

# Where to Go When FEMA Can't Help

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JACKSON, Miss. – More than \$3.8 million in federal grants and loans has been disbursed to homeowners, renters and businesses in northern Mississippi since severe storms, straight-line winds, tornadoes and flooding ravaged the area last February.

The Federal Emergency Management Agency (FEMA) has awarded about \$1.2 million in disaster assistance to individuals and households. Another \$2.6 million in low-interest disaster loans has been approved by the U.S. Small Business Administration (SBA).

Federal disaster assistance may include grants or low-interest loans to help eligible homeowners and renters with temporary housing, essential home repairs, personal property replacement, and serious disaster-related needs.

But the deadline for applying for help from FEMA and SBA is Nov. 19. Not all storm and flood survivors who applied for assistance were eligible; others were eligible for some aid, but for less than they needed.

Where can these survivors turn for help? Who can they call? Where can they go?

Surprisingly, the best answer to these questions is... the government!

Working both independently and in cooperation with FEMA, there are nearly two dozen cabinet departments and government agencies offering scores of free services, programs and grants to Mississippi storm and flood survivors and their families.

Among the government entities that may be of help are:

## **U.S. Department of Agriculture (USDA)**

USDA Rural Development Disaster Assistance offers several programs to help storm survivors improve the quality of life in rural communities. Among the programs available to rural homeowners and rental tenants are:



- Rural housing loans offer a subsidy to help reduce mortgage payments for a short time. Your family income determines the amount of the subsidy. You may use the loan to help you buy, build, repair, improve, or relocate your primary home. You may also use funds to buy and prepare sites, including water and sewer.
- Rural Housing Repair Loans and Grants may be used to repair, improve, or modernize your home, or remove health and safety hazards. Loans are available in amounts of up to \$20,000, grants of up to \$7,500 (which may be combined with loans) are available to individuals over 62 years of age.
- Rural rental housing and cooperative housing assistance is available in nearly every county in Mississippi.

To qualify for any of these programs, you must live in a rural area. For more information or to apply for these and other USDA programs, visit <https://www.rd.usda.gov/ms>

## **U.S. Department of Housing and Urban Development (HUD)**

Section 203(h) Mortgage Insurance for Disaster Victims helps survivors in two ways:

- Buy or refinance a house and its rehabilitation costs with a single mortgage, or
- Finance the rehabilitation of the existing home.

Money may be used for rehabilitation work ranging from minor repairs to total reconstruction.

To qualify for Section 203(h) Mortgage Insurance for Disaster Victims, you must:

- Own a single-family home damaged or destroyed during last February's severe storms, straight-line winds, tornadoes and flooding, and
- Live in Clay, Humphreys, Issaquena, Lowndes, Monroe, Sharkey, Warren or Yazoo county.

Section 203(k) Rehabilitation Mortgage Insurance gives homebuyers and owners two different options:

- Residential section rehabilitation of a property that also has non-residential uses.



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- Conversion of any size property to a one- to four-unit structure. To qualify for Section 203(k) Rehabilitation Mortgage Insurance, you must:
- Be able to make monthly mortgage payments, and
- Be rehabilitating a home at least one year old.

To learn more, visit <https://www.hud.gov/203>.

### **Federal National Mortgage Association (Fannie Mae)**

Fannie Mae's Disaster Response Network™ offers free support for eligible homeowners from HUD-approved housing advisors, including:

- Personalized recovery assessment and action plan;
- Assistance filing claims (i.e. FEMA, insurance and SBA);
- Help working with mortgage provider on Payment relief options;
- Access to Clearpoint's Project Porchlight disaster recovery tools and resources; and
- Ongoing check-ins to help ensure a successful recovery.

For more information and to arrange to connect with a Clearpoint Project Porchlight advisor, call 877-833-1746.

### **U.S. Department of the Treasury**

Don't let a disaster come between you and your money.

If you get federal benefit payments by paper check, you can switch to direct deposit. Your money is directly deposited into a checking or savings account on payment day each month. Direct deposit removes the risk of a delayed payment due to a disaster event. You may choose from two electronic payment options:

- Direct Deposit - Your payment is deposited into your checking or savings account. Learn more about direct deposit online at [www.godirect.gov](http://www.godirect.gov).
- Direct Express® Debit MasterCard® - A prepaid debit card you can use to make retail purchases, pay bills, and get cash back. It's a no- or low-cost alternative to paper checks. For more information on Direct Express, visit <https://fiscal.treasury.gov/GoDirect>.

Redeem savings bonds early – before the end of the usual minimum 12-month holding period – if you live in a presidentially declared disaster area. Clay, Humphreys, Issaquena, Lowndes, Monroe, Sharkey, Warren and Yazoo counties



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are eligible for this under the major disaster declaration signed by President Trump in April.

If your Series EE, HH or I bonds were lost, damaged, destroyed or contaminated by the storms and flooding, you may be able to get faster replacement of these paper bonds.

For more about these programs, visit

[www.treasurydirect.gov/indiv/redeem\\_disaster.htm](http://www.treasurydirect.gov/indiv/redeem_disaster.htm).

### **Internal Revenue Service**

Special tax law provisions may help individual taxpayers and businesses recover financially from the impact of the Mississippi storms, especially those located in the “federally-declared” counties of Clay, Humphreys, Issaquena, Lowndes, Monroe, Sharkey, Warren and Yazoo. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes.

Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return. You may deduct the loss or partial loss of your home, household goods, and motor vehicles from disaster damage on your individual federal income tax return.

For more information, click on [IRS](#) here.

### **Substance Abuse and Mental Health Services Administration’s (SAMHSA)**

The SAMHSA Disaster Distress Helpline is a national hotline that offers year-round disaster crisis counseling. If you feel distressed because of the storms, you can use this free service. It’s toll-free, multilingual, crisis support, and is available 24 hours a day, 7 days a week. Helpline staff provides counseling and support and can help you learn how to cope with common stress reactions. They can also provide information and referrals to local resources for follow-up care.

If you or someone you know is struggling with the disaster, you are not alone, you can call the helpline at 800-985-5990 or text “TalkWithUs” to 66746.

To learn more, visit the [SAMHSA website](#).

### **Mississippi Department of Employment Security (MDES)**

Lost your job? It's overwhelming, we know. But you've come to the right place.



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The Mississippi Department of employment security will take you through the simple, easy step-by-step process of filing for unemployment and finding a new job. visit <https://mdes.ms.gov/>

**More resources available to Mississippi survivors who need help:**

You can get access to more disaster help and resources, as well as a personalized list of available assistance. (No login or personal information required.)

Visit [www.disasterassistance.gov/find-assistance](http://www.disasterassistance.gov/find-assistance).

For more information on Mississippi's disaster, call the FEMA Helpline at 800-621-3362 or visit [www.fema.gov/disaster/4429](http://www.fema.gov/disaster/4429)

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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 or 800-462-7585(TTY/TDD).

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 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 contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [SBA.gov/disaster](http://SBA.gov/disaster) Deaf and hard-of-hearing individuals may call 800-877-8339.



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