



Disaster readiness · response · recovery

Who Can Help You Recover?

FEMA and other federal, state, local, and volunteer agencies offer disaster assistance in several forms.

Low-Interest Loans

Most, but not all, federal assistance is in the form of low-interest loans to cover expenses not covered by state or local programs or private insurance. If you don't qualify for a loan, you may be able to get a cash grant.

The Farm Service Agency (FSA), the Small Business Administration (SBA), and in some cases USDA-Rural Development offer low-interest loans to help eligible individuals, farmers, or businesses repair or replace damaged property and personal belongings not covered by insurance.

If you do not qualify for a loan, you may be eligible for a cash grant from FEMA or the state. These grants help people recover uninsured property losses. Home inspections are normally conducted before a check is issued.

Housing Assistance

FEMA's Disaster Housing Assistance Program (DHA) makes funds and temporary housing available to individuals whose homes are unlivable.

Veterans Benefits

The Department of Veterans' Affairs



provides death benefits, pensions, insurance settlements, and adjustments to home mortgages for veterans.

Tax Refunds

The Internal Revenue Service (IRS) allows certain casualty losses to be deducted on federal income tax returns for the year of the loss or through an immediate amendment to the previous year's return. Be sure to keep receipts and records of monies received and spent.

Unemployment Benefits

Unemployment benefits may be available through the state unemployment office.

Crisis Counseling

Local and state health agencies, the American Red Cross, and churches and synagogues may offer counseling.

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Free Legal Counseling

The Young Lawyers Division of the American Bar Association provides free legal advice for low-income individuals regarding cases that will not produce a fee (not those cases where attorneys are paid part of the settlement which is awarded by the court). Cases that may generate a fee are turned over to the local lawyer referral service.

Educational Information on Cleanup and Recovery

Your local county Cooperative Extension Center can provide information on a variety of topics that relate to home, farm, and family. County agents can answer questions and provide fact sheets on cleaning and disinfecting surfaces, what to toss, and what to salvage, safety and health concerns, stress, safe drinking water, filing insurance claims, resource assistance programs, pest problems, reconditioning farm equipment, crop and produce salvage and loss, and livestock issues and recovery.

Federal Assistance

You may be eligible for federal assistance if you 1) live, own a business, or work in a county declared a Major Disaster Area, 2) incur sufficient property damage or loss, and, 3) depending on the type of assistance, do not have the insurance or other resources to meet your needs.

To apply for assistance, visit the Disaster Application Center (DAC) or call 1-800-462-9029 (TDD: 1-800-462-7585) to register over the phone.