Hurricane Zeta Recovery Update 005

Release Date: 2? 11, 2021

KEY MESSAGES

FEMA reminds Mississippi residents who have received federal disaster financial assistance for Hurricane Zeta to use the money for its approved purpose and to keep receipts for three years. Disaster financial assistance is intended to help residents meet basic disaster-related needs. A letter explaining what the payment is to be used for arrives once assistance was approved or within a day or two of the check or direct deposit payment.

If applicants spend the payment on anything other than the purpose for which it is intended, they may be denied future disaster financial assistance. In some cases, FEMA may ask that the money be returned.

After you register

After you apply for federal disaster assistance, it is important that FEMA be able to contact you. Make sure that FEMA has your current contact information and be aware that phone calls from FEMA may appear to come from unidentified numbers. FEMA may call to obtain more information for your application or to conduct a remote home inspection in order to be able to continue processing your application.

Understanding your FEMA eligibility letter

Applicants for FEMA assistance will receive a letter from FEMA by mail or email. It is important to read it carefully because it will include the amount of any assistance FEMA may provide to you and information on the appropriate use of disaster assistance funds. You may need to submit additional information for FEMA to continue to process your application.

Examples of missing documentation may include proof of insurance coverage, settlement of insurance claims, proof of identity, proof of occupancy, proof of ownership, or proof that the damaged property was your primary residence at the

time of the disaster.

If you have questions about the letter, you can get answers by going online to DisasterAssistance.gov or calling the FEMA Helpline at **800-621-3362 (TTY 800-462-7585).**

How to register for assistance

Mississippi homeowners and renters in George, Greene, Hancock, Harrison, Jackson and Stone counties who had uninsured losses from Hurricane Zeta may be eligible for federal disaster assistance from FEMA. FEMA has programs that may provide financial help with temporary housing expenses, basic home repairs and other essential disaster-related needs. **The deadline to register is March 1, 2021.**

You can register with FEMA in several ways:

- By visiting DisasterAssistance.gov
- Using the FEMA App for mobile devices
- Calling **800-621-3362 (800-462-7585 TTY)**. Multilingual operators are available. The toll-free numbers are open every day from 6 a.m. to midnight Central Time.

DisasterAssistance.gov

Survivors are encouraged to set up a disaster account with FEMA online.

- Go to DisasterAssistance.gov.
- Select “Apply Online” and follow instructions. You will be asked for your Zip Code and connected to Hurricane Zeta disaster assistance.
- A PIN will be sent to the email address on file. You can then log into your account.
- Documents can be uploaded in the Upload Center.

By the numbers (2/11/2021)

- **2,773** individuals and households approved for **$9.77 million** in FEMA assistance, including:
  - **$8.28 million** approved for housing assistance
  - $**1.49 million** approved for other disaster-related needs

- **$12.6 million** in SBA loans approved for **449 a**pplicants
- **816** claims filed with the National Flood Insurance Program; **$10 million** paid

Be alert to fraud

After a disaster, fraud can occur. Sometimes, survivors who try to register with FEMA discover that someone has already registered using their name. Scammers may contact survivors who have not registered with FEMA and try to extract money or information. In these cases, it is likely the survivor's personal data has been compromised. FEMA and U.S. Small Business Administration (SBA) never charge for registration, home inspections, grants, disaster-loan applications or anything else.

If you have registered and want to verify any correspondence you received from FEMA, call **800-621-3362 (TTY 800-462-7585**). If you suspect fraud, call the National Center for Disaster Fraud Hotline at **866-720-5721**, the Mississippi Attorney General's Office at **601-359-3680** or report it your local police department.

Citizenship and eligibility for FEMA assistance

FEMA is committed to helping all eligible disaster survivors recover from Hurricane Zeta, including U.S. citizens, non-citizen nationals and qualified non-citizens. To qualify for assistance from FEMA's Individuals and Households Program (IHP), you or a member of your household must be U.S. citizen, non-citizen national or qualified non-citizen. If you do not meet the criteria for one of these three statuses, the household may still apply if another adult household member is a citizen or if the household has a qualified minor child.

U.S. Small Business Administration (SBA):

Business owners, private nonprofit organizations, homeowners and renters may be eligible for low-interest disaster loans from the U.S. Small Business Administration (SBA) to help recover from losses not covered by insurance, grants or other services.

Applicants may apply online using SBA's secure website at DisasterLoan.sba.gov. Or they may email FOCE-Help@SBA.gov for more information on SBA disaster assistance.

For additional information about SBA disaster loans, the loan application process, or for help completing the SBA application, visit SBA's secure website at sba.gov/disaster. Applicants may also call SBA's Customer Service Center at **800-659-2955** or email disastercustomerservice@sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard?of?hearing may call **800-877-8339**.

After you apply for disaster assistance from FEMA, you may be referred to SBA. It is important to submit an application as soon as possible. If your application is approved, you are not obligated to accept an SBA loan. But failure to return the application will disqualify you from other possible FEMA assistance, such as disaster-related car repairs, clothing, household items and other expenses.

FEMA Public Assistance (PA)

Under the major disaster declaration, FEMA is authorized to provide Public Assistance for debris removal, emergency measures and the repair or replacement of disaster-damaged public facilities such as roads and bridges, water control facilities, buildings and equipment, utilities and parks for the following counties: George, Greene, Hancock, Harrison, Jackson, Perry, Stone and Wayne.

For guidance on debris removal processes, residents should contact their local government.

Resources

Call **211** or **888-636-4211** for help with unmet needs, including food, housing, clothing, utilities, prescriptions, transportation and other disaster-related assistance.

IRS Disaster Assistance: You may be eligible to deduct the loss or partial loss of your home, household goods and motor vehicles from disaster damage on your individual federal income tax. Call the IRS Disaster Assistance Hotline: **866-562-5227** Monday–Friday 7 a.m. to 7 p.m. local time. Visit the website at www.irs.gov/ or contact your tax professional.

Contributions: Individuals who want to contribute to Hurricane Zeta relief efforts can do so through the Mississippi Community Disaster Relief and Recovery fund, www.formississippi.org (click the donate button) or text DONATE to **(601) 258-6502.**

A **Disaster Legal Services** hotline is available to assist low-income residents with legal issues related to Hurricane Zeta recovery in Mississippi. Call **877-691-6185** 9 a.m.-4 p.m. Monday through Friday.

For a list of agencies and organizations in Mississippi, click here.