



MISSISSIPPI EMERGENCY MANAGEMENT AGENCY

NEWS RELEASE

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FOR IMMEDIATE RELEASE

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MEMA Offers Cottages to Central Mississippi Tornado Survivors

PEARL – Imagine that you are going to bed on a Friday night not knowing that the next afternoon, your life and home as you know it, will never be the same again. This is a frightening thought for many, but unfortunately, it became a reality for hundreds of families who survived the April 24 storms that ripped through rural Mississippi. Ten people were killed and hundreds of families were displaced due to the storm that produced several powerful tornadoes.

In an effort to help those whose homes were destroyed by the storms, the Mississippi Emergency Management Agency will sell Mississippi Cottages to tornado survivors who are financially unable to rebuild in the disaster declared counties of Attala, Choctaw, Holmes, Monroe, Oktibbeha, Union, Warren and Yazoo that can aid homeowners and renters with housing needs and necessary assistance. Cottages are used and will be sold to occupants “as/is.” A final inspection of the unit will guarantee that all appliances are in working order, but no warranty will be given on the cottage or the appliances.

The price of the cottage will be determined based on the survivor’s income. Potential occupants will have to provide income verification and/or sign an affidavit stating what documents they are unable to provide. Cottage prices will begin at \$351 for one-bedroom units and \$567 for two-bedroom units. A limited amount of ADA units will be available for purchase as well, providing that the potential buyer has documented proof of their disability.

Potential occupants will be able to do an intake with MEMA staff in the Disaster Recovery Centers locations. During the intake, they must bring the following documents:

- Current property tax receipt and deed.
- Board of health acceptance letter for their sewer/water.
- If not the property owner, a new land lease with a minimum term of 20-year land lease from the individual or entity having clear title to the land upon which the cottage is placed.

All potential buyers must have funds available for purchase of the cottage and show proof that they can afford the costs associated with maintaining the cottage on a permanent basis.

They must also provide proof of and maintain homeowners’ insurance; specifically all hazards insurance, including flood and wind, and any other insurance required by the local jurisdiction. Additionally, potential buyers must also have a functioning sewer/septic system approved by the board of health. Potential buyers will be able to use FEMA assistance for any work required to cover the costs associated with purchasing a cottage.

To determine if you are eligible to purchase a Mississippi cottage you must first register for assistance with FEMA by calling **800-621-FEMA (3362)**. From there a case worker will determine your eligibility. MEMA staff are on hand at the Disaster Recovery Center and will be able to provide additional requirements that potential buyers must meet in order to purchase a cottage.

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The Mississippi Emergency Management Agency received a \$281 million grant from FEMA to develop and produce safer, more comfortable disaster housing as an alternative to FEMA travel trailers and mobile homes after Hurricane Katrina.

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