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CONTACT:

AMY BISSELL, PUBLIC RELATIONS DIRECTOR
MEMA Newsline

(601) 352-9100
1-800-441-6362

FOR IMMEDIATE RELEASE

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SUBJECT: Disaster Assistance for Renters, Homeowners and Business Owners

JACKSON -- Renters, homeowners and business owners who sustained property damage or losses as a result of the November 24, 2001 severe storms, tornadoes, and flooding may be eligible for assistance from a variety of state, federal and voluntary agencies. **The assistance programs are available to those located in Bolivar, DeSoto, Hinds, Humphreys, Madison, Panola, Quitman, Sunflower, Tate, and Washington counties that were designated major disaster areas by President Bush. Disaster victims who suffered damage or loss may register by calling 1-800-621-FEMA, between 8:00 a.m. and 6:00 p.m., seven days a week starting on Saturday, December 8, 2001. Individuals with hearing- speech-impaired may call TTY 1-800-462-7585.**

"MEMA will continue to work with the local officials and FEMA to ensure a quick response to the citizens who suffered damages and losses as a result of the November 24th storms," said Robert Latham, Director of MEMA. "I urge all citizens in the affected counties to apply so we can verify the losses and begin with the assistance process."

The essential first step is calling **1-800-621-FEMA** to register toll-free with the Federal Emergency Management Agency. This is the only way to obtain the assistance you are eligible to receive. The number is **1-800-462-7585** for the speech or hearing impaired. Other suggestions for getting help as quickly as possible:

- Be sure FEMA has a telephone number that will reach you and that your street address is prominently displayed. Your damage will be inspected. Arrange to be at home and allow sufficient time for the inspection. Missing the inspection appointment will delay getting help.
- You should register even if you are covered by insurance. This establishes your eligibility for federal assistance in case hidden damage is discovered after you have settled with the insurance company. Damage must be disaster-related.
- You don't have to be a property owner to receive federal assistance. If you rent and lost essential personal property and are not insured for the loss, help in getting a replacement is available.

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- Renters forced from their homes by disaster damage may apply for rental assistance to relocate temporarily while repairs are made.
- Photographs and receipts for essential replacement purchases are valuable in documenting your losses.
- If you receive a SBA loan packet you must complete and return it even if you don't want a loan in order to have your eligibility for individual and family grants determined.

When disaster strikes, the Federal Emergency Management Agency (FEMA) administers a number of disaster assistance programs and coordinates the efforts of many other federal agencies that provide services to help people through the recovery process. The types of assistance that are available include:

DISASTER HOUSING ASSISTANCE: Housing assistance to individuals and families whose permanent homes were damaged or destroyed by the tornado. Types of aid include grants for: (1) alternate rental housing; (2) emergency repairs needed to make a residence habitable; and (3) mortgage or rental assistance in cases where the disaster has caused extreme economic hardship.

INDIVIDUAL AND FAMILY GRANT PROGRAM: Provides grants to individuals and families to meet serious disaster-related needs and necessary expenses not covered by insurance or other federal, state or voluntary agency disaster assistance programs.

DISASTER UNEMPLOYMENT ASSISTANCE: Weekly benefits are available to individuals out of work because of the disaster, including self-employed persons, farm owners and others not covered under regular unemployment insurance. This program is not automatically triggered by a disaster declaration.

CRISIS COUNSELING: Implemented when the state requests funds to provide counseling services for individuals who find difficulty coping with disaster-related stress or trauma.

U.S. Small Business Administration Programs

HOME/PERSONAL PROPERTY DISASTER LOANS: Disaster loans to homeowners and renters for restoring or replacing underinsured or uninsured disaster-damaged real and personal property. Available in declared counties.

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BUSINESS DISASTER LOANS: Disaster loans to repair or replace destroyed or damaged business facilities, inventory, machinery, equipment, etc., not covered by insurance. These loans are available to large and small businesses in declared counties. Economic Injury Disaster Loans (EIDLs) are available only to small businesses for working capital to assist them during the disaster recovery period. These Economic Injury Disaster Loans are available in declared and contiguous counties.

Other Federal and State Assistance Programs

FEDERAL TAX ASSISTANCE: The Internal Revenue Service (IRS) allows underinsured or uninsured casualty losses that were sustained on home, personal property and household goods to be deducted on income tax returns. Amended returns may be filed for a previous year's filing so that disaster victims can receive a tax refund.

STATE TAX ASSISTANCE: Assistance and information on casualty loss deductions on state income tax returns may also be obtained.

LOCAL TAX ASSISTANCE: Tax assessors may provide information and assistance on possible property tax relief.

FARM ASSISTANCE: Emergency loans to farmers who were operating and managing a farm at the time of the disaster. Loans are limited to the amount necessary to compensate for actual losses to essential property and/or production capacity.

INSURANCE INFORMATION: Assistance and/or counseling regarding ways to obtain copies of lost policies, file claims, expedite settlements, etc.

LEGAL ASSISTANCE: Free legal services for low-income disaster victims on such matters as replacing legal documents, transferring titles, contracting problems, will probates, insurance problems and certain landlord-related problems.

SOCIAL SECURITY BENEFITS: Assistance in expediting delivery of checks delayed by the disaster, and assistance in applying for Social Security disability and survivor benefits.

VETERANS BENEFITS: Assistance in expediting delivery of information about benefits, pensions, insurance settlements and VA-mortgage loans.

CONSUMER SERVICES: Counseling on consumer problems such as non-availability of products and services (needed for reconstruction), price gouging, disreputable business concerns and practices, etc.

AGING SERVICES: Services to meet the needs of the elderly who have been affected by the disaster (e.g., transportation, meals, home care and application assistance).

Voluntary Agency Programs

EMERGENCY ASSISTANCE: Emergency food, clothing, shelter and medical assistance to individuals and families; and referrals to church groups and other voluntary agencies assisting in disasters.

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