



TEMA



FEMA

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Disaster Update: December 2021 Tornado Damage in Middle and West Tennessee

Residents of **Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, and Wilson** counties affected by the tornadoes and severe storms that occurred December 10-11, 2021, are eligible to apply for FEMA Individual Assistance, which may include grants for temporary housing, repairs and other uninsured or underinsured loss.

Two Multiple Agency Recovery Centers Permanently Close

The Multi-Agency Recovery Centers (MARC) in Obion County and Cheatham County permanently closed Monday, January 31, 2022. The Weakley County MARC remains open. A Business Recovery Center, operated by the U.S. Small Business Administration, is also at the MARC in Weakley County.

That address is:

Weakley County Adult Learning Center

8250 TN Hwy 22

Dresden TN 38225

Hours: 8 a.m. to 7 p.m., Daily, Sat. & Sun.

SBA BRC Hours: 8 a.m. to 5 p.m., Mon. – Fri.

Current Individual Assistance and U.S. Small Business Administration Data

Individuals & Households Program, as of Jan. 31, 2022

- FEMA has received 788 applications for assistance; of those, 703 are considered valid.
- Individuals and Households Program Assistance Distributed: \$427,626
 - Housing Assistance Distributed: \$306,878
 - Other Needs Assistance Distributed: \$120,748
- Housing Inspections Issued: 240
- Housing Inspections Completed: 193

U.S Small Business Administration, as of Jan. 31, 2022

- The U.S. Small Business Administration (SBA) has currently approved more than \$1.9 million in disaster loans for Tennessee tornado survivors.

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

KEY MESSAGES:

- Disaster Survivor Assistance will continue reaching out to tornado survivors by going door-to-door in Cheatham, Dickson, Gibson, Henderson, Henry, Lake, Stewart, Wilson and Weakley counties to answer questions about FEMA assistance, help survivors apply for FEMA and update applications already filed. All staff carry FEMA identification.
 - To date, DSA specialists have visited approximately 1,896 homes and 201 community and faith-based organizations.
- If your personal property or primary residence was damaged when a line of tornadoes touched down in middle and west Tennessee in December, consider applying for FEMA assistance even if you have insurance. Don't wait until after you receive your insurance settlement to apply. First, file your insurance claim, then apply for FEMA. We cannot duplicate benefits, but once you are in the agency's application system, you can submit documentation on your insurance settlement or claim denial when you receive it, and any uncovered damage may be considered.
- If you receive a determination letter stating you are ineligible for assistance or your application is incomplete, do not be frustrated or discouraged. Instead, just read the entire letter to find out what's needed for FEMA to continue processing your application. Many times, it's a simple fix. You have 60 days from the date on your FEMA decision letter to submit a written appeal and supporting documentation.
- Tornado survivors in **Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, and Wilson counties** who wish to receive FEMA assistance, must apply with FEMA. If you fill out paperwork, for example, with a nonprofit organization or a local government office, that doesn't create a FEMA application. The only way to be considered for FEMA assistance, is to apply with FEMA.
 - There are several ways to apply: Online at DisasterAssistance.gov, visit the MARC in Weakley County, use the FEMA app, which can be easily downloaded to a smartphone, or call the FEMA Helpline at 800-621-3362. Specialists are available from 6 a.m. to 10 p.m. local time, seven days a week. If you use a relay service, such as video relay service (VRS), captioned telephone service or others:
 - **Update** the "Current Phone" field using the relay service phone number
 - **Add** "Relay Service" to the Note box; provide FEMA with your number.
- The SBA is operating two Business Recovery Centers (BRCs) in middle and west Tennessee, located in Weakley (inside the MARC) and Davidson counties. All BRCs are open Monday - Friday, 8 a.m. - 5 p.m.; offices are closed Saturday and Sunday. **Locations are listed at the end of this document.*
 - Once you apply for FEMA, you may be referred to the U.S. Small Business Administration (SBA). In times of disasters, the SBA offers low-interest loans for businesses, homeowners and renters. There's no obligation to accept a loan, but you may miss out on the largest source of federal disaster recovery funds if you don't apply.
 - Business owners and individuals may also obtain information and loan applications by calling the SBA's Customer Service Center at 1-800-659-2955 (1-800-877-8339 for the deaf and hard-of-hearing) or by emailing DisasterCustomerService@sba.gov. Loan applications can also be downloaded at sba.gov/disaster.
- Be Careful of Fraud. Federal and Tennessee emergency management officials are urging residents to be

FEMA FACT SHEET

aware of fraud and/or suspicious activity and contact local authorities if you encounter it. There have been reports of people claiming to be FEMA employees to gain personal information of disaster survivors or get cash. Again, all FEMA representatives carry official identification.

- FEMA Housing Inspectors will make an appointment before visiting your property to assess damage. The inspector may call and confirm the last four digits of your FEMA application number and then schedule an appointment seven to 10 days from the date your initial application is submitted.
- On Jan. 14, 2022, President Joseph Biden signed a Major Disaster Declaration naming 12 counties eligible for FEMA Individual Assistance; this does not replace the Emergency Declaration that went into effect on December 13 but is in addition to emergency assistance.
 - The Emergency Declaration authorizes FEMA to use Public Assistance, Category B, to provide Emergency Protective Measures, including direct federal assistance at 75 percent federal funding, for Cheatham, Decatur, Dickson, Dyer, Gibson, Lake, Obion, Stewart and Weakley counties.
- Renters may be eligible for FEMA temporary rental assistance if their homes were made unsafe or uninhabitable by the tornadoes. If you have renter's insurance, you should file a claim as soon as possible. Take photos to document loss, save all receipts and begin cleanup to prevent further damage. If your policy does not cover all your damage expenses, you may be eligible for federal assistance.

Hazard Mitigation

- Under the Major Disaster Declaration, eligible applicants throughout Tennessee may also apply for FEMA Hazard Mitigation grants. Eligible applicants and sub-applicants include the state, local and tribal governments, and certain private non-profits. Homeowners may participate through their local city or county government.

SBA BRC locations:

- **Davidson County: SBA District Office**
2 International Plaza Drive, Suite 500
Nashville, TN 37217
- **Weakley County**
Weakley County Professional Development Center (MARC)
8250 TN Highway 22
Dresden, TN 38225

(All BRCs are open Monday - Friday, 8 a.m. - 5 p.m.; offices are closed Saturday and Sunday)

For more information on Tennessee's disaster recovery, visit www.tn.gov/tema.html and www.fema.gov/disaster/4637. You may also follow FEMA on www.facebook.com/fema and Twitter [@FEMARegion4](https://twitter.com/FEMARegion4).

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