

Disaster Assistance for Individuals and Households

FEMA Assistance

Homeowners, renters, and business owners who had disaster losses should register online for disaster assistance at www.disasterassistance.gov or call the FEMA registration line at: **1.800.621.FEMA** (3362) (TTY 1.800.462.7585).

Immediate Emergency Help

The American Red Cross (ARC), Salvation Army, and other voluntary organizations active in disaster can and will provide immediate aid in the way of clothing, emergency food, medical assistance, emergency shelter, clean-up help, transportation help, and furniture. This assistance is available upon the request of the individual or government agencies during any significant emergency.

<http://www.redcross.org/>

<http://www.salvationarmy.org/>

Insurance

Insurance policies such as homeowner, earthquake, flood, and other hazard policies are always the first step in protecting your financial investment in times of disaster. When the president declares a major disaster a variety of federal and state assistance programs may be available to meet survivors' essential and necessary needs. However, it is important to understand that **all the various aid programs combined will not return you to your pre-disaster condition**. Having insurance is your best alternative. To learn more about flood insurance see: <https://www.floodsmart.gov/floodsmart/>

Joint Field Office/ Disaster Recovery Centers

When the president declares an emergency or major disaster, the Nevada Division of Emergency Management Division (NDEM), and the Federal Emergency Management Agency (FEMA) jointly administer programs in a Joint Field Office (JFO) to help individuals who suffer disaster damage or losses. To assist the public in obtaining information, Disaster Recovery Centers (DRC) are normally established in or near the affected area.

Registration

When the president declares a disaster, that includes the Individuals and Households Program, FEMA sets up a toll-free telephone number (800.621.3362) so individuals and households may begin to apply for assistance immediately. Alternatively, individuals may also register online at www.disasterassistance.gov. **If you do not register, you will not get help!** When registering, you will be asked if you have insurance to cover your loss and provide temporary housing if needed. If you do have insurance coverage you will be referred to your insurance agent for further assistance. However, if you do not have coverage, you may be eligible for one or all of the programs that follow. For the most part, the programs that follow are listed in the order that they would be available following a major disaster declaration.

Individuals and Households Program

The Individuals and Households Program (IHP) consists of Housing Assistance (HA) and Other Needs Assistance (ONA). Housing Assistance assists disaster victims with housing needs and is administered and fully funded by FEMA. Other Needs Assistance provides disaster assistance awards for eligible medical, dental, and funeral expenses, as well as personal property, transportation, and other necessary expenses or serious needs. Other Needs Assistance is funded 75 percent by FEMA and 25 percent by the state. Nevada has entered into an agreement with FEMA in which FEMA operates the program on Nevada's behalf.

The IHP grant limit of \$33,000 (in 2016) is adjusted annually to reflect changes in the Consumer Price Index (CPI) for All Urban Consumers published by the Department of Labor.

NOTE: The **average** award from IHP Housing or Other Needs Assistance is very small in comparison to the maximum available. Eligibility for assistance is based upon essential needs as determined by a FEMA inspection. The program, by design of Congress, only provides limited assistance to help an individual or household on the road to recovery. Private insurance is one's best bet to hedge the financial loss created by disaster.

Other Needs Assistance (ONA)

For the most part, the only way to get assistance from ONA is to have a disaster need not covered by an SBA loan or be determined ineligible for an SBA loan.

ONA awards are available to qualified individuals and families to meet serious, disaster-related needs and necessary expenses for which assistance from other federal, state, or voluntary agency disaster assistance programs is unavailable or inadequate. Typically, these needs fall into the categories of medical, dental, and funeral expenses, as well as personal property, transportation, and other necessary expenses or serious

needs resulting from a major disaster. This program is only available when the president declares a disaster.

Housing Assistance

After insurance considerations, FEMA may provide housing assistance in a number of ways. Eligible individuals/households may receive financial assistance to rent alternate housing, pay for short-term transient accommodations, repair owner occupied private residences, and to replace owner-occupied private residences.

FEMA also may provide direct housing assistance in the form of temporary housing units that FEMA purchases or leases for disaster victims.

U.S. Small Business Administration (SBA)

In the absence of insurance coverage, the SBA Disaster Loan Program will offer low interest loans to qualifying applicants. SBA can make the Disaster Loan Program available without a presidential disaster declaration. **SBA loans are the primary source of funds for disaster recovery.** See [U.S. Small Business Administration Disaster Loans](#) for more details.

Farm Service Agency Loans

The U.S. Department of Agriculture's (USDA) Farm Service Agency provides low-interest loans to farmers and ranchers for physical and production losses, repair or replacement of farm property and supplies, or repayment of farm operating debts incurred during the disaster year. It is available with a presidential disaster declaration, but as with the SBA Disaster Loans, this loan program can also be approved by the U.S. Secretary of Agriculture following a request by the governor. See the [U.S. Department of Agriculture](#) fact sheet for more details.

Voluntary Agencies Unmet Needs Assistance

Once a disaster survivor has exhausted all other programs in pursuit of assistance, the American Red Cross and other voluntary agencies implement programs to assist people in meeting their essential and necessary remaining unmet needs. Many of the voluntary agency programs are constrained by a lack of funds. However, if a person can hang onto their federal disaster assistance dollars to purchase materials, the voluntary agencies can often come up with the voluntary labor necessary to complete necessary repairs.

Cora Brown Fund

The late Cora C. Brown of Kansas City, Missouri, left part of her estate to the federal government intending that the funds be used to aid disaster victims. The Cora Brown

fund is used for disaster-related needs of individual or families who are unable to obtain adequate assistance from other federal, state, and local government programs or from voluntary agencies. The fund is not intended to replace or supersede those programs; therefore, if assistance is available from another source, the Cora Brown Fund may not be used. Awards from this fund may be granted only at the discretion of the FEMA Headquarters.

OTHER ASSISTANCE PROGRAMS

Disaster Unemployment Assistance

This program generally covers self-employed persons; farm workers, farm and ranch owners, and others not normally covered under regular unemployment insurance programs if they are out of work due to disaster. This program is administered by the state Department of Employment Security, through the U.S. Department of Labor and FEMA. It is available only with a presidential disaster declaration.

Taxes

The [Internal Revenue Service](#) allows underinsured or uninsured disaster losses on home, personal property, and household goods to be deducted on income tax returns and may offer tax counseling and tax rebates (requires a presidential declaration). Deductions of certain uninsured casualty losses on a homeowner's federal income tax return may be allowed (does not require a presidential disaster declaration). Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster. Also, depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a presidentially declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

You may also be eligible for a reduction in property valuation due to disaster-caused damages, resulting in a reduction of local property taxes (available upon request from the County Assessor's Office; does not require a presidential disaster declaration).

Check Express

Expedited address change and benefit check delivery from the Social Security Administration and expedited assistance in applying for and receiving a variety of benefits from the Veterans Administration are only available following a presidential disaster declaration.

Crisis Counseling

Crisis counseling may be available by special request through the governor and approved by FEMA after a presidential disaster declaration and is administered by the state Department of Social and Health Services.

Legal Services

When the President declares a disaster, FEMA, through an agreement with the Young Lawyers Division of the American Bar Association, provides free legal assistance to disaster victims. Legal advice is limited to cases that will not produce a fee (e.g., these attorneys work without payment). Cases that may generate a fee are turned over to the local lawyer referral service.