



Disaster Preparedness and Recovery Resources

1. **Primary Disaster Websites:** The Federal Government provides resources to help people prepare for and recover from a disaster.
 - a. [U.S. Department of Housing and Urban Development \(HUD\)](#). HUD provides a broad range of housing resources to help households prepare for and recover from a disaster.
 - b. [Federal Emergency Management Agency \(FEMA\)](#). FEMA provides up-to-date information on Presidentially declared disasters and tells how to get assistance.
 - c. [DisasterAssistance.gov](#). This site allows you to apply for assistance.
 - d. [Ready.gov](#). This site provides comprehensive guidance on how to prepare for emergencies and disasters.
 - e. [Substance Abuse and Mental Health Services Administration \(SAMHSA\)](#). SAMHSA provides a post-disaster distress helpline for counseling.
 - f. [U.S. Department of Agriculture \(USDA\)](#). USDA provides guidance on disaster recovery for people with home loans, as well as other assistance.
 - g. [Small Business Administration \(SBA\)](#). SBA provides low-interest disaster loans to help small businesses and homeowners recover from declared disasters.
 - h. [Fannie Mae](#). Fannie Mae allows servicers to grant an initial period of forbearance to borrowers affected by natural disasters and authorizes servicers to delay foreclosure sales and other legal proceedings in these areas affected by disaster.
 - i. [Freddie Mac](#). Freddie Mac disaster relief policies authorize mortgage servicers to help affected borrowers in Presidentially declared Major Disaster Areas where Federal Individual Assistance programs have been extended.
 - j. [U.S. Department of Veterans Affairs \(VA\)](#). The VA provides resources to veterans after a disaster.
2. **Potential Partners:** Several national organizations and networks can bring resources and connections to affected localities. For more information about potential partners, check out [Partners for Disaster Recovery](#).



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3. **Preparing for a Disaster:** Counselors may use the following resources to educate themselves and their clients about preparing for a disaster.
 - a. **Understand different types of disasters.** Depending on the geographic area and its risks, the following resources may be useful.
 - i. [Earthquakes](#). FEMA's quick reference guide helps individuals and families prepare for an earthquake and prevent earthquake-related damage to their homes.
 - ii. [Wildfires](#). FEMA's guide provides information on the basics of wildfires, how to protect yourself and your property, and what steps to take now.
 - iii. [Flood safety](#). FEMA's page on flood safety has guidance on planning for floods and evacuation.
 - iv. [Hurricanes](#). FEMA's guide provides information on the basics of hurricanes, how to protect yourself and your property, and what steps to take now.
 - v. [Tornadoes](#). FEMA's guide provides information on the basics of tornadoes, how to protect yourself and your property, and what steps to take now.
 - b. **Prepare your household for an emergency.** Use these helpful checklists to be informed and prepare your household.
 - i. [Ready.gov: Be Informed](#). This resource helps you stay informed about what disasters can hit your area and helps you sign up for alerts.
 - ii. [Ready.gov: Build a Kit](#). This checklist provides information on how to build an emergency supplies kit.
 - iii. [Ready.gov: Make a Plan](#). This template can be used to make a plan for your family, including communications and a family meeting place.
 - c. **Understand your insurance.** Homeowners and renters should take steps to understand what is covered by insurance and what is at risk.
 - i. [National Flood Insurance Program \(NFIP\)](#). This webpage provides information for NFIP policyholders.
 - ii. [American Institute of CPAs' 360 Degrees of Financial Literacy](#). This guide helps you determine what is covered by your home insurance policy.
 - d. **Secure your finances.** Take steps to secure documents and prepare for financial contingencies.
 - i. [Financial Preparedness](#). Ready.gov provides this page on financial preparedness.
 - ii. [Emergency Financial First Aid Kit](#). FEMA, in partnership with several other organizations, created this guide to preparing financially for an emergency.



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4. **Disaster Response and Recovery:** Counselors may find these resources helpful for counseling clients post-disaster as they address their financial situation, seek aid, and rebuild their homes.
 - a. **Protect your finances.** Take steps to protect your finances immediately and develop a plan for long-term financial sustainability.
 - i. [Financial Steps to Take After a Disaster](#). The Consumer Financial Protection Bureau provides this checklist to guide you through the financial decisions you need to make as soon as possible after a disaster.
 - ii. [Recovery After Disaster: The Family Financial Toolkit](#). The University of Minnesota developed this toolkit for long-term financial recovery post-disaster.
 - iii. [Mortgage Relief for Homeowners](#). The Federal Housing Finance Agency provides this list of places to contact regarding mortgage relief.
 - iv. [Tax Relief in Disaster Situations](#). This Internal Revenue Service page provides information on tax relief after disasters.
 - v. [Disaster-Related Frauds and Scams](#). Post-disaster there is an opportunity for false offers of aid, bad contracts, price gouging, identity theft, and other forms of fraud.
 - b. **Access assistance and support.** Access services and resources to support your recovery.
 - i. [American Red Cross List of Shelters](#). The American Red Cross keeps a list of shelters available after a disaster.
 - ii. [DisasterAssistance.gov](#). DisasterAssistance.gov allows you to apply for assistance.
 - iii. [Local Programs](#). The HUD Exchange provides information on some HUD-funded local programs administered by housing or community development agencies.
 - iv. [Disaster Distress Helpline](#). SAMHSA provides a post-disaster distress helpline for counseling and coping with trauma.
 - c. **Repair your home.**
 - i. [Homeowner's and Renter's Guide to Mold Cleanup After Disasters](#). HUD provides this guide to cleaning up mold in your home after a disaster.
 - ii. [Rebuild Healthy Homes](#). HUD provides this guide on how to assess hazards in your home, find a qualified contractor, and rebuild safely.