

Financial Assistance After a Disaster

Find out how to get financial assistance from the government if you've been the victim of a disaster.

Disaster Relief Assistance

[DisasterAssistance.gov](#) provides a single disaster aid application for the programs that receive federal government assistance. For general information on disaster relief assistance, visit the following links:

- General disaster information can be found at <https://www.disasterassistance.gov/information>
- If you're in a disaster overseas, read "Foreign Disasters: Assistance to American Citizens" (<https://www.disasterassistance.gov/information/foreign-disasters>) and "What the State Department Can or Can't Do During an Overseas Crisis" (<https://travel.state.gov/content/passports/en/emergencies/crisis-support.html>).
- Find rental housing after a natural disaster: <https://www.benefits.gov/benefits/benefit-details/4633>.
- Read about tax relief in disaster situations: <https://www.irs.gov/uac/tax-relief-in-disaster-situations>.

Apply for assistance.

- Visit [DisasterAssistance.gov](#) and click "Apply Online": <https://www.disasterassistance.gov/get-assistance/find-assistance>.
- Visit [fema.gov](#) using a smartphone (<http://www.fema.gov/>).
- Call 1-800-621-3362 (TTY: 1-800-462-7585).

Complaints

Information on filing a complaint about disaster relief assistance is available at the end of this document.

Disaster Unemployment Assistance

[Disaster Unemployment Assistance](#) provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster and who are not eligible for regular unemployment insurance benefits. Visit the Disaster Unemployment Assistance website (<http://workforcesecurity.doleta.gov/unemploy/disaster.asp>) to do the following:

- See if you are eligible for assistance.
- View the benefits you may receive.
- Get information on how to file a claim.

The Department of Labor (DOL) provides income and job assistance after a disaster. For more information, call 1-866-4-USA-DOL (1-866-487-2365) or visit <https://www.dol.gov/general/stormrecovery>. (DisasterAssistance.gov also provides information on how to apply for disaster assistance: <https://www.disasterassistance.gov/>.)

Disaster Assistance for Noninsured Crops

The Noninsured Crop Disaster Assistance Program (NAP) provides financial assistance to producers of noninsured crops when natural disasters cause low yields or loss of inventory, or prevent planting: <https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index>. Eligible crops include, but are not limited to

- Crops grown for food
- Crops grown for livestock feed
- Specialty and value loss crops such as honey, maple sap, aquaculture, and Christmas trees
- Sea oats and sea grass

For more information about NAP, contact your local Farm Service Agency (FSA) office: <http://offices.sc.egov.usda.gov/locator/app?state=us&agency=fsa>. Information on other FSA disaster assistance programs is also available: <http://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index>.

No-Down Payment Mortgage for Disaster Survivors

If you lost your home due to a major disaster, you may qualify for an insured mortgage. You can use an insured mortgage to finance the purchase or reconstruction of a single-family home that will be your principal residence.

The Federal Housing Administration (FHA) Section 203(h) program offers features that make recovery from a disaster easier for homeowners: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/ins/203h.dft. Some terms of the program are summarized here:

- No downpayment is required. You must pay closing costs and prepaid expenses in cash or through premium pricing, or the seller can pay them, subject to a 6% seller concessions limit.
- FHA mortgage insurance is not free. Lenders collect from the borrowers an up-front insurance premium (which may be financed) at the time of purchase, as well as monthly premiums that are not financed, but instead are added to the regular mortgage payment.
- The Department of Housing and Urban Development (HUD) sets limits on the amount that may be insured. FHA sets limits on the dollar value of the mortgage, to make sure that its programs serve low- and moderate-income people. You can view the current FHA mortgage limits online: <https://ento.hud.gov/dapo/html/hicostlook.cfm>. These figures vary over time and by place, depending on the cost of living and other factors (higher limits also exist for two- to four-family properties).

Here are some contact points for receiving more information on the no-down payment program:

- Contact the FHA Resource Center: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/harsourcesctr
- Visit HUD's website for a searchable listing of approved FHA lenders nationwide: <http://www.hud.gov/ll/codes/llslcrit.cfm>
- Contact a HUD-approved housing counseling agency for assistance with disaster-related issues: http://portal.hud.gov/hudportal/HUD?src=/i_want_to/talk_to_a_housing_counselor

File a complaint about disaster relief assistance.

Several U.S. government programs assist the public after a disaster or emergency. If you wish to file a complaint about a specific program, contact the agency that manages it: <https://www.usa.gov/federal-agencies/a>.

Complaints About Federal Emergency Management Agency (FEMA) Employees and Operations

Contact the Department of Homeland Security's Office of Inspector General if you wish to file a complaint about the handling of FEMA applications for presidentially declared disaster assistance: https://www.oig.dhs.gov/index.php?option=com_content&id=1428&Itemid=133.

Complaints About Disaster Relief Fraud

Contact the Disaster Relief Fraud Hotline to report

- Fraud, waste, abuse, or allegations of mismanagement involving disaster relief operations
- Fraud committed by an individual or entity outside of the U.S. government related to a natural disaster
- Someone for filing a false damage claim

You may contact the Disaster Relief Fraud Hotline here:

Phone: 1-866-720-5721 (The hotline is staffed by a live operator 24 hours a day, seven days a week.)
Fax: 1-225-334-4707
E-mail: disaster@leo.gov

National Center for Disaster Fraud
Baton Rouge, LA 70821-4909

If You Are Unable to Resolve an Issue With a Government Agency

If you are unable to resolve an issue with a federal agency, contact the office of the Inspector General of that agency: <https://www.ignet.gov/node/207>. To file a complaint against a state or territory government agency, contact the agency directly: <https://www.usa.gov/states-and-territories>.

USA.gov. (n.d.). *Financial assistance after a disaster*. Retrieved September 1, 2017, from <https://www.usa.gov/>

Disclaimer: This document is intended for general information only. It does not provide the reader with specific direction, advice, or recommendations. You may wish to contact an appropriate professional for questions concerning your particular situation.
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