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# FACT SHEET

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MISSISSIPPI EMERGENCY MANAGEMENT AGENCY--FEDERAL EMERGENCY MANAGEMENT AGENCY

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## FEDERAL AID PROGRAMS FOR MISSISSIPPI DISASTER RECOVERY

Following is a summary of key federal disaster aid programs that can be made available *as needed and warranted* under President Bush's major declaration issued for Mississippi.

### **Assistance for Affected Individuals and Families Can Include as Required:**

- ❑ Rental payments for temporary housing for those whose homes are unlivable. Initial assistance is provided for up to three months for homeowners and at least one month for renters. Assistance may be extended if requested after the initial period based on a review of individual applicant requirements.
- ❑ Grants for minimal emergency repairs not covered by insurance to make damaged homes habitable.
- ❑ Grants to make essential home repairs, replace personal property and help meet medical, funeral, transportation and other serious disaster-related needs not covered by insurance or other federal, state and charitable aid programs.
- ❑ Unemployment payments up to 26 weeks for workers who temporarily lost jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.
- ❑ Low-interest loans to cover residential losses not fully compensated by insurance. Loans available up to \$200,000 for primary residence; \$40,000 for personal property, including renter losses. Loans available up to \$1.5 million for business property losses not fully compensated by insurance.
- ❑ Loans up to \$1.5 million for small businesses that have suffered disaster-related cash flow problems and need funds for working capital to recover from the disaster adverse economic impact. This loan in combination with a property loss loan cannot exceed a total of \$1.5 million.
- ❑ Loans up to \$500,000 for farmers, ranchers and aquaculture operators to cover production and property losses, excluding primary residence.

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Other relief programs: Crisis counseling for those traumatized by the disaster; income tax assistance for filing casualty losses; advisory assistance for legal, veterans benefits and social security matters.

**Assistance for the State and Affected Local Governments Can Include as Required:**

- ❑ Payment of 75 percent of the eligible costs for repairing or replacing damaged public facilities, such as roads, bridges, utilities, buildings, schools, recreational areas and similar publicly owned property, as well as certain private non-profit organizations engaged in public service activities.
- ❑ Payment of 75 percent of the eligible costs for removing debris from public areas and for emergency measures taken to save lives and protect property and public health.
- ❑ Payment of 75 percent of the approved costs for hazard mitigation projects undertaken by the state and local governments to prevent or reduce long-term risk to life and property from natural or technological disasters.

**How to Apply for Assistance:**

- ❑ Affected individuals, families and business owners located within the counties designated for assistance can begin the disaster application process immediately by calling 1-800-462-9029, OR 1-800-462-7585 (TTY) for the hearing and speed impaired, from 8 a.m. to 6 p.m., seven days a week until further notice. Applicant registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage and any other information to help substantiate losses.

Application procedures for local governments will be explained at a series of federal/state applicant briefings with locations to be announced in the affected area by recovery area by recovery officials. Approved public repair projects are paid through the state from funding provided by FEMA and other participating federal agencies.

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