

ARC of Tennessee River

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

584,142

People

223,674

Households

42.0%

Households below the ALICE survival threshold

12

Counties · 6,191 sq mi

Nearly **42% 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 Tennessee River · 12 counties · TN

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

The chapter's footprint.

12

Counties

6,191

Square miles

584,142

People

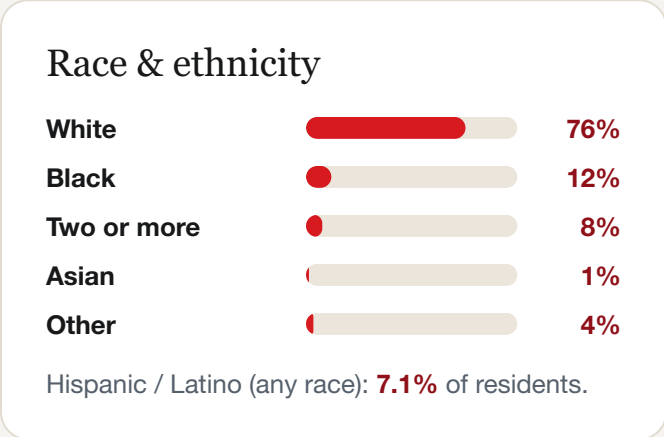
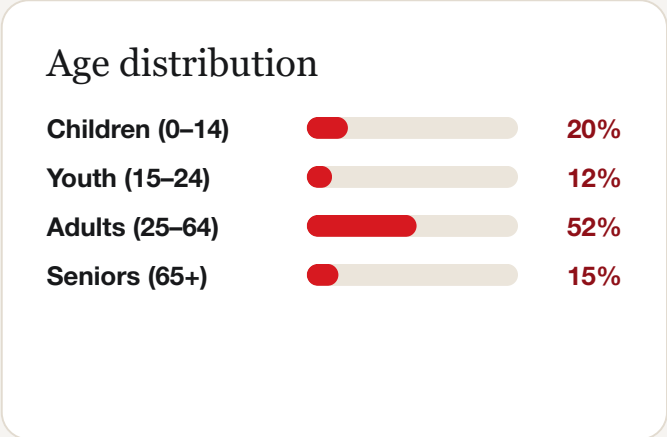
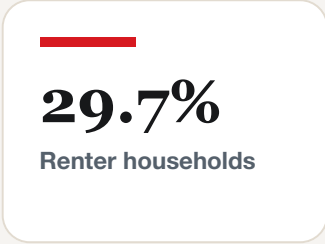
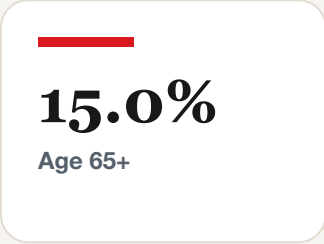
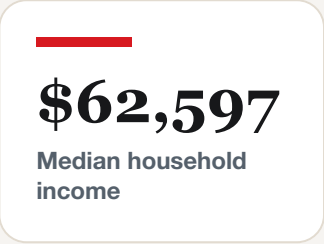
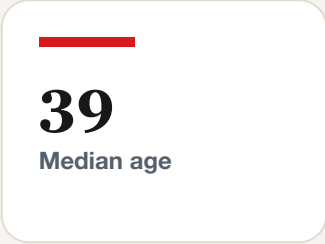
**Tennessee
Region**

Southeast and
Caribbean Division

COUNTY	PEOPLE	SQ MI	% OF CHAPTER
Montgomery	238,078	544	40.8%
Maury	109,982	616	18.8%
Dickson	56,283	491	9.6%
Lawrence	45,058	618	7.7%
Giles	30,710	611	5.3%
Hickman	25,347	613	4.3%
Humphreys	19,035	557	3.3%
Wayne	16,127	736	2.8%
Stewart	13,740	493	2.4%
Lewis	12,924	282	2.2%
Perry	8,580	423	1.5%
Houston	8,278	207	1.4%

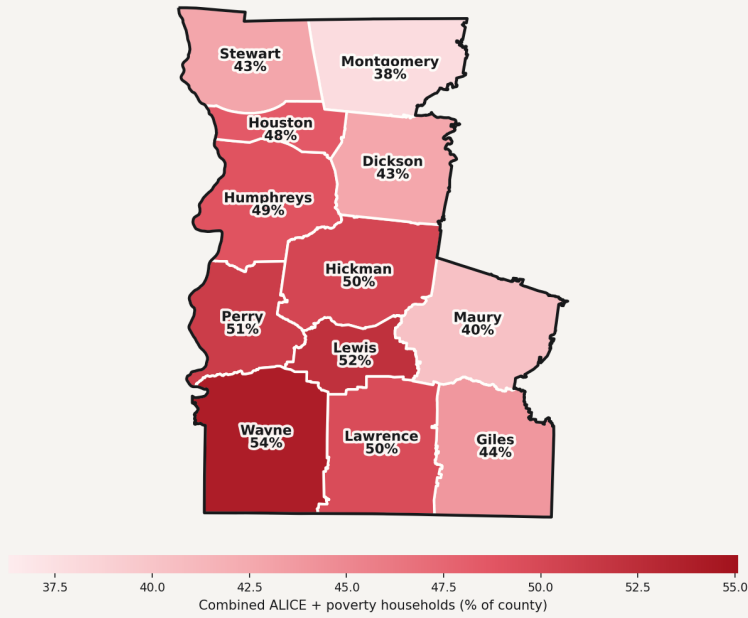
HQ: Clarksville, TN · FEMA Region IV. Counties sorted by population.

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
Wayne	16,127	\$52,329	34.5%	19.5%	54.0%
Lewis	12,924	\$46,814	33.2%	18.9%	52.2%
Perry	8,580	\$53,869	35.2%	15.9%	51.1%
Hickman	25,347	\$53,094	36.5%	13.7%	50.2%
Lawrence	45,058	\$49,526	32.3%	17.4%	49.7%
Humphreys	19,035	\$54,014	37.6%	11.4%	49.0%
Houston	8,278	\$48,124	32.4%	16.1%	48.5%
Giles	30,710	\$53,634	28.8%	15.1%	43.9%
Stewart	13,740	\$54,243	28.1%	14.7%	42.8%
Dickson	56,283	\$63,209	32.6%	10.2%	42.7%
Maury	109,982	\$74,379	25.9%	14.4%	40.3%
Montgomery	238,078	\$65,190	24.8%	13.1%	37.8%

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.

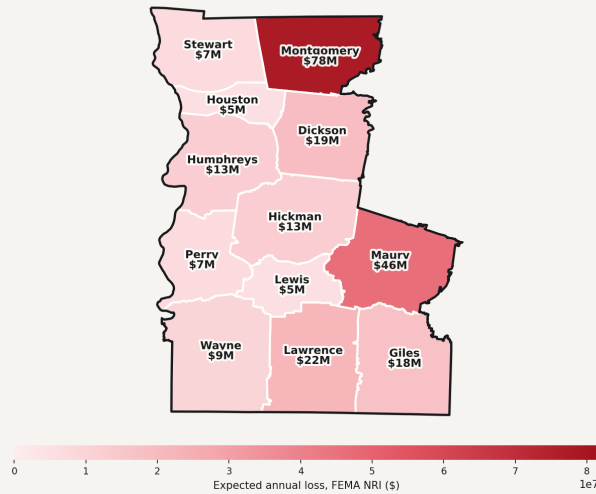
What this chapter is up against.

\$241.8M
Expected annual loss, all hazards

Montgomery
Highest-risk county

46.3%
Avg social vulnerability (SVI)

9
FEMA declarations, 5 yr (top county)



COUNTY	NRI RISK	EXP. ANNUAL LOSS	SVI %ILE	FEMA 5YR	FEMA ALL
Montgomery	Relatively Moderate	\$77.8M	60.0%	7	22
Maury	Relatively Low	\$46.2M	22.1%	5	21
Lawrence	Relatively Low	\$22.3M	73.9%	4	25
Dickson	Relatively Low	\$18.8M	23.2%	9	27
Giles	Relatively Low	\$17.6M	45.2%	6	24
Hickman	Relatively Low	\$12.7M	41.8%	6	25
Humphreys	Relatively Low	\$12.6M	37.4%	6	26
Wayne	Relatively Low	\$9.4M	74.7%	6	27
Perry	Very Low	\$6.9M	46.8%	6	24
Stewart	Very Low	\$6.8M	38.9%	8	23
Lewis	Very Low	\$5.4M	52.9%	6	24
Houston	Very Low	\$5.2M	38.5%	6	28

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.

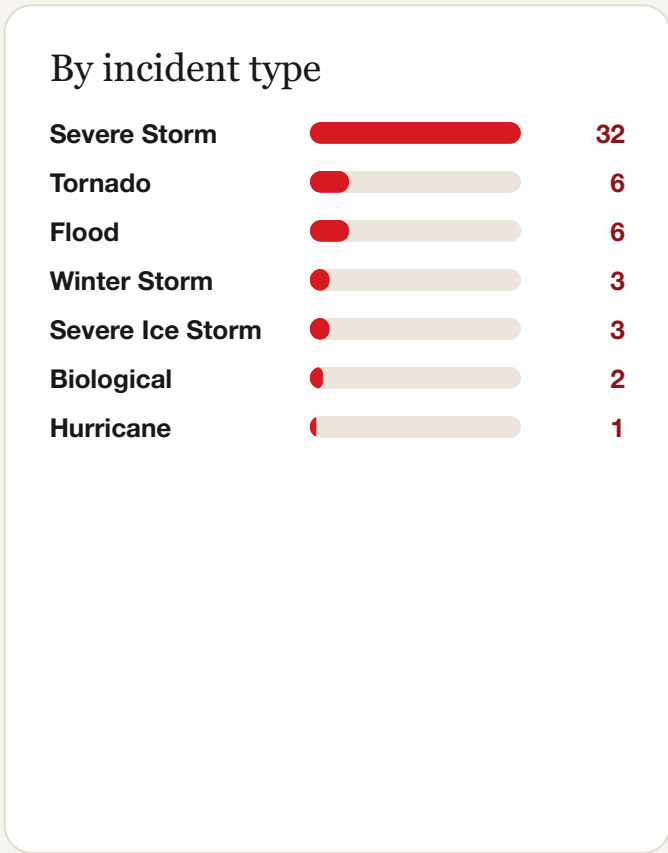
A chapter shaped by disaster.

54
Federal disaster declarations

1
Hurricanes

Severe Storm
Most common type

2026
Most recent

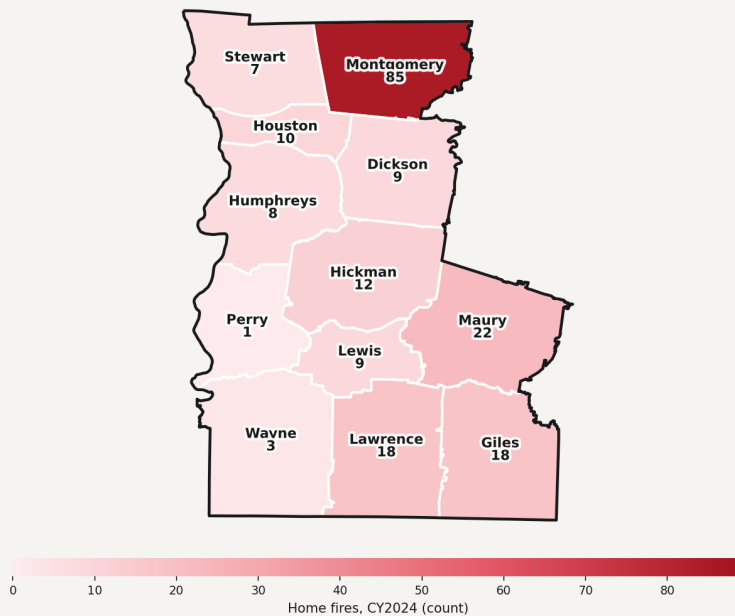
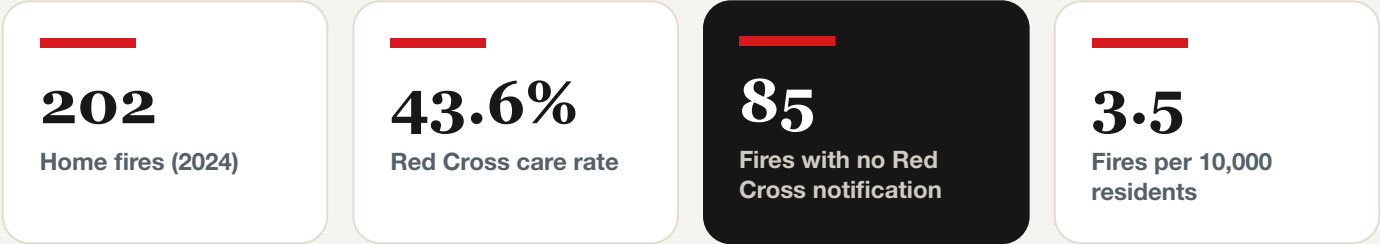


Most recent declarations

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
2024	Severe Storms And Tornadoes	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
2022	Severe Storms, Straight-Line Winds, And Tornadoes	Tornado

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

Every home fire is a Red Cross moment.



Red Cross cared for **44%** of home fires — but **85 (42%)** 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.

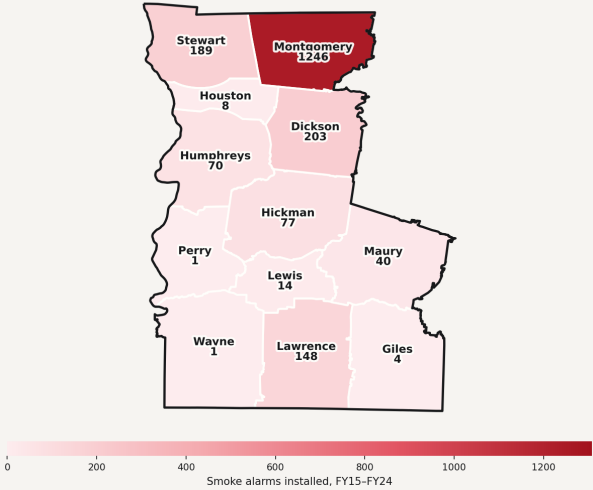
Red Cross shows up — and prevents.

1,728
Home-fire calls answered (RC response)

1,683
Single-family fire responses

2,001
Free smoke alarms installed

41
Multi-family fire responses

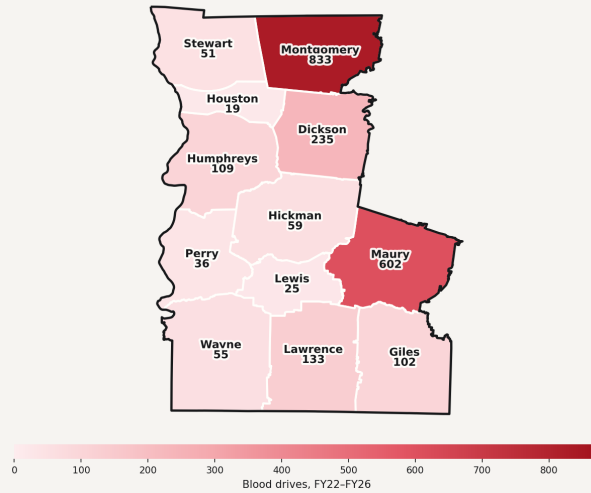


Red Cross answered **1,728** home-fire calls and installed **2,001** free smoke alarms across the chapter — response and prevention, county by county.

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.

48,967 Blood units collected (FY22–26)	2,259 Blood drives held	448 Drives in FY2026	12 Counties with drives
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Blood drives are active in **12 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.

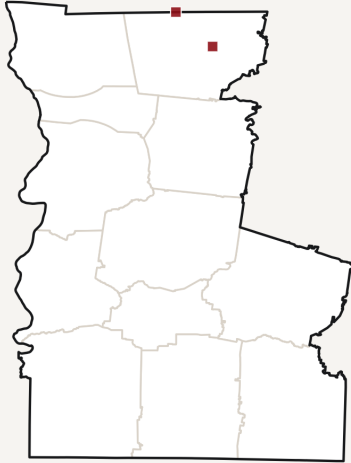
The chapter's physical footprint.

2
Red Cross facilities

0
Owned

2
Leased / licensed

0
BioMed sites



By type / function

Partner / indirect site	1
Humanitarian office	1

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.

\$206,285

Total giving, 3-year

13

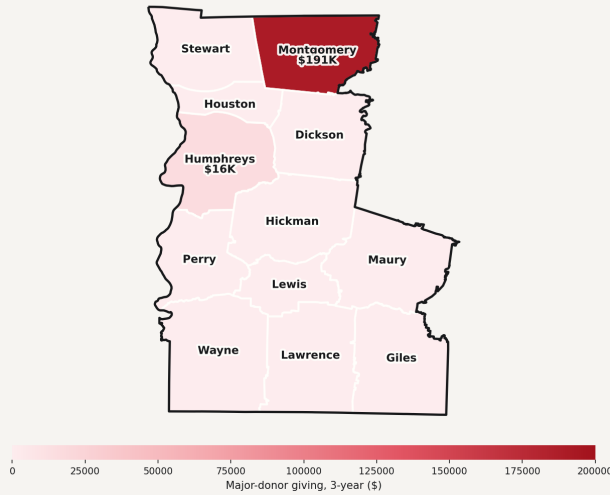
Major donors

\$16,250

Current FY • ▼ 83%
vs prior FY

\$190,535

Top: Montgomery



COUNTY	MAJOR DONORS	TOTAL GIVING, 3-YEAR
Montgomery	11	\$190,535
Humphreys	2	\$15,750

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

Montgomery County



238,078
People

\$65,190
Median HH income

37.8%
Combined ALICE + poverty

Relatively Moderate
FEMA NRI risk

People & economy

Children (0-14)		22%
Seniors (65+)		10%
Median age		33.3
ALICE households		22,753
Poverty households		12,002

Risk & response

Expected annual loss	\$77.8M
Social vulnerability (SVI)	60.0%
FEMA declarations (all time)	22
Home fires, CY2024	85
Fires, no RC notification	44
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$190,535

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

Maury County


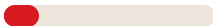
109,982
People

\$74,379
Median HH income

40.3%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		20%
Seniors (65+)		17%
Median age		40.5
ALICE households		11,818
Poverty households		6,554

Risk & response

Expected annual loss	\$46.2M
Social vulnerability (SVI)	22.1%
FEMA declarations (all time)	21
Home fires, CY2024	22
Fires, no RC notification	10
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Dickson County



56,283
People

\$63,209
Median HH income

42.7%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		18%
Seniors (65+)		16%
Median age		41
ALICE households		6,866
Poverty households		2,141

Risk & response

Expected annual loss	\$18.8M
Social vulnerability (SVI)	23.2%
FEMA declarations (all time)	27
Home fires, CY2024	9
Fires, no RC notification	4
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Lawrence County



45,058
People

\$49,526
Median HH income

49.7%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		19%
Seniors (65+)		18%
Median age		41.8
ALICE households		5,391
Poverty households		2,908

Risk & response

Expected annual loss	\$22.3M
Social vulnerability (SVI)	73.9%
FEMA declarations (all time)	25
Home fires, CY2024	18
Fires, no RC notification	9
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Giles County



30,710
People

\$53,634
Median HH income

43.9%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		20%
Median age		44.9
ALICE households		3,371
Poverty households		1,774

Risk & response

Expected annual loss	\$17.6M
Social vulnerability (SVI)	45.2%
FEMA declarations (all time)	24
Home fires, CY2024	18
Fires, no RC notification	5
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Hickman County



25,347
People

\$53,094
Median HH income

50.2%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		18%
Median age		42.1
ALICE households		3,347
Poverty households		1,258

Risk & response

Expected annual loss	\$12.7M
Social vulnerability (SVI)	41.8%
FEMA declarations (all time)	25
Home fires, CY2024	12
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Humphreys County



19,035
People

\$54,014
Median HH income

49.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		44.4
ALICE households		2,578
Poverty households		783

Risk & response

Expected annual loss	\$12.6M
Social vulnerability (SVI)	37.4%
FEMA declarations (all time)	26
Home fires, CY2024	8
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	\$15,750

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

Wayne County



16,127
People

\$52,329
Median HH income

54.0%
Combined ALICE + poverty

Relatively Low
FEMA NRI risk

People & economy

Children (0-14)		14%
Seniors (65+)		18%
Median age		42.8
ALICE households		1,980
Poverty households		1,118

Risk & response

Expected annual loss	\$9.4M
Social vulnerability (SVI)	74.7%
FEMA declarations (all time)	27
Home fires, CY2024	3
Fires, no RC notification	1
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Stewart County



13,740
People

\$54,243
Median HH income

42.8%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		15%
Seniors (65+)		21%
Median age		45.8
ALICE households		1,455
Poverty households		758

Risk & response

Expected annual loss	\$6.8M
Social vulnerability (SVI)	38.9%
FEMA declarations (all time)	23
Home fires, CY2024	7
Fires, no RC notification	5
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Lewis County



12,924
People

\$46,814
Median HH income

52.2%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		21%
Median age		44.7
ALICE households		1,712
Poverty households		976

Risk & response

Expected annual loss	\$5.4M
Social vulnerability (SVI)	52.9%
FEMA declarations (all time)	24
Home fires, CY2024	9
Fires, no RC notification	5
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Perry County



8,580
People

\$53,869
Median HH income

51.1%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		17%
Seniors (65+)		22%
Median age		44.8
ALICE households		1,070
Poverty households		483

Risk & response

Expected annual loss	\$6.9M
Social vulnerability (SVI)	46.8%
FEMA declarations (all time)	24
Home fires, CY2024	1
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

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

Houston County



8,278
People

\$48,124
Median HH income

48.5%
Combined ALICE + poverty

Very Low
FEMA NRI risk

People & economy

Children (0-14)		16%
Seniors (65+)		22%
Median age		45.1
ALICE households		1,032
Poverty households		515

Risk & response

Expected annual loss	\$5.2M
Social vulnerability (SVI)	38.5%
FEMA declarations (all time)	28
Home fires, CY2024	10
Fires, no RC notification	0
Bridge assistance · DRO 220-25	—
Major-donor giving · 3-yr	—

Houston 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
Montgomery	238,078	87,011	37.8%	Relatively Moderate	\$77.8M	85
Maury	109,982	43,859	40.3%	Relatively Low	\$46.2M	22
Dickson	56,283	22,012	42.7%	Relatively Low	\$18.8M	9
Lawrence	45,058	17,504	49.7%	Relatively Low	\$22.3M	18
Giles	30,710	12,558	43.9%	Relatively Low	\$17.6M	18
Hickman	25,347	9,452	50.2%	Relatively Low	\$12.7M	12
Humphreys	19,035	7,652	49.0%	Relatively Low	\$12.6M	8
Wayne	16,127	6,013	54.0%	Relatively Low	\$9.4M	3
Stewart	13,740	5,524	42.8%	Very Low	\$6.8M	7
Lewis	12,924	5,243	52.2%	Very Low	\$5.4M	9
Perry	8,580	3,522	51.1%	Very Low	\$6.9M	1
Houston	8,278	3,324	48.5%	Very Low	\$5.2M	10

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