

Tennessee Tornado Recovery

Dec. 27, 2023

It's OK to Ask for Help

Do you have homeowners' insurance? It might not be enough to cover your tornado losses. FEMA may be able to help. A low-interest disaster loan from the U.S. Small Business Administration (SBA) also might be a resource. Are you a renter? FEMA assistance is not just for homeowners. FEMA may be able to provide renters with money for temporary housing or replacement of personal property. Are you in the military? If you had disaster losses not covered by military assistance, apply to FEMA. There may be additional help.

Tennesseans are resilient. They support one another. But after a disaster, it's a good idea to apply for federal assistance. It's easy and it doesn't cost anything.

SBA Disaster Loans

The **U.S. Small Business Administration (SBA)** offers [low-interest disaster loans](#) for homeowners, renters, businesses and nonprofit organizations to cover losses not fully compensated by insurance and other sources. Apply online at [SBA.gov/disaster](https://www.sba.gov/disaster). Loan information and applications can also be obtained by calling 800-659-2955. If FEMA refers you to the SBA, it is important to submit the disaster loan application. If approved, you do not have to accept a loan but failure to submit the application may disqualify you from other possible financial assistance from FEMA and the state of Tennessee. SBA is operating Business Recovery Centers at Clarksville-Montgomery County Regional Planning Commission and Hendersonville Area Chamber of Commerce.



U.S. Small Business
Administration

Understanding Your Letter From FEMA

After you apply for assistance, you will receive a letter or email from FEMA. The letter will explain your application status and how to respond. It is important to read the letter fully because it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster assistance funds. You may need to submit additional information or supporting documentation for FEMA to continue to process an application for financial assistance. Examples of missing documentation may include proof of insurance coverage, settlement of insurance claims, proof of identity, proof of occupancy, proof of ownership or proof that the damaged property was your primary residence at the time of the disaster. If you have questions about the letter, visit a Disaster Recovery Center or call FEMA at 800-621-3362.

How to Apply for FEMA Assistance

If you sustained damage or losses from the Dec. 9 tornadoes and live in **Davidson, Dickson, Montgomery or Sumner** counties, you may be eligible for financial assistance for temporary lodging, basic home repairs, personal property losses and other uninsured disaster-related expenses. Call toll-free 800-621-3362, go online to

[DisasterAssistance.gov](https://www.DisasterAssistance.gov), download the [FEMA App](#) or visit a Disaster Recovery Center. The phone line is open daily, Learn more at fema.gov/disaster/4751

and help is available in most languages. If you use a relay service such as VRS, captioned telephone service or others, give FEMA your number for that service. More than \$1.1 million has been approved for Tennessee households to date. Deadline for applications is **Feb. 12, 2024**.

Disaster Recovery Centers

You meet face to face with personnel from Tennessee Emergency Management Agency, FEMA and the U.S. Small Business Administration (SBA) at any Disaster Recovery Center. Centers will be closed temporarily Jan. 1. Locations:

Bibb-White Bluff Civic Center, 1054 Old Charlotte Rd., White Bluff; 8 a.m. to 7 p.m. Monday-Saturday, 1 p.m. to 5 p.m. Sunday.

Clarksville-Montgomery County Public Library, 350 Pageant Lane #501, Clarksville; 9 a.m. to 8 p.m. Monday-Thursday, 9 a.m. to 6 p.m. Friday-Saturday, 1 p.m. to 5 p.m. Sunday

Gallatin Public Utilities, 239 Hancock St., Gallatin; 8 a.m. to 7 p.m. Monday-Saturday, 1 p.m. to 5 p.m. Sunday

Nashville Public Library, 610 Gallatin Pike S., Madison, 8 a.m. to 7 p.m. Monday-Saturday, 1 p.m. to 5 p.m. Sunday

All centers will close temporarily Jan. 1.

Other Types of Assistance

- **Disaster Distress Helpline:** Call 800-985-5990, visit [samhsa.gov/](https://www.samhsa.gov/) or text **TalkWithUs** for English or **Hablanos** for Spanish to 66746 to connect with a trained crisis counselor. If American Sign Language (ASL) is your primary or preferred language, use your videophone to call 800-985-5990 or click on “ASL Now” at [disasterdistress.samhsa.gov](https://www.disasterdistress.samhsa.gov/).
- **Crisis Cleanup:** If you need assistance with damage from the tornadoes, call the home cleanup hotline at 615-488-1875.
- **Disaster Unemployment Assistance:** Apply at [Jobs4TN.gov](https://www.jobs4tn.gov/) or call 877-813-0950 from 8 a.m. to 4:30 p.m. CT Monday through Friday. Application deadline is Jan. 16, 2024.
- **Disaster Legal Services Hotline:** Call 844-435-7486.