

ROAD CLOSURES:

SR 421 south towards North Carolina remains closed. The road is not open to public use yet. Updates will be posted on JohnsonCountyTN.gov, our Facebook page and shared with the media and community leaders.

SR 91 towards Damascus remains closed.

Roan Creek Rd/167 from Lakeview Dr. to Shaw Ward Rd. remains closed.

County roads are passable, but you must be cautious. We have a lot of outside agencies and volunteers in the county. Please drive carefully as there are numerous crews out working on the roads.

ANNOUNCEMENTS:

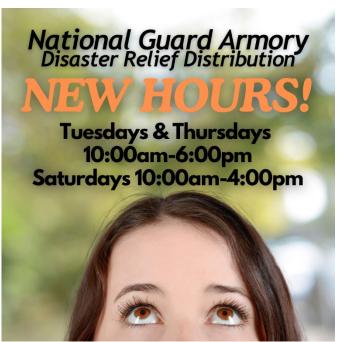
U.S. Senator Marsha Blackburn Office Hours

Each Tuesday until further notice. 9:00am-12:00pm Johnson County Courthouse

Office Hours Representative Diana Harshbarger Office Hours Monday-Friday until further notice.

9:00am-5:00pm Johnson County Courthouse





ANNOUNCEMENTS - CONTINUED:

DEBRIS REMOVAL

The National Guard has assigned personnel and equipment to aid the county in the removal of debris. They are working in conjunction with the Highway Department to coordinate these efforts and want to make everyone aware of the process.

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

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

- At this time, they will ONLY be removing debris that includes vegetation.
- Please place this debris at the right-of-way of your property as they are not permitted to access private property.
- If you have other household or property debris, this MUST be placed in a separate pile.
- They 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 under direction of the National Guard.

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

RED CROSS SHELTER CLOSED

We have confirmed that the Red Cross Emergency Shelter at First Christian Church closed on 10/12 FCC needs propane heaters & propane! First Christian Church is still providing resources and supplies each day from 10:00am - 4:00pm and lunch each day from 12:00-2:00pm.

Call 423-727-9151 if you need assistance.

Crisis Clean-up Hotline for survivors (no charge)

Call (844) 965-1386

Help finding loved ones or wellness checks

800-TBI-FIND

TDEC NOTICE: 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.

Get up-to-date information: https://www.tn.gov/tema/updates/hurricanehelene.html

RESOURCES FOR YOU & YOUR FAMILY:

WHAT IS AVAILABLE	WHERE	LOCATION	WHEN
Supplies, non-perishable food items & Cold Weather items (blankets, clothing)	Butler	Butler Depot at Watauga Lake 114 Piercetown Road	NEW HOURS Tuesday, Thursday and Saturday 11:00am-5:00pm
Hot meals, personal hygiene, resources & cleaning supplies.	Butler	Watauga Lake Mercantile 1535 Dry Hill Road Butler	Monday – Sunday 11:00am-5:00pm
Food & Supplies	Mountain City	National Guard Armory 1923 S. Shady Street	NEW HOURS W/O 10/14 Tuesday & Thursday 10:00am-6:00pm Saturday 10:00am-4:00pm
Supplies & Resources	Mountain City	Mountain City Elementary 301 Donnelly Street	Monday-Wednesday 2:00-6:00pm Call 727-2640 for help
Showers	Mountain City	Johnson County High School 290 Fairground Hill	Monday-Wednesday 9:00am-3:00pm
Loads of Laundry		Old Field House	Monday-Friday 8:00am-8:00pm
Lunch, food, and supplies.	Mountain City	First Christian Church 401 West Main Street	Monday-Sunday Pantry Open: 10:00am-4:00pm Lunch: 12:00pm-2:00pm
Resources & Supplies Downstairs Fellowship Hall Downstairs	Mountain City	First Free Will Baptist Church 319 Hemlock Street	Wednesday, October 16 9:00am-3:00pm
Supplies, toiletries, hygiene products, baby food, canned foods +	Mountain City	Mountain City Church of Christ 512 S Church Street	Monday-Friday 9:00am-4:00pm 423-727-7175
Showers, laundry, supplies (No meals will be served) Anyone with special need can call 423-946-0798	Mountain City	Pleasant Grove Church 3385 Roan Creek Road	Monday – Friday 3:00-7:00pm
Soup Kitchen & Supplies Soup Kitchen open daily 10:00am-2:00pm	Mountain City	Helping Others of Johnson Co. 1017 W Main Street 423-460-1095	Monday-Friday 10:00am-4:00pm Saturday 10:00am-2:00pm
Please contact the church if you need assistance.	Mountain City	Calvary Baptist Church Life Ctr 1354 Cold Springs Rd	Phone: 423-895-2019
Diapers, wipes, formula, baby clothes, maternity clothes, cleaning supplies or personal hygiene items	Mountain City	Pregnancy Support Center Email for help: Pscjc70@gmail.com	READ SPECIAL UPDATE BELOW

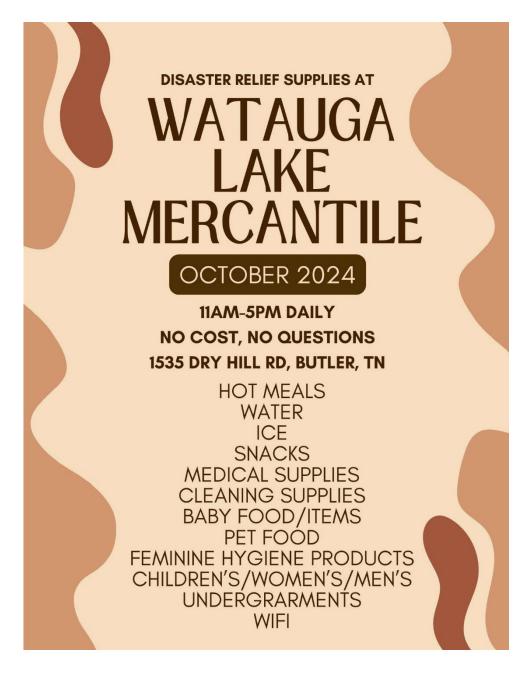
Meal delivery for homebound Senior citizens: 423-727-8883	Mountain City	Johnson County Senior Center 128 College Street	Monday-Friday Center fully reopens on Wednesday, October 9
Free, high-speed internet	Mountain City	MC/JC Community Center 128 College Street	Monday-Friday
Free WiFi charge cell phone	Mountain City	Johnson County Center for the Arts 129 West Main Street	Monday-Saturday Normal business hours
Free wi-fi, charge phones	Mountain City	Johnson County Welcome Center 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)	Mountain City	Doe Valley VFD 283 Slabtown Road	Monday-Friday 10:00am-6:00pm Supplies may vary.
Free Wi-Fi & PCs available or bring your own device	Mountain City	Johnson County Library 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 & shower trailer	Trade	Evergreen Baptist Church 8805 Highway 421 S	Call for hours: 423-727-9452
Grab-and-Go: 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



SPECIAL UPDATE FROM PREGNANCY SUPPORT GROUP

Pregnancy Support Center officially open by appointment only beginning tomorrow, Monday October 14th, 2024. Appointments are available Monday, Tuesday, Wednesday and Fridays from 10-4. Thursday evenings from 4-8 pm. New location is 2043 Forge Road, MC. Our telephone number is 423-727-8600. Look for signs.

Nelson's Chapel Baptist Church (2043 Forge Road in Children's sanctuary) has items for distribution beginning Tuesday, Oct 15th from 10-2 on Tuesday, Wednesday and Fridays. Please stay in your car and we will come see what you need and bring your items out to your car. Please be careful as pavement at the end of our children's sanctuary did have some buckling. You may also call the Pregnancy Support Center at 423-727-8600 with questions.





HOW TO DONATE MONETARILY TO HELP JOHNSON COUNTY FAMILIES:

The following Johnson County charities are recognized 501(c)(3) organizations 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.

Mometown Service Coalition − designate disaster relief assistance - HometownService.org

EIN# 85-2772602 − Amazon Wish List: https://a.co/9H7RU8g − HSC, PO Box 331, Mountain City TN 37683

Butler Community Relief Fundraiser – Give to <u>Butler Relief Fund</u> or take your donation to Farmers State Bank tell them it's for the Butler Ruritan Community Relief Account or see any Ruritan member.

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



UPDATE FROM JOHNSON COUNTY SCHOOLS:

Updated hours for resources offered week of October 14 due to Fall Break

MCE will be the only school open next week distributing resources to the public and there will be a change in hours. We will be open Monday, Tuesday, and Wednesday from 2:00-6:00pm. If someone needs something and is unable to get to MCE, please call 727-2640 and we will get it to you.

Showers will be open at the Johnson County High School from 9:00-3:00pm on Monday, Tuesday, and Wednesday.

Our Loads of Laundry Center at the old field house will be open from 8:00am-8:00pm, Monday through Friday.

We will also stop accepting deliveries after October 11 so that we can distribute the items we have and begin to get our schools ready to welcome back students soon.

We are so grateful for the overwhelming support from everyone. We continue to keep our community in our thoughts. Please let us know if we can help in any way!

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 or by phone at 423-727-2640. Get more information here: https://tinyurl.com/JoCo-EngageTN

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

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

Items can be delivered to the **Updated 10/15/24** ZRC WAREHOUSE · Mops (all sizes) 11878 US-421 18 inch chainsaw blades Mr.Buddy • 18" + 20" Chainsaw Heaters 10am-6pm chains Chapstick Closed Sunday • 18" + 20" Chainsaw bars SMALL Flashlights & Wednesday generators (easy Head lamps to carry) Any kind of camp lighting Bungee cords Kerosene Contractor bags · 2 cycle oil Shovels Wheel barrels Rakes Camp stoves Yard tools Green propane canisters Empty-spray Smaller sizes -Baking bottles soda, peroxide, cleaning Push brooms vinegar & laundry detergent (pods or small • Gerber-toddler meals bottles) Boxed Cereal DampRid • Scrub brushes & Sponges • Shelf-stable milk Beef jerky Canned meat and ready

*Please only bring

the items listed.*

Hats

Gloves

Down jackets

Negative-temp

sleeping bags

Current Donation Needs (Shared from State Line Resource's Facebook Page):

• We do not have space for used clothing at this time. We do have a need for new, cold weather/winter camping gear.

to eat meals

Dry Shampoo

Coffee in bulk

D batteries

- ZReminder that we are closed on Sundays and Wednesday. Otherwise, open 10-6.
- Please do not bring other items unless we've confirmed the items with you directly.
- We are NOT accepting water or used clothing at this time. We simply do not have the resources to sort, store, or distribute.
- Wuse the form in our bio (on Facebook page) to let the community know what you have collected to donate. If you are a hub with a surplus to share with other hubs, please fill this out also!
- V Donate to local organizations across the disaster area and don't forget to check on your neighbors.
- Volunteer if you're able.

BUTLER

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

Follow Butler Depot at Watauga Lake on Facebook

NOTE: Carbon Monoxide detectors needed to distribute to people using alternate heat sources such as propane 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

MOUNTAIN CITY

NATIONAL GUARD ARMORY | 1923 S SHADY STREET

Volunteers needed at the Armory:

Tuesday and Thursdays from 10:00am-6:00pm and Saturdays from 10:00am-4:00pm

The National Guard Distribution Center is in the process of updating their needs list. Please follow the county's Facebook page and website for new information. Please do NOT send clothing or linens.





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.

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

□ 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.

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

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
- 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.

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.





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 <u>DisasterAssistance.gov</u>
- 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),

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 <u>Replacing a Lost License (tn.gov)</u>. 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 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.

Green Card: Go to <u>uscis.gov/i-90</u> and complete Form I-90 to replace a permanent resident card. File the form online or by mail. For more information, visit <u>Replace Your Green Card | USCIS</u>.

Passports: Visit How to Report a Passport Lost or Stolen (state.gov).

Federal Tax Returns: Visit About Form 4506, Request for Copy of Tax Return.

Military Records: Visit Request Military Service Records | National Archives.

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

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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.





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

Date: 10/02/2024



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

Application Filing Deadlines:
Physical Damage: <u>December 2, 2024</u> Economic Injury: <u>July 2, 2025</u>

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

What Types of Disaster Loans are Available?

- <u>Business Physical Disaster Loans</u> 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.
- <u>Economic Injury Disaster Loans (EIDL)</u> 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.
- <u>Home Disaster Loans</u> 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	Credit Available
Loonormo mjary Louir Typeo	Elsewhere	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.

Date: 10/02/2024

What are the Loan Amount Limits?

- <u>Business Loans</u> 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
- <u>Economic Injury Disaster Loans (EIDL)</u> 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
- <u>Business Loan Ceiling</u> 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?

- <u>Uninsured Losses</u> 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.
- <u>Ineligible Property</u> Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- Noncompliance Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

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

Is There Help with Funding Mitigation Improvements?

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

Is There Help Available for Refinancing?

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

What if I Decide to Relocate?

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

Are There Insurance Requirements for Loans?

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

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



YOUR VOTE COUNTS.

EARLY VOTING SCHEDULE

Wednesday, October 16 -Thursday, October 31, 2024

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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

