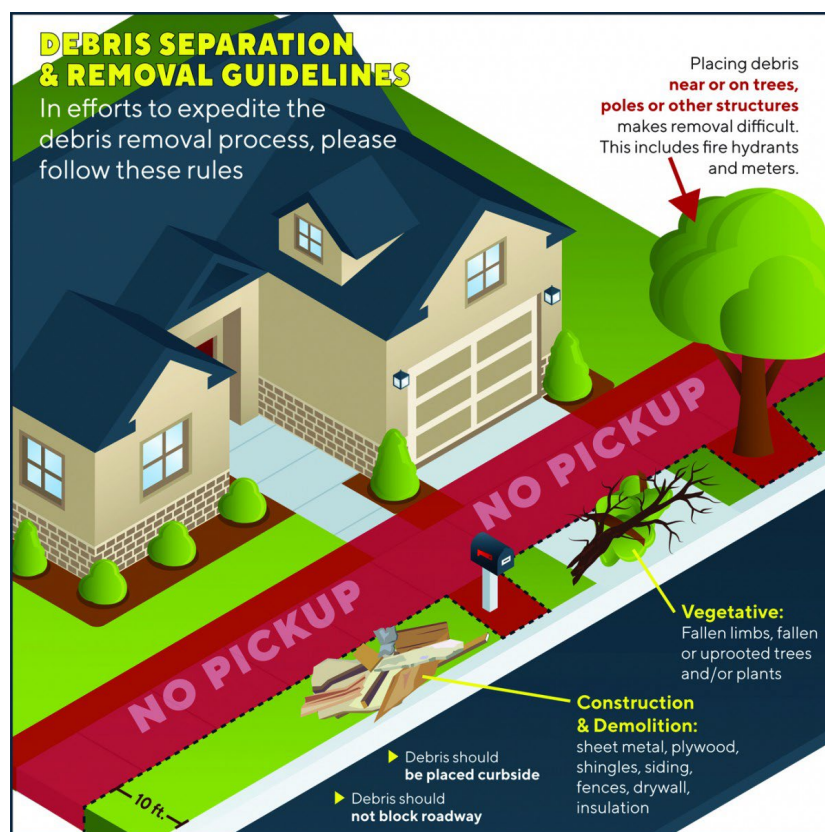
Johnson County is working with TDOT, who has begun debris removal in the county. Please note, a list of county roads has been identified by the Johnson County Highway Department for debris removal services. To confirm that your road is on the master list, you may call 423-727-7851.

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

Reports from the Army Corps of Engineers estimate that the county has approximately 8,000 dump truck loads of debris to be removed in Johnson County. This process is going to take several months and your patience is appreciated.

- Please place vegetation debris at the right-of-way of your property as crews are not permitted to access private property. Do NOT put debris in bags.
- If you have other household or property debris, this MUST be placed in a separate pile.
- Absolutely NO private or commercial dumping at the burn pit will be permitted.

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



DIRECTORY OF RESOURCES IN JOHNSON COUNTY

- **Hometown Donation & Distribution Center**
located in the Old Fred's | 100 Pioneer Village Mountain City, TN 37683
 - Monday-Friday 10:00am-3:00pm For those impacted by disaster. Please bring your ID. (Opening day now Dec. 7th)
 - Providing the following when available: Heaters, Clothing, Coats, Shoes/Boots, Paper Goods, Cleaning Supplies, Hygiene Items, Kitchen and Other household keeping things. Think of Housewarming type things. They are helping people get set back up to keep a house and kitchen.
- **First Free Will Baptist Church | Distribution Center**
319 Hemlock Street Mountain City, TN 37683 |
 - Located downstairs of the Fellowship Hall
 - Monday Wednesday and Friday 10am-3pm | 423-727-6267
 - Food, Household Supplies, diapers, wipes, formula,
- **Helping Others of Johnson County | Soup Kitchen and Low-Cost Store**
1017 W Main Street Mountain City, TN 37683 | 423-460-1095
 - Monday-Friday 10:00am-4:00pm Saturday - 10:00am-2:00pm
 - Household Goods, clothing, some furniture, baby needs, etc.
- **Roan Creek Baptist Church** | David Hankal | 423-727-7061
 - 639 Lumpkin Branch Rd. Mountain City, TN 37683
 - Contactus@roancreekbaptist.com
 - Offering Supplies, heaters and chain saw crews.
 - Call church for assistance.
- **Calvary Baptist Church Life Ctr**
1354 Cold Springs Rd Mountain City, TN 37683 | 423-895-2019
 - Please contact the church if you need assistance.

- **Johnson County Senior Center | Meal delivery for homebound Seniors**

128 College Street Mountain City, TN 37683 | 423-727-8883

- Monday-Friday 9:00am-4:00pm 423-727-8883
 - Water, food, hygiene and cleaning supplies.

- **Johnson County Equine and Agricultural Association**

Helping farmers and equine producers.

- Hay, fencing, and gift cards to local feed stores.
- Contact Karla Jo Arnold at 423-291-2075 or Celena Moore

- **State Line Resource Station and Rural Distribution Center**

LOCATION: ZRC Skate (next to Sharpie's) 11878 Hwy 421 Trade, TN 37691

- NEW HOURS: Distribution/Pick-up Days Tuesday 11:00am-6:00pm
- NEW! To drop off donations of supplies and resources, please use this form: <https://tinyurl.com/StateLine-Supply-Donation-Form>
Resource Website: linktr.ee/statelineresourcestation

- **Local Gathering | Church Focusing on Rebuilding and Sustaining**

1923 Hwy 421 N Mountain City, TN 37683

Scan the QR code to contact them through FB messenger :



- Working on rebuilding and repairing.
- They also have a firewood ministry.
- They have limited supplies until they are gone but are not currently offering regular hours at the church.

- **Pregnancy Support Center of Johnson County** | Fran Hampton,
Director. Current Location: 2043 Forge Road Mountain City, TN 37683
 - We provide diapers, wipers, baby equipment, baby food, formula, and clothing size preemie through 7/8.
 - We also wish to help families from the time they find out they are expecting until the child's 6th birthday.
 - We provide educational, emotional and spiritual resources to help our families succeed and have happy, healthy lives.

- **Freedom Connections** Hurricane Relief and Community Outreach
753 Oakridge Farm Hwy Mooresville, NC 28115 | 704-765-0652
 - www.freedomconnections.net/give or TEXT "GIVE" or (855)912-8975. Email: freedomconnectionsFCC@gmail.com

- **SMILE Foster Closet** | Cindy Cantrell
1813 Buckingham Ct. Kingsport, TN 37660 | 423-963-3910
 - We serve families at risk, kinship families and foster families. We also have CarePortal which can provide resources to those affected by the Helene. It connects to needs to the resources in the church and community.
 - Provide a connection tool from those in need to those with resources.
 - Rachel Lawson | 423-963-4310 | rachel@smilefostercloset.org

- **YWCA of Bristol** | Kayla Csanady | 423-968-9444 | kcsanady@ywcatnva.org
 - Our organization seeks to empower women and eliminate racism. We have various programs to support women, children, and families.
 - We can help with a variety of things depending on individual needs.

- ***Away in a Manger*** (501-c3 pending) Rising Light Relief, TN Medical Reserve Corps|
 - Syndi Allgood | PO Box 373 Butler, TN 37640 | 424-773-2279
 - Mission: Away in the Manger’s mission is to help elderly, disabled, and those facing economic hardship retain pet ownership by providing transportation services, pet food, shelter, and basic care. Currently, we are focused on supporting pet owners recovering from Helene, particularly those in temporary housing.

PLEASE NOTE:

If your church or organization is not listed, please feel free to email us your information at the County Mayor’s office at office.mayor@johnsoncountyttn.gov or to Ashley McElyea ashmctn@gmail.com 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 week. Outdated listings and information will be removed so we aren’t sending residents to closed distribution centers in the county.

Thank you!

RESOURCES FOR MISSION TEAMS:

- **Appalachian Folk School** | Warren Doyle | PO BOX 93, 3142 Divide Rd. Mountain City, TN 37683 | 423-341-1843 | www.warrendoyle.com
 - Seasonal Open Space for Lodging Options, Capacity of 135.
 - Not for public use only for Youth Work Camps and Alternative Spring Break groups.
- **Johnson County High/Middle School** has a laundry facility in the old fieldhouse.
 - Austin Atwood 423-742-2870 or Stephen Long 423-727-2620
 - Possible to use showers too if when no ballgames are being played and no school is in session.
- **First United Methodist Church | John Crabtree** | 423-494-4045
 - 128 N. Church Street Mountain City, TN 37683
 - It has shower trailer for mission teams located at the church.
- **Holston Conference | The United Methodist Church**
Dave Henderson | Disaster Response Coordinator | 865-333-9003
 - PO BOX 850 Alcoa, TN 37701
- **Matthew Lewis | Johnson County Property Assessor** | 423-727-7692
 - At the meeting on Tuesday November 26th there were 879 damaged structures reported. Hoping for an update on this number today.
- **Michael Sumner | Operations Officer** | 423-727-2507
 - JoCo. Emergency Management and JoCo. Sheriff's Office.
 - 216 Honeysuckle St. Mountain City, TN 37683
 - NON-EMERGENCY SHERIFF'S office: 423-727-7761

NON-PROFITS WORKING TO REBUILD HOMES:

- **Eastern 8** | Brad Parker | 423-383-1240
 - Email: Bparker@e8cdc.org
 - www.e8cdc.org/disaster/home/repairs
 - Applicants must provide: Proof of Ownership (Deed), Proof of Income; Documents (Pay Stubs, Tax Returns, etc.), FEMA Assistance Letter, Insurance Claim Proof. Other things may be needed that are not mentioned here.
- **Samaritans Purse** is launching a **Rebuild Program**.
 - NOW Taking applications to rebuild homes free of charge. Homeowners from the following counties can call (828) 588-4663 or email: USDisasterRecovery@samaritan.org to get started with the process.
 - Locations in North Carolina: Ashe County, Avery County, Buncombe County, Madison County, Mitchell County, Yancey County, Watauga County
 - Locations in TN: Johnson County
 - *Please let everyone know that they are offering....MFG home replacements/Repairs to stick built homes/New home construction/Furniture assistance and Church Grants.*
- **Wine to Water** | Kayla Snyder | Team Lead | www.wtw.org
kaylaann92887@gmail.com | 828-355-9655
 - Boone, NC
 - They are assisting with placement of Amish tiny homes and Campers.

- **First Christian Church | Home Rebuild Project**
401 W. Main Street. Mountain City, TN 37683
 - Contact Dwayne at 423-727-9151 or complete an online application for repairs on your home. Must be owner occupied and not a rental property to qualify.

<p>First Christian Church Home Rebuild Project</p>	<p>FCC Rebuild Application Form</p> 	<p>First Christian Church Home Rebuild Project</p> <p>Restoring Johnson County One House at a time.</p>	<p>FCC Rebuild Volunteer Form</p>  <p>www.fccmctnvolunteer.com</p>
<p>DWAYNE DICKSON fccmctn@gmail.com</p>	<p>423-727-9151</p>	<p>DWAYNE DICKSON</p>	<p>423-727-9151</p>

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



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



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 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. **CLOSED WEEK OF CHRISTMAS AND WILL REOPEN ON JANUARY 2, 2025 FROM 10:00AM UNTIL 2:00PM.**



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

TRADE

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

INSTRUCTIONS FOR DONATIONS:

To drop off donations of supplies and resources, please use this form: <https://tinyurl.com/StateLine-Supply-DonationForm>

Resource Website:
linktr.ee/statelineresourcestation

NEW HOURS:

Distribution/Pick-up on Tuesdays & Saturdays from 11:00am until 6:00pm

DONATIONS CAN BE DROP-SHIPPED TO:

Distribution Center Location:
ZR Warehouse (near Sharpies)
11878 US-421
Trade, TN 37691
828-832-6580 – Texting first is preferred.



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

VOLUNTEERS NEEDED!

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.

Disaster Field Operations Center East

Release Date: Dec. 2, 2024

Contact: Mark Ihenacho (404) 331-0333

Mark.Ihenacho@sba.gov

Release Number: 25-177, TN 20718/20719

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Deadline for Helene Relief Nears: Last Chance to Apply for an SBA Physical Damage Loan

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) is reminding businesses, private nonprofit organizations, homeowners and renters in Tennessee affected by Tropical Storm Helene that occurred Sept. 26-30, to apply for [physical damage](#) disaster loans by the Jan. 7 deadline.

The disaster declaration covers Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington counties, which are eligible for both physical damage 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 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.

Those affected by the disaster should not wait to settle with their insurance company before applying for a disaster loan. If a survivor does not know how much of their loss will be covered by insurance or other sources, SBA can make a low-interest disaster loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay the loan.

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 Oct. 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 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**.

###

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.

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

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](https://www.fema.gov/helene/tennessee)

documents and provide updates on their application status. You can apply at 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 or fema.gov/helene/tennessee. 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.



**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.



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.

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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).

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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.



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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

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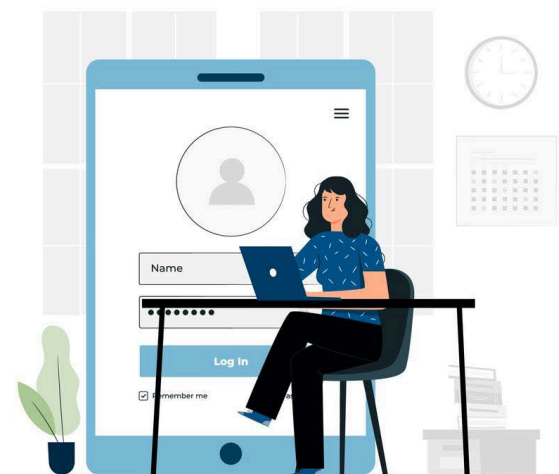
FEMA's mission is helping people before, during and after disasters.

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).

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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.

#

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



JOIN US FOR



CHRISTMAS



DISTRIBUTION

**FOR ALL CHILDREN AGES
NEWBORN THROUGH 17 YRS
IN JOHNSON COUNTY, TN**



**SATURDAY, DECEMBER 21, 2024
JOHNSON COUNTY HIGH SCHOOL
9:00 AM - 3:00 PM**



SPONSORED BY:

**Disaster and Victim Services
Alabama Association of Rescue Squads
First Christian Church, Mtn City, TN**

**PROOF OF
RESIDENCY IN
JOHNSON COUNTY, TN
REQUIRED**

Fruit and candy bags will also available

A CHRISTMAS CELEBRATION



Children and their families are invited to our FREE annual event to celebrate Christmas!



A Toy for each Child Present
Coats, Hats & Gloves for the Family
A Special Gift for Teens
Visit with Santa!

SATURDAY **21** DROP-IN
DEC 12:00 - 2:00 PM

THE CREWETTE BUILDING
203 VANDILLA ST. | MOUNTAIN CITY, TN

Old Mill Ministries
An Outreach of Freedom Connections
www.freedomconnections.net

**TOYS, BICYCLES, HYGIENE
ITEMS, CANDY/FRUIT
BAGS, COMMUNITY
SUPPORT**



FREE TOYS AND TURKEYS

SUNDAY, DEC. 22
2:30 - 4:30

Trade United Methodist Church
11207 Hwy. 421 S
Trade, TN

While Supplies Last

Please bring proof of each child in household
and a tote or trash bag to take toys home.

TURKEYS FC/FS UNLESS RESERVED.
EMAIL REVCRA@GMAIL.COM
TO RESERVE YOURS