

Compiled by the National Association of REALTORS®

Federal Government Disaster Resources

Revised July 2020

- **USA.gov** has a site dedicated to [disasters and emergencies](#) that links to financial assistance resources, volunteer efforts, government response to COVID-19, post-disaster suggestions, and tips for emergency preparation.
- **Ready.gov** provides helpful [information and resources](#) about how to plan and prepare for a range of natural disasters. [FEMA's mobile app](#) also provides emergency safety tips, real-time alerts and helps locate open emergency shelters and disaster recovery centers.
- [DisasterAssistance.gov](#) offers comprehensive information on how to apply for assistance after a disaster to address housing, food, medical, and other needs. Detailed information can be found in the [Frequently Asked Questions](#), including early registration for assistance before a disaster.
- The **Federal Emergency Management Agency (FEMA)** is the leading federal agency in charge of providing support before, during and after natural disasters and recovery efforts:
 - [FEMA resources](#) include emergency phone numbers, how to apply for assistance, and state specific emergency office contacts.
 - FEMA's [disaster recovery resources](#) helps families cope with disasters, find missing family and friends, reopen a business or farm after a disaster, find a place to stay when displaced, and see what services are available.
- The **National Flood Insurance Program (NFIP)** helps reduce the impact of flooding in communities, for both private and public properties, by providing flood insurance, mapping, mitigation and floodplain management.
 - For details on the NFIP claims process, visit [File Your Claim](#) on their website.
 - For more information on flood insurance fraud, including robocalls claiming flood premiums are past due, FEMA has developed a [website](#) including helpful links.
- The **Department of Housing and Urban Development (HUD)** plays a role in strengthening the U.S. housing market that is critical to the economy and consumers. The Federal Housing Administration (FHA) within HUD administers single and multi-family housing financing programs.
 - HUD has compiled [Disaster Resources](#) including [disaster relief options for FHA loans](#).
 - There is also information on [Mortgage Insurance Options](#) for disaster victims and a [Housing Counseling Disaster Recovery and Emergency Preparedness Toolkit](#).
- The **Small Business Administration (SBA)** offers low-interest disaster loans and assistance to America's small businesses, homeowners, renters.
 - SBA's [disaster assistance](#) page links to useful tools for SBA's loan programs and includes information on how to apply [online](#) or in-person at a disaster center.



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- The **Department of Veterans Affairs (VA)** is focused on serving the needs of veterans and their families.
 - Veterans with VA Loans in disaster areas can find more information in the [VA Guidance on Natural Disasters](#).
- The **Department of Agriculture (USDA)** is the agency responsible for food, agriculture, natural resources, rural development, nutrition, and related issues. As such, the USDA is able to provide food, emergency housing, community, and certain assistance to individuals and small businesses affected by severe storms and flooding.
 - USDA's [Storm Resources](#) offers food safety tips for flood affected areas, rural development disaster assistance, and other updates regarding the latest storms.
- **Fannie Mae** and **Freddie Mac** help finance homeownership through the purchase and guarantee of mortgages throughout the United States.
 - Homeowners should visit "[Know Your Options](#)" website to find out if their loan is owned or guaranteed by either Fannie Mae or Freddie Mac.
 - Fannie Mae also has resources available for homeowners on their [Disaster Response page](#).
 - Freddie Mac's resource page is [here](#).
- The **Consumer Financial Protection Bureau (CFPB)** is an independent agency designed to protect consumers against bad actors in the financial industry and offers useful resources for consumers utilizing financial products and services.
 - The CFPB has created a [Financial Toolkit](#) that links to guidance and assistance on loans, insurance settlements, and scam warnings following a natural disaster.
 - There is also a [checklist](#) and [detailed guidance](#) on how to protect and rebuild finances after a disaster, which include who to contact, red flags for services, and fraud protection tips.

