

# Hurricane Zeta Recovery Update 001

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Release Date: 1? 14, 2021

## KEY MESSAGES

Mississippi homeowners and renters in George, Greene, Hancock, Harrison, Jackson and Stone counties who had uninsured losses from Hurricane Zeta may be eligible for federal disaster assistance from FEMA. FEMA has programs that may provide financial help with temporary housing expenses, basic home repairs and other essential disaster-related needs. To date, FEMA has approved \$2.3 million in grants for individuals and households.

If you haven't already done so, contact your insurance company and file a claim for the disaster-caused damage. Be sure to take photographs or video of the damage and keep all receipts for repair work.

### You can register with FEMA in several ways:

- By visiting [DisasterAssistance.gov](https://DisasterAssistance.gov)
- Using the FEMA App for mobile devices
- Calling **800-621-3362 (800-462-7585 TTY)**. Multilingual operators are available. The toll-free numbers are open every day from 6 a.m. to midnight Central time.

### State-operated registration centers

If you need help registering for disaster assistance, you can visit centers operated by the State of Mississippi at the following locations. Hours are Monday-Friday 8-a.m.-5 p.m.; Saturday 8 a.m.-noon; closed Sunday.

**George County:** Senior Citizen Building, 7102 Hwy 198 E, Lucedale, MS 39452

**Greene County:** 1 Community Center, 4279 High School Rd., Leakesville, MS 39451

**Hancock County:** Hancock County Resource Center, 454 US 90 Suite B, Waveland, MS 39576



**Harrison County:** Harrison County Annex, 9229 Hwy 49, Gulfport, MS 39503

**Stone County:** New Hope Road Shelter, 1084 New Hope Rd., Wiggins, MS 39577

### **After you register**

After you apply for federal disaster assistance, it is important that FEMA be able to contact you. Be aware that phone calls from FEMA may appear to come from unidentified numbers and make sure that FEMA has your current contact information. FEMA may call to obtain more information for your application or to conduct a remote home inspection in order to be able to continue processing your application.

Applicants for FEMA assistance will receive a letter from FEMA by mail or email. It is important to read it carefully because it will include the amount of any assistance FEMA may provide to you and information on the appropriate use of disaster assistance funds. You may need to submit additional information for FEMA to continue to process your application.

Examples of missing documentation may include proof of insurance coverage, settlement of insurance claims, proof of identity, proof of occupancy, proof of ownership, or proof that the damaged property was your primary residence at the time of the disaster.

If you have questions about the letter, you can get answers by going online to [DisasterAssistance.gov](https://DisasterAssistance.gov) or calling the FEMA Helpline at **800-621-3362 (TTY 800-462-7585)**.

### **DisasterAssistance.gov**

Survivors are encouraged to set up a disaster account with FEMA online.

- Go to [DisasterAssistance.gov](https://DisasterAssistance.gov).
- Select “Apply Online” and follow instructions. You will be asked for your Zip Code and connected to Hurricane Zeta disaster assistance.
- A PIN will be sent to the email address on file. You can then log into your account.
- Documents can be uploaded in the Upload Center.



**FEMA**

## FEMA reminds survivors:

FEMA and the U.S. Small Business Administration (SBA) never charge for registration, home inspections, grants, disaster-loan applications or anything else.

If you suspect fraud, call the National Center for Disaster Fraud Hotline at **866-720-5721**, the Mississippi Attorney General's Office at **601-359-3680** or report it your local police department.

## By the numbers (1/13/2021)

- **673** individuals and households approved for **\$2.3 million** in FEMA assistance, including:
  - **\$1.95 million** approved for housing assistance
  - **\$364,984** approved for other disaster-related needs
- **\$3.2 million** in SBA loans approved for **113** applicants
- **787** claims filed with the National Flood Insurance Program; **\$8.3 million** paid

## Disaster Unemployment Assistance

People who live or work in George, Greene, Hancock, Harrison, Jackson or Stone counties who were unable to work because of destruction caused by Hurricane Zeta may apply for Disaster Unemployment Assistance. This program is managed by the Mississippi Department of Employment Security. Individuals can file claims online 24 hours a day at [www.mdes.ms.gov](http://www.mdes.ms.gov) or by calling toll-free **601-493-9428** from 7 a.m. to 7 p.m. Central Time Monday through Friday. The deadline for filing a claim for Disaster Unemployment Assistance is **February 5, 2021**.

## U.S. Small Business Administration (SBA):

Business owners, private nonprofit organizations, homeowners and renters may be eligible for low-interest disaster loans from the U.S. Small Business Administration (SBA) to help recover from losses not covered by insurance, grants or other services.

Applicants may apply online using SBA's secure website at [DisasterLoan.sba.gov](http://DisasterLoan.sba.gov). Or they may email [FOCE-Help@SBA.gov](mailto:FOCE-Help@SBA.gov) for more information on SBA disaster assistance.



For additional information about SBA disaster loans, the loan application process, or for help completing the SBA application, visit SBA's secure website at [sba.gov/disaster](https://sba.gov/disaster). Applicants may also call SBA's Customer Service Center at **800-659-2955** or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard of hearing may call **800-877-8339**.

**After you apply for disaster assistance from FEMA, you may be referred to SBA. It is important to submit an application as soon as possible.** If your application is approved, you are not obligated to accept an SBA loan. But failure to return the application will disqualify you from other possible FEMA assistance, such as disaster-related car repairs, clothing, household items and other expenses.

### **FEMA Public Assistance (PA)**

Under the major disaster declaration, FEMA is authorized to provide Public Assistance for debris removal, emergency measures and the repair or replacement of disaster-damaged public facilities such as roads and bridges, water control facilities, buildings and equipment, utilities and parks for the following counties: George, Greene, Hancock, Harrison, Jackson, Perry, Stone and Wayne.

For guidance on debris removal processes, residents should contact their local government.

### **Resources**

Call **211** or **888-636-4211** for help with unmet needs, including food, housing, clothing, utilities, prescriptions, transportation and other disaster-related assistance.

**IRS Disaster Assistance:** You may be eligible to deduct the loss or partial loss of your home, household goods and motor vehicles from disaster damage on your individual federal income tax. Call the IRS Disaster Assistance Hotline: **866-562-5227** Monday–Friday 7 a.m. to 7 p.m. local time. Visit the website at [www.irs.gov/](https://www.irs.gov/) or contact your tax professional.



**Contributions:** Individuals who want to contribute to Hurricane Zeta relief efforts can do so through the Mississippi Community Disaster Relief and Recovery fund, [www.formississippi.org](http://www.formississippi.org) (click the donate button) or text DONATE to [\(601\) 258-6502](tel:6012586502).



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