Archival copy. For current information, see the OSU Extension Catalog: https://catalog.extension.oregonstate.edu/em8865

IT COULD HAPPEN TO YOU

Frequently Asked Questions about Disaster Assistance

EM 8865-E • August 2004

Many of the services or assistance disaster victims need are available from a Disaster Recovery Center (DRC). The DRC helps community members meet face-to-face with represented federal, state, local, and volunteer agencies. The centers are established after the President declares a major disaster area. If a DRC is not established, there are other sources of assistance.

Am I eligible for federal assistance? How do I apply?

Individuals, families, and business owners are eligible for federal assistance if they live or own a business in a county declared a major disaster area, incur sufficient property damage or loss, and, depending on the type of assistance, do not have the insurance or resources to meet their needs. Guidelines and regulations change, but the application process may be as simple as a telephone call to FEMA, the Federal Emergency Management Agency (1-800-621-3362).

Where can I get food and water or a shelter?

The American Red Cross and other volunteer agencies assist disaster victims with food, water, clothing, and emergency shelter for people who cannot return to their homes. Local radio and television and newspapers usually announce locations of assistance centers.

For those with longer-term housing needs, the FEMA Disaster Housing Assistance Program offers several types of assistance, including temporary housing and grants to help people repair their homes.

Eligibility requirements:

• The home must be the applicant's long-term residence.

• The home must be inaccessible or have been damaged and rendered unlivable as a result of the disaster.

• The insurance covering the dwelling does not fully cover applicant's additional living expenses and/or home repairs.

What about my pets?

For health and safety reasons, pets are not permitted in public emergency shelters. Contact the local Emergency Management office, animal shelter, or humane society for information about emergency pet shelters. The Emergency Animal Rescue Service (EARS) website (see "Other Resources") includes information on organzing supplies for pets before emergencies or disasters.

How do I reach family members in a disaster?

During a disaster, the American Red Cross develops and maintains a database to help find family members. If you are in the disaster site, visit the on-site Red Cross location during a disaster for help finding family members. If you are outside of the disaster area, contact your local American Red Cross chapter for information (do not contact the chapter in the disaster area).

What if my home was destroyed?

FEMA can provide temporary housing for up to 18 months to those whose homes are damaged or destroyed. To apply for assistance, register by calling the toll-free telephone number (1-800-621-3362).

What if I can't afford to rebuild?

FEMA will have information available on loans and cash grants when a homeowner has insufficient or no insurance. Homeowners may qualify for grants, low-interest loans, and tax refunds for items not covered by insurance.

Adapted for use in Oregon from The Disaster Handbook, 1998 National Edition, Institute of Food and Agricultural Sciences, University of Florida Cooperative Extension Service.

Oregon State University | Extension Service

Archival copy. For current information, see the OSU Extension Catalog: https://catalog.extension.oregonstate.edu/em8865

What if I need legal help?

Local members of the American Bar Association Young Lawyers Division offer free legal services to disaster victims via a relationship with FEMA. The Disaster Resource Center will have information on how to reach the service.

Is crisis counseling available?

Counseling usually is available after a disaster. Information about counseling is available through the Disaster Resource Center. Other local agencies, social service organizations, churches, and synagogues may offer counseling to disaster victims.

What if I lost my business or farm?

Business and farm loans are available to people who have suffered damage to business property or economic injury. The Small Business Administration (SBA) and the Farmers Home Administration (FHA) offer low-interest loans to repair or replace damaged property not covered by insurance and to provide working capital. Applications are available at the Disaster Resource Center.

Extension resources

The OSU Extension Service has materials on related topics. To locate the local office of the OSU Extension Service, go to "County Government" in your telephone book.

Publications and videos are available for viewing on the OSU Extension website (extension.oregonstate.edu, then "Publications"). You may order copies by fax (541-737-0817), e-mail (puborders@oregonstate.edu), or phone (541-737-2513).

Other resources

American Red Cross. The alphabetical listing in local phone books will point you to a local chapter of the American Red Cross. The agency's website includes information and materials in English and Spanish (www.redcross.org).

Emergency Management. The "County Government" section in local phone books lists each county's emergency management unit. Listings vary by county (look under Sheriff or Health departments, Emergency Management services, Civil Defense, Public Works, or related units).

Extension Disaster Education Network (EDEN). This website provides a list of resources developed in other states about floods; drought; snow, ice, and wind damage; animal emergencies; and general disaster (www.agctr.lsu.edu/eden, then "Extension websites" and "Other on-line sources").

Emergency Animal Rescue Service (EARS). This site provides tips for animal owners and links to emergency shopping lists for owners of dogs, cats, birds, horses, reptiles, and amphibians (www.uan.org/ears/index.html).

Federal Emergency Management Agency (FEMA). The online library offers publications and videos in English and Spanish and includes materials specifically developed for children (www.fema.gov).

Oregon Emergency Management (OEM). Affiliated with the Oregon State Police, the OEM website offers emergency-related information on earthquakes and tsunamis, and provides disaster recovery resources (www.osp.state.or.us/oem).

Social Security Online. The official site of the Social Security Administration, this site links to hundreds of publications in 21 languages and provides information on survivor benefits and programs (www.ssa.gov).

© 2004 Oregon State University. This publication may be photocopied or reprinted in its entirety for noncommercial purposes.

This publication was produced and distributed in furtherance of the Acts of Congress of May 8 and June 30, 1914. Extension work is a cooperative program of Oregon State University, the U.S. Department of Agriculture, and Oregon counties. Oregon State University Extension Service offers educational programs, activities, and materials without discrimination based on race, color, religion, sex, sexual orientation, national origin, age, marital status, disability, or disabled veteran or Vietnam-era veteran status. Oregon State University Extension Service is an Equal Opportunity Employer. Published August 2004.