

ARC Heart of Tennessee

Southeast and Caribbean Division · Tennessee Region
TN · 16 counties · HQ Murfreesboro, TN · FEMA Region IV

840,511

People

322,604

Households

44.8%

Households below the ALICE survival threshold

16

Counties · 6,185 sq mi

Nearly **45% of households** across this chapter live below the ALICE survival threshold — the working families one disaster away from crisis.

In this report · Economic vulnerability · Who lives here · Home fire mission (FLARE) · mission delivery & the bespoke relationship strategy to follow

Sources: American Red Cross geography + 2023 demographics reference table; United Way ALICE + poverty (latest county year).

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ARC Heart of Tennessee · 16 counties · TN

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Bespoke chapter intelligence — every figure traces to a named source.

The chapter's footprint.

16

Counties

6,185

Square miles

840,511

People

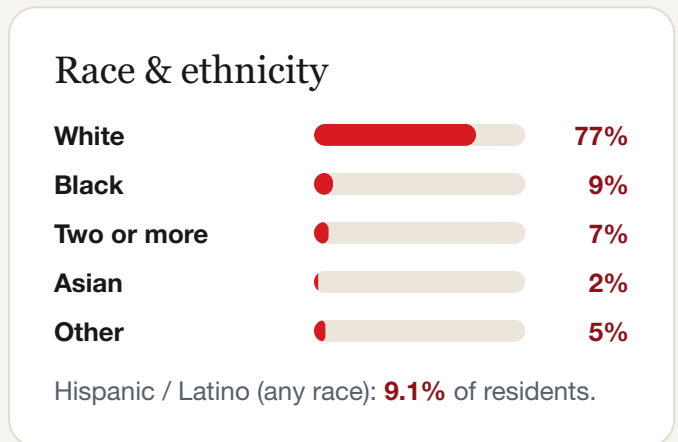
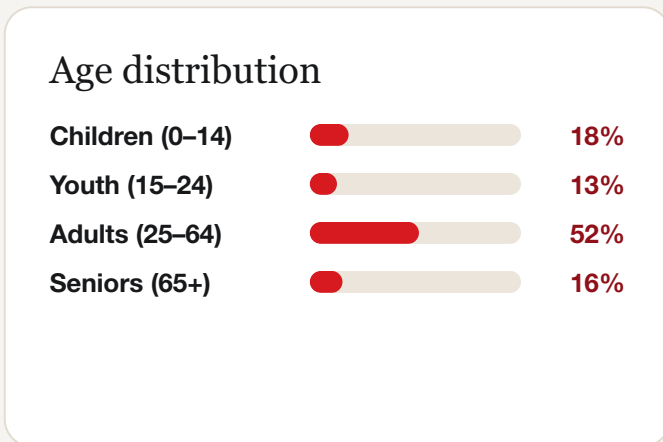
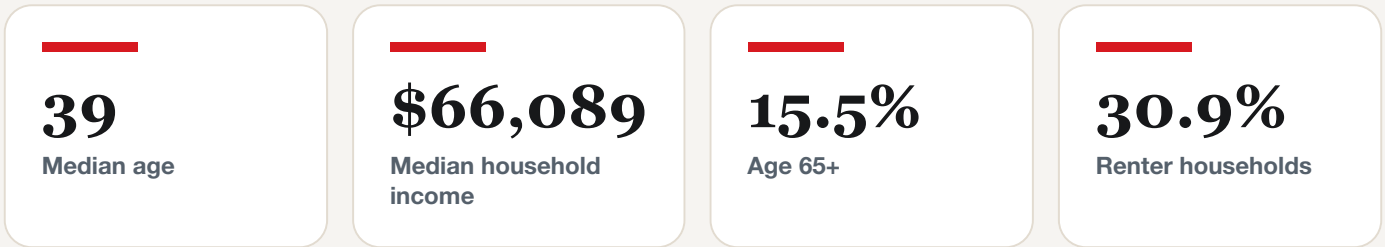
**Tennessee
Region**

Southeast and
Caribbean Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Rutherford	371,563	624	44.2%
Putnam	82,708	403	9.8%
Coffee	59,831	435	7.1%
Bedford	51,968	475	6.2%
Franklin	43,857	576	5.2%
Warren	41,624	434	5.0%
Lincoln	35,979	571	4.3%
Marshall	35,759	376	4.3%
White	28,062	379	3.3%
Overton	22,923	435	2.7%
DeKalb	20,711	329	2.5%
Cannon	14,816	266	1.8%
Jackson	11,653	319	1.4%
Clay	7,477	259	0.9%
Moore	6,584	130	0.8%
Pickett	4,996	174	0.6%

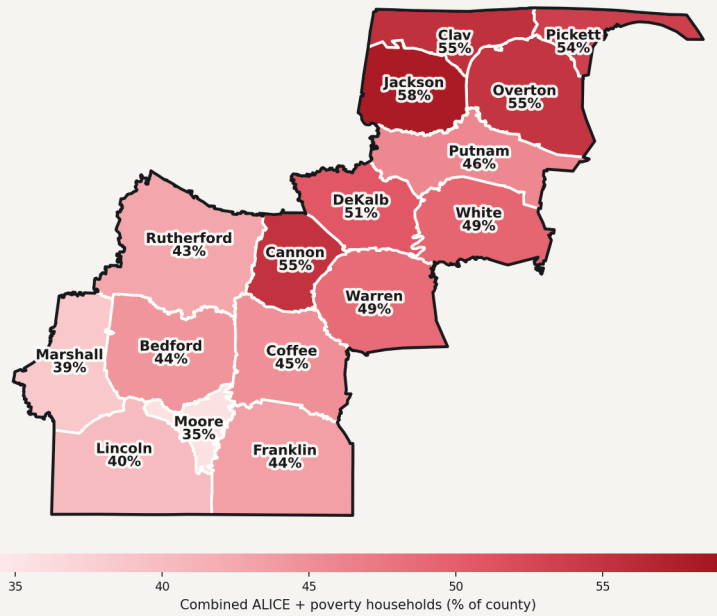
HQ: Murfreesboro, TN · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 16 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
Jackson	11,653	\$39,254	35.4%	22.8%	58.2%
Clay	7,477	\$36,523	31.6%	23.8%	55.4%
Cannon	14,816	\$55,629	39.1%	16.1%	55.2%
Overton	22,923	\$44,680	34.4%	20.5%	54.9%
Pickett	4,996	\$44,341	27.6%	26.0%	53.7%
DeKalb	20,711	\$51,738	30.2%	20.4%	50.7%
White	28,062	\$50,488	33.6%	15.8%	49.3%
Warren	41,624	\$50,361	33.0%	15.6%	48.6%
Putnam	82,708	\$57,021	24.0%	21.8%	45.8%
Coffee	59,831	\$55,370	30.3%	14.6%	44.9%
Bedford	51,968	\$59,302	30.6%	13.9%	44.4%
Franklin	43,857	\$56,243	29.7%	13.9%	43.5%
Rutherford	371,563	\$79,912	34.6%	8.2%	42.8%
Lincoln	35,979	\$62,183	26.5%	13.7%	40.2%
<i>+ 2 more counties — full table in the county appendix</i>					

Combined = households in poverty plus ALICE households (above poverty, below the cost of basics), as a share of all county households. Source: United Way ALICE, latest county year.

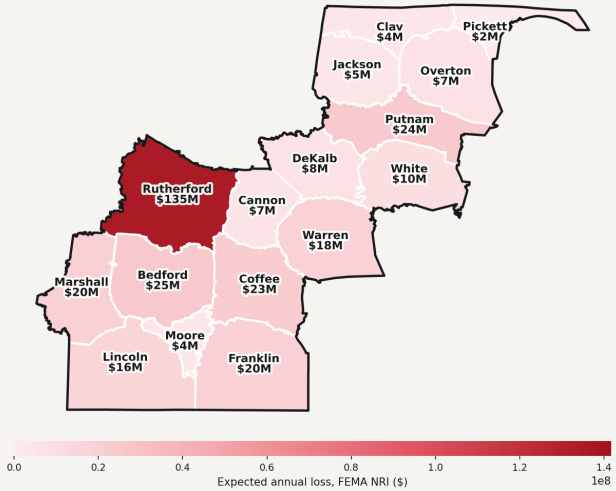
What this chapter is up against.

\$328.9M
Expected annual loss, all hazards

Rutherford
Highest-risk county

50.2%
Avg social vulnerability (SVI)

5
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Rutherford	Relatively Moderate	\$134.9M	42.7%	4	17
Bedford	Relatively Low	\$25.4M	72.6%	3	18
Putnam	Relatively Low	\$24.4M	55.4%	4	19
Coffee	Relatively Low	\$22.9M	64.1%	5	21
Marshall	Relatively Low	\$19.7M	35.1%	3	17
Franklin	Relatively Low	\$19.6M	42.2%	3	15
Warren	Relatively Low	\$18.4M	78.0%	4	22
Lincoln	Relatively Low	\$16.1M	37.3%	3	17
White	Very Low	\$10.0M	51.5%	4	18
DeKalb	Very Low	\$7.5M	80.2%	3	20
Overton	Very Low	\$7.3M	25.2%	3	21
Cannon	Very Low	\$7.1M	27.4%	5	22
Jackson	Very Low	\$4.7M	70.3%	5	35
Clay	Very Low	\$4.3M	66.0%	4	22

+ 2 more counties — full table in the county appendix

Sources: FEMA National Risk Index 2025 (risk rating, expected annual loss), CDC/ATSDR SVI 2022 (social-vulnerability percentile), FEMA disaster declarations — via the Red Cross national county database.

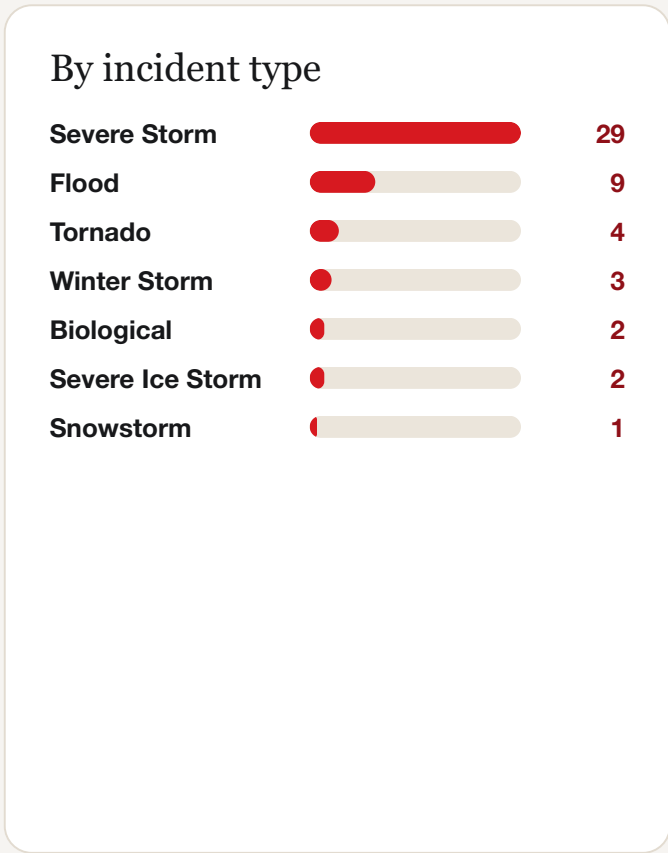
A chapter shaped by disaster.

52
Federal disaster declarations

1
Hurricanes

Severe Storm
Most common type

2026
Most recent

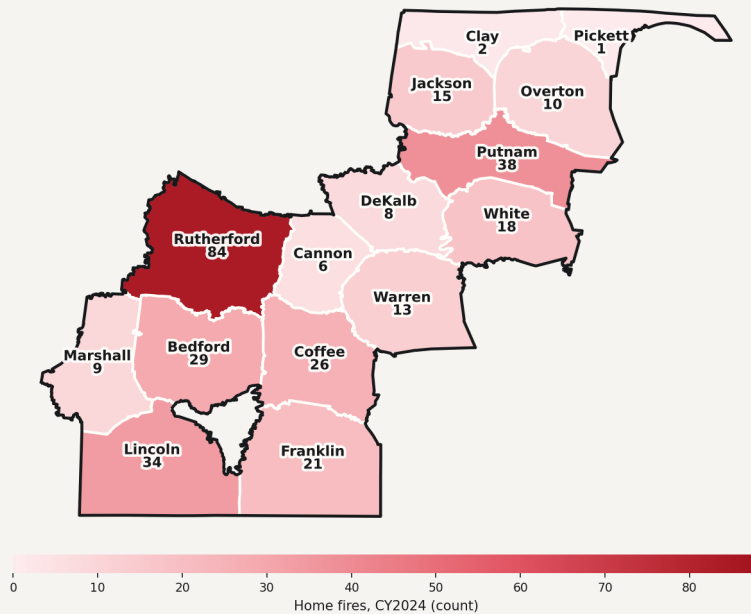
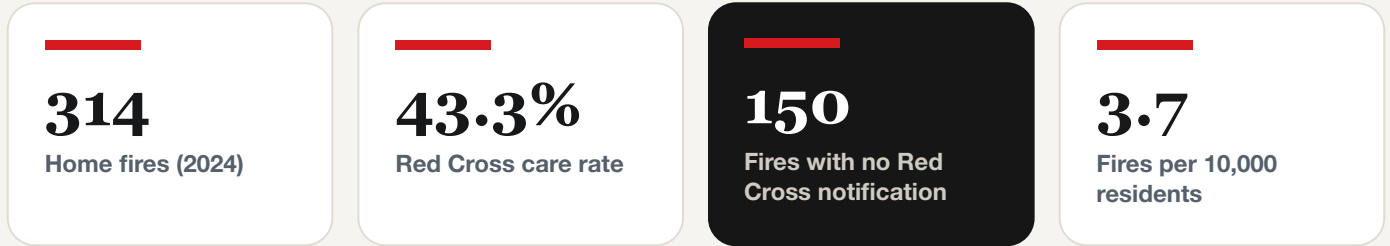


Most recent declarations

FY	DISASTER	TYPE
2026	Severe Winter Storm	Winter Storm
2026	Severe Winter Storm	Winter Storm
2025	Severe Storms, Straight-Line Winds, Tornadoes, And Flooding	Severe Storm
2024	Severe Storms, Tornadoes, And Flooding	Severe Storm
2023	Severe Storms, Straight-Line Winds, And Tornado	Severe Storm
2023	Severe Storms, Straight-Line Winds, And Tornado	Severe Storm
2023	Severe Storms, Straight-Line Winds, And Tornadoes	Severe Storm
2023	Severe Winter Storm	Winter Storm
2021	Severe Storms, Tornadoes, And Flooding	Tornado
2021	Severe Winter Storms	Severe Ice Storm

Source: FEMA Disaster Declarations Summaries v2 — county-level, deduplicated to unique disasters.

Every home fire is a Red Cross moment.



Red Cross cared for **43%** of home fires — but **150 (48%)** happened with no Red Cross notification: the prevention, smoke-alarm, and response opportunity, county by county.

Source: FLARE Fire Incidents 2024 (American Red Cross, public layer). "With care" = Red Cross provided assistance; "no notification" = the Red Cross was never alerted to the fire.

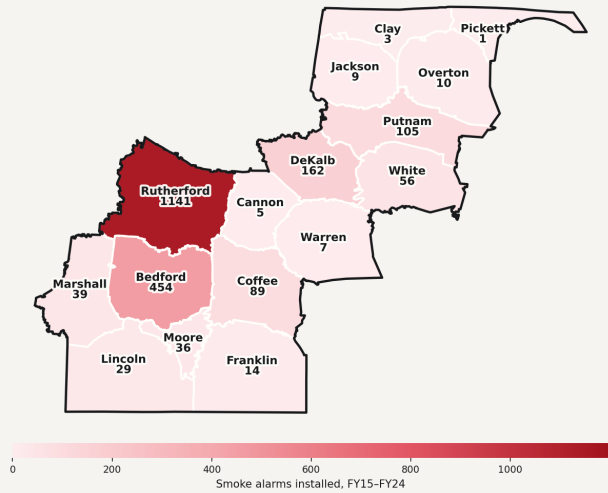
Red Cross shows up — and prevents.

2,083
Home-fire calls answered (RC response)

1,967
Single-family fire responses

2,160
Free smoke alarms installed

112
Multi-family fire responses

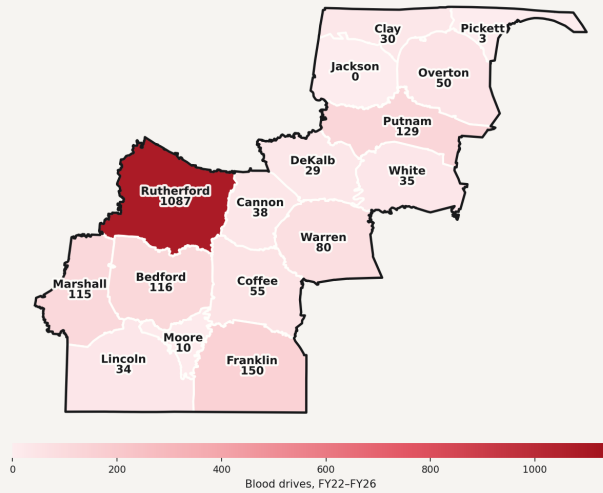


Red Cross answered **2,083** home-fire calls and installed **2,160** free smoke alarms across the chapter — response and prevention, county by county.

Sources: DRO National 800-RedCross Calls by County (RC fire responses); Smoke Alarm Installs FY15-FY24 (American Red Cross).

The blood mission's local footprint.

45,304 Blood units collected (FY22–26)	1,961 Blood drives held	364 Drives in FY2026	15 Counties with drives
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Blood drives are active in **15 of the chapter's 16 counties** — every county without one is an employer or civic opening: a host site, a sponsored drive, a standing partnership.

Source: BioMed Collections FY22–FY26 (American Red Cross). Drives = collection events; units = products collected.

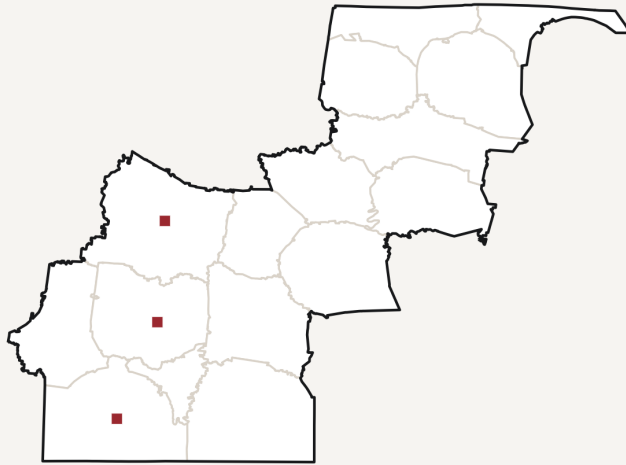
The chapter's physical footprint.

3
Red Cross facilities

1
Owned

2
Leased / licensed

1
BioMed sites



By type / function

Partner / indirect site	2
Shared site	1

BioMed facilities

Murfreesboro TN Blood Donation Center	Platelets & Red Cells
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Sources: Red Cross real-estate portfolio (reintel.jbf.com) + BioMed facilities (biomed.jbf.com). Locations, types and functions only — no cost, square footage, or lease terms are disclosed.

Who gives here.

Major-donor giving across the chapter — three fiscal years. Internal planning data.

\$897,638

Total giving, 3-year

26

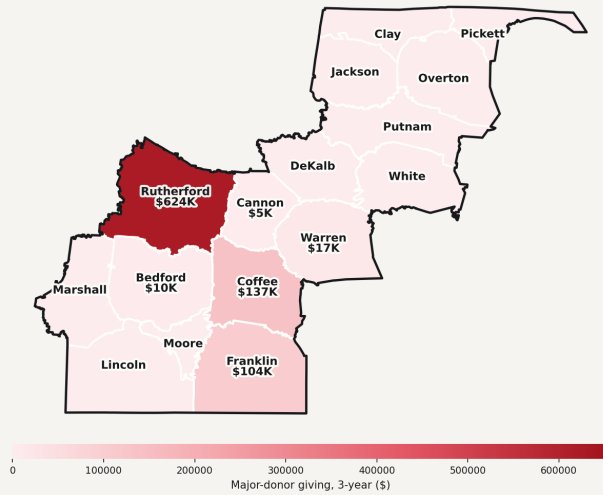
Major donors

\$296,985

Current FY • ▲ 4% vs prior FY

\$623,618

Top: Rutherford



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Rutherford	16	\$623,618
Coffee	3	\$137,090
Franklin	4	\$104,436
Warren	1	\$17,494
Bedford	1	\$10,000
Cannon	1	\$5,000

Source: Red Cross major-donor giving by county, three fiscal years. Internal / executive-director planning use — not donor-facing.

Rutherford County



371,563
People

\$79,912
Median HH income

42.8%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		20%
Seniors (65+)		11%
Median age		35.1
ALICE households		46,463
Poverty households		11,034

Risk & response

Expected annual loss	\$134.9M
Social vulnerability (SVI)	42.7%
FEMA declarations (all time)	17
Home fires, CY2024	84
Fires, no RC notification	44
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$623,618

Rutherford County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Putnam County



82,708
People

\$57,021
Median HH income

45.8%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		17%
Median age		38.7
ALICE households		8,326
Poverty households		7,576

Risk & response

Expected annual loss	\$24.4M
Social vulnerability (SVI)	55.4%
FEMA declarations (all time)	19
Home fires, CY2024	38
Fires, no RC notification	21
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Putnam County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Coffee County



59,831
People

\$55,370
Median HH income

44.9%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		18%
Seniors (65+)		18%
Median age		42.1
ALICE households		6,898
Poverty households		3,338

Risk & response

Expected annual loss	\$22.9M
Social vulnerability (SVI)	64.1%
FEMA declarations (all time)	21
Home fires, CY2024	26
Fires, no RC notification	6
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$137,090

Coffee County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Bedford County



51,968
People

\$59,302
Median HH income

44.4%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		20%
Seniors (65+)		16%
Median age		38.8
ALICE households		5,794
Poverty households		2,626

Risk & response

Expected annual loss	\$25.4M
Social vulnerability (SVI)	72.6%
FEMA declarations (all time)	18
Home fires, CY2024	29
Fires, no RC notification	10
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$10,000

Bedford County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Franklin County



43,857
People

\$56,243
Median HH income

43.5%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		21%
Median age		44
ALICE households		5,075
Poverty households		2,369

Risk & response

Expected annual loss	\$19.6M
Social vulnerability (SVI)	42.2%
FEMA declarations (all time)	15
Home fires, CY2024	21
Fires, no RC notification	14
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$104,436

Franklin County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Warren County

41,624

People

\$50,361

Median HH income

48.6%

Combined ALICE + poverty

Relatively Low

FEMA NRI risk

People & economy

Children (0-14)  **18%**

Seniors (65+)  **18%**

Median age **41.9**

ALICE households **5,320**

Poverty households **2,513**

Risk & response

Expected annual loss **\$18.4M**

Social vulnerability (SVI) **78.0%**

FEMA declarations (all time) **22**

Home fires, CY2024 **13**

Fires, no RC notification **5**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **\$17,494**

Warren County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Lincoln County

35,979

People

\$62,183

Median HH income

40.2%

Combined ALICE + poverty

Relatively Low

FEMA NRI risk

People & economy

Children (0-14)  **18%**

Seniors (65+)  **20%**

Median age **43.5**

ALICE households **3,864**

Poverty households **2,001**

Risk & response

Expected annual loss **\$16.1M**

Social vulnerability (SVI) **37.3%**

FEMA declarations (all time) **17**

Home fires, CY2024 **34**

Fires, no RC notification **19**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **—**

Lincoln County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Marshall County

35,759

People

\$61,686

Median HH income

38.6%

Combined ALICE + poverty

Relatively Low

FEMA NRI risk

People & economy

Children (0-14)  **18%**

Seniors (65+)  **17%**

Median age **41.6**

ALICE households **3,491**

Poverty households **1,630**

Risk & response

Expected annual loss **\$19.7M**

Social vulnerability (SVI) **35.1%**

FEMA declarations (all time) **17**

Home fires, CY2024 **9**

Fires, no RC notification **7**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **—**

Marshall County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

White County



28,062
People

\$50,488
Median HH income

49.3%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		21%
Median age		44.5
ALICE households		3,691
Poverty households		1,734

Risk & response

Expected annual loss	\$10.0M
Social vulnerability (SVI)	51.5%
FEMA declarations (all time)	18
Home fires, CY2024	18
Fires, no RC notification	6
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

White County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Overton County



22,923
People

\$44,680
Median HH income

54.9%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		21%
Median age		44.3
ALICE households		3,097
Poverty households		1,841

Risk & response

Expected annual loss	\$7.3M
Social vulnerability (SVI)	25.2%
FEMA declarations (all time)	21
Home fires, CY2024	10
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Overton County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

DeKalb County



20,711
People

\$51,738
Median HH income

50.7%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		20%
Median age		44.1
ALICE households		2,569
Poverty households		1,734

Risk & response

Expected annual loss	\$7.5M
Social vulnerability (SVI)	80.2%
FEMA declarations (all time)	20
Home fires, CY2024	8
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

DeKalb County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Cannon County



14,816
People

\$55,629
Median HH income

55.2%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		19%
Median age		43.9
ALICE households		2,221
Poverty households		916

Risk & response

Expected annual loss	\$7.1M
Social vulnerability (SVI)	27.4%
FEMA declarations (all time)	22
Home fires, CY2024	6
Fires, no RC notification	2
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$5,000

Cannon County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Jackson County



11,653
People

\$39,254
Median HH income

58.2%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

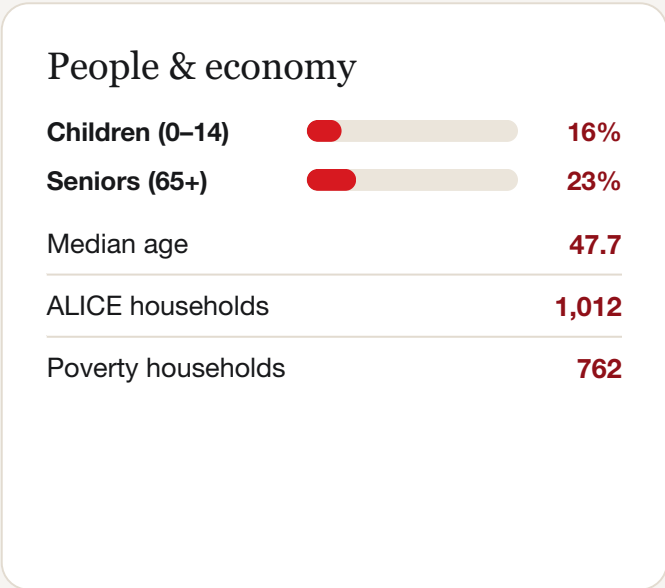
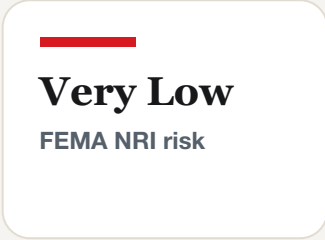
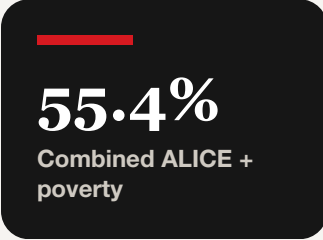
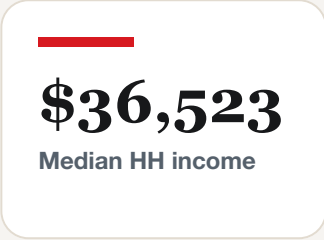
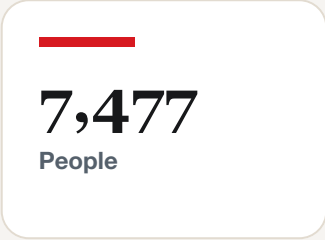
Children (0-14)		14%
Seniors (65+)		23%
Median age		48.2
ALICE households		1,662
Poverty households		1,072

Risk & response

Expected annual loss	\$4.7M
Social vulnerability (SVI)	70.3%
FEMA declarations (all time)	35
Home fires, CY2024	15
Fires, no RC notification	10
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Jackson County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Clay County



Clay County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Moore County



6,584
People

\$68,482
Median HH income

35.4%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		14%
Seniors (65+)		22%
Median age		46.8
ALICE households		627
Poverty households		308

Risk & response

Expected annual loss	\$4.2M
Social vulnerability (SVI)	22.6%
FEMA declarations (all time)	18
Home fires, CY2024	—
Fires, no RC notification	—
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Moore County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

Pickett County



4,996
People

\$44,341
Median HH income

53.7%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		13%
Seniors (65+)		27%
Median age		51.1
ALICE households		582
Poverty households		548

Risk & response

Expected annual loss	\$2.1M
Social vulnerability (SVI)	32.8%
FEMA declarations (all time)	21
Home fires, CY2024	1
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Pickett County · sources: Red Cross demographics 2023, United Way ALICE, FEMA NRI & declarations, FLARE CY2024.

The chapter's Experience Builder apps & federal tools.

Red Cross Intelligence Briefing

Chapter risk, hardship, hazards & county drilldowns

experience.arcgis.com

Disaster Response Intelligence

Spatial disaster-response intelligence

Experience Builder app

Red Cross Real Estate

Facilities & market intelligence

experience.arcgis.com

Service Area Planning

Service-area geography & planning

Experience Builder app

Community Mobilization V

Local resource & mobilization map

experience.arcgis.com

Biomed

Blood & BioMed footprint

experience.arcgis.com

FEMA RAPT

Resilience analysis & planning

www.fema.gov

Census Community Resilience

People & resilience context

www.census.gov

Red Cross Experience Builder apps give the live, drill-down companion to this report; federal tools add official context.

Every number, traceable.

Tools produce facts; humans own decisions. Each figure in this report traces to a named source and vintage.

METRIC	SOURCE	VINTAGE
geography + 2023 demographics	ALICE master / Red Cross reference table	2023
ALICE + poverty households	MASTER counties ALICE+demographics	2023
flare	flare_fire_incidents (public AGOL, CY24)	CY2024
smoke_alarms	GIS_MAP_FY15_to_FY24 (AGOL item b09f21d9...)	FY15–24
blood	Biomed Collections 22-26 by chapter/county	FY22–26
risk + disaster history	FEMA NRI 2025 · CDC SVI 2022 · FEMA declarations (red-cross-data county master)	FEMA NRI 2025 · SVI 2022
fema disaster history	FEMA Disaster Declarations Summaries v2	2026
facilities / real estate (no costs)	Red Cross facilities portfolio — reintel.jbf.com (locations, types & ownership only; no cost/lease terms)	FY25
home-fire RC responses (SFF/MFF)	DRO National 800-RedCross Calls by County (org AGOL)	FY24–26

Geography: American Red Cross chapter↔county reference. The full machine-readable source ledger ships with the data bundle.

Full county table.

COUNTY	POP	HOUSEHOLDS	HARDSHIP	NRI RISK	EXP. ANNUAL LOSS	FIRES '24
Rutherford	371,563	135,864	42.8%	Relatively Moderate	\$134.9M	84
Putnam	82,708	33,436	45.8%	Relatively Low	\$24.4M	38
Coffee	59,831	23,671	44.9%	Relatively Low	\$22.9M	26
Bedford	51,968	19,075	44.4%	Relatively Low	\$25.4M	29
Franklin	43,857	17,320	43.5%	Relatively Low	\$19.6M	21
Warren	41,624	16,680	48.6%	Relatively Low	\$18.4M	13
Lincoln	35,979	14,702	40.2%	Relatively Low	\$16.1M	34
Marshall	35,759	13,904	38.6%	Relatively Low	\$19.7M	9
White	28,062	11,203	49.3%	Very Low	\$10.0M	18
Overton	22,923	9,352	54.9%	Very Low	\$7.3M	10
DeKalb	20,711	8,351	50.7%	Very Low	\$7.5M	8
Cannon	14,816	5,999	55.2%	Very Low	\$7.1M	6
Jackson	11,653	4,952	58.2%	Very Low	\$4.7M	15
Clay	7,477	3,234	55.4%	Very Low	\$4.3M	2
Moore	6,584	2,659	35.4%	Very Low	\$4.2M	—
Pickett	4,996	2,202	53.7%	Very Low	\$2.1M	1

One row per county. Combined hardship = poverty + ALICE households. Fires = FLARE CY2024.