

FEMA Assistance Provides for Basic Needs

For families and households affected by Tennessee's severe storms and tornadoes on **March 31 to April 1, 2023**, FEMA's Individuals and Households Program is only one source of disaster funding. And the program has its limits. It can lend a helping hand to recover but it cannot compensate for everything that was lost.

- Individuals and families who live in **Cannon, Hardeman, Hardin, Haywood, Lewis, Macon, McNairy, Rutherford, Tipton** and **Wayne** counties may apply for FEMA assistance.
- If approved, you may receive a limited amount of FEMA disaster assistance to make repairs to your primary home and/or repair and replace essential personal property when the damage is not covered by insurance. The primary home is where you live for more than six months of the year.
- Individuals and households approved for FEMA assistance should not expect to receive the maximum amount of financial assistance for their disaster-caused losses.
- FEMA disaster assistance is not a substitute for insurance. FEMA assistance provides only for basic needs to make the home safe, accessible and functional. FEMA does not provide replacement-value awards for damaged items or for assistance with non-essential items.
- Homeowners and renters are required to submit copies of insurance settlements because FEMA, by law, cannot pay for expenses already covered by insurance or other sources such as crowdfunding or financial assistance from voluntary agencies.
- As each individual situation is different, assistance is determined on a case-by-case basis. Expenses for repairs that exceed the conditions to make a home safe, accessible and functional are ineligible for funding.
- For instance, FEMA will not cover expenses if there was insufficient storm-caused damage to the home, or if the damage does not affect the habitability of the home. Damage to non-essential space, landscaping or spoiled food is usually not eligible for FEMA assistance.

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- Some applicants may be referred to the U.S. Small Business Administration to apply for a disaster loan. Low-interest disaster loans for businesses, nonprofits, homeowners and renters may be available to cover losses not fully compensated by insurance or other sources.
- You are encouraged to submit an SBA disaster loan application even if you are not sure you will need or want a loan. If SBA cannot approve the application, in most cases SBA will refer applicants to FEMA's Other Needs Assistance program for possible additional assistance. But not returning the application may disqualify you from other assistance FEMA offers for disaster-related car repairs, essential household items and necessary disaster-related expenses.
- To apply to SBA online or to download applications, go to <https://DisasterLoanAssistance.sba.gov/>. You may call SBA's Customer Service Center at **800-659-2955** or email DisasterCustomerService@sba.gov for more information or to have a loan application mailed to you. For people who are deaf, hard of hearing or have a speech disability, dial **711** to access telecommunications relay services. Completed paper loan applications should be mailed to **U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155**. You may also apply with the help of an SBA representative or submit your loan application at a Business Recovery Center. Check here to learn which centers are open: <https://www.fema.gov/press-release/20230421/its-important-return-your-sba-loan-application>.
- The deadline to apply for FEMA assistance and a low-interest disaster loan from the SBA is **Tuesday, June 6, 2023**. The last day for small businesses, small agricultural cooperatives and most private nonprofit organizations to apply for an SBA economic injury loan is **Monday, Jan. 8, 2024**.
- To apply for FEMA assistance, go to DisasterAssistance.gov, use the [FEMA mobile app](#) or call the **Disaster Assistance Helpline** at **800-621-3362**. 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. Helpline operators speak many languages and lines are open from **6 a.m. to midnight Central Daylight Time daily**. Press 2 for Spanish. Press 3 for an interpreter who speaks your language.
- For answers to questions about FEMA assistance, you may visit any Disaster Recovery Center. Find one here: <https://egateway.fema.gov/ESF6/DRCLocator>.

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- For an American Sign Language video on how to apply to FEMA, go to https://www.youtube.com/watch?v=LU7wzRjByhI&list=PL720Kw_OoJlKOhtKG7HM_On_kEawus6FC&index=6

For the latest information on Tennessee's recovery from the severe storms, straight-line winds and tornadoes, visit [FEMA.gov/Disaster/4701](https://www.fema.gov/Disaster/4701). You may also follow [TN.gov/TEMA](https://www.tn.gov/TEMA); [Twitter.com/TEMA](https://twitter.com/TEMA), [Facebook.com/TNDisasterInfo](https://www.facebook.com/TNDisasterInfo), [@FEMARegion4/Twitter](https://twitter.com/FEMARegion4) and [Facebook.com/FEMA](https://www.facebook.com/FEMA).

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

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency and/or economic status. If you believe your civil rights are being violated, call the Civil Rights Resource line at 833-285-7448.