

Informational Summary of Programs - Contact Intake Office for Full Details

1. Neighborhood Home Program – Up to \$75,000 toward repair, rehabilitation, or reconstruction of an owner-occupied single family dwelling that currently has unrepaired damage from Hurricane Katrina, whether from flood or wind. For details and requirements, including exceptions to the financial cap for hardship cases, contact the intake office.

Who is eligible for consideration?

1. Residents with unmet housing needs and open files with the State's Housing Resource Centers, International Relief and Development, Hancock Housing Resource Center, and Hope Community Development Agency;
2. Residents who applied for MDA homeowner grant assistance and were turned down solely based on wind damage;
3. Residents included in the Katrina Aid Today database whose cases were closed due to no resources;
4. Residents identified in the "Adopt a Katrina Family" program run by Mississippi Case Management Consortium; or
5. Residents whose 2005 Federal Emergency Management Agency (FEMA) file indicates home repair or displacement from home immediately following Hurricane Katrina.

Additional eligibility criteria include:

1. If you are a Housing Resource Center client, the income eligibility is no more than 120% of area median income, (AMI) with an emphasis on persons with incomes of less than 80% AMI, elderly, or disabled;
2. If you are identified by additional outreach efforts, the income eligibility requirement will be less than 80% AMI emphasizing those determined to be elderly or disabled, with exceptions for those households above 80% AMI but below 120% AMI that meet one of the following criteria:
 - a. unmet reconstruction/repair needs of more than \$50,000 and does not have more than \$25,000 in liquid assets, excluding reasonable qualified retirement accounts;
 - b. fixed expenses which exceed 90% of net income; or
 - c. a medical or similar one-time necessary expense in the year prior to the date of their application consisting of more than 25% of their yearly net income.
3. If you are identified by additional outreach efforts, you must reside in Hancock, Harrison, Jackson, Pearl River, Stone, George, Lamar, Forrest, or Jones County.

New Policy on Duplication of Benefits

MDA will conduct individual duplication of benefits analysis, but this program will not deduct homeowner assistance funds and non-housing funds expended for legitimate Katrina-recovery needs for purposes of duplication of benefits calculations.

Management

MDA will implement, manage, and control the housing repair program and procure the contractors. MDA will coordinate this program with Housing Resource Center case managers. All funds will be paid directly to contractors.

2. Mississippi Cottage Program- financial assistance to permanently place and occupy a Mississippi Cottage. Amounts will vary depending upon the need.

Who is eligible for consideration?

Same as Neighborhood Home Program.

What costs may this program cover?

Elevation of a cottage between 5 feet 7 inches and 10 feet; purchase of a cottage; purchase of a lot in a commercial park for a cottage; removal of certain real estate liens such as tax liens; and other selected expenses related to the cottage. For details, contact the intake office.

Important information on Duplication of Benefits

Depending upon your circumstances, private funds may be available that will not require compliance with the Stafford Act's duplication of benefits requirements.

Management

Mississippi Emergency Management Authority (MEMA) will implement, manage, and control this program. All funds will be paid directly to service providers or vendors. MEMA will coordinate this program with the Housing Resource Center case managers.

3. Rental Assistance Program Financial assistance with deposits and arrearages and technical assistance with vouchers and location of rental units. Amounts will vary depending upon the need.

Who is eligible for consideration?

Same as Neighborhood Home Program

Additional eligibility criteria include:

1. The income eligibility is no more than 120% of area median income, (AMI) with an emphasis on persons with incomes of less than 80% AMI, elderly, or disabled; and
2. You must have been a renter displaced by Hurricane Katrina with current unmet permanent rental housing needs.

What costs may this program cover? Rental and utility deposits and clearance of arrearages with public housing authorities.

Important information on Duplication of Benefits

If you are eligible for this program, private funds will be available that will not require compliance with the Stafford Act's duplication of benefits requirements.

Management MDA will implement, manage, and control this program and procure the contractors. MDA will coordinate this program with the Gulf Coast Renaissance Corporation and the Housing Resource Center case managers. All funds will be paid directly to landlords or vendors.