



FEMA

January 26, 2022
R4 DR-4637-TN FS003
FEMA Media Contact: (877) 768-3362

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 federal assistance, which may include grants for temporary housing, repairs and other uninsured or underinsured loss.

KEY MESSAGES

- The FEMA Registration Intake Center in Stewart County will permanently close Thursday, Jan. 27, 2022, at 7 p.m.
- Four Multiple Agency Resources Centers (MARC)s are providing tornado survivors in middle and west Tennessee with an opportunity to get direct, in-person support from federal, state, and local agencies located under the same roof. **Locations are listed at the end of this document.*
 - The Henderson County MARC will permanently close Thursday, Jan. 27, at noon.
- The U.S. Small Business Administration (SBA) has relocated its Business Resource Center (BRC) in Gibson County to Obion County. Effective immediately, the BRC is now located inside the Multiple Agency Resource Center located at the Obion County Public Library, 1221 E. Reelfoot Ave., Union City, TN. 38261.
 - The SBA is operating three BRCs in Davidson, Obion, and Weakley counties. *Locations are listed at the end of this document.* All BRCs are open Monday - Friday, 8 a.m. - 5 p.m.; offices are closed on Saturday and Sunday.
- If you receive a determination letter stating you are ineligible for assistance or that 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.
- Disaster Survivor Assistance teams are reaching out to last month's tornado survivors in Cheatham, Davidson,

FEMA FACT SHEET

Gibson, Obion and Weakley counties this week to answer questions about FEMA assistance, help survivors with their application and to update applications already filed. All FEMA representatives carry an identification badge.

- Be Careful of Fraud. Federal and Tennessee emergency management officials are urging residents to watch for and report fraud and/or suspicious activity. 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 our emergency assistance.
- The counties named in the Major Disaster Declaration are **Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, and Wilson.**
- Residents in 12 counties in middle and west Tennessee are eligible to apply for FEMA Individual Assistance. Assistance spans temporary housing, such as rental assistance or reimbursement for hotel costs, grants for the repair or replacement of a homeowner's primary residence, repairing storm-damaged and other uninsured or under-insured disaster-related expenses such as the repair or replacement of personal property, moving and storage fees, childcare, medical and dental expenses and eligible funeral costs.
- 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.
- Survivors may apply for FEMA assistance by any of the following ways:
 - Go online to DisasterAssistance.gov;
 - Use the FEMA app, which can easily be downloaded to a smartphone or tablet; or,
 - Call the FEMA Helpline at 800-621-3362 *The Helpline is your go-to resource for answers to questions about your application or to update FEMA on your current housing information.* You can speak with an operator from 7 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; and
 - **Add** "Relay Service" to the Note box; provide FEMA with the appropriate number.

Individuals & Households Program, as of Jan. 25, 2022

- So far, FEMA has received 567 applications for assistance; of those, 503 are considered valid.
- Individuals and Households Program Assistance Distributed: \$154,925
 - Housing Assistance Distributed: \$154,925
 - Other Needs Assistance Distributed: 0
- Housing Inspections Issued: 166
- Housing Inspections Completed: 106

U.S. Small Business Administration, as of Jan. 26, 2022

- **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.
- Businesses of all sizes, nonprofit organizations, homeowners and renters in Cheatham, Davidson, Dickson, Gibson, Henderson, Henry, Lake, Obion, Stewart, Sumner, Weakley, and Wilson counties in middle and west Tennessee are eligible to apply for a SBA physical disaster loan. Economic Injury Disaster Loans are also available to small businesses and most private nonprofit organizations in the same 12-county area.
 - Total amount of loans approved: more than \$720,100
- The SBA is also operating three Business Recovery Centers (BRCs) in middle and west Tennessee, located in Weakley (inside the MARC), Obion (inside the MARC) and Davidson counties. The BRC in Gibson County has closed; survivors in that area are encouraged to go to the BRC in Obion County.
- **All BRCs are open Monday – Friday, 8 a.m. – 5 p.m. and closed on Saturday and Sunday.**

Here are the BRC locations:

- **Davidson County: SBA District Office**
2 International Plaza Drive, Suite 500
Nashville, TN 37217
 - **Obion County**
Obion County Public Library (MARC)
1221 E. Reelfoot Ave.
Union City, TN 38261
 - **Weakley County**
Weakley County Professional Development Center (MARC)
8250 TN Highway 22
Dresden, TN 38225
- Business owners and individuals may also obtain information and loan applications by calling the SBA's CustomerService 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.

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.

Locations and Hours of Operation of Multiple Agency Resource Centers

- **MARC 1: Obion County (SBA BRC at this location)**
Obion County Public Library
1221 E. Reelfoot Ave.
Union City, TN 38261
Hours: 8 a.m. to 7 p.m., Daily, Sat. & Sun.

MARC 2: Weakley County (SBA BRC at this location)

- Weakley County Personal Development Center (Paper-Based Testing 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.

MARC 3: Henderson County

- Henderson County Fairgrounds Agriculture Center
119 Maple St.
Lexington, TN 38351
Hours: 8 a.m. to 7 p.m., Wed., Jan. 26
Location to permanently close Thursday, Jan. 27 at noon.

MARC 4: Cheatham County

- Kingston Springs City Hall
396 Spring St.
Kingston Springs, TN 37082
Hours: 8 a.m. to 7 p.m., Daily, Sat. & Sun.

FEMA Applications Only: Stewart County

- Fire Rescue Station 1
2343 U.S. Hwy. 79
Dover, TN 37058
Hours: 8 a.m. to 7 p.m., Wednesday, Jan. 26 & Thursday, Jan. 27
Location to permanently close Jan. 27 at 7 p.m.

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).

###

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