

# Beyond FEMA: Mississippi and Federal Recovery Resources

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FEMA Individual Assistance grants and Small Business Administration disaster loans are only parts of the recovery solution for survivors of the March tornadoes in Mississippi. State, nonprofit and federal programs also can help.

## Mississippi Recovery Resources

The **United Way of Northeast Mississippi** serves eight counties, including Monroe. Visit, [unitedwaynems.org](https://unitedwaynems.org)

The **United Way of West Central Mississippi** serves six counties, including Sharkey. Visit, [unitedwayvicksburg.org](https://unitedwayvicksburg.org)

**Lift, Inc.** helps low-income families that need food, shelter, clothing and utility assistance. Call 662-842-9511, or visit [lift-inc.edan.io](https://lift-inc.edan.io)

**Sunflower-Humphreys Counties Progress, Inc.** supports families and community members in crises by helping to meet their needs and enhance their quality of life. For more information visit, [shcpi.org](https://shcpi.org)

**Central Mississippi, Inc.** helps low-income families and individuals with their basic living needs, including in Carroll and Montgomery counties. Visit [cmicsp.org](https://cmicsp.org)

The **South Delta Planning & Development District** is the focal point for service delivery to those 60 years of age and older covering six counties, including Humphreys, Sharkey and Washington. Visit, [sdpdd.com/aging/](https://sdpdd.com/aging/)

**Three Rivers Area Agency on Aging** develops community-based services within a rural setting, including in Monroe and Pontotoc counties. Visit, [trpdd.com/aging](https://trpdd.com/aging)

**MSLegalServices.org** offers information and referrals to attorneys providing free or reduced fee legal services to individuals affected by a disaster. Visit, [mslegalservices.org](https://mslegalservices.org)



**Samaritan's Purse** is offering a mobile home replacement program. Call 828-588-4663, or email [adixon@samaritan.org](mailto:adixon@samaritan.org).

The **Mississippi Home Corporation's** mission is to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing and helping working families build wealth. Visit, [mshomecorp.com](http://mshomecorp.com).

**The Mississippi State Fire Marshal Office (Factory Built Homes Division)** ensures that temporary and/or permanent replacement housing provided to survivors will get safety inspections. Visit, [Mississippi Insurance Department - Factory-Built Homes \(ms.gov\)](http://Mississippi Insurance Department - Factory-Built Homes (ms.gov))

With assistance from the **Community Students Learning Center**, survivors can apply for assistance with repairs up to \$12,000, through the **Federal Home Loan (FHL) Bank Dallas**. To complete and submit the application, the applicant must contact the Community Students Learning Center office at 662-834-0905. For more information on FHL Bank Dallas, visit [fhlb.com/community-programs/disaster-programs](http://fhlb.com/community-programs/disaster-programs)

The **Mississippi Balance of State Continuum of Care** is connecting survivors to the disaster response and mitigation resources that are available. For more information visit [msbos.org](http://msbos.org) or call 601-960-0557.

**Hope Credit Union Enterprise Corporation** has an affordable home loan program, personal financial products and services, and small business and commercial loans. Visit, at [www.hopecu.org](http://www.hopecu.org).

## **Federal Recovery Resources**

### **U.S. Department of Agriculture (USDA)**

USDA Rural Development Disaster Assistance offers several programs to help storm survivors improve the quality of life in rural communities. Among the programs for rural homeowners and rental tenants:

- **Rural housing loans?**offer a subsidy to help reduce mortgage payments for a short time. Family income determines the amount of the subsidy. You may use the loan to help you buy, build, repair, improve, or relocate your primary home.



You may also use funds to buy and prepare sites, including for water and sewer.

- **Rural Housing Repair Loans and Grants?** may be used to repair, improve, or modernize homes, or remove health and safety hazards. Loans are available in amounts of up to \$20,000, grants of up to \$7,500 (which may be combined with loans) are available to individuals over 62 years of age.
- **Rural rental housing?** and cooperative housing assistance is available in nearly every county in Mississippi.
- To qualify for any of these programs, you must live in a rural area. For more information or to apply for these and other USDA programs, visit?  
[www.rd.usda.gov/ms](http://www.rd.usda.gov/ms)

## **U.S. Department of Housing and Urban Development (HUD)**

**Section 203(h) Mortgage Insurance for Disaster Victims** helps survivors buy or refinance a house, or finance the rehabilitation of an existing home. Money may be used for rehabilitation work ranging from minor repairs to total reconstruction.

To qualify for Section 203(h) Mortgage Insurance for Disaster Victims, you must:

- Own a single-family home damaged or destroyed during the March 24-25 severe storms and tornadoes, and
- Live in Carroll, Humphreys, Monroe, Montgomery, Panola or Sharkey county.

**Section 203(k) Rehabilitation Mortgage Insurance** gives homebuyers and owners two different options: Residential section rehabilitation of a property that also has non-residential uses, or conversion of any size property to a one- to four-unit structure.

To qualify for Section 203(k) Rehabilitation Mortgage Insurance, you must:

- Be able to make monthly mortgage payments, and
- Be rehabilitating a home at least one year old.

For more ways HUD can help Mississippi storm survivors, visit  
[www.hud.gov/HUD\\_No\\_23\\_064](http://www.hud.gov/HUD_No_23_064)

## **Federal National Mortgage Association (Fannie Mae)**



**FEMA**

Fannie Mae's Disaster Response Network offers free support from HUD-approved housing advisors, including:

- Personalized recovery assessment and action plans
- Assistance filing claims (i.e., FEMA, insurance and SBA)
- Help working with mortgage provider on payment relief options
- Access to disaster recovery tools and resources
- Ongoing check-ins to help ensure a successful recovery.

For more information and to connect with an advisor, call **877-833-1746** or visit [www.fanniemae.com/disaster-help-homeowners](http://www.fanniemae.com/disaster-help-homeowners)

### **Substance Abuse & Mental Health Services Administration (SAMHSA)**

The SAMHSA Disaster Distress Helpline is a national hotline that offers year-round disaster crisis counseling. If you feel distressed because of the storms, you can use this free service. It's toll-free and multilingual crisis support, and is available 24 hours a day, 7 days a week. Helpline staff provides counseling and support and can help you learn how to cope with common stress reactions. They can also provide information and referrals to local resources for follow-up care.

If you or someone you know is struggling with the disaster, you are not alone, you can call or text the helpline at 800-985-5990. To learn more, visit the [SAMHSA](http://www.samhsa.gov) website.

