HOME GROWN

Cash, Care, and Recovery:

A Disaster Response Toolkit for Child Care Provider Networks

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Introduction & Purpose

This toolkit is designed to help child care provider networks and their partners understand how public systems can and should respond during a disaster, and how providers can play a meaningful role in shaping these responses.[1] It addresses a critical gap between the availability of disaster and public benefits and the ability of home-based child care providers to actually access and maximize these resources. The practical tools, strategies, and policy insights offered throughout are intended to equip provider networks to increase benefit uptake, advocate for more responsive supports, and help communities prepare for and navigate crises in ways that center dignity, autonomy, and economic stability.

A central focus of this toolkit is ensuring that disaster response systems deliver fast, flexible support to families, particularly through cash and cash-like assistance. This focus on cash assistance was informed by Home Grown's experience administering the Home-Based Child Care Emergency Fund for Severe Weather & National Disaster Response after hurricanes in North Carolina and Florida,[2] which demonstrated the importance of flexible cash support that can reach providers quickly.[3] Emergency cash and cash-like assistance are among the most effective tools to stabilize households in a crisis and cash is consistently preferred by disaster survivors. "Cash-like assistance" refers to benefits that can be used for a range of goods and services at the recipient's discretion, such as electronic benefit transfers (EBT) with broad allowable purchases, store or closed-loop gift cards usable across participating retailers, and housing or meal vouchers that allow choice among vendors.

1 This toolkit is not intended to provide legal or tax advice.
2 The Home Grown Emergency Fund for Severe Weather and National Disasters: Insights from 2024 and 2025 Responses in Florida and North Carolina
3 Multiple recent disaster responses in the U.S. have demonstrated the effectiveness of flexible cash assistance for quickly meeting families' basic needs, including GiveDirectly's Hurricane Helene response in North Carolina (2025), GiveDirectly's Hurricane Response in TX & PR (2017) and CORE's multipurpose cash assistance program following the Los Angeles wildfires (2024).

Disasters create highly varied and rapidly changing needs that are difficult to address through one-size-fits-all assistance. In-kind assistance, such as the direct provision of specific goods or services like bottled water, blankets, hygiene kits, or tarps for damaged roofs is often distributed by aid organizations in the immediate aftermath of a disaster. While this type of assistance can be helpful in certain situations, this approach necessarily relies on assumptions about what households need most. Cash assistance, in contrast, allows families to make their own decisions and prioritize what matters most to them, whether that means replacing food, covering transportation costs, securing temporary housing, paying for child care, or addressing urgent health needs.[4]

Public benefit programs such as SNAP, TANF, FEMA[5] Individual Assistance, and Disaster Unemployment Assistance are especially powerful because they can function as delivery systems for cash or cash-like support at scale. When states act quickly to activate emergency flexibilities, expand eligibility, and reduce administrative barriers, these programs can move resources directly into the hands of families within days following a disaster. This speed matters because early financial support helps families avoid some of the most destabilizing consequences of a disaster like eviction, utility shutoff, or high-cost borrowing to cover basic needs. When support is delayed, families are forced to bridge gaps on their own, which can compound financial instability long after the initial disaster period.

Centering cash in disaster response is not just about speed of delivery. It is also about affirming dignity, maximizing efficiency, and ensuring equity. Cash affirms dignity by trusting families to make their own decisions about what they need most. It maximizes efficiency by delivering support directly to households, rather than requiring them to navigate restrictive programs or accept prescribed forms of aid. And it ensures equity by allowing communities–rather than systems–to determine what recovery looks like.

Why Home-Based Child Care Providers Need Targeted Disaster Support

- Providers' homes are both housing and a workplace
- Damage can mean immediate loss of income + displacement
- Home-base providers are often ineligible for traditional business recovery supports
- When care centers close, multiple families lose child care at once
- Recovery requires both housing stabilization and income replacement

4 Evidence from post-disaster cash transfer programming underscores this mismatch: In one analysis of post-hurricane cash transfers, a typical in-kind aid package would have matched the needs of only 6% of recipients, meaning nearly all households would have received assistance misaligned with their actual recovery priorities. See: -Why Not Cash? Lessons from US Disaster Projects. GiveDirectly. (2017).

5 FEMA is the Federal Emergency Management Agency, a U.S. government agency within the Department of Homeland Security that coordinates federal disaster response.

How to Navigate this Toolkit

This toolkit is designed for networks and community-based organizations that support child care providers, particularly those serving low-income families. It may also be useful for individual providers, advocates, and intermediaries who are connected to disaster response or public benefits systems.

You do not need prior policy or advocacy experience to use this toolkit. It is organized so that you can quickly identify what matters most in a disaster, understand what actions are possible, and take targeted steps based on your capacity and role. Each section explains a key disaster response tool (such as SNAP, TANF, or FEMA Individual Assistance), why it matters for families and providers, and where advocacy can make a difference.

You can use this toolkit in different ways:

- As a **quick reference guide** during an active disaster to understand what actions to take in real time
- As a **planning tool** to prepare for future disasters
- As an **advocacy resource** to coordinate with partners and communicate with state agencies and policymakers

This toolkit focuses on programs that provide cash or cash-like assistance because flexible support is often the most effective way to stabilize households during a crisis. For more information about other programs that may be available see Home Grown's Benefits and Assistance Programs to Help You After a Disaster.

Supporting Your Advocacy Efforts

We recognize that not all providers will have the experience, time, or capacity to engage directly in policy advocacy. To use this toolkit:

- You don't need to be an expert!
- You don't need to follow every recommendation to make a meaningful difference for families and child care providers. Even small steps–sharing information, documenting impact, or connecting to advocacy partners–can help ensure that families and providers are not overlooked in disaster response.
- You don't have to do it alone! Advocacy is most successful when child care providers partner with local advocacy organizations, legal aid groups, and elected officials who are experienced in shaping state or federal policy. By working together, you can help ensure families and providers are represented, and that public systems respond quickly and equitably during disasters. Not sure where to start?

  Try contacting:

  – Your local Child Care Resource and Referral (CCR&R) agency

  – 2-1-1 for local disaster response connections

  – Your state/territory or local Voluntary Organizations Active in Disaster (VOAD) network (searchable at https://www.nvoad.org/state-territory-voad/), which coordinates nonprofits and community groups active in disaster response

Presidential Disaster Declaration

A presidential disaster declaration[6] is a critical first step in activating federal support after a disaster. A declaration unlocks access to emergency benefits for both state responders and individuals, and allows benefit programs to use certain program flexibilities that make it easier for families to qualify and receive help quickly. For child care providers and the families they serve, timing matters: The sooner a declaration is issued, the sooner public systems can shift from standard program rules into emergency response mode.

Per federal law,[7] the governor of the affected state must send a request to the president, asking them to officially declare that a major disaster exists. Delays in requesting or approving a declaration can leave families without income, food assistance, housing support, or child care at the very moment those supports are most critical.

A presidential disaster declaration does not have a single fixed end date. Instead, it triggers access to specific federal programs, each with its own timelines, deadlines, and potential extensions. For families, this means that direct assistance (such as FEMA Individual Assistance), may be available for a limited period after the declaration but can sometimes be extended depending on the disaster's impact.

Important note:

Presidential disaster declarations do not always provide access to all types of programs or funding and may designate only some areas as eligible for certain assistance. People experiencing secondary or tertiary disaster effects may not be eligible to receive assistance from federal programs. FEMA's website provides a searchable list of all current disaster declarations including the designated areas where programs are available.

ADDITIONAL DISASTER DECLARATION RESOURCES:
How A Disaster Gets Declared and Declaration Process Timelines

Role of Provider Networks and Community Advocates

Community advocates and provider networks play a critical role in making the case for a disaster declaration and shaping how it is used. Governors and state agencies often rely on visible, documented harm to justify requests for federal assistance. Yet, the impacts on low-income families, child care workers, and home-based providers may not be captured in official damage reports.

Provider networks and advocates can help fill this gap by:

- Engaging with state and local lawmakers to urge the governor's office and relevant agencies to request a presidential disaster declaration promptly.

6 The Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. § 5121) and implementing regulations at 44 CFR Part 206 Subpart B describe the process leading to a presidential declaration of a major disaster or an emergency and the actions triggered by such a declaration.

7 The Robert T. Stafford Disaster Relief and Emergency Assistance Act - § 501(a).

- Strengthening the state's request to federal agencies by:
  - Documenting real-time impacts on families and providers (including when providers' homes are damaged and care settings cannot operate).
  - Sharing stories and data with state agencies and the governor's office that do not appear in early damage reports.
  - Advocating to include FEMA Individual Assistance in the declaration request so families can access direct cash aid, not just infrastructure aid (sometimes called Public Assistance).
  - Coordinating with local advocacy organizations to highlight consistent gaps in relief (such as families excluded from assistance, unmet housing needs, barriers to applying for FEMA) with state and local lawmakers/agencies.
  - Helping families with required paperwork and documents for FEMA Individual Assistance and other benefit applications, including helping families recover personal documentation that may have been lost in a disaster.

BENEFITS THAT REQUIRE A PRESIDENTIAL DISASTER DECLARATION

The following benefits are cash and cash-like benefits that require a presidential disaster declaration:

Disaster SNAP (D-SNAP): Short-term, emergency food assistance for households not normally eligible for SNAP or needing immediate help. D-SNAP is operated for a limited time and provides one month of SNAP benefits to eligible households.

FEMA Individual Assistance (IA): Housing assistance, emergency repairs, and other direct aid to households. Families typically have around 60 days from the declaration to apply, but extensions are possible. Additionally, the FEMA Other Needs Assistance Program (ONA) can cover a range of post-disaster costs, including child care transportation, loss of personal items, medical or dental expenses, and funeral expenses.

Disaster Unemployment Assistance (DUA): Income replacement for workers who do not qualify for regular unemployment insurance, including self-employed and gig workers. DUA benefits are generally paid up to 26 weeks beginning with the first week following the date the major disaster began and ending with the 26th week following the date the major disaster is declared by the president.

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) already provides food assistance to millions of low-income households through an electronic benefits transfer (EBT) card. After a disaster, SNAP can be adapted to deliver rapid, flexible assistance through Disaster SNAP (D-SNAP) and time-limited administrative waivers.

D-SNAP and many SNAP flexibilities require a presidential disaster declaration. Once a declaration is issued, the exact language and counties included determine which waivers USDA's Food and Nutrition Service (FNS)[8] can approve.

While SNAP is viewed as food assistance, in a disaster it functions as rapid, flexible cash-like support that families can access immediately through their EBT card, allowing families to purchase the food items they need most, when they need them.

ADVOCACY ACTIONS FOR PROVIDER NETWORKS AND COMMUNITY PARTNERS:

1. **Ask your state's SNAP agency to submit D-SNAP and waiver requests to USDA FNS immediately.** (The state agency administering SNAP is commonly the Department of Human Services or Social Services.)

   FNS approves state requests for disaster waivers and to operate a D-SNAP program. The state/county must submit the waiver request and, for D-SNAP, a sample application. Provider networks or other advocates should encourage their state department to submit these requests immediately following a disaster declaration.

   Common waivers include:

   - Replace lost benefits and/or issue emergency allotments
   - Approve purchase of hot/prepared food (for evacuees/shelter situations) for a limited period
   - Waive interview requirements and allow phone/email/alternative attestations for initial application and recertification to speed enrollment*
   - Allow flexible timeframes for reporting and verifying information (to account for documentation that may have been lost, destroyed, or inaccessible)*

   Did you know?
   States can draft a sample D-SNAP application and waiver requests in advance to speed up the process during an emergency!

   Suggested email language to your state's SNAP agency:

   > *As communities in [County name / FEMA-designated counties] respond to the ongoing impacts of the disaster, we respectfully urge the Department to submit a D-SNAP activation request and accompanying SNAP waivers to USDA FNS as soon as possible.*

8 The U.S. Department of Agriculture Food and Nutrition Service is the federal agency responsible for the administration of federal nutrition assistance programs including SNAP. While FNS sets the overall program rules and oversees the program, states are responsible for day-to-day program operations and have the ability to adapt the program to meet local needs through waivers and state options.

* These SNAP waivers/state options do not require a presidential disaster declaration.

[Optional but recommended: Briefly describe how the disaster has impacted your community's ability to access and afford food.]

To ensure households receive timely support, the waiver package should include authority for benefit replacement for food destroyed in the disaster, a temporary waiver of interviews and recertification/verification requirements where appropriate, emergency allotments, and permission for households to purchase hot or prepared foods for a limited period of time. In accordance with USDA guidance, please also include the required D-SNAP application sample with the submission.

2. **Push for immediate emergency allotments/benefit replacements for current SNAP households.**

   Your state's SNAP agency can quickly issue replacement benefits and temporary emergency allotments once FNS approves the state's waiver request. Ask counties to issue emergency allotments automatically via EBT card to households in impacted zip codes or counties where possible.

3. **Work with your state's SNAP agency to stand up mobile/temporary enrollment sites with multilingual support.**

   These sites should incorporate any administrative flexibilities approved by FNS such as waiving interviews and allowing alternate documentation/phone attestations so people can apply without original documentation. Enrollment sites can often provide EBT cards and load SNAP benefits immediately or shortly after approval.

ADDITIONAL FNS RESOURCES: D-SNAP Resources for State Agencies and Partners, Responses to Active Disasters, and Best Practices in Disaster SNAP Operations and Planning.

FEMA Individual Assistance (IA)

FEMA Individual Assistance (IA) provides direct support to households affected by a disaster, including help with temporary housing, emergency home repairs, and other disaster-related needs. IA is available only when a presidential disaster declaration includes authorization for Individual Assistance and specifies eligible counties.

For families with low incomes and home-based child care providers, IA can be a critical source of immediate stability particularly when housing is damaged, utilities are disrupted, or families are displaced and unable to work and provide care in their home. FEMA IA support may include rental assistance, funds for emergency home repairs to make a residence safe and habitable, assistance for personal property (such as clothing or appliances), or other needs assistance, including medical transportation or funeral expenses. It can also provide cash assistance to clean and sanitize homes or replace disaster-damaged tools and equipment that providers need to resume child care services.

FEMA Individual Assistance is one of the few disaster programs that delivers direct financial assistance to households, making it a critical source of flexible support when families face housing, income, and caregiving disruptions. This makes FEMA IA one of the primary ways the federal government delivers direct cash assistance to households following a disaster.

ADVOCACY ACTIONS FOR PROVIDER NETWORKS AND COMMUNITY PARTNERS:

- Push state leaders to request FEMA Individual Assistance in the disaster declaration.
- Monitor which counties are approved and raise concerns quickly if impacted areas are excluded.
- Share clear, accurate information with families about eligibility and application timelines and where they can access support or extra help applying for assistance.
- Advocate for Disaster Recovery Centers[9] and mobile enrollment sites in accessible locations (including child care sites where appropriate).
- Urge FEMA and the state to provide multilingual assistance and interpretation.
- Coordinate with legal aid and housing advocates to support appeals and documentation challenges.
- Push for larger portions of FEMA funding to be designated for flexible cash assistance, such as for the FEMA Other Needs Assistance Program, which provides the most flexible expense coverage.

Prepare now by saving copies of important documents in a secure place (digitally or offsite), and document your belongings with photos or videos so you can more easily apply for or renew benefits, file insurance claims, apply for disaster assistance, and recover losses.

9 A Disaster Recovery Center is a temporary, physical office established by FEMA and state partners after a disaster to provide in-person assistance to affected residents. They serve as one-stop shops where individuals and business owners can apply for disaster aid, check application status, and get referrals to other recovery resources.

Important note on barriers families often face:

Families applying for FEMA Individual Assistance often encounter barriers specific to the program's application and verification process. Eligibility rules can be difficult to understand, particularly when households are applying on behalf of a child who is a U.S. citizen or when housing situations are informal or shared. FEMA's online and phone-based application systems can be hard to access after a disaster when power, internet, or cell service is disrupted. Language access barriers can limit families' ability to complete applications, respond to follow-up requests, or navigate appeals. Finally, FEMA's documentation requirements, such as proof of occupancy, ownership, or disaster-related loss, can be especially difficult to meet when records have been lost, destroyed, or inaccessible. It is also important to be mindful that many people report the process of applying for assistance and documenting loss to be a re-traumatizing experience, raising further barriers to their ability to complete the application process.

PRACTICE TIP: Because FEMA Individual Assistance denials are often driven by missing information rather than ineligibility, families should be encouraged to apply even when documents have been lost. Families who have successfully accessed FEMA IA have reported that persistence and timely follow-up are key–applications often require multiple rounds of documentation, clarification, or appeal before approval. Provider networks can support access by referring families to Disaster Recovery Centers for in-person assistance, helping them respond to FEMA requests for proof of occupancy or loss, and connecting them to legal aid or disaster case management when appeals are needed.

Important note on immigration status:

Applying for FEMA Individual Assistance has historically not triggered public charge consequences,[10] and households may qualify if at least one member (such as a U.S. citizen child) meets eligibility requirements. Trusted messengers, including child care providers, can play a critical role in countering fear and misinformation. Families with immigration concerns should consult with an immigration attorney for the most current guidance. For current information on public charge and related community resources and toolkits visit the Protecting Immigrant Families website.

ADDITIONAL FEMA IA RESOURCES: Individual Assistance Declarations Factors Guidance, Individual Assistance Program and Policy Guide (IAPPG), and the FEMA Resource Library for Individual Assistance.

10 FEMA cash assistance is generally not considered a "public charge" benefit under both the current rule and the November 2025 proposed changes, as it is considered disaster relief.

Disaster Unemployment Assistance (DUA)

Disaster Unemployment Assistance provides time-limited income replacement, functioning as cash support to workers whose livelihoods are disrupted by a disaster. DUA fills a critical gap for child care workers, self-employed providers, and others excluded from traditional unemployment insurance.

DUA is available only when a presidential disaster declaration authorizes it.

DUA may cover individuals who:

- Are self-employed or independent contractors
- Work in home-based child care settings
- Are unable to reach their workplace due to disaster damage
- Lose income because their business or care site is temporarily closed
- Are newly unemployed as a direct result of the disaster

ADVOCACY ACTIONS FOR PROVIDER NETWORKS AND COMMUNITY PARTNERS:

- Push for rapid activation of DUA immediately following a disaster declaration.
- Urge the state to simplify application processes and accept alternative documentation or self-attestation when records are unavailable.
- Ensure outreach explicitly includes child care workers, home-based providers, and self-employed caregivers.
- Coordinate with trusted community organizations to provide application assistance.
- Advocate for multilingual DUA applications and application and enrollment assistance.
- Monitor delays or denials and elevate patterns that indicate systemic barriers.

ADDITIONAL RESOURCES ON DISASTER UNEMPLOYMENT ASSISTANCE:
DUA Fact Sheet, CRS Report on Disaster Unemployment Assistance, and the U.S. Department of Labor's website.

What can I do if a presidential disaster declaration is not approved for my area?

Even without a declaration, there are actions states can and should take to increase the scale and speed of assistance during a disaster.

Benefits That Do Not Require a Presidential Declaration (at the discretion of the state) Include:

- SNAP administrative flexibilities (such as interview waivers,[11] extending certification periods, and expanding good cause[12])
- TANF emergency cash assistance, including non-recurrent short-term benefits (NRSTs)[13]
- Medicaid administrative flexibilities (such as pausing recertifications)

11 Interview waivers to conduct unscheduled interviews or on-demand interviews and to waive interviews for elderly/disabled households with no earned income are state options available with or without a presidential declaration. For more information see: https://www.fns.usda.gov/snap/state/interview-toolkit/choices/waivers.
12 "Good cause" is a valid reason that exempts a recipient from meeting program requirements, like work activities without losing benefits.
13 For more on NRSTs see: TANF's Non-Recurrent Short-Term Benefits Can Provide Necessary Assistance to Meet Families' Immediate Needs. CBPP (April 10, 2025).

Temporary Assistance for Needy Families (TANF)

TANF is a cash assistance program that allows states to provide time-limited direct financial support and related services to families with low incomes. TANF is funded by a fixed federal block grant and required state contributions. Federal law allows funds to be used for any purpose reasonably related to four purposes set in law, which allows states significant flexibility in how they use TANF funds.

The purpose most relevant for in-home child care providers is Purpose One, which allows states to "provide assistance to needy families so that children can be cared for in their own homes or in the homes of relatives."

TANF offers states one of the most flexible and immediate ways to deliver emergency cash assistance. Whether or not a presidential disaster declaration has been issued, TANF funds can be deployed quickly to provide short-term, cash-based support that helps families stabilize and recover without requiring long-term program participation or burdensome compliance during a crisis.

ADVOCACY ACTIONS FOR PROVIDER NETWORKS AND COMMUNITY PARTNERS:

Request that the state agency administering TANF take the following steps to leverage program flexibilities to support families impacted by a disaster:

For recipients of TANF cash assistance:

- Suspend sanctions, appointments, work, and other program requirements during the disaster period, or, where full suspension is not feasible, grant automatic good cause for all work participation requirements.

For recipients of TANF cash assistance and other low-income families impacted by the disaster who may not be receiving or otherwise be eligible for TANF cash assistance:

- Classify TANF disaster benefits as *non-assistance* wherever possible, so that families do not accrue time-limit months[14] or incur sanctions due to the inability to meet program requirements during or after a disaster.
- Expand access to emergency or crisis assistance payments with relaxed verification and self-attestation when documents are lost.
- Authorize TANF funds for short-term disaster assistance, including temporary housing, food replacement, transportation, and child care.

Important note on funding:

Many states have accumulated significant TANF carryover, or "reserve," funds by not spending their full federal block grant allocations over multiple years. These reserves represent an immediate and flexible funding source for emergency cash assistance, allowing states to deliver support quickly and with minimal administrative complexity. As of 2022, only five states reported having no unspent TANF funds, while 17 states held reserves equal to or greater than their full annual TANF block grant,[15] underscoring that lack of funding is often not the primary barrier to providing emergency cash assistance after a disaster.

14 Federal law sets a 60-month lifetime limit for families with an adult receiving federally funded TANF benefits.
15 See To Strengthen Economic Security and Advance Equity, States Should Invest More TANF Dollars in Basic Assistance, Center on Budget and Policy Priorities (September 23, 2024).

Example: The Maui Relief TANF Program provided benefits to eligible families with dependent children and pregnant women in their third trimester. With the assistance of non-federal funding, the program also provided assistance to individuals and households without dependent children who were directly impacted by the wildfires in 2023.

Low-Income Home Energy Assistance Program (LIHEAP)

LIHEAP helps households pay for heating and cooling costs, avoid utility shutoffs, and restore service. While regular LIHEAP funds are often limited, additional resources may become available during disasters, including crisis assistance and federal emergency contingency funds released by the president.

Most states reserve a portion of their LIHEAP block grant for "crisis" situations. Under federal guidelines, a crisis includes "weather-related and supply shortage emergencies." During a disaster, states can use these funds to:

- **Restore Power:** Pay for utility reconnection fees or settle overdue bills that prevent service restoration.
- **Repair/Replace Equipment:** Fix or replace furnaces, air conditioners, or heat pumps damaged by the disaster.
- **Fund Emergency Supplies:** Provide blankets, fans, or even portable generators (in specific life-threatening cases) to households without power.

Provider networks and advocates can play an important role in ensuring that the state fully leverages LIHEAP during a disaster and that these resources reach families and home-based providers when they are needed most.

ADVOCACY ACTIONS FOR PROVIDER NETWORKS AND COMMUNITY PARTNERS:

- Encourage state leadership to request and fully deploy LIHEAP emergency contingency funds to meet increased need.
- Push the state agency administering LIHEAP to activate and expand crisis assistance and simplify eligibility and enrollment to help households access support quickly.
- Advocate to ensure that impacted communities are prioritized for assistance.
- For states without LIHEAP disaster relief policies, advocate to include the option to use LIHEAP to address disaster-related crisis situations in the LIHEAP state plan in the future.

ADDITIONAL RESOURCES ON LIHEAP:
State and Territory LIHEAP Disaster Relief Policies

Notes on Tax Implications & Other Public Benefit Interactions

Emergency assistance provided after a presidential disaster declaration is issued, including that which is provided by private organizations, is often treated differently than other income for tax and public benefit purposes. Understanding these distinctions can help reduce confusion and prevent families or providers from forgoing assistance due to concerns about taxes or the reduction or loss of other public benefits.

Monitor, Document, and Elevate Systemic Barriers:

For any disaster-related benefit, (cash, food assistance or other support) provider networks and community partners can play a critical role in ensuring equitable access. Track delays, denials, or confusing application requirements and share recurring patterns with state agencies, lawmakers, or advocacy coalitions. This proactive oversight helps identify structural barriers, supports improvements to program administration, and can help ensures families receive the support they are entitled to.

Tax treatment of disaster-related payments

Under the Internal Revenue Code,[16] certain "qualified disaster relief payments" are excluded from federal taxable income. These exclusions apply to payments made to assist individuals or households with disaster-related needs, including payments used to reimburse or pay reasonable and necessary expenses related to a qualified disaster provided that such expenses are not otherwise compensated by insurance or other reimbursements.

Many forms of disaster assistance may fall within this exclusion when they are tied to a qualified disaster and not duplicative of insurance benefits. As a result, these payments are often not treated as taxable income for federal tax purposes.

Interaction with other public benefits

Federal law provides strong protections to ensure that disaster assistance provided after a presidential declaration does not disrupt access to public benefit programs.

The Stafford Act states that: *"Federal major disaster and emergency assistance provided to individuals and families under this Act, and comparable disaster assistance provided by States, local governments, and disaster assistance organizations, shall not be considered as income or a resource when determining eligibility for or benefit levels under federally funded income assistance or resource-tested benefit programs."*

This means that disaster-related assistance generally should not count as income or a resource for purposes of determining eligibility or benefit amounts for federally funded, means-tested programs such as SNAP, Medicaid, TANF, or SSI. These protections are intended to ensure that families can accept disaster assistance without risking the reduction or loss of other public benefits.

16 IRC §139.

Important considerations and caveats:

- Tax treatment and benefit interactions can vary depending on the source of funds, how assistance is structured, and individual circumstances.
- Payments that replace lost wages, compensate for non-disaster-related expenses, or duplicate insurance reimbursements may be treated differently.
- State tax rules and state-administered benefit programs may have additional considerations.
- Organizations providing assistance should be prepared to provide recipients with documentation attesting that they received the assistance for the purpose of disaster relief in response to a federally declared disaster.
- If cash payments do not meet the definition of "qualified disaster relief payments," SSI may be at risk. Without protections in place, SSI recipients receiving direct cash payments experience a dollar-for-dollar reduction in their monthly SSI benefit amount and could risk losing SSI benefits entirely.[17]
- Make sure to keep a record of any expenses incurred or assistance you receive so you have proof that it was related to a presidentially declared disaster. Your records should include the date of the transaction as well as the source, amount, and purpose of the expense/payment.

This toolkit is not intended to provide legal or tax advice. Families and providers with questions about how disaster assistance may affect their taxes or public benefits should be encouraged to consult a qualified tax professional, legal aid organization, or benefits counselor for guidance specific to their situation.

Conclusion

Disasters expose how quickly families can lose income, housing stability, and access to child care, and how much state policy choices matter in those moments. Programs like SNAP, TANF, FEMA Individual Assistance, and Disaster Unemployment Assistance already provide pathways to deliver fast, flexible support—particularly emergency cash assistance that allows families to meet their most urgent needs with dignity and choice.

By acting quickly, using available flexibilities, and centering cash-based responses, states can reduce administrative burdens, stabilize families sooner, and support a faster recovery for child care systems and the communities they serve. Advocacy is essential to this work; helping drive rapid implementation, ensuring available tools are fully used, and holding systems accountable to the needs of communities in crisis.

17 For more on the risks to SSI and benefits protection strategies see: Unlocking Access: Mitigating Benefits Loss to Improve Cash Transfer Programs for SSI Recipients.

Disaster Response & Recovery Timeline for Child Care Advocates

Goal: Help families and child care providers access emergency cash, food, housing, and other supports with dignity, choice, and flexibility.

PHASE 1: IMMEDIATE RESPONSE (0–3 DAYS POST-DISASTER)

Focus: Document impacts & push for a presidential disaster declaration

Key Actions:

- Document immediate losses: closed child care sites, lost income, displaced families
- Urge governor's office to request a disaster declaration
- Share urgent info with families about initial relief resources
- Connect with local advocacy partners and elected officials to elevate stories

TIP: Even simple documentation (photos, interviews) can influence a declaration request.

PHASE 2: EARLY RESPONSE/BENEFITS ACTIVATION (3–14 DAYS)

Focus: Rapid deployment of federal and state benefits

Key Actions:

- SNAP: Advocate for D-SNAP, emergency allotments, and interview and other waivers
- FEMA Individual Assistance: Monitor eligible counties, push for Disaster Recovery Centers and mobile sites, ensure multilingual support
- TANF: Advocate for emergency cash assistance, short term (NRST) benefits, and suspension of work requirements/broadly applied good cause.
- DUA: Help informal or home-based child care providers access income replacement

TIP: Quick action ensures families receive cash-based relief when it matters most.

PHASE 3: STABILIZATION (2–8 WEEKS POST-DISASTER)

Focus: Ensure families maintain benefits and can access support

Key Actions:

- Assist households with disaster assistance applications including navigating delays related to insurance and damage verification
- Track benefit distribution and flag families or providers unable to access assistance
- Support households in responding to documentation or appeals requests
- Highlight ongoing gaps for advocacy and policy improvements

TIP: Many families still face barriers after the "first wave" of relief–offer ongoing support

PHASE 4: RECOVERY & LONG-TERM ENGAGEMENT (2–6+ MONTHS POST DISASTER)

Focus: Support families after immediate relief ends

Key Actions:

- Advocate for cash assistance as charitable aid decreases
- Encourage states to maintain program flexibilities where possible
- Document ongoing child care and family impacts to inform recovery funding and policies
- Connect families to ongoing benefits (SNAP, TANF, Medicaid) to prevent lapses

TIP: Recovery often takes months and cash assistance remains critical well beyond the initial disaster.

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While every effort has been made to ensure accuracy and clarity, any remaining errors or omissions are the responsibility of the author.

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HOME GROWN

Home Grown is a national collaborative of funders, caregivers, and providers working together to advance an inclusive child care system where home-based child care is visible, valued, and well-resourced. In October 2024, with input from existing grantees and partners on the ground, Home Grown established the Home-Based Child Care Emergency Fund for Severe Weather & National Disaster Response to address immediate needs among home-based child care providers impacted by national disasters and severe weather events. To date, the fund has extended direct cash assistance and other support to home-based child care providers impacted by Hurricanes Helene and Milton, the LA Wildfires, and severe storms in the state of Arkansas.