

# FEMA, SBA Still Here to Help – Even as Recovery is Winding Down

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JACKSON, Miss. — Personnel from the Federal Emergency Management Agency (FEMA) and the U.S. Small Business Administration (SBA) will remain available to Mississippi applicants who have needs not met by insurance settlements and other unmet storm- and flood-related needs.

In most cases, even after Nov. 19, Mississippi residents can still get information and answers to their disaster-related questions by calling the FEMA Helpline at 800-621-3362 (TTY 800-462-7585). The tollfree line is open every day from 7 a.m. to 10 p.m. Multilingual operators are available. Help and information is also available at [www.DisasterAssistance.gov](http://www.DisasterAssistance.gov).

Callers to the Helpline can, for example:

- Check the status of their application;
- Get clarification about a letter from FEMA;
- Update address, phone or bank account numbers;
- Get guidance on filing an appeal on any FEMA decision, and
- Find out about other types of federal disaster assistance available.

The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property, offering low-interest disaster loans to businesses of all sizes, private nonprofit organizations, homeowners and renters.

Homeowners, renters and businesses who have applied for a low-interest loan from the SBA can get answers and information from SBA's Disaster Assistance Customer Service Center at 800-659-2955 (TTY 800-877-8339). SBA loan applicants can also get information by emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) or by visiting [www.sba.gov/disaster](http://www.sba.gov/disaster).

Some handy tips for those recovering from the storms:



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How to check the status of a FEMA application. Applicants can check the status of an application online at [DisasterAssistance.gov](https://DisasterAssistance.gov) or by calling the FEMA Helpline at 800-621-3362.

How to appeal an “ineligible” determination from FEMA. If you disagree with FEMA’s decision, you may submit an appeal within 60 days of the date of your determination letter. Make sure your nine-digit FEMA registration number and disaster number “DR-4429-MS” is on all documents. Include copies of verifiable supplemental documents to support your appeal. You can send the appeal material:

- By mail, send your appeal to FEMA Appeals Officer, P.O. Box 10055, Hyattsville, MD 20782-8055.
- By computer, upload the appeal to your online disaster account at [DisasterAssistance.gov](https://DisasterAssistance.gov)
- By fax, 800-827-8112 (Attn: FEMA)

How to get more money than FEMA provided for home repairs. FEMA assistance is limited to emergency home repairs and temporary housing. However, if you disagree with FEMA’s decision, you may submit an appeal.

How to find an attorney to help with disaster related legal services. Free legal services are available to Mississippi storm and flood survivors who need a lawyer for disaster-related matters. Call 877-691-6185 between 9 a.m. and 4 p.m., Monday through Friday. This free disaster legal assistance to individuals is provided by the Young Lawyers Division (YLD) Disaster Legal Services Committee of the Mississippi Bar Association, in conjunction with FEMA.

How to get FEMA assistance if your house is insured. If you applied for help from FEMA because your insurance did not cover all your disaster related needs, you must write a letter to FEMA explaining your situation and include a copy of a settlement or denial letter from your insurance company. FEMA cannot duplicate your insurance coverage.

How to get FEMA help if your insurance settlement is delayed. If a decision on your insurance settlement has been delayed longer than 30 days from the time you filed, the claim you may be eligible for an advance on your insurance payment from FEMA. These funds are considered a loan and must be repaid to FEMA



once you receive your settlement from your insurance company. Contact FEMA for a “Request for Advancement” letter. FEMA will send you a Request and Signature letter. You must complete and return this letter before FEMA can evaluate your request for assistance.

Flood insurance versus homeowners insurance. Standard homeowners insurance doesn't cover flooding. To buy a flood insurance policy, Mississippi survivors should call their insurance agent or company. For more information about flood insurance for homeowners and renters or to find a National Flood Insurance Program (NFIP) agent serving your area, call 800-621-3362 and ask for the NFIP Call Center.

Be aware of scams. Don't let your guard down and suffer another disaster such as identity theft or paying fees for services that are never provided. FEMA does not charge for services nor does it endorse any contractors. Use local contractors with reliable references and require proof of insurance. If you suspect fraud, call the Mississippi State Board of Contractors at 800-880-6161.

Salvage damaged family treasures. Damaged family heirlooms, photos and other keepsakes can be among the most heartbreaking discoveries following a major disaster. While some objects can only be rescued with professional care, you can download a free app, recommended by the Smithsonian Institution. Search “ERS: Emergency Response and Salvage.”

Holidays can add to disaster-related stress. Coping with the aftermath of a disaster can be especially difficult during the holiday season. Suspect stress in children who may complain of stomachaches, nervousness, trouble sleeping or experience bouts of anger. You may find help at [www.samhsa.gov/find-help/disaster-distress-helpline](http://www.samhsa.gov/find-help/disaster-distress-helpline).

Volunteer resources may be available for unmet needs. Volunteer, faith- and community-based organizations often are available to fill gaps in recovery. FEMA encourages you to contact these groups as they may be able to provide essential long-term recovery resources.

Stay in touch. Applicants changing their address or phone number – even if only temporarily – should update that information with FEMA. Missing or erroneous information could result in delays getting a home inspection or in receiving



assistance.

Visit the FEMA website at [DisasterAssistance.gov](https://DisasterAssistance.gov) to upload documents or call the FEMA Helpline at 800-621-3362. When updating information, refer to the nine-digit number issued at registration. This number is on all correspondence from FEMA and is a key identifier in tracking assistance requests.

For more information about disaster recovery operations in Mississippi, visit <https://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 (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](https://SBA.gov/disaster). Deaf and hard-of-hearing individuals may call 800-877-8339.



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