

# Organizations Available to Help During and After Disasters

Many organizations provide help during and after disasters. Help can come from governments, religious groups, community groups, and non-profit organizations. You should know what help is available in your community.

## Government

All levels of government respond to disasters.

- Local Government

Local government responds to disasters first. This can be your city or county government. Your local government will warn you if a disaster might be coming. They will also tell you how to prepare for it. When a disaster does happen, your local government will send firefighters, police, and medical staff to help. Your government will work with local charities and community groups to provide food, water, and shelter to everyone in the community. It will also work with your state and the federal government to bring aid to your community.

- State Government

State governments support local ones during disasters. State governments can provide money, workers, and other aid to communities in need.

Every state has an agency that manages emergencies. They might be called the Office of Emergency Management, Emergency Management Agency, or a similar name. This agency is in charge of the state's response to disasters. You can find out more about how it helps with a disaster by checking the agency's website.

If a state needs help in responding to a disaster, the state governor will ask the federal government for help. The state governor asks the President to declare a disaster.

- Federal Government

Federal disaster assistance is available as soon as the President makes a disaster declaration. The Federal Emergency Management Agency ("FEMA") provides disaster assistance. FEMA can help in many ways, depending on what your community needs. FEMA may be able to help you pay for housing, medical costs, or other expenses.

You can also apply for assistance from other federal programs. The government may be able to help you get food and a safe place to live.

- Food assistance. You may be able to get help buying food through the Disaster Supplemental Nutrition Assistance Program ("D-SNAP"). If D-SNAP is available, your local government will set up special sites where you can apply in your area. You can learn more about it [online](#).



- Housing assistance.
- Hotels and short-term housing. If you need to stay in a hotel or motel during or after a disaster, you can apply for FEMA assistance to pay for the hotel. You can find out more and apply for help [online](#).
- Rental assistance. FEMA can help you rent another home if you cannot stay in your rented home because it was damaged by a disaster. FEMA can help you pay rent. You may be able to rent a home directly from FEMA if you are not able to find an apartment. You can find more information and apply for help [online](#).
- Assistance for homeowners.
  - Mortgage assistance. If your home was damaged in a disaster, you may be able to get help paying your mortgage. You can apply to the U.S. Department of Housing and Urban Development, through the Federal Housing Administration. You can find more information [online](#).
  - Home repairs. If your home was damaged in a disaster, FEMA may be able to help you pay for home repairs. You can find more information and apply for help [online](#).
  - Purchasing a new home. If your home was destroyed by a disaster, you may be able to apply for help buying a new home from FEMA. You can find more information and apply for help [online](#).

## Community Organizations

Religious groups, community groups, and non-profits may also give disaster aid. They will often work together to address different needs.

- Charitable Organizations. A few major charities that offer disaster relief services are:
  - American Red Cross. The American Red Cross helps during disasters by opening shelters and serving meals. They also provide items like clothes and toiletries. You can learn more at their [website](#).
    - You can find your local Red Cross by searching for your zip code [here](#).
    - If you need somewhere to stay immediately, you can find an open Red Cross shelter [here](#).
  - United Way. United Way provides food and water, aids evacuation efforts, and helps find shelters for those who are displaced by a disaster. United Way can also help you, your family, or your business to get financial or physical assistance from the government. You can learn more at their [website](#).
  - Feeding America. Food banks supply free food to those in need. You can find a food bank in your area by using Feeding America's [website](#).



- Habitat for Humanity. Habitat for Humanity can help you fix your home or build a new one. You can learn more at their [website](#).
- Team Rubicon. Team Rubicon is a volunteer group that can help clean out your damaged home. They can also provide emergency medical care. You can learn more at their [website](#).

## Lawyers

- What can a lawyer do to help? A lawyer can help you with legal problems that can happen after a disaster and can also help you prepare for a disaster. Some of the things that a lawyer can help you with are:
  - Evictions, lock outs, utility shutoffs, and other landlord-tenant issues;
  - Appealing denied applications for assistance from FEMA or other government programs;
  - Divorce, child custody, guardianship, and other family law issues;
  - Foreclosures, bankruptcies, contractor fraud, and other consumer issues; and
  - Wills, estates, and other probate issues.
- How do I find a lawyer? Legal Aid Organizations provide free legal help to low-income people. To find out if you qualify, contact a Legal Aid in your area. You can search for one in your area on LSC's [website](#).

