

ARC of Southeast Tennessee

Southeast and Caribbean Division · Tennessee Region
TN · 12 counties · HQ Chattanooga, TN · FEMA Region IV

732,763

People

295,399

Households

42.8%

Households below the ALICE survival threshold

12

Counties · 4,806 sq mi

Nearly **43% 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 of Southeast Tennessee · 12 counties · TN

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

The chapter's footprint.

12

Counties

4,806

Square miles

732,763

People

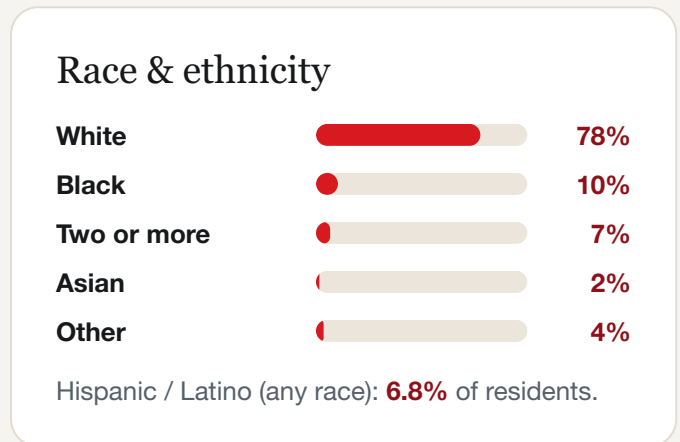
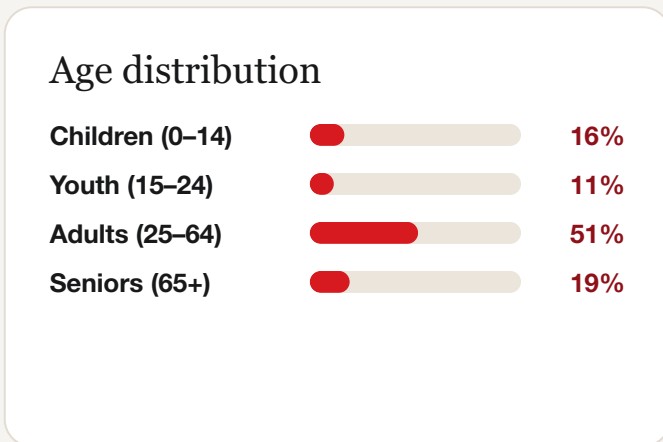
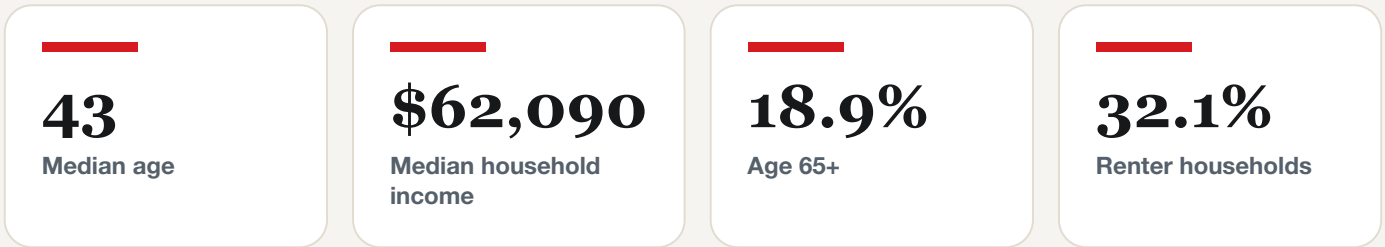
**Tennessee
Region**

Southeast and
Caribbean Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Hamilton	374,183	576	51.1%
Bradley	111,682	331	15.2%
McMinn	54,082	432	7.4%
Monroe	47,152	652	6.4%
Rhea	33,461	336	4.6%
Marion	29,209	512	4.0%
Polk	17,871	442	2.4%
Sequatchie	16,480	266	2.2%
Bledsoe	15,254	407	2.1%
Grundy	13,798	361	1.9%
Meigs	13,188	217	1.8%
Van Buren	6,403	274	0.9%

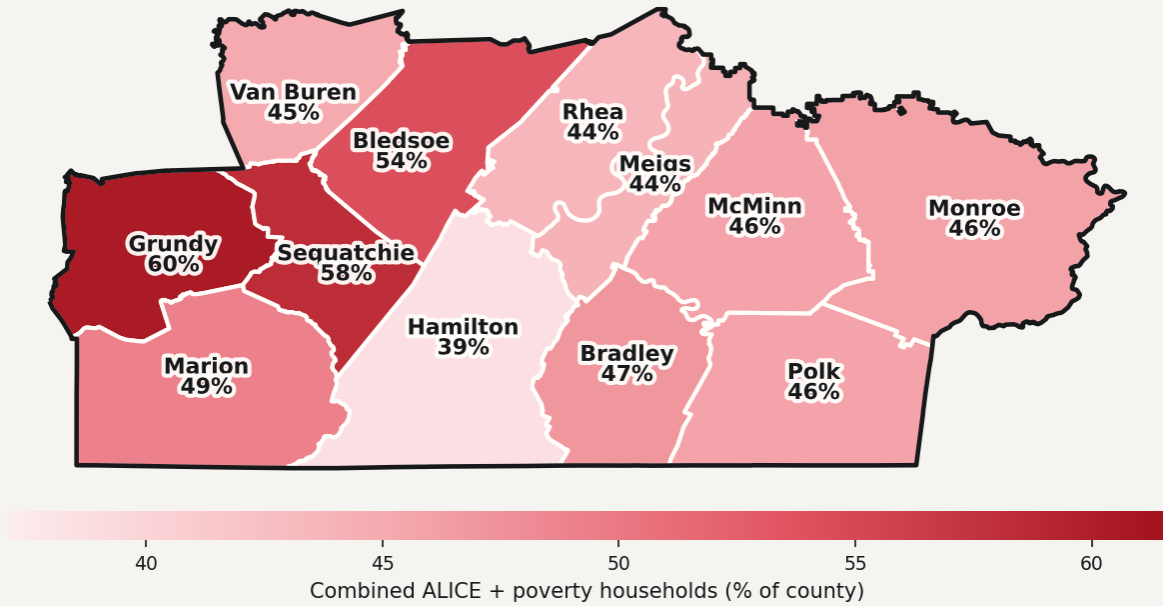
HQ: Chattanooga, TN · FEMA Region IV. Counties sorted by population.

The people of this chapter.



Source: American Red Cross 2023 demographics reference table. Chapter figures aggregate the 12 counties; median age and income are population-weighted.

Where the need is greatest.



COUNTY	PEOPLE	MEDIAN HH INCOME	ALICE	POVERTY	COMBINED
Grundy	13,798	\$50,712	39.9%	20.5%	60.4%
Sequatchie	16,480	\$50,820	34.9%	23.4%	58.3%
Bledsoe	15,254	\$55,649	32.9%	21.4%	54.3%
Marion	29,209	\$54,663	32.2%	16.8%	49.1%
Bradley	111,682	\$57,885	30.8%	16.3%	47.1%
Monroe	47,152	\$52,693	27.7%	18.1%	45.9%
McMinn	54,082	\$54,480	31.3%	14.4%	45.8%
Polk	17,871	\$52,180	28.6%	17.2%	45.8%
Van Buren	6,403	\$50,000	28.9%	16.3%	45.2%
Meigs	13,188	\$57,015	26.8%	17.4%	44.1%
Rhea	33,461	\$52,655	27.3%	16.4%	43.6%
Hamilton	374,183	\$69,091	26.3%	12.3%	38.6%

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.

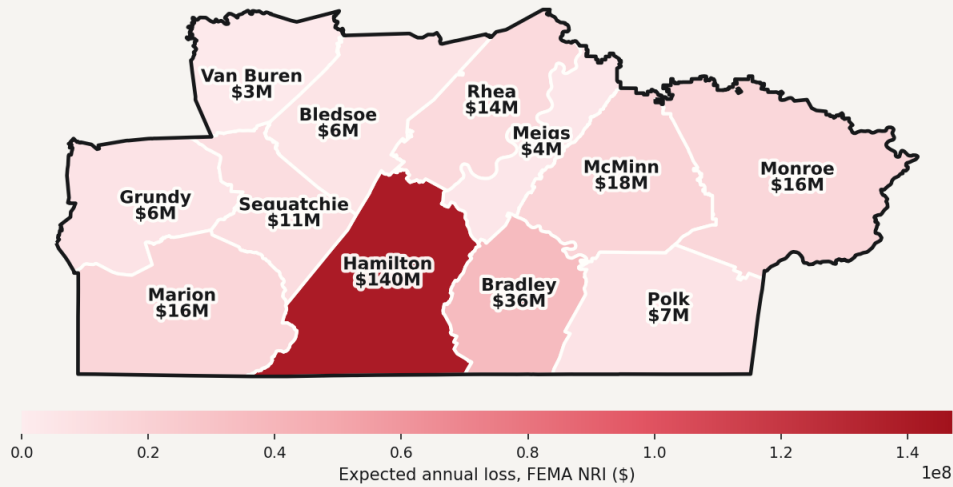
What this chapter is up against.

\$276.6M
Expected annual loss, all hazards

Hamilton
Highest-risk county

59.4%
Avg social vulnerability (SVI)

5
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Hamilton	Relatively Moderate	\$140.1M	56.4%	5	25
Bradley	Relatively Low	\$35.8M	67.3%	3	18
McMinn	Relatively Low	\$18.2M	57.0%	3	16
Marion	Relatively Low	\$16.4M	49.5%	4	25
Monroe	Relatively Low	\$15.8M	75.7%	4	18
Rhea	Relatively Low	\$13.5M	72.4%	5	21
Sequatchie	Very Low	\$11.0M	50.4%	3	21
Polk	Very Low	\$6.8M	51.6%	5	23
Grundy	Very Low	\$6.3M	51.9%	5	22
Bledsoe	Very Low	\$6.0M	70.0%	5	25
Meigs	Very Low	\$4.0M	48.8%	5	19
Van Buren	Very Low	\$2.6M	62.3%	4	20

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.

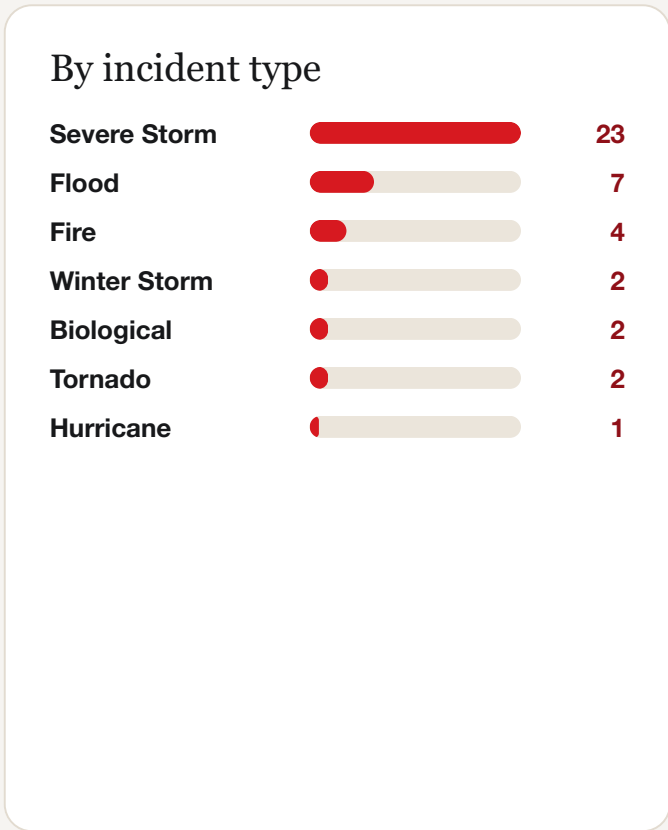
A chapter shaped by disaster.

43
Federal disaster declarations

1
Hurricanes

Severe Storm
Most common type

2026
Most recent

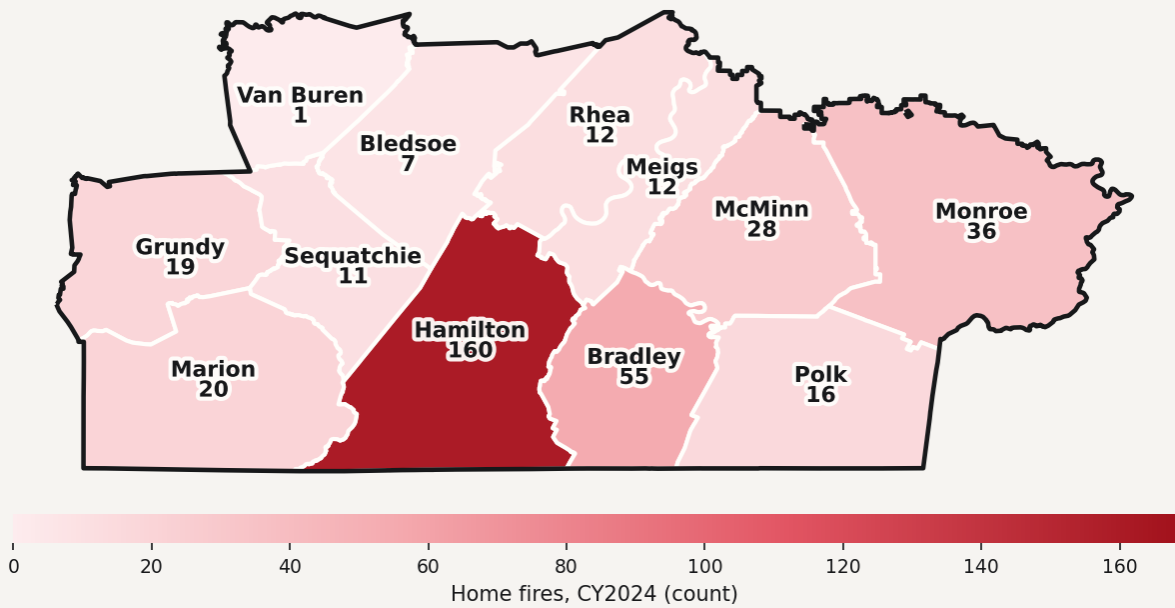
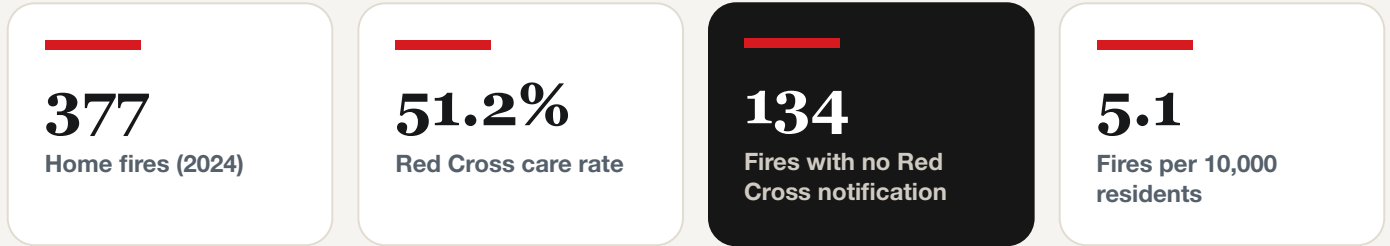


Most recent declarations

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
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
2021	Severe Storms, Tornadoes, And Flooding	Tornado
2020	Severe Storms, Tornadoes, Straight-Line Winds, And Flooding	Severe Storm
2020	Covid-19 Pandemic	Biological

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

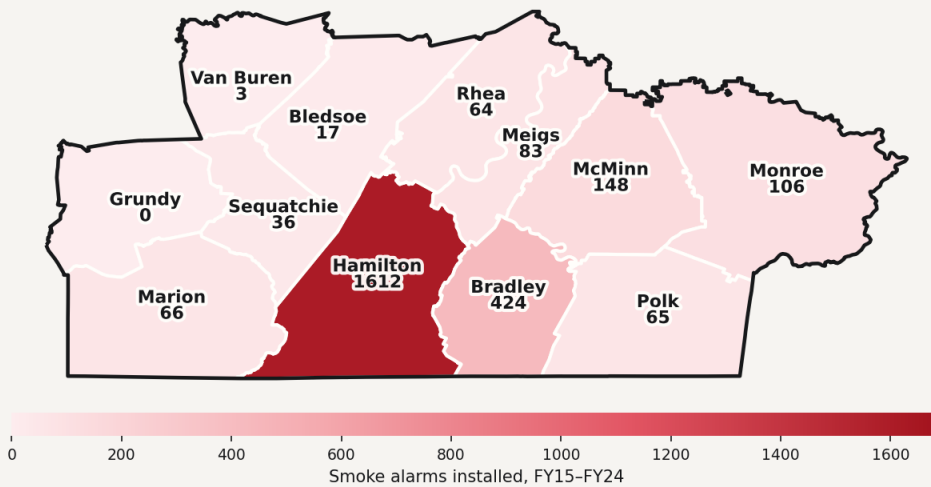
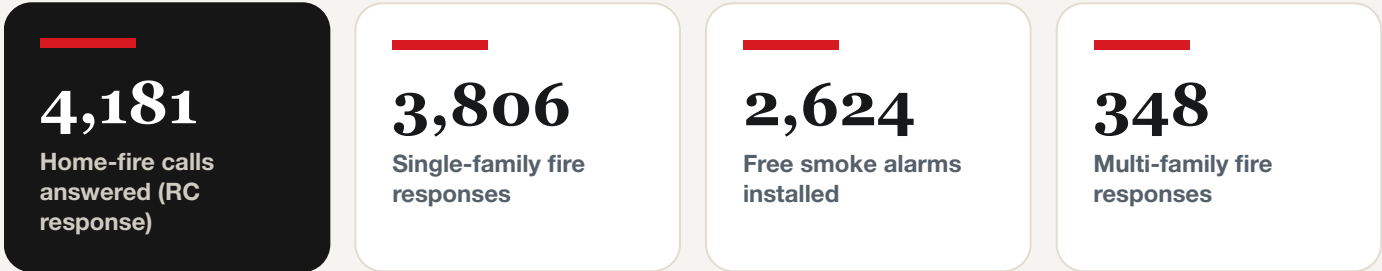
Every home fire is a Red Cross moment.



Red Cross cared for **51%** of home fires — but **134 (36%)** 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.

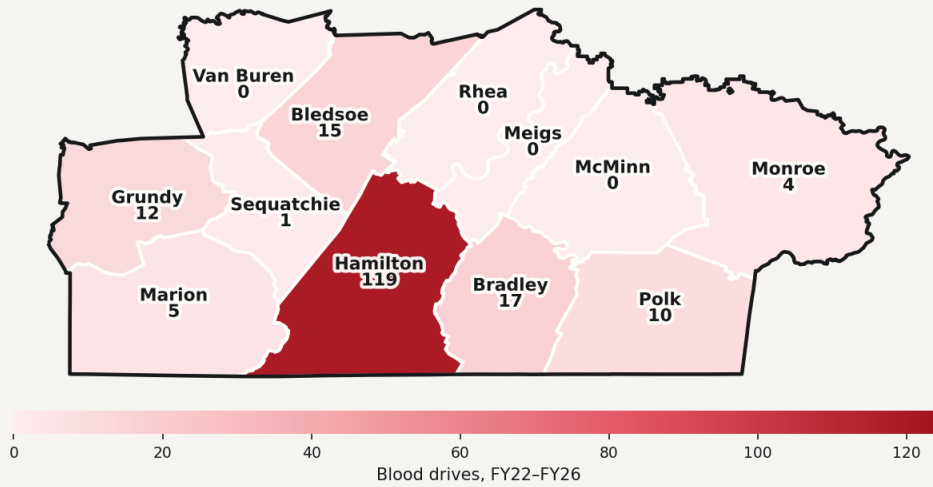
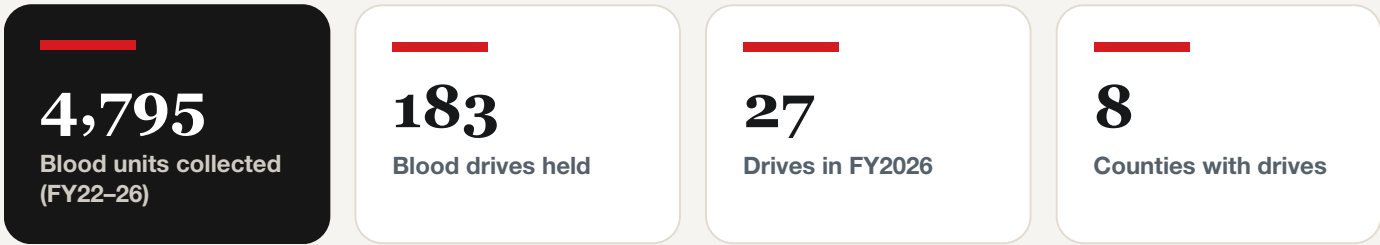
Red Cross shows up — and prevents.



Red Cross answered **4,181** home-fire calls and installed **2,624** 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.



Blood drives are active in **8 of the chapter's 12 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.

1
Red Cross facilities

1
Owned

0
Leased / licensed

0
BioMed sites



By type / function

Humanitarian office	1
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BioMed facilities

No BioMed fixed sites in this chapter.

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.

\$1,432,675

Total giving, 3-year

39

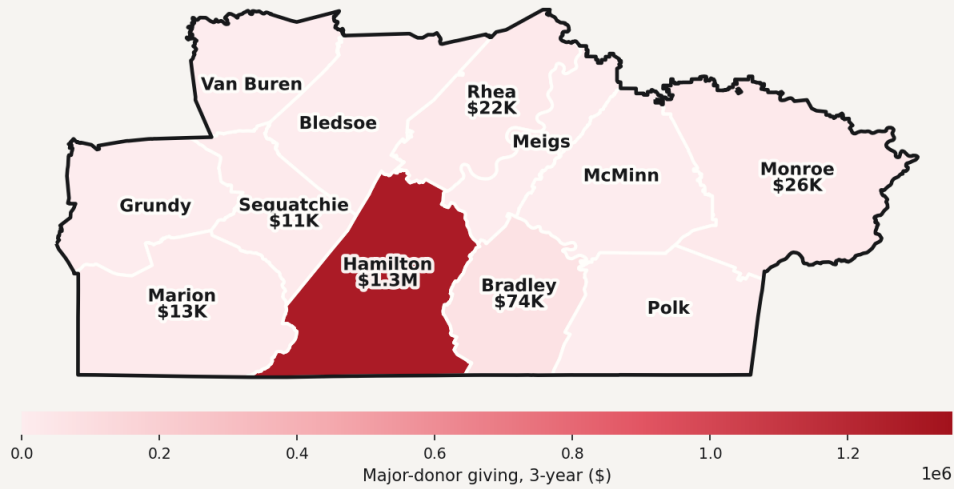
Major donors

\$199,923

Current FY • ▼ 72% vs prior FY

\$1,287,255

Top: Hamilton



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Hamilton	29	\$1,287,255
Bradley	4	\$73,670
Monroe	2	\$26,000
Rhea	2	\$21,500
Marion	1	\$13,000
Sequatchie	1	\$11,250

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

Hamilton County



374,183
People

\$69,091
Median HH income

38.6%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		18%
Median age		41.9
ALICE households		41,566
Poverty households		19,410

Risk & response

Expected annual loss	\$140.1M
Social vulnerability (SVI)	56.4%
FEMA declarations (all time)	25
Home fires, CY2024	160
Fires, no RC notification	76
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$1,287,255

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

Bradley County



111,682
People

\$57,885
Median HH income

47.1%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		18%
Median age		41.1
ALICE households		13,147
Poverty households		6,972

Risk & response

Expected annual loss	\$35.8M
Social vulnerability (SVI)	67.3%
FEMA declarations (all time)	18
Home fires, CY2024	55
Fires, no RC notification	22
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$73,670

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

McMinn County



54,082
People

\$54,480
Median HH income

45.8%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		20%
Median age		44.5
ALICE households		6,726
Poverty households		3,098

Risk & response

Expected annual loss	\$18.2M
Social vulnerability (SVI)	57.0%
FEMA declarations (all time)	16
Home fires, CY2024	28
Fires, no RC notification	8
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Monroe County

47,152

People

\$52,693

Median HH income

45.9%

Combined ALICE + poverty

Relatively Low

FEMA NRI risk

People & economy

Children (0-14)  **17%**

Seniors (65+)  **21%**

Median age **44.6**

ALICE households **5,345**

Poverty households **3,498**

Risk & response

Expected annual loss **\$15.8M**

Social vulnerability (SVI) **75.7%**

FEMA declarations (all time) **18**

Home fires, CY2024 **36**

Fires, no RC notification **11**

Bridge assistance · DRO 220-25 **—**

Major-donor giving · 3-yr **\$26,000**

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

Rhea County



33,461
People

\$52,655
Median HH income

43.6%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		18%
Seniors (65+)		20%
Median age		42.7
ALICE households		3,611
Poverty households		2,168

Risk & response

Expected annual loss	\$13.5M
Social vulnerability (SVI)	72.4%
FEMA declarations (all time)	21
Home fires, CY2024	12
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$21,500

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

Marion County



29,209
People

\$54,663
Median HH income

49.1%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		44.9
ALICE households		3,716
Poverty households		1,941

Risk & response

Expected annual loss	\$16.4M
Social vulnerability (SVI)	49.5%
FEMA declarations (all time)	25
Home fires, CY2024	20
Fires, no RC notification	10
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$13,000

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

Polk County



17,871
People

\$52,180
Median HH income

45.8%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		45.5
ALICE households		2,042
Poverty households		1,230

Risk & response

Expected annual loss	\$6.8M
Social vulnerability (SVI)	51.6%
FEMA declarations (all time)	23
Home fires, CY2024	16
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Sequatchie County



16,480
People

\$50,820
Median HH income

58.3%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		19%
Median age		43
ALICE households		2,136
Poverty households		1,434

Risk & response

Expected annual loss	\$11.0M
Social vulnerability (SVI)	50.4%
FEMA declarations (all time)	21
Home fires, CY2024	11
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$11,250

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

Bledsoe County



15,254
People

\$55,649
Median HH income

54.3%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		13%
Seniors (65+)		19%
Median age		42.9
ALICE households		1,585
Poverty households		1,030

Risk & response

Expected annual loss	\$6.0M
Social vulnerability (SVI)	70.0%
FEMA declarations (all time)	25
Home fires, CY2024	7
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Grundy County



13,798
People

\$50,712
Median HH income

60.4%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		44.3
ALICE households		2,038
Poverty households		1,046

Risk & response

Expected annual loss	\$6.3M
Social vulnerability (SVI)	51.9%
FEMA declarations (all time)	22
Home fires, CY2024	19
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Meigs County



13,188
People

\$57,015
Median HH income

44.1%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		22%
Median age		46.8
ALICE households		1,414
Poverty households		916

Risk & response

Expected annual loss	\$4.0M
Social vulnerability (SVI)	48.8%
FEMA declarations (all time)	19
Home fires, CY2024	12
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Van Buren County


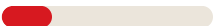
6,403
People

\$50,000
Median HH income

45.2%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		24%
Median age		47.9
ALICE households		711
Poverty households		401

Risk & response

Expected annual loss	\$2.6M
Social vulnerability (SVI)	62.3%
FEMA declarations (all time)	20
Home fires, CY2024	1
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Van Buren 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
lives_saved	Lives_Saved_Map_30_Apr_2026 (AGOL item ff313330...)	2026
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
Hamilton	374,183	153,306	38.6%	Relatively Moderate	\$140.1M	160
Bradley	111,682	43,238	47.1%	Relatively Low	\$35.8M	55
McMinn	54,082	21,852	45.8%	Relatively Low	\$18.2M	28
Monroe	47,152	19,221	45.9%	Relatively Low	\$15.8M	36
Rhea	33,461	13,376	43.6%	Relatively Low	\$13.5M	12
Marion	29,209	12,005	49.1%	Relatively Low	\$16.4M	20
Polk	17,871	7,334	45.8%	Very Low	\$6.8M	16
Sequatchie	16,480	6,483	58.3%	Very Low	\$11.0M	11
Bledsoe	15,254	5,210	54.3%	Very Low	\$6.0M	7
Grundy	13,798	5,546	60.4%	Very Low	\$6.3M	19
Meigs	13,188	5,258	44.1%	Very Low	\$4.0M	12
Van Buren	6,403	2,570	45.2%	Very Low	\$2.6M	1

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