

# HOUSING AFTER HELENE IN EAST TENNESSEE: NAVIGATING GOVERNMENT AID, WHERE TO FIND RENTAL AND REPAIR ASSISTANCE, AND UNDERSTANDING EVICTION LAWS

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In the months following a major disaster, communities often experience a housing crisis due to damaged homes and buildings, a lack of temporary housing, and skyrocketing rent prices. There are options available to renters and homeowners for financial assistance, repairs, and other resources.

## Rent, mortgage, and utility assistance

**Realtors Relief Association:** Offering direct financial support up to \$1,000 per household in Johnson, Unicoi, Cocke, Hawkins, Washington, Greene, Grainger, Hamblen, and Carter counties. Download the application at [tnrealtors.com/2024/09/rrf-hurricane-helene](https://tnrealtors.com/2024/09/rrf-hurricane-helene). After filling it out and gathering required documents, email them to [rrf@tnrealtors.com](mailto:rrf@tnrealtors.com). The deadline is January 31, 2025.

**Mountain Ways:** Offering assistance to individuals and families, both homeowners and renters, with a 100% total loss of primary residence. Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, and Washington counties are eligible. Apply at [mtnways.org/get-relief/](https://mtnways.org/get-relief/). Email [info@mtnways.org](mailto:info@mtnways.org) or call 865-412-7798 if you need help with the application. The deadline is Dec. 31, 2024.

**State Line Resource Station and Mountain Mermaids:** Grants for individuals and small businesses in Western North Carolina, East Tennessee, and Southwest Virginia who suffered significant damage to their homes, properties or small businesses. Available to renters and homeowners. Go to [statelineresourcestation.org](https://statelineresourcestation.org) and click “grant application.” Fill the form out to be considered for grants from \$100 to \$3,000. The resource center is open Monday and Tuesday, 10am - 6pm and Thursday through Saturday, 10am - 6pm. Located at ZRC SKATE, 11878 Hwy 421 S Trade, TN.

## Housing repairs and temporary housing assistance

**Samaritan’s Purse:** In Johnson County, the nonprofit Christian group is helping people rebuild manufactured homes, repairing and building new stick-built homes, and providing furniture assistance. Contact them at 828-588-4663 or [USDisasterRecovery@samaritan.org](mailto:USDisasterRecovery@samaritan.org).

**Holston Habitat for Humanity:** Accepting applications for home repairs for families in Washington, Carter, and Unicoi counties. They can help replace and repair insulation, subfloors and flooring, HVAC units, electrical work, and drywall. If you are interested in applying, call 423-239-7689 ext. 806 to request an application or go to [holstonhabitat.org/helene-relief](https://holstonhabitat.org/helene-relief) and click “home repairs.”

**Appalachia Service Project:** Provides services to low-income families through home repairs and, in select areas, offers home replacement services. Fill out the form at [asp.servicenetwork.com/aspire/homerepair/](https://asp.servicenetwork.com/aspire/homerepair/).

**Eastern Eight Development Corporation:** Doing home repairs for those who qualify. You must live in one of the FEMA-declared disaster counties to apply. Go to: [e8cdc.org/disaster-home-repairs](https://e8cdc.org/disaster-home-repairs) for the application. If you have questions, call 423-232-5097 or email [eastern8cdc@e8cdc.org](mailto:eastern8cdc@e8cdc.org).

**100 Homes Project:** Aims to replace or restore 100 homes in Carter County. You must be a homeowner in Carter County, have a financial need, and meet other criteria. Priority is given to families with children or elderly residents, individuals with disabilities or special needs, single-parent households, and veterans. Contact them at: [100homesproject.com/contact](https://100homesproject.com/contact).

**First Christian Church:** Partnering with local government officials and non-profits to support disaster relief for Johnson County. If your home was damaged, call 423-727-8151 to be considered for repair services.

Scan this QR code with your phone camera  
to find links, updates, and more resources:



## FEMA aid

The Federal Emergency Management Agency (FEMA) is the federal government's main disaster response agency. If you are a U.S. citizen or meet certain qualifications as a non-citizen and live in a federal disaster declaration area, you are eligible for financial assistance. This may include: a one-time grant of \$750 for emergency needs and essential items; temporary housing assistance; up to 18 months of rental assistance, and more.

To apply, go to: **DISASTERASSISTANCE.GOV**, use the **FEMA app**, or call **800-621-3362** from 7 a.m. to 11 p.m. daily. The telephone line is open every day and help is available in most languages. You can also visit a Disaster Recovery Center to get help with your aid application: Put in your state or address at [egateway.fema.gov/ESF6/DRCLocator](https://egateway.fema.gov/ESF6/DRCLocator). The deadline to apply for assistance is January 7, 2025.

You **must** apply for disaster assistance first to be considered for ongoing rental assistance from FEMA. Funds can be used for rent, including a security deposit, and utilities such as electricity and water, at a place other than your damaged home. Your rental can be a house, apartment, hotel, or recreational vehicle. The rental assistance rate is set by an area's Fair Market Rent; look up yours [here](#).

## Government programs you may qualify for

**The Low Income Home Energy Assistance Program:** A federally funded program that assists low income households, primarily those who pay a high proportion of income on energy, in meeting their immediate energy needs. You must be at or below 60% of the [state median income](#). Contact Upper East Tennessee HDA at 423-246-6180 for more information.

**U.S. Department of Agriculture (USDA) Rural 504 grants:** Also known as Single Family Housing Repair Loans & Grants, this program provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. The maximum loan is \$40,000 and maximum grant is \$10,000. Applications are open year-round. Call the Tennessee Rural Development State Office at 615-783-1300, or the Greenville office, which covers northeast Tennessee counties, at 423-638-4771, x 4.

## Supplies and resources

**Stateline Resource Station:** Providing vital resources, supplies, and recovery funding to rural communities of Western North Carolina, East Tennessee, and Southwest Virginia. The resource center is open Monday and Tuesday, 10am - 6pm and Thursday through Saturday, 10am - 6pm. Located at ZRC SKATE, 11878 Hwy 421 S Trade, TN.

**Bristol Motor Speedway Northeast Tennessee Disaster Relief Center:** This is the region's main supply hub. Call 423-830-2696 for supplies or more information..

## Legal aid

After a disaster, many legal issues can come up: from tax issues to loan or debt troubles, insurance claims to contractor fraud, lost identification to evictions.

**Tennessee Alliance for Legal Services:** If you cannot afford an attorney and want free legal help, visit [www.HELP4TN.org](http://www.HELP4TN.org) to email legal questions, see court forms, watch videos about legal issues, and more. You can also call 1-844-435-7486.

**Legal Aid of East Tennessee:** If you are concerned about being unfairly evicted or have received an eviction notice, call 866-333-1505 to see if Legal Aid can help you. More resources available at [www.laet.org](http://www.laet.org).

Scan this QR code with your phone for more information about FEMA, flood cleanup, and disaster fraud:

