

# FEMA and MEMA Urge Disaster Survivors to Spend Their Disaster Assistance Grants Wisely

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JACKSON, Miss. – The Mississippi Emergency Management Agency (MEMA) and the Federal Emergency Management Agency (FEMA) are reminding disaster survivors that assistance grants should be used only for disaster-related expenses.

Repairs to your home due to damage caused by this year's severe storms, tornadoes, straight-line winds and flooding should be used as soon as possible. While the assistance is tax free and the grant does not have to be repaid, it must be used solely for recovery expenses.

You should use Housing Assistance (HA) and Other Needs Assistance (ONA) grants on housing repairs and other essential needs.

HA grants are intended for basic housing needs, including rent payments for temporary housing, and repairs to your property, septic system, private well or major appliances.

ONA grants are intended to help replace essential personal property and meet disaster-related medical, dental and funeral expenses, child care and moving and storage. The money also may be used to repair or replace a vehicle damaged by flooding and to replace work-related tools.

Most FEMA disaster grants are deposited electronically to your bank account. A follow-up letter explains how the money should be used.

If grant money is not used as outlined in the letter, you may have to repay FEMA and you could lose eligibility for further help. Disaster grants should not be used for regular living expenses, such as groceries and utility bills, or medical/dental expenses not related to the disaster. Travel, entertainment, or any other



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discretionary expenses not disaster-related is not allowed.

It's important that individuals who suffered damages spend the money according to their specific grant," said FEMA Federal Coordinating Officer Joe M. Girot. "A letter explaining the purpose for the grant will be sent to the applicant."

The first step toward obtaining recovery assistance is to apply for FEMA disaster assistance. Application deadline is Nov. 19, 2019.

If you have not yet registered, you can do so by visiting [DisasterAssistance.gov](http://DisasterAssistance.gov) or by calling 800-621-3362 (TTY 800-462-7585). Lines are open 7 a.m. to 10 p.m. daily. Multilingual operators are available.

Business owners, homeowners and renters can apply for low-interest disaster loans from the U.S. Small Business Administration (SBA) [disasterloan.sba.gov/ela](http://disasterloan.sba.gov/ela). For more information about SBA loans, call the SBA disaster customer service center at 800-659-2955 (TTY 800-877-8339).

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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](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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