

# Recovery Resources Beyond FEMA

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FEMA grants and disaster loans from the U.S. Small Business Administration are only part of the recovery solution. For homeowners and renters in Jackson and Jasper counties affected by the tornadoes in June, state, nonprofit and federal programs also could help.

## Mississippi Recovery Resources

**Community Action of South Mississippi** provides services to residents of Jackson and other counties that include energy assistance and weatherization. Call **228-769-3292** or visit [www.jccivaction.org](http://www.jccivaction.org).

The **East Central Planning & Development District** Area Agency on Aging offers a variety of services to older individuals in Jasper and nearby counties. Call **800-264-2007** or visit [www.ecpdd.org/area-agency-on-aging.html](http://www.ecpdd.org/area-agency-on-aging.html).

The **Southern Mississippi Planning & Development District** Area Agency on Aging offers a variety of services to older individuals in Jackson and nearby counties. Call **800-444-8014** or visit <http://smpdd.com/senior-services/>.

The **Disaster Legal Services** hotline offers free legal aid to residents of Jackson and Jasper counties who were affected by the June tornadoes and have insufficient funds to hire an attorney. Call **877-691-6185**.

The **Mississippi Home Corporation's** mission is to enhance Mississippi's long-term economic viability by financing safe, decent, affordable housing. Call **601-718-4642** or visit [mshomecorp.com](http://mshomecorp.com).

The **Mississippi Department of Insurance** has information about your rights when buying a manufactured home, the responsibilities of contractors, and other legal requirements, at <https://www.mid.ms.gov/sfm/factory-built-homes.aspx>.

**FHL Bank Dallas** offers disaster programs that help with recovery in federally declared disaster areas in its five-state district, which includes Mississippi. Visit



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[fhlb.com/community-programs/disaster-programs](http://fhlb.com/community-programs/disaster-programs) or call **214-441-8500**.

The **Mississippi Balance of State Continuum of Care** connects people experiencing a housing crisis and need assistance in rural Mississippi with a network of agencies. Visit [msbos.org/assist/](http://msbos.org/assist/) or call **601-960-0557**.

**Hope Credit Union** has an affordable home loan program, personal financial products and services, and small business and commercial loans. Visit [www.hopecu.org/](http://www.hopecu.org/) or call **866-321-4673**.

## Federal Recovery Resources

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

USDA Rural Development Disaster Assistance offers several programs to help storm survivors:

- **Rural housing loans?**offer a subsidy to help reduce mortgage payments for a short time.
- **Rural Housing Repair Loans and Grants?**may be used to repair, improve, or modernize homes, or remove health and safety hazards.
- **Rural rental housing?**and cooperative housing assistance is available in nearly every county in Mississippi.
- For more information visit?[www.rd.usda.gov/ms](http://www.rd.usda.gov/ms).

### The Department of Housing and Urban Development (HUD)

**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. For details visit [https://www.hud.gov/program\\_offices/housing/sfh/ins/203h-dft](https://www.hud.gov/program_offices/housing/sfh/ins/203h-dft).

**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. For details visit [https://www.hud.gov/program\\_offices/housing/sfh/203k](https://www.hud.gov/program_offices/housing/sfh/203k).



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**Disaster Relief Options for FHA Homeowners** can include late fees waivers for borrowers who may become delinquent on their loan because of the disaster and a foreclosure moratorium for borrowers who are delinquent. Visit [https://www.hud.gov/program\\_offices/housing/sfh/nsc/qaho0121](https://www.hud.gov/program_offices/housing/sfh/nsc/qaho0121).

## **Fannie Mae**

Fannie Mae offers a range of disaster assistance to homeowners with a Fannie Mae-owned loan. Mortgage servicers may be able to provide loan payment relief for up to a year, followed by a loan modification that aims to keep monthly payments similar to the pre-disaster amount. Visit [www.fanniemae.com/disaster-help-homeowners](http://www.fanniemae.com/disaster-help-homeowners).

Fannie Mae also has HUD-approved housing counselors who can help eligible homeowners navigate the challenging recovery process. Call **877-833-1746** to speak with an advisor.

## **Freddie Mac**

Freddie Mac aids borrowers when their homes have been impacted by disaster-related events. Options include payment deferral, repayment plans, and forbearance. Visit Freddie Mac's disaster relief webpage for more information: <https://sf.freddiemac.com/working-with-us/servicing/products-programs/disaster-relief#overview>.

## **Disaster Distress Helpline**

Free counseling and support is available 24 hours a day, 7 days a week by calling or texting **800-985-5990** for people struggling during their recovery. For more information visit [www.samhsa.gov/find-help/disaster-distress-helpline](http://www.samhsa.gov/find-help/disaster-distress-helpline).

