

Beyond FEMA: Nonprofit, State and Federal Recovery Resources

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FEMA Individual Assistance grants and Small Business Administration disaster loans are only parts of the recovery solution for survivors of the March tornadoes in Mississippi. State, nonprofit and federal programs also can help.

Mississippi Recovery Resources

The **South Delta Planning & Development District** is the focal point for service delivery to those 60 years of age and older covering six counties, including Humphreys, Sharkey and Washington. Visit, sdpdd.com/aging/

Sunflower-Humphreys Counties Progress, Inc. supports families and community members in crises by helping to meet their needs and enhance their quality of life. For more information visit, shcpi.org

Three Rivers Area Agency on Aging develops community-based services within a rural setting, including in Monroe and Pontotoc counties. Visit, trpdd.com/aging

Central Mississippi, Inc. helps low-income families and individuals with their basic living needs, including in Carroll and Montgomery counties. Visit cmicsp.org

Lift, Inc. helps low-income families that need food, shelter, clothing and utility assistance. Call 662-842-9511, or visit lift-inc.edan.io

The **Mississippi Home Corporation's** mission is to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing. Call **601-718-4642** or visit mshomecorp.com.

The **Mississippi Department of Insurance** has information about your rights when buying a manufactured home, the responsibilities of contractors, and other legal requirements, at <https://www.mid.ms.gov/sfm/factory-built-homes.aspx>.



FEMA

Page 1 of 3

FHL Bank Dallas offers disaster programs that help with recovery in federally declared disaster areas in its five-state district, which includes Mississippi. Visit fhlb.com/community-programs/disaster-programs or call **214-441-8500**.

The **Mississippi Balance of State Continuum of Care** is connecting survivors to the disaster response and mitigation resources that are available. For more information visit msbos.org or call 601-960-0557.

Hope Credit Union Enterprise Corporation has an affordable home loan program, personal financial products and services, and small business and commercial loans. Visit, at www.hopecu.org.

The **Disaster Legal Services** hotline offers free legal aid to residents of the designated counties who were affected by the March tornadoes and have insufficient funds to hire an attorney. Call **877-691-6185**.

Federal Recovery Resources

The U.S. Department of Agriculture (USDA)

USDA Rural Development Disaster Assistance offers several programs to help storm survivors:

- **Rural housing loans?**offer a subsidy to help reduce mortgage payments for a short time.
- **Rural Housing Repair Loans and Grants?**may be used to repair, improve, or modernize homes, or remove health and safety hazards.
- **Rural rental housing?**and cooperative housing assistance is available in nearly every county in Mississippi.
- For more information visit?www.rd.usda.gov/ms.

The Department of Housing and Urban Development (HUD)

Mortgage Insurance for Disaster Victims helps survivors buy or refinance a house or finance the rehabilitation of an existing home. Money may be used for rehabilitation work ranging from minor repairs to total reconstruction. For details visit https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft.



FEMA

Rehabilitation Mortgage Insurance permits homebuyers and homeowners to finance up to \$35,000 into their mortgage to repair, improve or upgrade their home. For details visit https://www.hud.gov/program_offices/housing/sfh/203k.

Disaster Relief Options for FHA Homeowners can include late fees waivers for borrowers who may become delinquent on their loan because of the disaster and a foreclosure moratorium for borrowers who are delinquent. Visit https://www.hud.gov/program_offices/housing/sfh/nsc/qaho0121.

Fannie Mae

Fannie Mae offers a range of disaster assistance to homeowners with a Fannie Mae-owned loan. Mortgage servicers may be able to provide loan payment relief for up to a year, followed by a loan modification that aims to keep monthly payments similar to the pre-disaster amount. Visit www.fanniemae.com/disaster-help-homeowners.

Fannie Mae also has HUD-approved housing counselors who can help eligible homeowners navigate the challenging recovery process. Call **877-833-1746** to speak with an advisor.

Freddie Mac

Freddie Mac aids borrowers when their homes have been impacted by disaster-related events. Options include payment deferral, repayment plans, and forbearance. Visit Freddie Mac's disaster relief webpage for more information: <https://sf.freddiemac.com/working-with-us/servicing/products-programs/disaster-relief#overview>.

Disaster Distress Helpline

Free counseling and support is available 24 hours a day, 7 days a week by calling or texting **800-985-5990** for people struggling during their recovery. For more information visit www.samhsa.gov/find-help/disaster-distress-helpline.



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