

# Tennessee Tornado Recovery

Jan. 5, 2024

## Wells and Septic Systems May Be Eligible for FEMA Assistance

Residents of **Cheatham, Davidson, Dickson, Gibson, Montgomery, Stewart** or **Sumner** County who lost access to water through a private well or damaged septic system as a result of the December 2023 severe storms and tornadoes may be eligible for FEMA assistance. For private wells and septic systems, FEMA may reimburse you for the cost of a professional, licensed technician to visit your home and prepare an estimate detailing the necessary repairs or replacement of your disaster-damaged systems. In addition to the technician's estimate, FEMA may also pay for the actual repair or replacement cost of your septic system or private well, which typically are not covered by homeowner's insurance.

## How to Apply for FEMA Assistance

If you sustained damage or losses from the Dec. 9 tornadoes and live in **Cheatham, Davidson, Dickson, Gibson, Montgomery, Stewart** or **Sumner** County, 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, 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 \$1.6 million has been approved for 453 Tennessee households to date. Deadline for applications is **Feb. 12, 2024**.



## Personal Property May Be Eligible for FEMA Assistance

If you live in **Cheatham, Davidson, Dickson, Gibson, Montgomery, Stewart** or **Sumner** County and had personal property damaged or destroyed by the December 2023 tornadoes, FEMA may provide financial assistance. The assistance is intended to meet the basic needs of the household, not to restore all personal property items to a pre-disaster condition. Items that may be eligible include appliances, clothing, room furnishings, essential tools and accessibility items. To be considered, you must apply for FEMA assistance.

## 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.

**Davidson County: 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.

**Dickson County: 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.

**Montgomery County: 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.

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

## Understanding Your Letter From FEMA

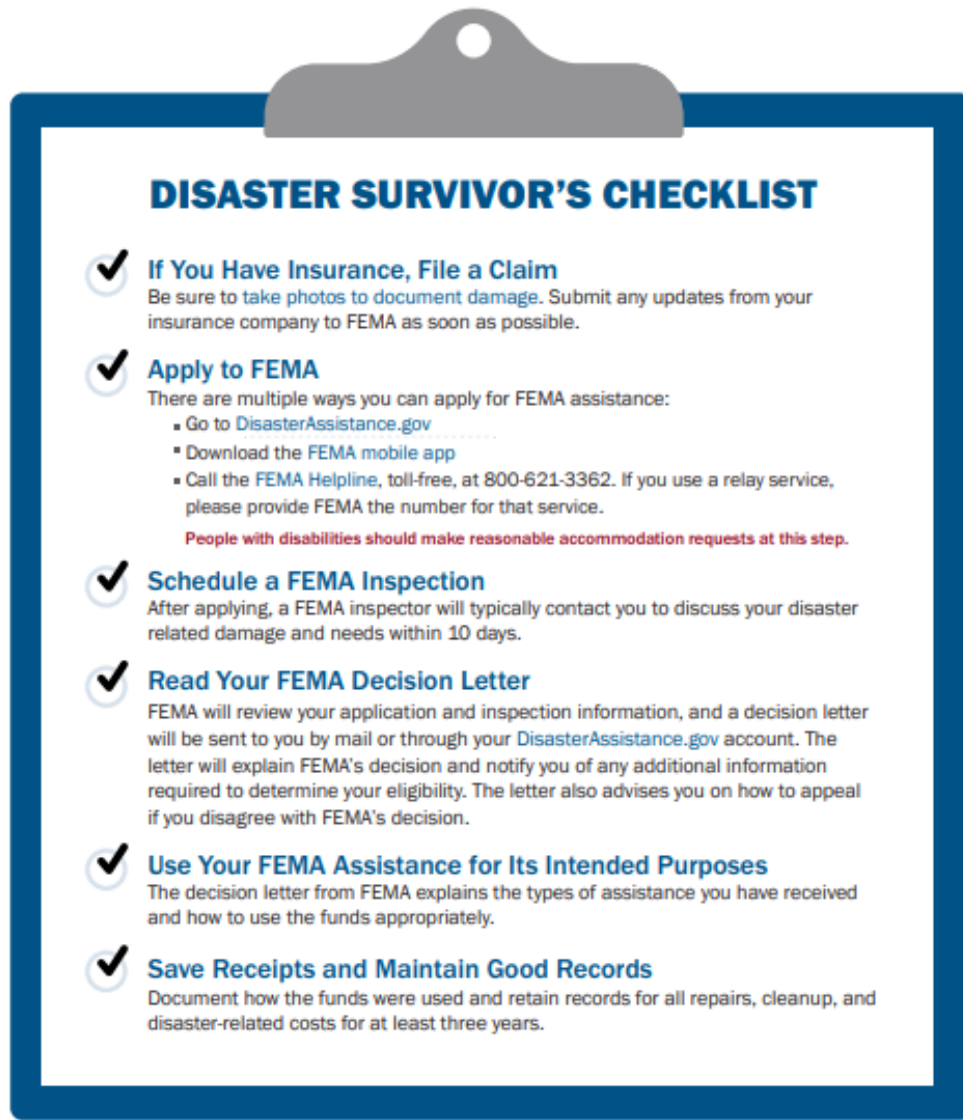
After you apply for assistance, you will receive a letter or email from FEMA. The letter will explain your application status and how to respond. It is important to read the letter fully because it will include the amount of any assistance FEMA may provide and information on the appropriate use of disaster 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.

## 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](#). 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.

## Other Types of Assistance

- **Disaster Distress Helpline:** Call 800-985-5990, visit [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](#).
- **Disaster Unemployment Assistance:** Apply at [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**, for Davidson, Dickson, Montgomery and Sumner counties; deadline is **Jan. 29, 2024**, for Cheatham, Gibson and Stewart counties.
- **Disaster Legal Services Hotline:** Call 844-435-7486.
- See updates from **Tennessee Emergency Management Agency** at [facebook.com/TennesseeEMA](#).



### DISASTER SURVIVOR'S CHECKLIST

- ✓ **If You Have Insurance, File a Claim**  
Be sure to take photos to document damage. Submit any updates from your insurance company to FEMA as soon as possible.
- ✓ **Apply to FEMA**  
There are multiple ways you can apply for FEMA assistance:
  - Go to [DisasterAssistance.gov](https://DisasterAssistance.gov)
  - Download the FEMA mobile app
  - Call the FEMA Helpline, toll-free, at 800-621-3362. If you use a relay service, please provide FEMA the number for that service.

People with disabilities should make reasonable accommodation requests at this step.
- ✓ **Schedule a FEMA Inspection**  
After applying, a FEMA inspector will typically contact you to discuss your disaster related damage and needs within 10 days.
- ✓ **Read Your FEMA Decision Letter**  
FEMA will review your application and inspection information, and a decision letter will be sent to you by mail or through your [DisasterAssistance.gov](https://DisasterAssistance.gov) account. The letter will explain FEMA's decision and notify you of any additional information required to determine your eligibility. The letter also advises you on how to appeal if you disagree with FEMA's decision.
- ✓ **Use Your FEMA Assistance for Its Intended Purposes**  
The decision letter from FEMA explains the types of assistance you have received and how to use the funds appropriately.
- ✓ **Save Receipts and Maintain Good Records**  
Document how the funds were used and retain records for all repairs, cleanup, and disaster-related costs for at least three years.

## FEMA Helpline

If you have questions about your assistance, please call FEMA at 1-800-621-3362. If you use a relay service, please provide FEMA the number for that service. It can also be added to your file for future reference.

## How to Locate a Disaster Recovery Center

Visit [fema.gov/drc](https://fema.gov/drc), [DisasterAssistance.gov](https://DisasterAssistance.gov), call the FEMA Helpline, or send a text to 43362. When sending the text, type "DRC" and include your zip code.

## What Can You Do With Your Online Disaster Assistance Account

- Check your application status.
- Receive important information and notifications regarding your application.
- Upload documents and/or update your application information.

