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Read this entire Resource Guide
Meet all Deadlines
Be Patient and Steadfast
Save Your Pins and Passwords
Keep Copies of Your Documents

On March 24—25, 2023, in the dark of the night, an EF4 tornado struck many communities in the Second Congressional District of Mississippi causing widespread damage and death across several counties. I and my staff (DC and District staff) responded to the devastation both in person and by phone calling state agencies and disaster responders. I spoke with President Joseph R. Biden to discuss the devastation and the need for federal support. So, on March 30, 2023, President Joseph R. Biden approved Mississippi’s request to declare this storm a federal disaster and issued it under Declaration DR-4697-MS.

On March 31st, President Biden and Dr. Jill Biden, Secretary Marcia Fudge of HUD, and others flew in to tour the area itself and share a message of “resiliency, hope, and the promise to help the area build back better” to community leaders and survivors.

Disaster response and recovery is dependent on various partners, processes, and procedures.

Use this guide as a resource on FEMA coordinating effort with MEMA, local officials, nonprofits, and local partners assembled to help. Read the entire guide.
Applying for Disaster Assistance with FEMA

Do You Have Insurance? (Homeowners—Rental—Auto)

If you have insurance, you should file a claim with your insurance company immediately. FEMA assistance will not cover losses already covered by insurance. If your insurance does not cover all your losses or is delayed, you may be eligible for FEMA assistance regarding your unmet needs. FEMA assistance is not the same as insurance nor can it make the survivor whole. Federal assistance from FEMA only provides funds for the basic repairs to make a home safe, sanitary and livable. You may also be referred to the U.S. Small Business Administration (SBA) for low-interest disaster loans to further assist with your recovery.

Yes

File on Your Insurance

Register/Apply with FEMA for Disaster Assistance
Deadline to Apply: May 25, 2023
- Ph: 1-800-621-3362
- Mobile App: FEMA
- Online: DisasterAssistance.gov *Save Pin
- In Person: Disaster Recovery Center *See DRC Locations

After Registering/Applying
You will receive notification letters from FEMA either by U.S. mail or by email explaining your next steps.

FEMA Inspection
When applying, if you reported damage to your primary residence and are not able to live in it, an inspector will contact you by phone to schedule an inspection.

Getting a Letter from FEMA
You will receive either a letter or email. The letter will explain whether you are eligible for assistance, how much assistance you will receive, how the assistance must be used, and how to appeal FEMA’s decision if you do not agree with it. *Read the entire letter before responding.

No

Go to: Register/Apply

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Disaster Recovery Center (DRC) Locations

FEMA Disaster Recovery Centers are accessible facilities and mobile offices you can visit in person to learn more about FEMA and other disaster assistance programs coordinated by FEMA to respond to your recovery needs. DRC locations for the March 24—25, 2023 tornado that occurred March 24—25, 2023 in Carroll, Humphreys, Montgomery, Panola and Sharkey counties in Mississippi’s Second Congressional District are below.

<table>
<thead>
<tr>
<th>Carroll County</th>
<th>Humphreys County</th>
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<tbody>
<tr>
<td>J.Z. George High School</td>
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<td>Heritage Manor</td>
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<td></td>
<td>431 West Race Street</td>
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<td></td>
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DRCs Hours of Operation

Monday—Saturday: 7:00 a.m. to 7:00 p.m.
Sunday: 1:00 p.m. to 6:00 p.m.

At DRCs You Can

- You can apply for FEMA Assistance, check the status of your FEMA application, get information on FEMA rental assistance, and funding for other basic needs.
- You can get help understanding a FEMA eligibility letter and how to appeal.
- You can get referrals from FEMA to other agencies or organizations that may provide help FEMA can not offer.
- You can meet with a SBA (Small Business Administration) representative.
- You can meet with representatives from state agencies.
- You can meet with FEMA mitigation specialists about protecting your home and property from future natural disasters.
SBA Declaration Number 17836

On March 30, 2023, SBA approved low interest rate disaster loans for the March 24—25, 2023 tornado survivors. Loans are available to businesses and residents in Mississippi.

Eligible Residents, Counties and Loan Types

<table>
<thead>
<tr>
<th>Mississippi Residents</th>
<th>Carroll, Humphreys, Montgomery, Panola, and Sharkey</th>
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<tbody>
<tr>
<td>Living in these counties</td>
<td>Monticello, Panola, and Sharkey</td>
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<tr>
<td></td>
<td><strong>1. Physical Loan</strong> <em>Deadline: 5-25-2023</em></td>
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<tr>
<td></td>
<td><strong>2. Economic Injury Disaster Loan (EIDL)</strong> <em>Deadline: 12-26-2023</em></td>
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Applying for Disaster Assistance with SBA

Disaster survivors with insurance should not wait for their settlement before applying to SBA. SBA can make a loan for the total loss and use insurance proceeds to reduce or repay the loan.

Ways to Apply

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<tr>
<td><a href="https://DisasterLoanAssistance.sba.gov/ela/s">https://DisasterLoanAssistance.sba.gov/ela/s</a></td>
<td>Call SBA Customer Service Center</td>
</tr>
<tr>
<td><em>Use SBA Declaration Number 17836</em></td>
<td>1-800-659-2955</td>
</tr>
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</table>
Resident inpacted by the tornadoes with transportation needs can call the following agencies.

Bolivar County Council on Aging, Inc.
Ph: (662) 846-6161
Hours: 4:00 a.m. to 8:00 p.m.
Counties Served: Bolivar, Coahoma, Humphreys, Issaquena, Madison, Sharkey, Sunflower, Warren, Washington, and Yazoo

Central Mississippi, Inc.
Ph: (662) 283-4781 Ext. 317
Hours: 6:00 a.m. to 8:00 p.m.
Counties Served: Attala, Carroll, Grenada, Holmes, Leflore, Montgomery, and Yalobusha

Mississippi Christian Family Services
Ph: (662) 873-4842
Hours: 7:30 a.m. to 4:00 p.m.
Counties Served: Issaquena, Sharkey, Washington, and Yazoo

Sunflower Humphreys Counties Progress, Inc.
Ph: (662) 887-1431 or 1-888-677-1461
Hours: Demand Response
Counties Served: Sunflower, Holmes, and Humphreys
Reporting Damage to MEMA

MEMA encourages residents who want to report their damage online at the MEMA website (https://www.msema.org/contact/crisistrack/) using MEMA Citizen Self-Reporting Link by County. For additional information on MEMA resources call MEMA at (601) 933-6841.

Other State Resources

- The Mississippi Division of Medicaid is directing its Coordinate Care Organizations’ pharmacy directors that it has enacted its state of emergency procedures which allows fee-for-service beneficiaries affected by the tornadoes to receive early refills and additional prescriptions above the monthly limit. Pharmacy providers should follow the billing guidelines at https://medicaid.ms.gov/disaster-billing-directions/ on how to bill and for what. Providers and beneficiaries residing and/or receiving care not in an evacuation area must have documentation on file to justify rationale for early/excess fills. Medicaid monies may be recouped if supporting documentation is not found.

- The Department of Mental Health in Mississippi offers assistance to survivors and their families through the DMH Helpline at 1-877-210-8513.
Supplemental Nutrition Assistance Program (SNAP)

USDA FNS has approved two waiver requests from the Mississippi Department of Human Services on behalf of residents impacted by the March 24—25, 2023 tornado. These household were impacted by power outages and loss of property related to the tornado and therefore lost food (perishable and nonperishable goods).

Waiver 1: Request to waive the standard, 10-day reporting requirement for food loss under the SNAP Program. This allows affected households in Carroll, Holmes, Humphreys, Monroe, Montgomery, and Sharkey to make a request for replacement of their SNAP benefits so they can replace food lost until April 24, 2023.

Waiver 2: Request a waiver to allow SNAP participants in Carroll, Grenada, Holmes, Humphreys, Leflore, Montgomery, Sharkey, Sunflower, Washington, and Yazoo counties in the 2nd Congressional District of Mississippi to buy hot foods with their SNAP benefits until April 28, 2023. Under this waiver and effective immediately, SNAP authorized retailers in these counties may accept SNAP benefits in exchange for hot foods intended to be consumed on retailer premises. This waiver addresses the fact that, as a result of the power outages, many affected residents are unable to store food or access cooking facilities. SNAP authorized retailers in the impacted counties are being notified of this waiver.

Applying for Disaster Related SNAP Benefits

The application (Form MDHS-EA-508) may be downloaded and submitted via the EA document upload feature on the MDHS website (www.mdhs.ms.gov/snap-replacement-benefits-supplemental-nutrition-assistance-program-snap) then email, or fax it to your county worker. For assistance completing the SNAP replacement application, contact the Economic Assistance Customer Service Center at 1-800-948-3050.

For Problems or Issues Call
Mississippi Department of Human Services, 200 South Lamar St., Jackson, MS 39201
Ph: (601) 359-4500
American Red Cross Assistance

The American Red Cross continues to have local staff and volunteers on the ground to assist survivors and communities of the March 24—25, 2023 tornadoes in Carroll, Humphreys, Sharkey, Montgomery, and Panola recover and respond to immediate needs. They are providing daily meals and shelter, identifying other resources and partners to help meet survivor needs. More sites will be established based on the need.

<table>
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<tr>
<th>How to Contact ARC—Mississippi</th>
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<tr>
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<tr>
<td><strong>SBA Assistance is available in Disaster Recovery Centers</strong></td>
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<tr>
<td><a href="http://www.redcross.org">www.redcross.org</a></td>
<td>1-800-RED-CROSS (1-800-733-2767)</td>
</tr>
</tbody>
</table>
WASHINGTON, DC Office
2466 Rayburn House Office Building
Washington, D.C. 20515
Ph: (202) 225-5876
Fax: (202) 225-5898
Hours: Monday—Friday / 9:00 a.m. to 5:00 p.m. *When Congress is Out of Session
Hours: Monday—Friday / 9:00 a.m. to 6:00 p.m. *When Congress is In of Session

District Offices

Bolton Office
107 West Madison
P.O. Box 610
Bolton, MS 39041
Ph: (601) 866-9003
Fax: (601) 866-9036
In State: (800) 355-9003

Greenville Office
910 Courthouse Lane
Greenville, MS 38701
Ph: (662) 335-9003
Fax: (662) 334-1304

Greenwood Office
728 Main Street, Suite A
Greenwood, MS 38930
Ph: (662) 455-9003
Fax: (662) 453-0118

Jackson Office
3607 Medgar Evers Blvd.
Jackson, MS 39213
Ph: (601) 946-9003
Fax: (601) 982-5337

Marks Office
263 East Main Street
Marks, MS 38646
Ph: (662) 326-9003

Mound Bayou Office
106 Green Avenue, Suite 106
Mound Bayou, MS 38762
Ph: (662) 741-9003
Fax: (662) 741-9002

Congressional Website
Visit my website for updates on the Recovery and Response
https://benniethompson.house.gov/
Survivors' Road to Recovery

1. File Your Insurance Claim
   If you have insurance, please file a claim as soon as possible. (flood, homeowner's, renter's, auto, etc.)

2. Apply to FEMA
   Assistance may include money for temporary housing, home repair and other disaster-related needs.
   Ways to Apply
   Online: disasterassistance.gov
   Call: 800-621-3362 (711/VR) 
   In-Person: Visit your nearest Disaster Recovery Center. You can find a DRC near you by visiting: fema.gov/drc

3. FEMA Home Inspection Completed
   Some types of FEMA assistance do not require an inspection. If an inspection is needed, you will be contacted by phone to schedule an appointment. FEMA will contact you if more information or documentation if needed.

4. Receive FEMA Decision
   FEMA will contact you with an eligibility decision and provide you with a direct deposit or treasury check for eligible funds, along with instructions on how to appeal if you disagree with FEMA's decision or amount provided.

5. Apply to Small Business Administration
   An SBA Loan is a low-interest loan to help cover disaster-caused damage or for mitigation to help prevent future storm damage.
   *They must be paid back.
   - If you do not qualify for a loan, you are referred back to FEMA because you may be eligible for assistance with Personal Property, Transportation, or a Group Flood Insurance Policy. Other types of FEMA assistance are not impacted by a referral to the SBA.
   - If you are referred to the SBA you must complete an application before you can be considered for this assistance from FEMA.
   - You don't have to accept an SBA loan offer; however, if you are approved and you do not accept it, you will not be referred back to FEMA for those types of assistance.

Survivors can always call FEMA at 800-621-3362 if they have questions or need more information.
FEMA Grants
Intended Purposes

- Home repairs
- Rental assistance
- Repair or replacement of a damaged primary vehicle
- Uninsured out-of-pocket medical expenses
- Repair or replacement of occupational materials
- Essential educational materials
- Moving and storage expenses related to the disaster and other disaster-related expenses

*If you spend the grant on anything other than the purpose for which it is intended, you may be ineligible for future disaster assistance. In some cases, FEMA may ask that the money be returned.*
FEMA May Help with Storm-Damaged Cars

Mississippians whose primary vehicle was damaged or destroyed in the March 24-25 tornadoes may be eligible to receive help from FEMA.

Who is eligible?
Not all damage is covered, so survivors must check with FEMA to see if their vehicle is eligible. General eligibility requirements include:

- The car complies with state registration and insurance requirements.
- All minimum insurance requirements required by the state of Mississippi have been met.
- Proof the vehicle was damaged because of the disaster such as a mechanic’s statement certifying the damage
- Either the cost to repair or a statement the car was damaged beyond repair.
  - If car was destroyed and taken to a salvage yard, you will need to provide a salvage title.
- The vehicle was working and in use at the time of the disaster.

What assistance will eligible survivors get?

The assistance is not like insurance and is capped at a pre-set amount. It may be enough to use as a down payment towards another car or repairs if the vehicle is repairable. Each case is different. Check with FEMA.

###
After a Disaster: Replacing Lost or Damaged Documents in Mississippi

<table>
<thead>
<tr>
<th>Release Date</th>
<th>Release Number</th>
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<tbody>
<tr>
<td>May 15, 2020</td>
<td>DR-4536-MS NR-007</td>
</tr>
</tbody>
</table>

Canton, MS – Recent tornadoes, high winds and severe storms may have resulted in the loss of important documents such as a credit card, birth or marriage certificates, property deeds or military records. Below are some resources in the state to replace lost or damaged documents. Keep in mind that if you must visit a location or offices to fill out forms or other reasons, they may be closed temporarily due to the COVID-19 Pandemic. So be sure to check before you go.

**Electronic Benefit Transfer (EBT) Card** replacements – call 866-512-5087 Monday-Friday 8 a.m. to 5 p.m.

**Bank Checks, ATM/Debit Cards, or Safe Deposit Boxes** Contact your financial institution or get contact information from the FDIC by calling 877-275-3342 or going to [www.fdic.gov](http://www.fdic.gov).

**Insurance policy:** call your insurance company or agent and ask for a copy of your policy, including the declaration page.

**Birth and death certificates:** on-line [msdh.ms.gov/msdhsite/_static/31,0,109.html](http://msdh.ms.gov/msdhsite/_static/31,0,109.html) Phone: 877-295-4229 or send an e-mail to VRInfo@HealthyMS.com.

**Real estate deeds** are with the Chancery Clerk in the county where your property is located. You must visit this office to replace these documents and pay a nominal fee. Some counties have property records available online. [Deeds.com](http://Deeds.com) is a title research retrieval service where you can get a digital copy of your real estate deed. Click here to order a [digital copy of your deed](http://www.deeds.com).

**Driver Licenses:** [www.ms.gov/dps/license_renewal/Duplicate](http://www.ms.gov/dps/license_renewal/Duplicate) To order a duplicate online the license you lost must be a current driver’s license and you must have a debit or credit card.
Credit Cards: Contact the issuing institution: American Express: 800-528-4800 or go online here: americanexpress.com/cardreplacement Discover: 800-347-2683 or www.discover.com/credit-cards/help-center/ Master Card: Call 800-307-7309 or go online www.mastercard.com/cgi-bin/emergserv.cgi Visa: Call 800-847-2911 or go online www.usa.visa.com

NOTE: If you don’t remember all the credit cards you had, obtain a credit report from any of the three major credit bureaus.

Credit: Equifax, Experian or TransUnion 877-322-8228 or Reports: www.annualcreditreport.com

Social Security Social Security 800-772-1213 Cards www.ssa.gov

Fraud Alerts Fraud Alerts: Call the identity theft helpline at 877-382-4357 or a Credit Freeze contact the FTC at: www.ftc.gov

Medicare Social Security Administration 800-772-1213 Cards or www.socialsecurity.gov/medicarecard/

Passport U.S. Department of State, Passport Services, Consular Lost/Stolen Passport 877-487-2778 or travel.state.gov/content/travel/en/passports.html

U.S. Savings U.S. Department of Treasury 844-284-2676 Bonds or www.treasurydirect.gov

Green Cards: Go to www.uscis.gov and complete the Form I-90, application to replace a permanent resident card, and file it online or by mail.

Federal Tax Returns for 2019: Phone: 800-829-1040 (Due to COVID-19, the deadline for filing both federal and state returns is July 15th): Website: (federal) www.irs.gov/uac/About-Form-4506T; (state) www.dor.ms.gov/Pages/default.aspx

Military Records: Phone: 866-272-6272 Website: www.archives.gov/veterans/military-service-records

FEMA’s mission: Helping people before, during, and after disasters.

Healthy blood donors needed now! Schedule at RedCrossBlood.org