

What to Expect After You Apply for FEMA Assistance

If you live in Cannon, Hardeman, Hardin, Haywood, Lewis, Macon, McNairy, Rutherford, Tipton or Wayne County and were affected by the severe storms, straight-line winds and tornadoes that occurred March 31 - April 1, 2023, FEMA may be able to help with temporary housing expenses, basic home repairs and/or other essential disaster-related needs that are not covered by insurance.

There are several ways to apply: Go online to DisasterAssistance.gov, use the [FEMA app](#) for smartphones or call 800-621-3362. The helpline is open, and help is available from 6 a.m. to midnight Central Time in most languages. If you use a relay service such as Video Relay Service (VRS), captioned telephone service or others, give FEMA your number for that service when you apply.

FEMA will ask for:

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

If you have homeowners, renters or flood insurance, you should file a claim as soon as possible. FEMA cannot duplicate benefits for losses covered by insurance. If your policy does not cover all your damage expenses, you may be eligible for federal assistance.

Home inspections

If you report that you cannot, or may not be able to, safely live in your home, FEMA may need to perform an inspection of the damaged dwelling. The inspection may be conducted at the site of the damaged dwelling or remotely. FEMA will contact you to let you know how the inspection will take place.



FEMA

For remote inspections, FEMA inspectors will contact applicants to answer questions about the type and extent of damage sustained. Survivors with minimal damage who can live in their homes will not automatically be scheduled for a home inspection. However, they may request an inspection if they later find significant disaster-caused damage.

Remote inspections have no impact on the types of Other Needs Assistance available that do not require an inspection. These include childcare, transportation, medical and dental, funeral expenses, moving and storage, and others.

For an accessible video on FEMA home inspections, go to youtube.com/watch?v=kXMaDkY3Q2o.

For information on Tennessee’s disaster recovery, visit fema.gov/disaster/4701 . Follow FEMA on Twitter at [FEMA Region 4 \(@femaregion4\) / Twitter](https://twitter.com/femaregion4) and at facebook.com/fema.