



# Disaster Aid Programs for Families

## Natural Disasters

Following a natural disaster, recovery assistance may be needed. Disaster assistance is money or direct assistance to individuals and families in areas whose property has been damaged or destroyed and whose losses are not covered by insurance. It is meant to help with critical expenses that cannot be covered in other ways.

### Disaster Declaration Terms

The type and level of funding released for disaster aid programs is determined by declarations made at the federal and/or state level. These determinations are based on the severity and impact of an event.

- **Presidential Major Disaster Declaration:** Event whose impact is more than state or local governments can handle alone and warrants supplemental federal aid when the President declares a major disaster for the affected area at the request of a state governor. Puts into motion long-term federal recovery programs, some of which are matched by state programs, and designed to help disaster victims.
- **Emergency Declaration:** More limited in scope and without the long-term federal recovery programs of a Major Disaster Declaration. Generally, federal assistance and funding are provided to meet specific emergency needs or to help prevent a major disaster from occurring.

To find out what disaster declarations have been made for your area, go to <http://www.fema.gov/news/disasters.fema>.

### Disaster Assistance Process

- **Immediately after the declaration,**
  - ❑ Disaster Recovery Centers are opened for disaster victims to meet with program representatives about available aid and the recovery process.
- **Disaster aid can include the following:**
  - ❑ Disaster housing
  - ❑ Disaster grants
  - ❑ Low-interest disaster loans
  - ❑ Crisis counseling
  - ❑ Disaster related unemployment assistance
  - ❑ Legal aid
  - ❑ Assistance with income tax, Social Security and Veteran's benefits

### Disaster Assistance Resources: Federal

- **DisasterAssistance.gov**
  - ❑ Comprehensive website that consolidates information about federally funded government assistance to disaster victims.
  - ❑ Applications for many assistance programs are available on the site [www.disasterassistance.gov](http://www.disasterassistance.gov).

- **Federal Emergency Management Agency (FEMA)**
  - ❑ **Disaster Recovery Center Locator:** To find FEMA disaster offices in your area, call 1-800-621-FEMA (3362) or go to <https://asd.fema.gov/inter/locator/drcLocator.jsp>.
  - ❑ **FEMA Housing Portal:** To help those who have been displaced by disasters find a place to live. <https://asd.fema.gov/inter/hportal/home.htm>
- **National Emergency Family Registry and Locator System**
  - ❑ Database to register as a displaced person or search for displaced persons. To register or find out about someone's status, call 1-800-588-9822.
- **National Flood Insurance Program**
  - ❑ Federally backed flood insurance for purchase in participating communities. To learn more about your flood risk and flood insurance options or to locate an agent call 1-888-724-6353 toll free or visit <http://www.FloodSmart.gov>.
- **U.S. Small Business Administration**
  - ❑ **Home and Personal Property Loans:** Financial assistance to homeowners and renters located in a declared disaster area. Low-interest, long-term loans for losses that are not fully covered by insurance or other recoveries may be available. Call 1-800-659-2955 or go to <http://www.sba.gov/services/disasterassistance/index.html>.

### Disaster Assistance Resources: State

- To find agencies and disaster assistance programs in your State, go to [http://www.usa.gov/Agencies/State\\_and\\_Territories/Agencies\\_by\\_Topic.shtml](http://www.usa.gov/Agencies/State_and_Territories/Agencies_by_Topic.shtml).

### Disaster Assistance Resources: Non-Governmental Organizations

- **American Red Cross:** <http://www.redcross.org/>
  - ❑ **National Shelter System** <http://app.redcross.org/nss-app/>
  - ❑ **Safe and Well Registry** <https://safeandwell.communityos.org/cms/>
- **Find additional organizations at** <http://www.disastercenter.com/agency.htm>

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