

Renters? Homeowners? Who Can Get Temporary Housing Assistance?

Release Date: octobre 10, 2019

JACKSON, Miss. – If you have been displaced from your primary residence because of the storms, straight-line winds and tornadoes that hit Mississippi earlier this year, are uninsured or underinsured and have applied for assistance from the Federal Emergency Management Agency (FEMA) you may be eligible to receive Temporary Housing Assistance.

Both homeowners and renters whose storm-damaged housing is in Clay, Humphreys, Issaquena, Lowndes, Monroe, Sharkey, Warren or Yazoo counties, may qualify.

Federal Temporary Housing Assistance typically offers two months of rent, based on the fair market rental in the county where your damaged home is located. This assistance is usually for damaged homes that are uninhabitable. When there is a demonstrated need for long-term assistance, rent payments may be provided for up to 18 months from the date of the disaster declaration.

FEMA-registered homeowners also may qualify for assistance to make their damaged home safe, sanitary, and functional. It is not intended to return the home to its pre-disaster condition. Eligible repairs may include storm or flood damage to:

- Structural parts of your home (foundation, outside walls, roof).
- Septic or sewage system.
- Water well or other water system.
- Heating, ventilation, and air conditioning system (HVAC).
- Utilities (electrical, plumbing, and gas systems).
- Entrance and exit ways from your home, including privately owned access roads.
- Blocking, leveling, and anchoring of a mobile home and reconnecting or resetting its sewer, water, electrical, fuel lines, and tanks.



FEMA

Page 1 of 2

If FEMA determines your primary residence was damaged to the extent that it must be replaced, you may receive home replacement assistance. The amount of assistance you receive is limited by federal law and will not cover the full cost of rebuilding. However, you may apply for a loan from the U.S. Small Business Administration.

The SBA offers low-interest disaster loans to homeowners, renters and businesses of all sizes for repairs or rebuilding and for replacing lost or disaster-damaged personal property.

You may apply to the SBA by visiting <https://disasterloan.sba.gov/ela> or call SBA's Customer Service Center at 800-659-2955 (TTY 800-877-8339).

Survivors may register for FEMA assistance by visiting DisasterAssistance.gov or by calling 800-621-3362 (TTY 800-462-7585). Lines are open 7 a.m. to 10 p.m. daily. Multi-lingual operators are available. The deadline to apply for FEMA assistance is Nov. 19, 2019.

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All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), religion, national origin, age, disability, limited English proficiency, economic status, or retaliation. If you believe your civil rights are being violated, call 800-621-3362 (TTY 800-462-7585).

FEMA's mission: Helping people before, during, and after disasters.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private nonprofit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may visit a temporary disaster recovery center, or contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov or visiting SBA's website at SBA.gov/disaster.

