



Week of October 21, 2024

## HURRICANE DISASTER RELIEF BULLETIN

Please note: Information may change throughout the day.  
[JohnsonCountyTN.gov](http://JohnsonCountyTN.gov) | [Facebook.com/jocotngovernment](https://Facebook.com/jocotngovernment)

### ROAD CLOSURES:

**SR 421 south towards North Carolina remains closed.** The road is not open to public use yet. Updates will be posted on [JohnsonCountyTN.gov](http://JohnsonCountyTN.gov), our Facebook page and shared with the media and community leaders.

**Roan Creek Rd/167 from Lakeview Dr. to Shaw Ward Rd. remains closed.**

County roads are passable, but you must be cautious. We have a lot of outside agencies and volunteers in the county. Please drive carefully as there are numerous crews out working on the roads.

**PLEASE NOTE: SR 91 towards Damascus is now OPEN! Please continue to proceed with caution.**

### ANNOUNCEMENTS:

#### **U.S. Senator Marsha Blackburn Office Hours**

Each Tuesday until further notice.

9:00am-12:00pm

Johnson County Courthouse

#### **Representative Diana Harshbarger Office Hours**

Monday-Friday until further notice.

9:00am-5:00pm

Johnson County Courthouse

**National Guard Armory  
Disaster Relief Distribution**

# NEW HOURS!

**Tuesday, October 22  
and  
Thursday, October 24**

**10:00am-6:00pm**

[JohnsonCountyTN.gov](http://JohnsonCountyTN.gov)

## Mobile Office Hours

Monday-Friday from 9:00am-5:00pm at Johnson County Courthouse

Holly Lay, from Representative Diana Harshbarger's office, will be on-hand to assist Johnson County residents with their FEMA applications and to help connect residents with resources.

ANNOUNCEMENTS – CONTINUED:

**DEBRIS REMOVAL**

The National Guard has assigned personnel and equipment to aid the county in the removal of debris. They are working in conjunction with the Highway Department to coordinate these efforts and want to make everyone aware of the process.

If you need assistance with clean-up on your personal property, please call 423-727-2507.

**NOTE:** A free burn permit is now required in Tennessee prior to burning leaves or natural vegetation, including debris caused by Helene. Permit available online at [BurnSafeTN.org](https://BurnSafeTN.org)

- At this time, they will **ONLY** be removing debris that includes vegetation.
- Please place this debris at the right-of-way of your property as they are not permitted to access private property.
- If you have other household or property debris, **this MUST be placed in a separate pile.**
- They will take the vegetative debris to the burn pit for proper disposal.
- **Absolutely NO private or commercial dumping at the burn pit will be permitted.**
- Due to safety & environmental measures, removal and disposal of this debris will be monitored under direction of the National Guard.

**UPDATE ON POST OFFICES**

The USPS Trade post office located at 164 Highway 67 N in Trade has resumed operations.

**The Mountain City post office on College Street remains closed as repairs are still ongoing.**

A mobile retail unit is available to residents in the post office parking lot.

**Hours of operation:**

Mon-Fri, 10:00 am - 4:00 pm EST

Sat, 10:00 am - 12:00 pm EST

Sun, Closed

**RED CROSS SHELTER CLOSED**

The Red Cross Emergency Shelter at First Christian Church closed on 10/12  
FCC needs propane heaters & propane!

First Christian Church is still providing resources and supplies each day from 10:00am - 4:00pm and lunch each day from 12:00-2:00pm.  
Call 423-727-9151 if you need assistance.

Crisis Clean-up Hotline for survivors (no charge)

Call (844) 965-1386

Help finding loved ones or wellness checks

800-TBI-FIND

TDEC NOTICE: Mandatory Water Conservation for non-essential water usage. Examples of non-essential use of water are clothes washing, running dishwashers, landscaping irrigation, or washing cars.

Get up-to-date information:  
<https://www.tn.gov/tema/updates/hurricane-helene.html>

## GET HELP WITH YOUR FEMA APPLICATION!

### UPDATED INFORMATION:

#### Johnson County Library | 219 N Church Street

FEMA Representatives will be available to assist residents with their applications. Please use the rear entrance to access the meeting room.

**MONDAY - SATURDAYS**  
**10:00AM - 5:00PM**

**SUNDAYS 12:00PM - 5:00PM**

**NOTICE:**

This site to continue  
running 7 days a week  
until further notice.



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### Canvassing in Johnson County

FEMA Disaster Survivor Assistance (DSA) teams will begin canvassing communities within Johnson County starting Monday, October 21st.

- Monday – Saturday: 10:00am-5:00pm and Sunday: 12:00-5:00pm
- Starting Monday, October 21st, FEMA Disaster Survivor Assistance (DSA) teams will be working throughout Johnson County communities impacted by the Helene storm to help people apply for FEMA assistance and provide referrals to other disaster resources.
- DSA teams wear FEMA attire and have federal photo identification badges. The teams work in pairs and go door to door in impacted neighborhoods. DSA teams may also visit faith and community-based organizations to share disaster assistance information.

#### What You'll Need When You Apply:

- 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 disaster expenses, you may be eligible for federal assistance. For the latest information about Tennessee's recovery, visit [fema.gov/disaster/4832](https://fema.gov/disaster/4832).

## RESOURCES FOR YOU & YOUR FAMILY:

WHAT IS AVAILABLE	WHERE	LOCATION	WHEN
Supplies, non-perishable food items & Cold Weather items (blankets, clothing)	<b>Butler</b>	<b>Butler Depot at Watauga Lake</b> 114 Piercetown Road	<b>NEW HOURS WEEK OF 10/21</b> <b>Tuesday, Thursday and Sunday</b> <b>1:00pm-6:00pm</b>
	<b>Butler</b>	<b>Watauga Lake Mercantile</b> 1535 Dry Hill Road	Monday – Sunday 11:00am-5:00pm
Food & Supplies	<b>Mountain City</b>	<b>National Guard Armory</b> 1923 S. Shady Street  Rear of building.	<b>NEW HOURS WEEK OF 10/21</b> <b>Tuesday &amp; Thursday</b> <b>10:00am-6:00pm</b>
Supplies & Resources	<b>Mountain City</b>	<b>Mountain City Elementary</b> 301 Donnelly Street	Monday-Wednesday 2:00-6:00pm Call 727-2640 for help
Showers	<b>Mountain City</b>	<b>Johnson County High School</b> 290 Fairground Hill	Monday-Wednesday 9:00am-3:00pm
Loads of Laundry		<b>Old Field House</b>	Monday-Friday 8:00am-8:00pm
Lunch, food, and supplies.	<b>Mountain City</b>	<b>First Christian Church</b> 401 West Main Street	Monday-Sunday Pantry Open: 10:00am-4:00pm Lunch: 12:00pm-2:00pm
Resources & Supplies Downstairs Fellowship Hall Downstairs	<b>Mountain City</b>	<b>First Free Will Baptist Church</b> 319 Hemlock Street	<b>NEW HOURS:</b> Monday-Friday 9:00am-5:00pm 5:00-7:00pm Saturday 9:00am-3:00pm
Supplies, toiletries, hygiene products, baby food, canned foods +	<b>Mountain City</b>	<b>Mountain City Church of Christ</b> 512 S Church Street	Monday-Friday 9:00am-4:00pm 423-727-7175
Showers, laundry, supplies (No meals will be served) Anyone with special need can call 423-946-0798	<b>Mountain City</b>	<b>Pleasant Grove Church</b> 3385 Roan Creek Road	Monday – Friday 3:00-7:00pm
Soup Kitchen & Supplies  Soup Kitchen open daily 10:00am-2:00pm	<b>Mountain City</b>	<b>Helping Others of Johnson Co.</b> 1017 W Main Street 423-460-1095	Monday-Friday 10:00am-4:00pm Saturday 10:00am-2:00pm
Please contact the church if you need assistance.	<b>Mountain City</b>	<b>Calvary Baptist Church Life Ctr</b> 1354 Cold Springs Rd	Phone: 423-895-2019

Meal delivery for homebound Senior citizens: 423-727-8883	<b>Mountain City</b>	<b>Johnson County Senior Center</b> 128 College Street	Monday-Friday Center fully reopens on Wednesday, October 9
Free, high-speed internet	<b>Mountain City</b>	<b>MC/JC Community Center</b> 128 College Street	Monday-Friday
Free WiFi charge cell phone	<b>Mountain City</b>	<b>Johnson County Center for the Arts</b> 129 West Main Street	Monday-Saturday Normal business hours
Free wi-fi, charge phones	<b>Mountain City</b>	<b>Johnson County Welcome Center</b> 716 S Shady Street	Monday-Friday Normal business hours
Water, food, hygiene and cleaning supplies plus a limited supply of pet food and clothing (kids & adult)	<b>Mountain City</b>	<b>Doe Valley VFD</b> 283 Slabtown Road	Monday-Friday 10:00am-6:00pm Supplies may vary.
Free Wi-Fi & PCs available or bring your own device	<b>Mountain City</b>	<b>Johnson County Library</b> 219 N Church Street	Monday-Friday 9:00am-6:00pm Saturday 9:00am-1:00pm
<b>FREE professional counseling services to the community.</b> The service is available for ANYONE in need The counseling services will be provided at the church office during those dates and times.	<b>Mountain City</b>	<b>First Baptist Church</b> 421 West Main Street	October 17, 18, 19, 21, 25, 26, 28 and November 1, 4, 8 from 9:00am-5:00pm
Supplies & Resources Showers are still available for use 24/7 FEMA is set up at Trade VFD Monday-Friday 10:00am-5:00pm	<b>Trade</b>	<b>Evergreen Baptist Church</b> 8805 Highway 421 S	<b>NEW HOURS:</b> Monday-Saturday 10:00am-6:30pm Closed on Sundays
Grab-and-Go: Food, water, and blankets will be available outside of our facility 24/7 for easy pickup. Supplies will be available in the ZRC.	<b>Trade</b>	<b>State Line Resource Station and Rural Distribution Center</b> LOCATION: ZRC Skate (next to Sharpie's) 11878 Hwy 421	<b>NEW HOURS:</b> Monday, Tuesday, Thursday, Friday & Saturdays 10:00am-6:00pm Closed on Wednesdays and Sundays



*Thank You!*

to everyone who has given of their time & treasure to help our communities recover!



## **VOLUNTEERS NEEDED WEEK OF OCTOBER 21<sup>ST</sup>**

Thanks to collaborative efforts between Hometown Service Coalition (HSC) and Goodwill, there will soon be a central location where residents can pick up seasonal clothing and household items. Due to the generous donations of used and new clothing, our community distribution centers have been at capacity.

Volunteers are now in the process of collecting all those donated items from the centers. Goodwill will make sure the used clothing and items are prepped and will sort all items according to gender and size to make it easier for people to find what they need.



***All of the items will be available FREE of charge!***

To say this is a huge undertaking is an understatement. In essence, volunteers will be organizing a small department store in the former Fred's building! Before this phase can begin, volunteers are needed to clean, organize and make the old store a welcoming place to our community.



**HOW YOU CAN HELP!** During the week of October 21st, volunteers are needed between 10:00am and 2:00pm to help get the shop ready. As opening day approaches, volunteers will also be needed to serve as personal shoppers, greeters and stockers. More information on that will be provided later.

Teens, ages 14-17, are welcome to volunteer with a signed release from their parents.

For more information, drop an email to [hometownservicecoalition@gmail.com](mailto:hometownservicecoalition@gmail.com) or visit their Facebook page: [Facebook.com/hometownservicecoalition](https://www.facebook.com/hometownservicecoalition)

### **HOW TO VOLUNTEER:**

Sign up at the former Fred's location in Pioneer Village, Monday-Friday starting at 10:00am.

Email: [hometownservicecoalition@gmail.com](mailto:hometownservicecoalition@gmail.com)

### **WHAT TO KNOW:**

Please know, there's dust everywhere ... bring a mask or avoid signing up if you have allergies.

Dress appropriately, according to daily temperatures, as there is currently no heat in the building.

If you have shop vacs with extension cords, brooms/dustpan, big push brooms, please bring them! Organizers have plenty of cleaning spray and paper towels, trash bags, etc.



## **SPECIAL UPDATE FROM PREGNANCY SUPPORT GROUP**

**Pregnancy Support Center officially open by appointment only as of Monday October 14th, 2024.**

Appointments are available Monday, Tuesday, Wednesday and Fridays from 10-4. Thursday evenings from 4-8 pm. New location is 2043 Forge Road, MC. Our telephone number is 423-727-8600. Look for signs.

**Nelson's Chapel Baptist Church (2043 Forge Road in Children's sanctuary) has items for distribution**

**beginning Tuesday, Oct 15th from 10-2 on Tuesday, Wednesday and Fridays.** Please stay in your car and we will come see what you need and bring your items out to your car. Please be careful as pavement at the end of our children's sanctuary did have some buckling. You may also call the Pregnancy Support Center at 423-727-8600 with questions.



## **UPDATE FROM JOHNSON COUNTY SCHOOLS**

**Johnson County Schools will continue to be closed the week of October 21.**

MCE will be the only school open next week distributing resources to the public and there will be a change in hours. We will be open Monday, Tuesday, and Wednesday from 2:00-6:00pm. If someone needs something and is unable to get to MCE, please call 727-2640 and we will get it to you.

Showers will be open at the Johnson County High School from 9:00-3:00pm on Monday, Tuesday, and Wednesday. Our Loads of Laundry Center at the old field house will be open from 8:00am-8:00pm, Monday through Friday.

We will also stop accepting deliveries after October 11 so that we can distribute the items we have and begin to get our schools ready to welcome back students soon.

We are so grateful for the overwhelming support from everyone. We continue to keep our community in our thoughts. Please let us know if we can help in any way!

**Johnson County Schools has partnered with ENGAGE TN, a free program offered by the state to boost student engagement.** This program is completely free and optional. Schools may refer students to the program, but if you would like your student to be involved without a school referral, please notify us through email at [eosborne@jocoed.net](mailto:eosborne@jocoed.net) or by phone at 423-727-2640. Get more information here:

<https://tinyurl.com/JoCo-EngageTN>

**Please follow Johnson County Schools [Facebook page](#) and [website](#)!**



## HOW TO DONATE MONETARILY TO HELP JOHNSON COUNTY FAMILIES

The following Johnson County charities are recognized 501(c)(3) organizations who have committed to designate funds raised for disaster relief assistance to Johnson County residents. Donations may be tax-deductible, as allowed by law. Please consult your tax preparer for additional information.

♥ [Hometown Service Coalition](#) – designate disaster relief assistance - [HometownService.org](https://www.hometownservice.org)

EIN# 85-2772602 – Amazon Wish List: <https://a.co/9H7RU8g> – HSC, PO Box 331, Mountain City TN 37683

♥ **Butler Community Relief Fundraiser** – Give to [Butler Relief Fund](#) or take your donation to Farmers State Bank tell them it's for the Butler Ruritan Community Relief Account or see any Ruritan member.

♥ **Fundraiser to rebuild Worley W. Hall Memorial VFW Post 6908** – [CLICK HERE](#) 501(c)9

Please email updates to:

[Office.Mayor@JohnsonCountyTN.gov](mailto:Office.Mayor@JohnsonCountyTN.gov)

Follow for updates:

[JohnsonCountyTN.gov](https://www.johnsoncountyttn.gov)

Facebook: <https://www.facebook.com/jocotngovernment>

DISASTER RELIEF SUPPLIES AT  
**WATAUGA  
LAKE  
MERCANTILE**  
OCTOBER 2024  
11AM-5PM DAILY  
NO COST, NO QUESTIONS  
1535 DRY HILL RD, BUTLER, TN  
HOT MEALS  
WATER  
ICE  
SNACKS  
MEDICAL SUPPLIES  
CLEANING SUPPLIES  
BABY FOOD/ITEMS  
PET FOOD  
FEMININE HYGIENE PRODUCTS  
CHILDREN'S/WOMEN'S/MEN'S  
UNDERGARMENTS  
WIFI

## LOCAL NEEDS

Volunteer leaders in the following communities have requested help in acquiring the items listed. Please note that requests can change daily as they assess what inventory they have on-hand and what is needed. If you are on Facebook, please follow their individual pages for up-to-date information. **Please do not bring clothing or linens unless volunteer leaders specifically request it.**

## TRADE

Follow [State Line Resource Station and Rural Distribution Club](#) on Facebook!

## NEW HOURS:

Monday, Tuesday, Thursday,  
Friday & Saturdays  
10:00am-6:00pm

Closed on Wednesdays and Sundays

## DONATIONS CAN BE DROP-SHIPPED TO:

Distribution Center Location:  
ZR Warehouse (near Sharpies)  
11878 US-421  
Trade, TN 37691

## CURRENT NEEDS Updated 10/18/24

### Priority Items:

- Mr. Buddy Heaters
- Space Heaters
- Green Canisters Propane
- Seasoned Firewood
- Carbon Monoxide Detectors

### Other Needs:

- Chainsaw files
- 18" chainsaw blades
- 18"+20" chainsaw chains
- 18" + 20" Chainsaw bars
- Flashlights
- Head lamps
- D batteries
- Any kind of camp lighting
- Kerosene
- 2 cycle oil
- Camp Fuel/White Gas
- Wheel barrels
- Camp stoves
- Bungee Cords
- SMALL generators (easy to carry)
- Contractor bags
- Shovels
- Rakes
- Yard tools
- Empty-spray bottles
- Push brooms
- DampRid
- Scrub rushes & sponges
- Mops (all sizes)
- Tyvex Suits
- Large Squeegees (standing)
- Gerber-toddler meals
- Boxed Cereal
- Shelf-stable milk
- Beef jerky
- Canned meat and ready to eat meals
- Dry Shampoo
- Coffee in bulk
- Cat litter
- Dry cat food
- Dry dog food
- Metamucil or other fiber
- Hats(new)
- Gloves(new)
- Down jackets
- Negative-temp sleeping bags
- Small sized:
  - baking soda
  - peroxide
  - cleaning vinegar
  - Dawn dish soap
  - Laundry detergent
    - pods or powder

\*Please only bring the items listed.\*

Items can be delivered to the ZRC WAREHOUSE 11878 US-421 10am-6pm Closed Sunday & Wednesday

Current Donation Needs  (Shared from State Line Resource's Facebook Page):

**NOTE: Carbon Monoxide detectors needed to distribute to people using alternate heat sources such as propane heaters. Those can be dropped off or shipped to: ZRC Skate – 11878 US-421 – Trade, TN 37691**

- We do not have space for used clothing at this time. We do have a need for new, cold weather/winter camping gear.
- ⏳ Reminder that we are closed on Sundays and Wednesday. Otherwise, open 10-6.
- ⚠️ Please do not bring other items unless we've confirmed the items with you directly.
- **We are NOT accepting water or used clothing at this time.** We simply do not have the resources to sort, store, or distribute.
- 📄 Use the form in our bio (on Facebook page) to let the community know what you have collected to donate. If you are a hub with a surplus to share with other hubs, please fill this out also!
- 💡 Donate to local organizations across the disaster area and don't forget to check on your neighbors.
- ✅ Volunteer if you're able.

LOCAL NEEDS ... CONTINUED

**BUTLER**

Distribution Center: BUTLER DEPOT AT WATAUGA LAKE | 114 PIERCETOWN ROAD

Follow [Butler Depot at Watauga Lake](#) on Facebook

**NOTE: Carbon Monoxide detectors needed to distribute to people using alternate heat sources such as propane heaters. Those can be dropped off or shipped to: Butler Depot at Watauga Lake – 114 Piercetown Road – Butler, TN 37640**

**Please call Butler Depot before bringing items to confirm what is needed: 423-768-3333**

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**MOUNTAIN CITY**

NATIONAL GUARD ARMORY | 1923 S SHADY STREET

**Volunteers needed at the Armory:**

Tuesday and Thursdays from 10:00am-6:00pm and Saturdays from 10:00am-4:00pm

**The National Guard Distribution Center is in the process of updating their needs list. Please follow the county’s Facebook page and website for new information. Please do NOT send clothing or linens.**

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**FREE  
PRIVATE WELL WATER TESTS  
AVAILABLE NOW**



**To promote healthy and safe wells, the Tennessee Department of Health encourages private well owners to test water for potential contaminants, including coliform bacteria.**

- Free well water test kits are available for pickup from Multi-Agency Resource Centers or Health Departments in counties without a Multi-Agency Resource Center.
- After a flood it’s important to inspect, flush, disinfect, and test your well before using or consuming the water.
- No level of coliform bacteria is considered safe for drinking water.

# Frequently Asked Questions About FEMA Disaster Assistance

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Tennessee residents who were affected by Tropical Storm Helene may be wondering about their eligibility for FEMA disaster assistance. Here are answers to frequently asked questions.

## What kind of help can FEMA provide?

FEMA may provide Serious Needs Assistance, Displacement Assistance, Home Repair Assistance, Rental Assistance, Personal Property Assistance, Transportation Assistance, Medical and Dental Assistance, Funeral Assistance and other help to eligible applicants.

## Can I apply for FEMA assistance if I have insurance?

Yes. You may qualify for FEMA disaster assistance even if you have insurance, so don't wait to apply. However, you will need to file a claim with your insurance provider and submit the insurance settlement or denial letter to FEMA to determine your eligibility for some forms of assistance. By law, FEMA cannot provide funding for losses covered by your insurance.

## How do I know if I'm eligible for the \$770 Serious Needs Assistance?

The **\$770 Serious Needs Assistance** is money to pay for emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items or fuel for transportation.

You may be eligible for Serious Needs Assistance if:

- You complete a FEMA application for assistance
- You or someone in your home is a U.S. citizen, non-citizen national, or qualified non-citizen
- FEMA can confirm your identity
- Your home is in a declared disaster area
- You live in your home most of the year
- You apply for FEMA assistance while Serious Needs Assistance is available – within 30 days of the disaster declaration date. (In Tennessee, the disaster was declared **Wednesday, Oct. 2**).
  - Additionally, you may apply if the disaster damaged your home. FEMA confirms this based on an inspection or documents you send; or
  - You tell FEMA you are displaced, need shelter or have other emergency costs due to the disaster on your application

## If I disagree with FEMA's decision, how can I appeal?

Every applicant has the right to appeal a FEMA decision. The appeal must be submitted within 60 days of the date of the FEMA decision letter.

The decision letter from FEMA will provide information on the types of documents or information that must be provided in an appeal. You are not required to send a signed appeal letter with your documentation. However, with your decision letter FEMA will provide an Appeal Request Form that may be used to provide additional information.

Your appeal may be submitted to FEMA in person at a [Disaster Recovery Center](#), by mail, fax or online if you have a FEMA account. To set up a FEMA account, visit [DisasterAssistance.gov](#), click on "Apply Online" and follow the directions.

- **Mail:** FEMA, P.O. Box 10055, Hyattsville, MD 20782-7055
- **Fax:** 800-827-8112

FEMA cannot provide financial assistance already given to you by another source such as insurance settlements or another program. However, if you are underinsured, you may receive additional assistance for unmet needs after insurance claims have been settled by submitting a copy of the insurance settlement or denial documents to FEMA.

## FEMA did not give me enough money. What if I can't rebuild my house to what it looked like before?

If you disagree with the amount of assistance provided, you can appeal FEMA's decision and provide more information. FEMA assistance is not a replacement for insurance.

FEMA doesn't provide replacement-value amounts for damaged items or assistance for non-essential items. FEMA only provides grants for repairs to make a home safe, accessible and functional.

## If I am not a U.S. citizen, can someone else in my household apply with FEMA?

Yes. To qualify for assistance from FEMA, you or a member of your household must be a U.S. citizen, non-U.S. citizen national or qualified non-citizen. Families with diverse immigration status need only one family member with a Social Security number to apply. That family member could be a minor child who is a U.S. citizen, a non-U.S. citizen national, or a qualified non-citizen. Learn more by visiting [Qualifying for FEMA Disaster Assistance: Citizenship and Immigration Status Requirements | FEMA.gov](#).

## Is there someone at FEMA who speaks my language?

Yes. The **FEMA Helpline** at **800-621-3362** is staffed with specialists who speak many languages. If you use video relay service, captioned telephone service or others, give FEMA your number for that service. FEMA also offers free services to help survivors communicate with FEMA personnel on the phone or at Disaster Recovery Centers. To locate a recovery center, go to [fema.gov/drc](#).

Learn more at [fema.gov/disaster/4832](#)

### **If I already started the clean-up process, can I still get help to cover those expenses?**

Yes. Don't wait for possible federal assistance to begin your recovery. Keep repair receipts and document the damage whenever possible. FEMA inspectors are trained to recognize damage caused by a disaster and will discuss that damage with you when they contact you or visit your home.

### **What should I do about mold growth in my home?**

FEMA assistance may be available to repair certain components of your home affected by disaster-caused mold growth. Report this damage when you apply for assistance. The U.S. Centers for Disease Control and Prevention provides information about mold cleanup and remediation: <https://www.cdc.gov/mold/cleanup.htm>

### **As a renter, what types of FEMA assistance could I be eligible for?**

Financial assistance for pre-disaster renters may cover reimbursement for short-term lodging expenses, funds to rent temporary housing, funds to replace or repair necessary personal property, including a vehicle, and uninsured funeral, medical, dental, childcare, moving and storage expenses.

### **Will FEMA grants affect my Social Security benefits, taxes, food stamps, or Medicaid?**

No. FEMA assistance is tax-free and does not affect Social Security, Medicare, Medicaid, Supplemental Nutrition Assistance Program (SNAP) benefits or other federal welfare and entitlement programs.

### **Do I need a home inspection to get FEMA assistance?**

A FEMA inspection may be required to determine whether a home is safe, accessible and functional. In most cases, FEMA staff and inspectors may call from an unknown phone number and make several attempts to discuss your disaster-caused damage. An inspection can only be completed if the applicant, co-applicant, or an authorized third party or household member over age 18 is present.

### **What does a FEMA inspector look for?**

After you apply for disaster assistance, FEMA may need to verify your disaster-caused damage with a home inspection. Here are some items the inspector will look for:

- Is the exterior of the home structurally sound, including the doors, roof, and windows?
- Does the electricity, gas, heat, plumbing, sewer and septic system function properly?
- Is the inside of the house habitable and structurally sound, including the ceiling and floors?
- Is the home capable of being used for its intended purpose?
- Is there a safe access to and from the home?

The inspector does not decide whether you qualify for assistance. The inspection is only one of several criteria used to make a decision. The inspector will verify your name, address, contact information, occupancy and ownership

Learn more at [fema.gov/disaster/4832](https://fema.gov/disaster/4832)

status, and insurance coverage. The inspector will walk through the home and note damage to the structure and to personal property caused by the disaster. The inspector will never ask for bank information or charge a fee.

In many cases, disaster-related damage may exist, yet the residents can still safely live in their home.

### **What is the U.S. Small Business Administration disaster loan?**

The U.S. Small Business Administration provides affordable, low-interest, long-term disaster loans to homeowners and renters who have suffered losses that have not been fully covered by insurance and other sources. SBA disaster loans are the largest source of federal recovery funds for homeowners, renters and businesses of all sizes. To learn more or apply, visit [sba.gov/disaster](https://sba.gov/disaster) or call **800-659-2955**.

### **Does FEMA help with funeral expenses for families who lost loved ones due to Helene?**

Yes. FEMA provides funding to help pay for funeral or reburial expenses caused by the disaster. To request funeral assistance, you must first apply to FEMA. For more information, speak to a FEMA specialist at any open Disaster Recovery Center (find one here: [fema.gov/drc](https://fema.gov/drc)). You may also call the **FEMA Helpline at 800-621-3362**.

### **Why did my neighbor get more money than I received for repairs?**

Each case is different, and every applicant has unique needs. Several factors go into each decision including insurance status and the extent and type of damage documented.

### **If I received help from crowdfunding or a voluntary agency after Tropical Storm Helene, am I still eligible for FEMA assistance?**

By law, FEMA cannot provide financial assistance when any other source, such as insurance, charities or crowdfunding, has provided assistance for the same disaster-caused need or when that funding is available from another source. In other words, FEMA cannot pay for home repairs if you already received funds from another source for the same repairs.

If you received funds from other sources, send FEMA documentation showing how you used the assistance. Your documents must prove the funds you received were not enough to cover your eligible disaster-related expenses under the Individuals and Households Program. Or, the documentation must prove that the funds were intended to be used for another purpose.

**Note:** If the crowdfunding campaign is for general disaster recovery and not for a specific item FEMA provided, then it is not considered a duplication.

### **How can I apply for FEMA assistance?**

- Visit [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Download the [FEMA App](#)

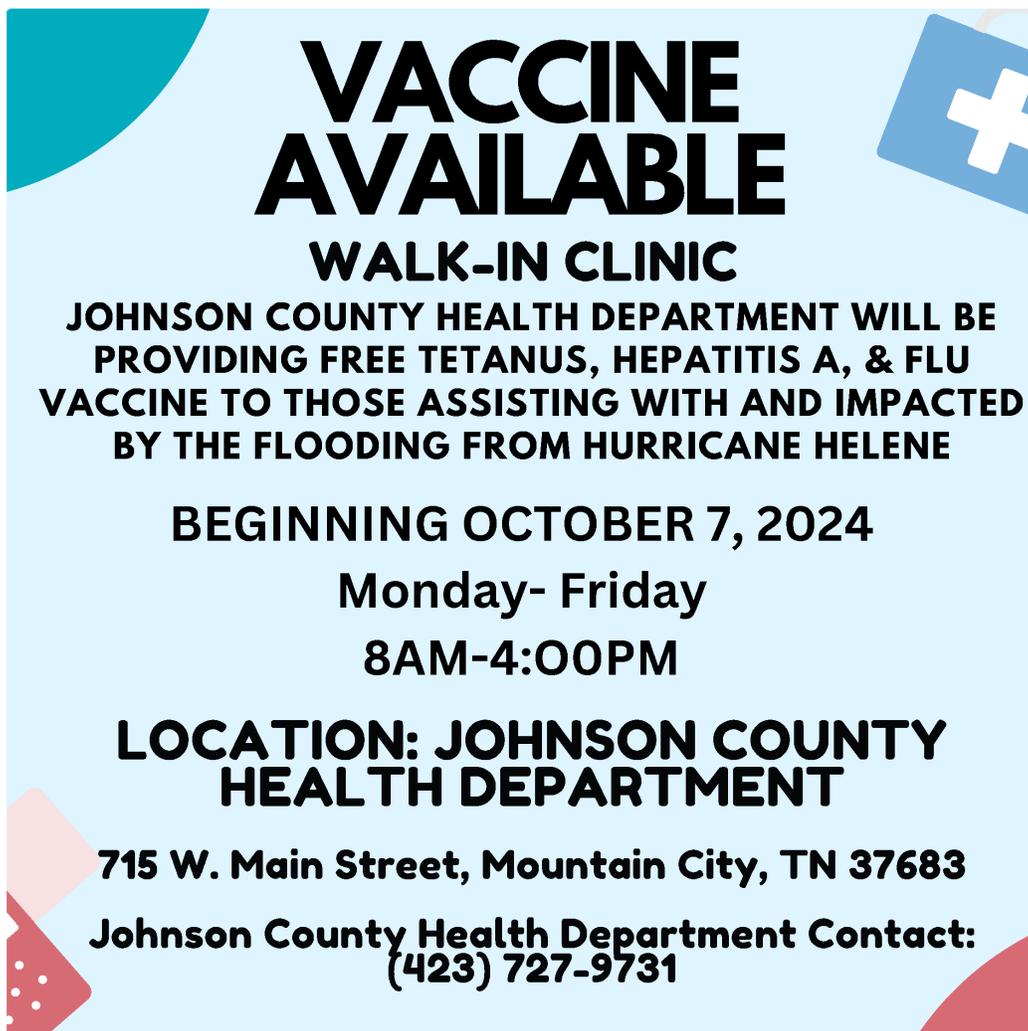
Learn more at [fema.gov/disaster/4832](https://fema.gov/disaster/4832)

- Call the **FEMA Helpline at 800-621-3362**. Lines are open from **7 a.m. to midnight Eastern Time**. Operators speak most languages; if you use a relay service, captioned telephone or other service, you can provide FEMA with your number for that service.
- Visit a Disaster Recovery Center. For locations and hours, visit [fema.gov/drc](https://www.fema.gov/drc)
- To watch an accessible video on how to apply, visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](#)

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://www.tn.gov/tema) or [fema.gov/helene/tennessee](https://www.fema.gov/helene/tennessee). Follow FEMA on X at [x.com/FEMARegion4](https://x.com/FEMARegion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).

###

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**VACCINE  
AVAILABLE**

**WALK-IN CLINIC**

**JOHNSON COUNTY HEALTH DEPARTMENT WILL BE  
PROVIDING FREE TETANUS, HEPATITIS A, & FLU  
VACCINE TO THOSE ASSISTING WITH AND IMPACTED  
BY THE FLOODING FROM HURRICANE HELENE**

**BEGINNING OCTOBER 7, 2024**

**Monday- Friday**

**8AM-4:00PM**

**LOCATION: JOHNSON COUNTY  
HEALTH DEPARTMENT**

**715 W. Main Street, Mountain City, TN 37683**

**Johnson County Health Department Contact:  
(423) 727-9731**

The poster features a light blue background with decorative teal and red geometric shapes in the corners. A blue square with a white cross is positioned in the top right corner. The text is centered and uses a bold, sans-serif font.

# Understanding FEMA's Eligibility Decision

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A letter from FEMA saying you are ineligible for disaster assistance after Tropical Storm Helene may not be a denial or final decision. Sometimes, FEMA just needs more information or supporting documentation from you. Here are some common reasons applicants are deemed ineligible and ways to respond to FEMA.

## Common Reasons for Ineligibility Decisions

### You haven't sent FEMA the requested documents or information

Read your FEMA letter thoroughly and send FEMA the requested information. If that information is not available, let FEMA know why.

### Your damage or loss is covered by insurance or other sources

By law, FEMA cannot provide financial assistance if you received funding for the same disaster-caused need from other sources. If you received funding from insurance, crowdfunding, local or state programs, or financial assistance from voluntary agencies, FEMA cannot cover those same expenses.

If you received funds from other sources, send FEMA documentation showing how those funds were used. The documentation must prove the funds you received were not enough to cover your disaster-related expenses, or that the funds were intended to be used for another purpose.

### More than one application was filed for your household

Typically, FEMA allows only one application per household or address.

Ensure the one application for your household includes details of losses from all individuals in the home so that all possible assistance can be considered. If you did not file more than one application, call the **FEMA Helpline at 800-621-3362 and let FEMA know**. There may be a fraudulent application filed for your address. Helpline operators are available from **7 a.m. to midnight ET every day**.

### FEMA couldn't verify that you are the homeowner

FEMA asks for proof of ownership from disaster survivors who apply for financial assistance to help with repairs to their damaged homes. FEMA verifies ownership using public and government records or by reviewing documents you submit. FEMA may also verify ownership at the time of an inspection of the damaged property.

Contact FEMA to submit documents that prove you own your home. Documents you can use to verify ownership include:



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- deed or title
- mortgage document
- homeowner's insurance statements
- property tax receipt or tax bill
- manufactured home certificate or title
- home purchase contracts (e.g., bill of sale)
- last will and testament (and death certificate) naming you the heir to the property.

### **FEMA was unable to verify your occupancy**

FEMA verifies occupancy using public and government records or by reviewing documents you submit. FEMA may also verify occupancy at the time of inspection of the damaged property.

Contact FEMA to submit documents that prove occupancy.

### **FEMA could not verify your identity**

By verifying your identity, FEMA prevents fraud and ensures you receive eligible disaster assistance. FEMA verifies identity using public and government records or by reviewing documents you submit.

Contact FEMA to submit documents that prove your identity.

### **The damaged home was not your primary residence**

FEMA provides disaster assistance to eligible applicants for a primary residence—where you live for more than six months of the year. FEMA will not consider more than one primary residence for survivors and their spouse.

Contact FEMA to submit documents that verify your residency.

### **Insufficient damage to be eligible for FEMA assistance**

Your home is safe to occupy, and the damage doesn't affect whether you can live in the home. Damage to non-essential areas, landscaping or spoiled food is not eligible for FEMA assistance.

If you applied for federal disaster assistance but told FEMA you have no damage caused by the disaster, FEMA will find you ineligible for assistance.

FEMA provides grants only for repairs to make a home safe, accessible and functional. FEMA does not provide assistance for non-essential household items and personal property.

If your housing needs have changed, contact FEMA quickly to update your housing and explain why you need assistance.

Learn more at [fema.gov/helene/tennessee](https://fema.gov/helene/tennessee)

## A FEMA inspector was unable to reach you at the contact information you provided

It is important to return FEMA phone calls and requests for information in a timely manner. If FEMA cannot reach you, or you do not provide the requested information, FEMA may find you ineligible for assistance. You, or a representative you identify, must be present at any appointments with FEMA officials or home inspectors. Please make sure to answer calls from FEMA. Note that calls made come from an unfamiliar number.

If you still need a home inspection, call the **FEMA Helpline at 800-621-3362** to request one. Home inspectors do more than look at your home's damage; they can verify ownership, your identity and may find additional items in your home that are potentially available for assistance.

## Additional Information

### If you disagree with a FEMA decision, you have the right to appeal

You can appeal any FEMA decision or award amount by sending documents that show you qualify and need more help. You may send FEMA estimates for repairs, receipts, bills, etc. Each decision letter you receive from FEMA explains types of documents that may help you appeal the decision or award amount for that type of assistance.

Supporting documents may include:

- receipts
- bills
- repair estimates
- property titles or deeds, or
- any other information that may support the reasons for the appeal.

To send appeals or supporting documents to FEMA:

- **Upload** to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov)
- **Mail:** FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055
- **Fax:** 800-827-8112
- Visit any Disaster Recovery Center.

### To Apply for FEMA assistance

- Visit [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Download the [FEMA App](#)
- Call the FEMA Helpline at **800-621-3362**. Lines are open from **7 a.m. to midnight ET**. Operators speak most languages; if you use a relay service, captioned telephone or other service, you can provide FEMA with your number for that service.
- Visit a Disaster Recovery Center. For locations and hours, visit [fema.gov/drc](https://fema.gov/drc).

You may also apply for a low-interest disaster loan from the U.S. Small Business Administration. SBA representatives can assist homeowners, renters and businesses of any size complete their disaster loan application, accept

Learn more at [fema.gov/helene/tennessee](https://fema.gov/helene/tennessee)

documents and provide updates on their application status. You can apply at [SBA.gov/disaster](https://www.sba.gov/disaster); call SBA's Customer Service Center at **800-659-2955**, or email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) for more information.

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://www.tn.gov/tema) or [fema.gov/helene/tennessee](https://www.fema.gov/helene/tennessee). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

# # #

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# Displacement Assistance for Tennesseans Who Need Immediate Housing

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Displacement Assistance helps survivors who can't return to their homes after a disaster by giving them up-front money to help with immediate housing needs.

## What is Displacement Assistance?

Displacement Assistance is money you can use to stay in a hotel or motel, stay with family and friends, or for any other available housing options while you look for temporary housing.

## Who can get Displacement Assistance?

You may get Displacement Assistance if:

- You or someone in your household is a U.S. citizen, non-citizen national or qualified non-citizen
- FEMA can confirm your identity
- Your home is in a declared disaster area
- You live in your home most of the year
- A FEMA inspection determines your home is not safe to live in or an inspection can't be completed because your home is inaccessible
- You don't have insurance or your insurance doesn't have Additional Living Expense or Loss of Use coverage
- You apply for FEMA assistance during the registration period.

## Ways to Apply for FEMA Disaster Assistance

- Visit [DisasterAssistance.gov](https://www.fema.gov/disaster-assistance)
- Download the [FEMA App](#)
- Call the **FEMA Helpline** at **800-621-3362**. Lines are open from **7 a.m. to midnight Eastern Time**. Operators speak most languages; if you use a relay service, captioned telephone or other service, give FEMA your number for that service.
- Visit a Disaster Recovery Center; for locations and hours, visit [fema.gov/drc](https://www.fema.gov/drc).

## How much Displacement Assistance can I get?

The amount of money you get is based on 14 days of hotel costs based on a rate chosen by the state, territory or Tribal Nation impacted by the disaster. Displacement Assistance is a one-time payment. FEMA may provide up to two weeks of funds for temporary lodging at a hotel, motel or the home of friends or family, for displaced applicants who apply during the registration period.



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## Can I still get Displacement Assistance if I have insurance?

Yes. If you have insurance, check if you have Additional Living Expenses or Loss of Use coverage on your policy and contact your insurance company. If your insurance denies your claim or you do not have these types of coverage, you may be able to get Displacement Assistance.

If you have insurance and used all of your Additional Living Expenses or Loss of Use benefits, you won't get Displacement Assistance. However, you may receive Rental Assistance by sending FEMA documents that show you spent those benefits and still need help paying for temporary housing.

FEMA needs to see your insurance documentation because FEMA cannot pay for costs covered by another source.

## What if I have more housing needs?

If you have used your Displacement Assistance and you still have housing needs, you can ask for Rental Assistance from FEMA. To request Rental Assistance:

- Call **FEMA's Helpline at 800-621-3362**
- Request it in writing
- Speak to a FEMA representative in your area.

You will not need to provide other documentation to get Rental Assistance.

## I don't agree with FEMA's decision. How can I appeal?

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

## How can I send documents?

How you can send supporting documents to FEMA:

- Upload them to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Mail to **FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055**
- Fax FEMA at **800-827-8112**
- Visit a Disaster Recovery Center.

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://tn.gov/tema) or [fema.gov/disaster/4832](https://fema.gov/disaster/4832). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).

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# Guide to Replacing Lost Documents

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When you apply for FEMA assistance in Tennessee for Tropical Storm Helene, you will need to provide proof of identity, residence and other documentation. Here are some ways to replace important documents that were lost or damaged in the storm.

**Insurance policy information:** Call your insurance company or agent and ask for a copy of your policy, including the Declaration Page, your insurance settlement or denial letter.

**Birth and death certificates, marriage and divorce documents:** Order them online at [Vital Records \(tn.gov\)](https://www.tn.gov/vital-records).

**Driver Licenses:** If your driver license is lost or damaged, you may apply for a replacement at any driver license office. Standard licenses may also be replaced online at [Replacing a Lost License \(tn.gov\)](https://www.tn.gov/replacing-a-lost-license). If you have a change of address, Tennessee driver license or ID card holders have 10 days to update this information.

**Social Security Cards:** Go to [Replace Social Security card | SSA](https://www.ssa.gov/replace-social-security-card) to replace your card online, or to print an application and take it to your local Social Security office along with unexpired identification. Documents must be original or have a signature, stamp or raised seal from the issuing agency; no photocopies.

**Medicare Cards:** To replace your card, call **Medicare at 800-633-4227 (TTY 877-486-2048)**, visit your local Social Security office, request a new card through your online account with Social Security, or visit [MyMedicare.gov](https://www.mymedicare.gov).

**Green Card:** Go to [uscis.gov/i-90](https://uscis.gov/i-90) and complete Form I-90 to replace a permanent resident card. File the form online or by mail. For more information, visit [Replace Your Green Card | USCIS](https://uscis.gov/replace-your-green-card).

**Passports:** Visit [How to Report a Passport Lost or Stolen \(state.gov\)](https://state.gov/how-to-report-a-passport-lost-or-stolen).

**Federal Tax Returns:** Visit [About Form 4506, Request for Copy of Tax Return](https://www.irs.gov/efile/about-form-4506-request-for-copy-of-tax-return).

**Military Records:** Visit [Request Military Service Records | National Archives](https://www.archives.gov/military-records).

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://tn.gov/tema) or [fema.gov/disaster/4832](https://fema.gov/disaster/4832). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).

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Oct. 16, 2024

DR-4832-TN NR 007

State News Desk: (615) 741-0430

FEMA News Desk: (770) 220-5292 | [FEMA-R4-NewsDesk@fema.dhs.gov](mailto:FEMA-R4-NewsDesk@fema.dhs.gov)

# News Release

## Understanding Your FEMA Letter

NASHVILLE, Tenn. – Residents who applied for FEMA disaster assistance after Tropical Storm Helene impacted Tennessee will receive a determination letter from FEMA by mail or e-mail. In some cases, an applicant may be asked to submit more information and/or supporting documents for FEMA to continue processing your application.

It is important to read the letter carefully. It will include the amount of assistance FEMA may provide and information on how you can use your disaster assistance funds. The letter will also explain your application status and it will give you information about how to appeal FEMA's decision.

Your letter might also ask you to send additional information or supporting documentation for FEMA to continue reviewing your application. For example, you may be asked to send one or more of the following:

- Proof of insurance coverage
- Settlement of insurance claims or denial letter from insurance provider
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was your primary residence at the time of the disaster.

If you have questions about your FEMA determination letter, call the **FEMA Helpline at 800-621-3362**.

Lines are open from **7 a.m. to midnight EDT seven days a week**, and specialists speak many languages.

Homeowners and renters in **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington counties** can apply for federal assistance.

Here's how: Go online to [DisasterAssistance.gov](https://www.disasterassistance.gov), use the [FEMA App](#) call the **FEMA Helpline**. If you use a relay service such as Video Relay Service, captioned telephone or other service, you can provide FEMA with your number for that service. You may also visit a Disaster Recovery Center. For locations and hours, visit [fema.gov/drc](https://www.fema.gov/drc).

Learn more at [fema.gov/disaster/4832](https://www.fema.gov/disaster/4832)

To view an accessible video on how to apply, visit [Three Ways to Apply for FEMA Disaster Assistance - YouTube](#).

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://tn.gov/tema) or [fema.gov/disaster/4832](https://fema.gov/disaster/4832). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://facebook.com/fema).

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# Serious Needs Assistance

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Serious Needs Assistance is available to eligible Tennesseans affected by Tropical Storm Helene. If you have an immediate or serious need resulting from the storm, you may qualify for a one-time payment for each household.

## What is Serious Needs Assistance?

This is money awarded to applicants who have necessary expenses or need emergency supplies like water, food, first aid, breast-feeding supplies, infant formula, diapers, personal hygiene items or fuel for transportation. It is available in all major disasters declared for Individual Assistance.

To watch an accessible video about Serious Needs Assistance, go to [FEMA Accessible: Serious Needs Assistance \(youtube.com\)](https://www.youtube.com/watch?v=...).

## Who can get Serious Needs Assistance?

You may be eligible if:

- You complete a FEMA application for assistance
- You or someone in your home is a U.S. citizen, non-citizen national, or qualified non-citizen
- FEMA can confirm your identity
- Your home is in a declared disaster area
- You live in your home most of the year
- You apply for FEMA assistance while Serious Needs Assistance is available; and
  - The disaster damaged your home. FEMA confirms this based on an inspection or documents you send; or
  - You tell FEMA you are displaced, need shelter or have other emergency costs due to the disaster on your application.

## How much Serious Needs Assistance can I get?

The amount authorized for Tennessee survivors of Tropical Storm Helene is a **one-time payment of \$770** per eligible household. This payment would be in addition to other types of FEMA assistance you're eligible for.

## When can I get Serious Needs Assistance?

Serious Needs Assistance is available for survivors who apply during the **first 30 days** after a disaster is declared. In Tennessee, a major presidential disaster was declared for Tropical Storm Helene on **Wednesday, Oct. 2**.

### **I need help before my inspection. Can I get Serious Needs Assistance faster?**

Yes. FEMA may provide Serious Needs Assistance to survivors in the hardest hit areas before their inspection. If you don't get a faster payment because FEMA isn't able to confirm your information, you may still be able to receive Serious Needs Assistance after your inspection.

### **I didn't get Serious Needs Assistance after my inspection. Can I still get help?**

Yes. If you applied while Serious Needs Assistance is available, but didn't get help after your inspection, FEMA will send a decision letter explaining the reason for ineligibility. If you received your decision letter within the first 30 days after the Oct. 2 declaration, you can use the letter to appeal for Serious Needs Assistance.

You may need to send more information about:

- Your identity or where you live, or
- The repairs or clean-up needed because of disaster damage to your home.

### **I have insurance and haven't had a FEMA inspection. Can I still get help?**

Yes. You can still get Serious Needs Assistance by sending FEMA your insurance information or by showing FEMA the repairs or clean-up you made or need to do because of disaster damage to your home.

You may need to send more information about:

- Any receipts or estimates from contractors or service providers to repair disaster damage, or
- Documents from your landlord about disaster damages to your home.

### **Can I still get Serious Needs Assistance if my home wasn't damaged, but I had emergency costs?**

You may be eligible for Serious Needs Assistance if you tell FEMA you are displaced, need shelter or have other emergency costs due to the disaster on your application and meet other basic eligibility requirements.

### **I don't agree with FEMA's decision. How can I appeal?**

If you don't agree with FEMA's decision, you can appeal by showing why you need FEMA assistance. The decision letter you get from FEMA will have more information about the types of documents you should send.

You may use an optional Appeal Request form, which is included in the decision letter you receive from FEMA. You can also choose to write and sign a letter to send with your documents to help FEMA understand why you need help.

### **How can I send documents?**

You may send supporting documents to FEMA several ways:

- Upload to your disaster assistance account at [DisasterAssistance.gov](https://DisasterAssistance.gov)

Learn more at [fema.gov/disaster/4832](https://fema.gov/disaster/4832)

- Mail: FEMA, P.O. Box 10055, Hyattsville, MD 20782-8055
- Fax: 800-827-8112
- Visit a **Disaster Recovery Center**. Find one here: [fema.gov/drc](https://www.fema.gov/drc).

For the latest information about Tennessee's recovery, visit [tn.gov/tema](https://www.tn.gov/tema) or [fema.gov/disaster/4832](https://www.fema.gov/disaster/4832). Follow FEMA on X at [x.com/femaregion4](https://x.com/femaregion4) or on Facebook at [facebook.com/fema](https://www.facebook.com/fema).

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Learn more at [fema.gov/disaster/4832](https://www.fema.gov/disaster/4832)



### **ATTENTION LOCAL FARMERS:**

Johnson County Equine and Agricultural Association has received donations of hay, livestock feed and fencing supplies.

For assistance, or to donate items, please contact Tony Randazzo at 423-607-1167

## **Emergency Livestock Feed Resources**

### **Billy Ward II**

Across the state organizations including UT/TSU Extension, Tennessee Farm Bureau, Meade Tractor, the Tennessee Department of Agriculture, and others are working together to support farmers impacted by Hurricane Helene. The Appalachian Fairgrounds is the central hub for supplies coming into and being distributed to all East Tennessee Counties.

Farmers requesting supplies related to flood damage can do so via an online form found in the most recent email sent by the ANR branch of Johnson County UT/TSU Extension, the Johnson County UT/TSU Extension Facebook page, or calling the office at 423-727-8161. Please submit the form before picking up supplies. Supply pickup is available Fridays, beginning October 11 between 8:30am – 3:00 pm.

All farmers in any county with flood damage causing loss of hay and/or pasture is welcome to pick up hay for emergency feeding needs. Each farming operation can pick up 8-10 round bales or 21 square bales per week, however, this may change according to supply in order to help as many farms as possible. Supplies are distributed on a first-come, first-served basis. Please consider sharing loads with neighbors. If hauling for multiple farms, please bring those farm operators along if possible.

Other agricultural supplies including fence, posts, wire, and more may be available in limited quantities. All supplies including hay will be available until supplies run out. If you or someone you know wants to donate hay or other supplies please call the UT/TSU Extension Office.

As winter knocks on the door, please take time to assess your winter feed requirements. A mature cow consumes 25-30 pounds of hay and wastes a few more every day. Plan to feed 30-35 pounds of hay per day for each mature cow. There is little nutritional value in rained on and flooded hay and feeding moldy hay can lead to illness or diminished animal production and fertility. There is more compromised hay in Johnson and surrounding counties than many realize. Take advantage of the multicounty supply hub, reach out to other organizations offering supplies, and work with your neighbors. This may also be the time to market calves and cull non-producers, late calvers, open cows, and cows weaning small calves.

Working together is the only way we will be able to successfully weather this storm. Be kind, be patient, and do not be afraid to ask for assistance. Please call the Johnson County UT/TSU Extension office if you have any questions or if we can help in any way.

## Emergency Livestock Feed Pickup Site

Appalachian Fair, 100 Lakeview St., Gray, TN 37615

Pickup available to farmers every Friday starting on October 11 between 8:30 am – 3:00 pm

### Recommendations for Distribution of Emergency Livestock Feed:

- Farmers should record their agricultural needs related to flood damage at [tiny.utk.edu/AgFlood2024](https://tiny.utk.edu/AgFlood2024) before arriving at the Appalachian Fair for pickup or call your local County Extension Office to be added to the list.
- Any farmer in any Tennessee county that has flood damage causing loss of hay and/or pasture is welcome to pickup hay for emergency feeding needs.
- Each farm can pick up a maximum of 8-10 round bales or 21 square bales per week. These numbers may be reduced at any time depending on supply to help as many farms as possible.
- Farmers are encouraged to share loads of hay with neighbors when possible.
- If you want to pick up hay for multiple farms, it is recommended to bring another farmer with you.
- Other agriculture supplies including fencing supplies may be available in limited quantities.
- If anyone has lost equipment or does not have a way to transport hay, we encourage you to visit with your neighbors to coordinate sharing loads or contact your local County Agriculture Extension Agent so they can try to set up a delivery.

### Additional Information:

Additional emergency livestock feeding pickup sites for hay are available at the Coker County Fair, Greene County Fair.

UT Extension website with useful information for agriculture producers affected by the flood:

<https://utextension.tennessee.edu/flood-related-resources/>

Hay and other supplies will be available until supplies run out.

If you know of anyone who wants to donate hay, please ask them to call Steven Huff with Farm Bureau at 423-620-1965 or fill out the online form at [tiny.utk.edu/AgHelp2024](https://tiny.utk.edu/AgHelp2024).

Donations from all over Tennessee and other states have been very generous and are expected to continue for the next several weeks. Donations are accepted at the Appalachian Fair Monday through Thursday 8am - 4pm.

The Appalachian Fair will be very busy so please do not contact the fair unless absolutely necessary.

**Johnson County Extension Office Phone Number: 423-727-8161**



U.S. Small Business  
Administration

## U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET - DISASTER LOANS

### **TENNESSEE Declaration 20718 & 20719** (Disaster: TN-20017)

#### **Incident: TROPICAL STORM HELENE**

occurring: **September 26, 2024 and continuing**

in the **Tennessee** counties of: **Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi and Washington**;  
for economic injury only in the contiguous **Tennessee** counties of: **Grainger, Hancock, Jefferson, Sevier and Sullivan**;  
for economic injury only in the contiguous **North Carolina** counties of: **Ashe, Avery, Haywood, Madison, Mitchell, Watauga and Yancey**; and for economic injury only in the contiguous **Virginia** counties of: **Grayson, Scott and Washington**

#### **Application Filing Deadlines:**

**Physical Damage: December 2, 2024      Economic Injury: July 2, 2025**

If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

#### **What Types of Disaster Loans are Available?**

- **Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- **Economic Injury Disaster Loans (EIDL)** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- **Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

#### **What are the Credit Requirements?**

- **Credit History** – Applicants must have a credit history acceptable to SBA.
- **Repayment** – Applicants must show the ability to repay all loans.

#### **What are the Interest Rates?**

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.813%	5.625%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.250%	3.250%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.250%	N/A

#### **What are Loan Terms?**

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.

**What are the Loan Amount Limits?**

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$500,000 for the repair or replacement of real estate and \$100,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

**What Restrictions are there on Loan Eligibility?**

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

**Is There Help with Funding Mitigation Improvements?**

If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$500,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

**Is There Help Available for Refinancing?**

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- **Businesses** – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- **Homes** – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

**What if I Decide to Relocate?**

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

**Are There Insurance Requirements for Loans?**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applications for disaster loans may be submitted online using the MySBA Loan Portal at <https://lending.sba.gov> or other locally announced locations. Please contact the SBA's Customer Service Center by email at [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.



# YOUR VOTE COUNTS.

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## EARLY VOTING SCHEDULE

Wednesday, October 16 -  
Thursday, October 31, 2024



### **NATIONAL GUARD ARMORY**

1923 S Shady Street

Mountain City, TN

Monday- 8:00am-6:00pm

Tuesday-Friday 8:00am-5:00pm

Saturday 8:00am-12:00pm

