

We're Here to Help: Storm Recovery for Mississippi Small Businesses

Winter Storm • January–February 2026

If your business was impacted by the recent winter storm, you're not alone — and help is available. Mississippi small businesses can access **federal, state, and local recovery resources** to help with cleanup, repairs, and keeping your doors open.

Start Here: Emergency & Community Support (FEMA / MEMA)

What's Available - Fast-Track Funding: FEMA has provided upfront funding to support immediate recovery needs. - **Public Assistance:** Help for debris removal, emergency repairs, power restoration, and protective measures.

What To Do - Reach out to your **local county emergency management agency** for guidance and next steps.

Financial Help for Small Businesses (SBA Disaster Loans)

The U.S. Small Business Administration (SBA) offers **low-interest disaster loans** to help businesses recover and move forward.

Loan Options - Business Physical Disaster Loans – Repair or replace damaged buildings, equipment, inventory, and fixtures. - **Economic Injury Disaster Loans (EIDL)** – Working capital to help cover operating expenses and cash flow gaps.

Good to Know - Interest rates as low as **4%** - Repayment terms up to **30 years** - **12-month relief period:** No payments and no interest during the first year

Apply Online - www.sba.gov/disaster

Local & Private Recovery Resources

- **Regions Foundation** – Recovery grants and support, including **\$50,000** to the American Red Cross.
- **Regions Bank** – Help for customers, including fee-free cashing of FEMA checks and loan payment assistance.
- **Mississippi Small Business Development Center (SBDC)** – Free, one-on-one guidance to help you navigate recovery options.

- [✉ disaster@mississippiibd.org](mailto:disaster@mississippiibd.org)
 - **Replacement SNAP Benefits** – Customers may replace SNAP-purchased food lost due to the storm (important for grocery and food retailers).
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Three Simple Steps to Get Started

1. **Document the Damage**
 2. Take photos and videos of any damage to your building, equipment, inventory, or records.
 3. **Call Your Insurance Provider**
 4. Start your claim as soon as possible.
 5. **Apply Early for Assistance**
 6. Don't wait on insurance to apply for SBA or disaster assistance — deadlines may apply.
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You Don't Have to Do This Alone

The Mississippi SBDC and local partners are here to help you understand your options and take the next step.

[✉ disaster@mississippiibd.org](mailto:disaster@mississippiibd.org)

Share this poster with other local businesses who may need it.