

MISSISSIPPI EMERGENCY MANAGEMENT AGENCY LOAN PROGRAM

2026 Local Government Disaster Recovery Emergency Loan Program Winter Storm Fern

PROGRAM OVERVIEW

The Mississippi Emergency Management Agency (MEMA) has established the 2026 Local Government Disaster Recovery Emergency Loan Program (the Program) to assist eligible local governments impacted by Winter Storm Fern (Number DR-4899-MS).

This Program provides temporary emergency loans to help accelerate cash flow for disaster-related expenses while applicants await obligation of Federal Emergency Management Agency (FEMA) Public Assistance (PA) funding. The Program is administered by MEMA.

All loan funds must be repaid to the State of Mississippi regardless of final FEMA eligibility or obligation determinations.

Funding is limited. Loan awards will be calculated on a pro rata basis using reported and documented disaster damages directly related to Winter Storm Fern. Loans will not exceed 75% of eligible expenses incurred by the applicant.



MEMA
Mississippi Emergency
Management Agency

Application Period

- ✓ This program is not first-come, first-served.
 - ✓ All eligible applicants included under Winter Storm Fern declarations DR-4899 may apply.
- The application period opens April 28, 2026, and closes April 30, 2027. No loan may be issued after July 1, 2027.

Eligibility Requirements

To be eligible, applicants must meet all of the following criteria:

- ✓ Be an eligible local government entity under FEMA Public Assistance.
 - Eligible borrower means "a county, municipality, or political subdivision thereof, within the bounds of the federally declared disaster area that has applied for assistance through FEMA."*
- ✓ Have submitted a Request for Public Assistance (RPA) for FEMA or DR-4899;
- ✓ Have at least one active Category A–F project that has reached Phase 4 in FEMA's Grants Portal; and
- ✓ Have incurred disaster-related costs directly related to Winter Storm Fern with sufficient supporting documentation.

How to Apply

Applications must be submitted online.

Visit: <https://www.msema.org/2026-local-government-disaster-recovery-emergency-loan-program-winter-storm-fern>

Important Reminder

Participation in this program constitutes agreement by the applicant to repay all loan funds to the State of Mississippi, including any amounts later determined to be ineligible for FEMA reimbursement.

Contact Information

Mississippi Emergency Management Agency
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