



# Safety and Recovery After a Hurricane

## Staying Safe After a Hurricane

Once a hurricane is over, the safety precautions do not stop. If you were required to evacuate your home due to a hurricane, you may find yourself wondering what to do next. Use the following tips to stay safe after the storm passes.

### Basic Safety Tips

- Keep listening to NOAA Weather Radio or local radio or TV stations for instructions.
- If you evacuated, return home when local officials tell you it is safe to do so.
- Inspect your home for damage and contact your insurance agent for assistance. Make sure to check gas, water and electrical lines and appliances for damage.
- Use flashlights in the dark; do not use candles.
- Roads may be closed for your protection. If you come upon a barricade or a flooded road, turn around and go another way. Avoid weakened bridges and washed out roads. Do not drive into flooded areas.
- Stay on firm ground. Moving water only six inches deep can sweep you off your feet. Standing water may be electrically charged from under-ground or downed power lines.
- Do not drink or prepare food with tap water until you are certain it is not contaminated.
- Use the telephone to report life-threatening emergencies only.
- Be especially cautious if using a chainsaw to cut fallen trees.

### Safety Tips for a Blackout

- Use the following safety tips if you return home only to find yourself in a blackout:
- Only use a flashlight for emergency lighting. Never use candles!
- Turn off electrical equipment you were using when the power went out.
- Avoid opening the refrigerator and freezer.
- Do not run a generator inside a home or garage. If you use a generator, connect the equipment you want to power directly to the outlets on the generator. Do not connect a generator to a home's electrical system.
- Listen to local radio and television for updated information.

### Water Treatment Tips

In addition to having a bad odor and taste, water from questionable sources may be contaminated by a variety of microorganisms, including bacteria and parasites that cause diseases such as dysentery, cholera, typhoid and hepatitis. All water of uncertain purity should be treated before use.

#### To treat water, follow these steps:

1. Filter the water using a piece of cloth or coffee filter to remove solid particles.
2. Bring it to a rolling boil for about one full minute.
3. Let it cool at least 30 minutes. Water must be cool or the chlorine treatment described below will be useless.
4. Add 16 drops of liquid chlorine bleach per gallon of water, or eight drops per two-liter bottle of water. Stir to mix. Sodium hypochlorite of the concentration of 5.25 to 6 percent should be the only active ingredient in the bleach. There should not be any added soap or fragrances. A major bleach manufacturer has also added Sodium Hydroxide as an active ingredient, which they state does not pose a health risk for water treatment.
5. Let stand 30 minutes.
6. If the water smells of chlorine, you can use it. If it does not smell of chlorine, add 16 more drops of chlorine bleach per gallon of water (or eight drops per two-liter bottle of water), let stand 30 minutes, and smell it again. If it smells of chlorine, you can use it. If it does not smell of chlorine, discard it and find another source of water.

If local public health department information differs from this advice, the local information should prevail.

### Resources

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## Flash Flood Safety Tips

According to the National Weather Service, flash flooding is the number one cause of deaths associated with thunderstorms, killing more than 140 people per year.

A flash flood is a rapid rise of water along a stream or low-lying urban area. Flash floods can be produced when slow moving or multiple thunderstorms occur over the same area. When storms move faster, flash flooding is less likely since the rain is distributed over a broader area. The melting of winter snow can also cause flooding. Floods can roll boulders the size of cars, tear out trees and destroy buildings and bridges.

Read more to learn what you can do to reduce your risks of injury during a flash flood.

### Before a Flood

A flood watch is issued when flooding is possible within the watch area. When a flood watch is issued, you should be aware of potential flood hazards. Everyone in a watch area should be ready to respond and act quickly. Use the following tips to help prepare yourself and your family for a flood watch:

- Have a plan in place before flooding occurs, and make sure everyone in your family understands how to implement this plan. Discussing flood plans ahead of time helps reduce fear and anxiety and lets everyone know how to respond.
- Know your level of flood risk, and include any necessary evacuation procedures in your flood plan. You will want to determine whether the roads you normally travel to reach your home or job will be flooded during a storm, and identify alternative routes to use during flooding.
- Keep a NOAA Weather Radio, a battery-powered portable radio, emergency cooking equipment and flashlights in working order. Make sure that everyone in your family knows where these items are located.
- Have a professional install check-valves in plumbing to prevent flood waters from backing up into the drains of your home.
- Stock enough nonperishable food and clean water to last everyone in your household 72 hours. You should also make sure your vehicle has enough gas and is stocked with supplies, such as blankets, a first-aid kit and dry clothing.

### During a Flood

Use the following safety tips if a flood warning is issued for your area:

- If advised to evacuate, do so immediately! Families should use only one vehicle to avoid getting separated and reduce traffic jams. Move to a safe area before access is cut off by flood water. Continue listening to NOAA Weather Radio, radio or television for information concerning the flooding.
- Only drive if absolutely necessary, since only two feet of water on a bridge or highway can float most vehicles. Almost half of all flash flood fatalities occur in vehicles. If the vehicle stalls, leave it immediately and move to higher ground.
- Do not attempt to cross flowing streams where the water level is above your ankles. Climb to higher ground. If it is moving swiftly, even water six inches deep can knock you off your feet. Many people are swept away wading through flood waters, resulting in injury or death.
- Do not drive through a flooded road. The depth of water is not always obvious. The road bed may be washed out under the water, and you could be stranded or trapped.
- Never try to walk, swim, drive or play in flood water. You may not be able to see how fast the flood water is moving or see holes or submerged debris.
- Do not camp or park your vehicle along streams and washes, particularly during threatening conditions.
- Be especially cautious at night when it is harder to recognize flood dangers.
- Do not drive around a barricade. Barricades are there for your protection. Turn around and go another way.

### After the Flood

Once the immediate danger of a flood has passed, you will still need to exercise caution to avoid injury or further property damage. Use the following safety tips once the flood is over:

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- Get necessary medical care at the nearest hospital.
- Do not visit disaster areas. Your presence might hamper rescue and other emergency operations.
- If the power is out, use flashlights, not candles, lanterns, torches or matches to examine buildings. Flammables or natural gas may be inside.
- Report broken utility lines to appropriate authorities.
- Boil drinking water vigorously for 10 minutes before using. Wells should be pumped out and the water tested for purity before drinking. If fresh or canned food has come in contact with flood waters, throw it out.
- Open all the doors, windows, closets and vents throughout your house. Place fans in the open windows and doorways. The more the air in your house is circulating, the faster things will dry.
- Try to keep your home's temperature about 15 degrees higher than it is outside. Be sure to check your heating system before turning it on to make sure flood water did not damage it.
- To dry the areas between walls, remove the baseboards and drill or punch holes in the walls about two inches from the floor.
- Remove as much water as possible from carpets and rugs with a water vacuum, and use fans to facilitate drying.

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## Returning to Your Home After a Flood

When returning home after a flood evacuation it is important to remember that the water may have created safety hazards in and around your house. Use this information to help you avoid illness and injury as you assess damage.

### Entering for the First Time

Never enter a flooded area until local authorities give approval. They are more aware of unseen hazards near your home.

If you have access to a camera, take numerous photos to document the damage for your insurance company before any clean up begins.

Pregnant women, the elderly, children and pets should avoid affected areas in the home until cleanup is complete so they are not exposed to chemical fumes or airborne mold.

### Examine the Structure

Do not enter your home if there is standing water around the exterior walls because you will not be able to determine whether the house is structurally sound. Consult with a professional before entering.

Examine porch roofs and overhangs to be sure they still have all their supports. Look for gaps between the steps and the house. The floor is not safe if supports or portions of the foundation wall are missing or if sections of the ground have washed away. Have a building inspector check the house before entering if there is any obvious damage.

Check the ceiling for signs of sagging. The ceiling might be holding water and could be very heavy. If a door sticks at the top, the ceiling may be ready to fall. Use caution when forcing doors open and wait outside the doorway before entering a room where the door was forced open.

Water-damaged floors can collapse under a person's weight. Avoid walking on sagging floors and watch for loose flooring, holes and nails.

### Precautions to Take With Utilities

Try to return to your home during the day so you do not need lights to see. Use battery-powered flashlights and lanterns for light. Do not use candles, gas lanterns or torches. Do not smoke in or around the house.

Natural gas or propane tanks should be shut off to avoid fire or explosions. Turn off the main gas valve, open all windows and leave the house immediately if you smell gas or suspect a leak. Notify the gas company, the police or the fire department. Do not return to the house until you are told it is safe.

Avoid any downed power lines, particularly those in water. In order to avoid electrocution, never turn power on or off while standing in water. If you see frayed wiring or sparks, or if there is an odor of something burning but no visible fire, you should immediately shut off the electrical system at the circuit breaker.

All electrical equipment and appliances must be completely dry before you use them.

Have a certified electrician check your possessions if you have any questions about their usability.

Consult your utility company about using power generators. It is dangerous (and against the law in many locations) to connect generators to your home's electrical circuits without the approved, automatic-interrupt devices. A generator can become a major fire hazard if it is online when electrical service is restored.

In addition, the improper connection of a generator to your home's electrical circuits may endanger line workers helping to restore power in the area.

Have your home waste-water system professionally inspected and serviced if you suspect damage.

### Cleanup and Disinfecting

Wear rubber boots, waterproof gloves and goggles during cleanup, especially if there has been a backflow of sewage into the house. A tight-fitting mask is helpful if you will be cleaning moldy areas.

Walls, hard-surfaced floors and other household surfaces should be cleaned with soap and water and disinfected with a solution of one cup of bleach to five gallons of water. Never mix bleach or products containing bleach with ammonia or products containing ammonia. Consider getting a professional to remove mold if it covers more than 10 square feet.

Be particularly careful to thoroughly disinfect surfaces associated with food such as counter tops, pantry shelves and refrigerators. Areas where small children play should also be carefully cleaned. Help the drying process by using fans and dehumidifiers in your home.

Wash all linens and clothing in hot water or have them dry cleaned. For items that cannot be washed or dry cleaned, such as mattresses and upholstered furniture, air dry them in the sun and then spray them thoroughly with a disinfectant.

Remove and discard contaminated household materials that cannot be disinfected. These items include saturated mattresses, carpeting, carpet padding, rugs, cosmetics, food items, stuffed animals, pillows, foam-rubber items, books, wall coverings and most paper products.

Throw away any food items—even canned goods—that were submerged in water.

After completing the cleanup, wash your hands with soap and warm water. Wash the clothes you wore while cleaning in hot water and detergent. Wash these clothes separately from uncontaminated clothes and linens.

## Chemical Hazards

Be aware of potential chemical hazards you may encounter during flood recovery. Flood waters may have buried or moved hazardous chemical containers of solvents or other industrial chemicals from their normal storage places.

If any propane tanks (20-lb. tanks from a gas grill or household propane tanks) are discovered, do not attempt to move them yourself. These represent a very real danger of fire or explosion. Contact the police or fire department if you find one.

Car batteries may still contain an electrical charge and should be removed with extreme caution by using insulated gloves. Avoid coming in contact with acid that may have spilled from a damaged car battery.

## Immunizations

Outbreaks of communicable diseases after floods are unusual. However, the rates of diseases that were present before a flood may increase because of decreased sanitation and overcrowding among displaced persons. Specific recommendations for vaccinations are typically determined by local and state health departments.

If you receive a puncture wound, or a wound is contaminated with feces, soil or saliva, have a doctor determine if you should get a tetanus booster shot.

Contact a doctor if you become ill after returning to your home or during the cleaning process.

## Resources

Some content on this page was gathered from documents found on the website for the Centers for Disease Control and Prevention (CDC), part of the United States Department of Health and Human Services, [www.cdc.gov](http://www.cdc.gov).

## Coping Emotionally After a Disaster

The emotional toll that disaster brings can sometimes be even more devastating than the financial strains of damage and loss of home, business or personal property. Be conscious of how a disaster influences people's emotions, and do what is necessary to treat yourself or others who have been impacted by these stressful events.

### Understanding the Impact of a Disaster

The emotional toll a disaster takes on people can be difficult to measure and define. Consider the following facts about human reactions to disaster:

- Everyone who sees or experiences a disaster is affected by it in some way.
- It is normal to feel anxious about your own safety and that of your family and close friends.
- Profound sadness, grief and anger are normal reactions to an abnormal event.
- Acknowledging your feelings helps you recover.
- Focusing on your strengths and abilities helps you heal.
- Accepting help from community programs and resources is healthy.
- Everyone has different needs and different ways of coping.
- It is common to want to strike back at people who have caused great pain.

Children and older adults are of special concern in the aftermath of disasters. Even individuals who experience a disaster "second hand" through exposure to extensive media coverage can be affected.

If you have experienced a disaster, consider contacting local faith-based organizations, voluntary agencies or professional counselors for counseling. Additionally, the Federal Emergency Management Agency (FEMA) and state and local governments of the affected area may provide crisis counseling assistance.

### Recognizing Signs of Disaster-Related Stress

When people display the following signs and symptoms after a disaster, they might need crisis counseling or stress management assistance:

- Difficulty communicating thoughts
- Difficulty sleeping
- Difficulty maintaining balance in their lives
- Low threshold of frustration
- Increased use of drugs/alcohol
- Limited attention span
- Poor work performance
- Headaches/stomach problems
- Tunnel vision/muffled hearing
- Colds or flu-like symptoms
- Disorientation or confusion
- Difficulty concentrating
- Reluctance to leave home
- Depression, sadness
- Feelings of hopelessness
- Mood swings and easy bouts of crying
- Overwhelming guilt and self-doubt
- Fear of crowds, strangers or being alone

## Easing Disaster-Related Stress

The following are ways to ease disaster-related stress:

- Talk with someone about your feelings—anger, sorrow, and other emotions—even though it may be difficult.
- Seek help from professional counselors who deal with post-disaster stress.
- Do not hold yourself responsible for the disastrous event or be frustrated because you feel you cannot help directly in the rescue work.
- Take steps to promote your own physical and emotional healing by healthy eating, rest, exercise, relaxation and meditation.
- Maintain a normal family and daily routine, limiting demanding responsibilities on yourself and your family.
- Spend time with family and friends.
- Participate in memorials.
- Use existing support groups of family, friends and religious institutions.
- Ensure you are ready for future events by restocking your disaster supplies kits and updating your family disaster plan. Doing these positive actions can be comforting.

## Resources

- National Institute of Mental Health: [www.nimh.nih.gov](http://www.nimh.nih.gov)
- Mental Health America: [www.nmha.org](http://www.nmha.org)
- American Academy of Child & Adolescent Psychiatry: [www.aacap.org](http://www.aacap.org)
- Association for Traumatic Stress Specialists: [www.atss.info](http://www.atss.info)
- American Institute of Stress: [www.aacap.org](http://www.aacap.org)
- African American Post Traumatic Stress Disorder Association: [www.aaptsdassn.org](http://www.aaptsdassn.org)
- Anxiety Disorders Association of America (ADAA): [www.adaa.org](http://www.adaa.org)
- American Red Cross: [www.redcross.org](http://www.redcross.org)

Some content on this page was gathered from the website for the Federal Emergency Management Agency (FEMA). The website is located at [www.fema.gov](http://www.fema.gov).



## Helping Children Cope with Violence and Disasters

Natural disasters like hurricanes and earthquakes, along with violent acts including shootings and terrorist actions, have two consequences. First, they physically harm property and people, often resulting in deaths. Secondly, they cause trauma in survivors of these events. Trauma is harm to a person's body or mind.

Children are very sensitive to upsetting events, and often struggle to make sense of trauma. They may have emotional reactions, or they may hurt deeply. Children also often have a difficult time recovering from frightening experiences.

Parents and family members play important roles in helping children who experience violence or disaster cope with the trauma caused by the event. They should help protect children from further trauma, and find appropriate medical care and counseling. They can also help young people avoid or overcome emotional problems that can result from trauma.

### What is trauma?

There are two types of trauma—physical and mental. Physical trauma includes the body's response to serious injury and threat. Mental trauma includes frightening thoughts and painful feelings. They are the mind's response to serious injury. Mental trauma can produce strong feelings. It can also produce extreme behaviors such as intense fear or helplessness, withdrawal or detachment, lack of concentration, irritability, sleep disturbance, aggression, hyper vigilance (intensely watching for more distressing events) or flashbacks (sensing that the event is reoccurring). Fear could also be a response, including the fear that a loved one will be hurt or killed.

It is believed that more direct exposures to traumatic events causes greater harm. For instance, in a school shooting an injured student will probably be more severely affected emotionally than a student who was in another part of the building. However, second-hand exposure to violence can also be traumatic. This includes seeing or hearing about violence through news stories or newspaper photographs.

### Helping Young Trauma Survivors

Helping children affected by tragedy begins at the scene of the event. Most children recover within a few weeks, although some will need help for longer periods of time. Grief (a deep emotional response to loss) may take months or years to resolve. Grief may be re-experienced or worsened by news reports or the event's anniversary.

Some children may need help from a mental health professional, while others may turn to religious leaders, community leaders, teachers, other adults and friends for assistance.

The first step in helping those affected by trauma is to identify the children who need assistance. The following may be signs that a child has been affected by trauma or a violent act:

- The child refuses to go places that remind them of the event
- The child seems emotionally numb
- The child shows little reaction to the event
- The child starts to behave dangerously or erratically

To help children cope with trauma, adults should:

- Attend to children
- Listen to what children say
- Accept/do not argue about their feelings
- Help them cope with the reality of their experiences
- Reduce effects of other potential sources of stress in their life
- Monitor the healing process over time
- Immediately address severe reactions to the experience
- Attend to sudden changes in behaviors, speech, language use and emotions
- Remind children that adults love and support them

## How Parents and Family Can Help

After violence or a disaster parents and family should:

- Identify and address their personal feelings
- Explain to children what happened
- Let children that know you love them, that the event was not their fault, that you will take care of them (but only if you can; be honest) and that it is okay for them to feel upset
- Allow children to cry and feel sadness
- Let children talk about feelings
- Let them write about feelings
- Let them draw pictures

Parents and other adults should not:

- Expect children to be brave or tough
- Make children discuss the event before they are ready
- Get angry if children show strong emotions
- Get upset if children begin bed-wetting, acting out or thumb-sucking
- Make promises they cannot keep

If children have trouble sleeping give them extra attention, let them sleep with a light on or let them sleep in your room (for a short time).

Try to keep normal routines for activities like going to sleep, eating dinner, watching TV, reading books, exercising and playing games. If you cannot keep old routines try to make new ones together.

Help children feel in control. Ways to do this include letting them choose meals, pick out their own clothes and letting them make decisions for themselves whenever possible.

## How Children May React to Trauma

Children's reactions to trauma can occur immediately after the event or appear much later. Reactions can differ in severity and cover a range of behaviors. People from different cultures may have their own ways of reacting.

One common response is loss of trust. Another is fear of the traumatic event occurring again. Some children are more vulnerable to trauma's effects. Children with existing mental health problems or who have experienced other traumatic events may be more affected than others.

Children under five years of age may react in a number of ways to traumatic events:

- Facial expressions of fear
- Clinging to parent or caregiver
- Crying or screaming
- Whimpering or trembling
- Moving aimlessly
- Becoming immobile
- Returning to behaviors common to being younger like thumb-sucking, bed-wetting and being afraid of the dark

Children between six and 11 have a range of reactions to trauma. They may:

- Isolate themselves from friends and family
- Become quiet around friends, family and teachers
- Have nightmares or other sleep problems
- Become irritable or disruptive
- Have outbursts of anger
- Start fights
- Be unable to concentrate
- Refuse to go to school
- Complain of unfounded physical problems
- Develop unfounded fears
- Become depressed
- Become filled with guilt
- Feel emotionally numb
- Perform poorly in school and on homework

Children between 12 and 17 have various reactions to trauma, including:

- Flashbacks to the traumatic event (flashbacks are the mind reliving the event)
- Avoiding reminders of the event
- Drug, alcohol and tobacco use and abuse
- Antisocial behaviors including being disruptive, disrespectful and destructive
- Physical complaints
- Nightmares or other sleep problems
- Isolation or confusion
- Depression
- Suicidal thoughts

Adolescents may feel guilty about the event for not preventing injury or deaths. They may also have thoughts of revenge.

### Contacting a Mental Health Professional

Some children will experience prolonged problems after a traumatic event. These may include grief, depression, anxiety and post-traumatic stress disorder (PTSD). Many trauma survivors will need counseling from a mental health professional to help them deal with their problems.

You should contact a mental health professional if, after a month in a safe environment, children are not able to perform normal routines or they start to develop new symptoms. Also, some symptoms may require immediate attention. Contact a mental health professional if these symptoms occur:

- Flashbacks
- Racing heart and sweating
- Being easily startled
- Being emotionally numb
- Being very sad or depressed
- Thoughts or actions concerning suicide or the death of others

### Resources

- American Psychological Association: [www.apa.org](http://www.apa.org)
- Mental Health America: [www.nmha.org](http://www.nmha.org)
- American Academy of Child & Adolescent Psychiatry: [www.aacap.org](http://www.aacap.org)
- National Child Traumatic Stress Network: [www.nctsn.org](http://www.nctsn.org)
- Association of Traumatic Stress Specialists: [www.atss.info](http://www.atss.info)
- American Institute of Stress: [www.stress.org](http://www.stress.org)
- National Center for PTSD: [www.ptsd.va.gov/index.asp](http://www.ptsd.va.gov/index.asp)
- African American Post Traumatic Stress Disorder Association: [www.protectourdefenders.com/african-american-post-traumatic-stress-disorder-association/](http://www.protectourdefenders.com/african-american-post-traumatic-stress-disorder-association/)
- Anxiety and Depression Association of America (ADAA): [www.adaa.org](http://www.adaa.org)
- American Red Cross: [www.redcross.org](http://www.redcross.org)
- Federal Emergency Management Agency (FEMA): [www.fema.gov](http://www.fema.gov)
- Centers for Disease Control and Prevention: <http://emergency.cdc.gov/mentalhealth/>

Content on this page was gathered from documents found on the website for the National Institute of Mental Health (NIMH), one of the National Institutes of Health: [www.nimh.nih.gov](http://www.nimh.nih.gov).

# Financial Tips for Recovering from Natural Disasters

Tornados, blizzards, hurricanes, wildfires, floods and earthquakes strike throughout the country every year. These natural disasters often happen without warning and can be devastating. While many agencies are in place to provide emergency relief and rescue operations, few people give thought, at least right away, about how the disaster may impact them financially and what they can do to minimize the damage. The following tips can help you prepare and recover financially from natural disasters.

## Plan Ahead

Natural disasters can happen at any time. It pays to be prepared for the worst.

- Purchase a fireproof safe to store one copy of all key documents.
- Back up important data with a thumb drive, disc or other removable media so you can recover the data at some future time on a new computer if necessary.
- Make a recording of your household items. This will be useful if your house and belongings are destroyed and you need to make an insurance claim.
- Make a list of your credit cards, personal loans, mortgages, auto loans, school loans and any other debts or credit lines you may have, along with account and contact numbers. Contact your creditors in the event of your loan data being lost.
- Create a list of your retirement accounts, investment accounts, custodians and contact numbers.
- Make copies of documents such as driver's license, passport, DD 214 for veterans, birth certificates, marriage licenses and any other important documents for each family member. Put these documents in a Grab-and-Get kit that also includes emergency supplies, a small sum of money and a first aid kit.

## After Disaster Strikes

Once it is safe to return to your home, there are steps you should take to get your finances in order.

- First and foremost, contact your insurance carrier. Explain the loss and make arrangements to have an adjuster come to your location if required. The insurance company may help with clean up and removal of debris, repair or replacement of your home and contents. If not, you may have to contract for these things yourself.
- Consider keeping a log book of things that need to be completed and people that should be contacted.
- Inventory your credit cards. Contact creditors if any cards are missing, damaged or destroyed. Explain to your creditors about the disaster; you may need to have bills sent to a new location if your home has been destroyed. You will also need to check available credit lines as you will probably be using your cards for basic living expenses until insurance checks begin coming in.
- Contact the United States Bureau of Engraving and Printing if currency has been damaged or destroyed.
- Contact utility companies, finance companies and mortgage companies. Pay your bills on time or make arrangements for late payment.
- Keep all of your receipts; you will probably need them for your final insurance adjustment.
- Be careful of unlicensed builders and other scams. If you are in doubt about a contractor, move on. There are people who prey on disaster victims.
- If necessary, file a change of address form with the post office.
- Contact pension plans, retirement account providers, IRA custodians, brokerage account custodians and health and life insurance providers to let them know that you have a new mailing address, if necessary.

## Resources

- Federal Emergency Management Agency: [www.fema.gov](http://www.fema.gov)
- Ready.gov: [www.ready.gov](http://www.ready.gov)

Contact us anytime for confidential assistance.

## Tips for Applying for Disaster Assistance

Disaster assistance is money available to individuals, families and businesses in an area 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. This assistance is not intended to restore damaged property to its condition before the disaster.

### Registration

While some housing assistance funds are available through Federal Emergency Management Agency's (FEMA) Individuals and Households Program, most disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration. The following information is required to complete registration:

- Social Security Number: If the applicant does not have a social security number, the household may still be eligible to receive assistance if there is a minor child in the household who is a U.S. Citizen, Non-Citizen National or Qualified Alien with a social security number. *(NOTE: If the applicant, the applicant's spouse or a minor child in the household are a U.S. Citizen, Non-Citizen National or a Qualified Alien and do not have a social security number, FEMA will not be able to complete a registration. The Social Security number is required for Identity Verification purposes.)*
- If registering for a business, enter the social security number of the responsible party for the business, the social security number will be used for an identifier only.
- Insurance coverage: The applicant will be asked to identify the type(s) of insurance coverage he or she has.
- Financial information: The family's gross total household income at the time of the disaster is required.
- Contact information: Along with the address and phone number where the damages occurred, applicants will be asked for information on how FEMA can contact him or her. It is very important to provide FEMA with the current mailing address and phone numbers where the applicant can be contacted.
- Electronic Funds Transfer (EFT) Direct Deposit Information (optional): If the applicant is determined to be eligible for assistance and he or she would prefer that funds be transferred to an account, the applicant will be asked for banking information. This includes the institution name, type of account, routing and account number.
- Further explanation and/or information can be obtained by calling the FEMA Helpline at 800.621.3362.

### Resources

- Apply for Assistance: [www.fema.gov](http://www.fema.gov)
- Federal Emergency Management Agency: [www.ready.gov/winter-weather](http://www.ready.gov/winter-weather)
- American Red Cross: [www.redcross.org](http://www.redcross.org)
- Some content on this page was gathered from documents found on the website for the Federal Emergency Management Agency: [www.ready.gov](http://www.ready.gov)

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