

Renters May Be Eligible for Disaster Assistance

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PEARL, Miss. -- Federal disaster assistance is not just for homeowners. It's available as well to eligible renters, including students, and can cover essential personal property and other disaster-related expenses such. These may include temporary housing; replacement or repair of necessary personal property, such as furniture, appliances, clothing, textbooks or school supplies; replacement or repair of tools and other job-related equipment; vehicle repair; and reimbursement of uninsured/out of pocket expenses for medical and dental bills.

Renters who live in Amite, Hancock, Harrison, Jackson, Pearl River, Pike, Walthall and Wilkinson counties and were affected by Hurricane Ida from Aug. 28 to Sept. 1 may apply for FEMA disaster assistance.

If you have renter's insurance, first call your insurance provider to file a claim. Then apply with FEMA. You must provide FEMA with information from your insurance provider, which may include a settlement or denial.

FEMA may provide financial assistance to those who were renting before Hurricane Ida so they could temporarily rent a place to live if they are displaced from their primary residence. FEMA rental assistance is intended to cover the monthly rent and cost of essential utilities (i.e., gas, electric and water). FEMA grants may also be used for security deposits but not for telephone, cable or internet service.

If you are renting a basement apartment, a room in a house or over the garage, you may still be considered for FEMA assistance. Whether you're a roommate, cousin or boarder, if you are a tenant who signed a formal rental agreement (or lease) with the owner of the residence before the disaster, and that agreement shows you live in a shared household, you can be considered separately for FEMA disaster assistance.



FEMA refers some applicants to the U.S. Small Business Administration, which provides low-interest disaster loans to survivors. Those who do not qualify for an SBA loan are referred to FEMA and are considered for grants from FEMA's Other Needs Assistance program. SBA loans can help cover repairs not covered by insurance. Renters can apply for loans up to \$40,000 to repair or replace damaged or destroyed household contents including clothing, furniture, appliances and other personal property.

If you are eligible for an SBA loan, you do not have to accept it. But you are strongly encouraged to complete the application and submit it to SBA.

To apply for FEMA assistance:

- Online, by visiting www.disasterassistance.gov;
- By downloading the FEMA mobile app to a smartphone or tablet, or
- By calling the FEMA Helpline at 800-621-3362. If you use 711 or Video Relay Service, call 800-621-3362. Multi-lingual operators are available. Lines are open from 6 a.m. to midnight CDT seven days a week, and operators can connect you to a specialist who speaks your language. If you use a relay service, captioned telephone service or others, give FEMA the number for that service.

The state has opened Disaster Registration Intake Centers where you can meet face-to-face with state and FEMA staff who can provide information about disaster assistance that may be available to you. The centers will be open through Nov. 13. Hours are Monday through Friday 8 a.m. to 6 p.m., Saturday noon to 4 p.m., closed Sundays.

Amite County

The Harrison Building
910 Old McComb Liberty Road
Liberty, MS 39645

Hancock County

Hancock Resource Center
454 Highway 90, Suite B



FEMA

Waveland, MS 39576

Harrison County

Harrison County Annex Building
9229 Highway 49
Gulfport, MS 39503

Pearl River County

Picayune Safe Room
501 Laurel Street
Picayune, MS 39466

Pike County St. Andrews Mission 104 South Front Street McComb, MS 39648

Walthall County Walthall County EMA Office 908 Armory Road Tylertown, MS 39667

Wilkinson County Wilkinson County EMA Office 1495 U.S. Hwy. 61 South Woodville, MS 39669

To apply for an SBA loan, visit SBA's secure website at <https://DisasterLoanAssistance.sba.gov>. You can also email DisasterCustomerService@SBA.gov or call SBA's Customer Service Center at 800-659-2955 for more information.

The deadline to apply for FEMA assistance and an SBA loan is the same: Dec. 22, 2021.

For the latest on Mississippi Hurricane Ida recovery efforts, visit www.fema.gov/disaster/4626. Follow us on Twitter at twitter.com/femaregion4 and www.facebook.com/fema.



FEMA