Tracking your disaster assistance applications and insurance claims

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Be prepared to follow up! During a disaster, many people are applying for assistance or filing insurance claims at the same time. This can lead to delays in processing, long wait times, and things "falling through the cracks." To help get your application/claim processed, you should:

- Follow up on your applications/claims regularly to ensure that you have submitted any needed documents and that issues are resolved in a timely manner.
- Keep a record of all activities (such as submitting an application or claim) and communications. **Track any unsuccessful follow-up attempts** (for example, calling an assistance line but not getting through) to show that you have done what you can to resolve any issues.
- If the program has an online portal and you have internet access, create an account to monitor your application status and directly submit required documents.
- Visit local Recovery/Assistance Centers for help as needed.
- Replace vital documents needed for disaster assistance applications or Insurance claims if they were destroyed during the disaster.

Vital Documents

Benefit Applications/Insurance Claims Tracking Worksheet

Name of benefit/agency:

Date: | *Application/Claim #:*

Who I spoke to:

What happened:

Next steps:

Name of benefit/agency:

Date: | *Application/Claim #:*

Who I spoke to:

What happened:

Next steps:

Name of benefit/agency:

Date: | *Application/Claim #:*

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Name of benefit/agency:

Date: | *Application/Claim #:*

Who I spoke to:

What happened:

Next steps:

Benefits and Assistance Programs to Help You After a Disaster

When disaster strikes, where can you go for help? This pamphlet provides information about benefits and assistance programs that can help you recover after a disaster.

*Where do disaster benefits and assistance programs fit into your disaster-recovery journey?**

Stage 1
Immediately after the disaster

1. Make sure you and your loved ones are healthy and safe. Administer first aid and contact emergency services if someone needs immediate medical attention.
2. Check local media for emergency updates and follow safety guidance from officials. If you have one, use a battery-powered radio to access emergency updates. Keep roads and phone lines open for emergency services.
3. Make sure your basic needs are met. If you are still in the disaster area, your local government and charities like the American Red Cross are usually the best options to obtain immediate assistance such as bottled water, meals, and temporary shelter. **If offered, gather more information and/or apply for disaster assistance benefits when visiting these sites.**

Stage 2
Returning to the area

4. If you have evacuated, do not return home before local officials say it is safe.
5. Watch out for damage from the disaster, including washed out roads, remaining flood waters, contaminated buildings, contaminated water, gas leaks, broken glass, structural damage, damaged electrical wiring, slippery floors, and wild animals. Use a stick to sort through debris.
6. Report health and safety issues to local authorities, including chemical spills, downed power lines, washed out roads, smoldering insulation, and dead animals.

Stage 3
Recovery support

7. **Check to see if the president has declared the disaster to be a "major disaster" on FEMA's Current Disasters website.**[‡]
8. Assess your home/property for damage. Take photos and make a list of damages before starting to clean up. Keep receipts of any expenses for repair and clean up.
9. File insurance claims.
10. **Apply and follow up on applications for disaster benefits and assistance programs.**
11. Replace vital documents needed for disaster assistance applications or insurance claims if they were destroyed during the disaster.
12. Identify healthy coping strategies for you and your family. Crisis counseling, support groups, spending time with family and friends, and maintaining a healthy routine can help you and your loved ones cope with disaster-related stress.

Vital Documents **Healthy Coping Strategies**

[‡]*Many disaster-related benefits and assistance programs are not available until the president issues a major disaster declaration.*

*Information for this section was adapted from the Ready.Gov Recovering from Disaster webpage and Red Cross Staying Safe After a Disaster webpage.

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OPEN HERE *for* **disaster benefits information**

Disaster benefits
(assistance that you don't have to pay back)

Disaster SNAP (D-SNAP) is a one-time payment to help you buy food during a disaster. If you have expenses or losses related to a disaster you may qualify for assistance from D-SNAP, **even if you don't qualify for regular SNAP benefits or you are temporarily living outside of the disaster area.**

If you have regular SNAP benefits, you may qualify for special supports during the disaster. For example, you may be able to receive an additional benefit on your EBT card to replace food that you lost.

Contact your state's SNAP agency for more information and to apply for D-SNAP and/or other special supports.

SNAP agency contact

FEMA's Individuals and Households Program (IHP) provides money and other services to help you recover from a disaster, including:

- **Housing supports:** IHP can help you repair or replace your home, ensure that your home is accessible, and access/pay for temporary housing if you are displaced from your home.
- **Other needs assistance:** IHP can provide money to help you buy essential items such as food, water, baby formula, medication, and other emergency supplies. It can also provide money to address other needs related to the disaster such as repairing or replacing personal property (to include a vehicle used for daily transportation), medical bills for injuries and illnesses, funeral costs, and moving or storage costs.
- **Supports helpful for in-home child care providers:** IHP can provide money to clean and sanitize your home to help you address any health or safety concerns. IHP may also provide money to repair or replace disaster-damaged tools and equipment that you need to provide child care services, such as books, craft supplies, and toys.

Basic Eligibility Criteria:

- You must be a United States citizen, a non-citizen national, or a person with qualified immigration status to receive assistance from FEMA. *If your child meets this criteria you can apply on their behalf, even if you are not eligible.*
- **IHP can only pay for costs that are not covered by your insurance or other disaster assistance you have received.** You will need to file a claim with your insurance before applying for IHP.
- **Apply for IHP within 60 days** from the date that IHP assistance was authorized by the president. FEMA may accept late applications for an additional 60 days if you can provide a reasonable explanation for the delay.

FEMA's Road to Recovery Tool provides step-by-step guidance and resources to help you gather the information you need for your IHP application, apply for assistance, and appeal FEMA's decision if you disagree with it. The tool is available in 26 languages.

Visit a FEMA Disaster Recovery Center, go online to DisasterAssistance.gov, download the FEMA app, or call the FEMA Helpline at 800-621-3362 for more information and to apply.

DisasterAssistance.gov

Individuals and Households Program

Citizenship and Immigration Status Requirements

Disaster Recovery Center locations

FEMA app

Road to Recovery Tool

Disaster Unemployment Assistance provides short-term cash assistance if you are unable to provide in-home child care services because of damage to your home or an injury caused by a disaster. It is available for a maximum of 26 weeks after the date the disaster was declared by the president.

Contact your state's unemployment agency for more information and to apply.

Unemployment Agency Contact

The Low Income Home Energy Assistance Program (LIHEAP) provides help with energy-related needs to keep your home safe and healthy. Depending on where you live, you could receive the following help after a disaster:

- Crisis support to prevent energy shut-offs
- Repair or replacement of essential heating and cooling equipment
- Weatherization services to help make your home more energy efficient and resilient to inclement weather and natural disasters
- Support specific to the disaster

Contact your state's LIHEAP program for more information and to apply.

LIHEAP programs

Other Disaster Assistance:

The Small Business Administration (SBA) offers several different loan programs to help you pay for repairs to your home, replace personal belongings and equipment you need for your in-home child care business, and cover your business' operating expenses until you can start providing child care services again. *Because this is a loan program, you will need to pay this money back later.*

Visit a SBA Recovery Center or the SBA Disaster Assistance website for more information and to apply.

Tax Relief: During a disaster, the IRS provides additional time for you to file returns, pay taxes, and complete certain other time-sensitive tasks. This applies to both your personal tax and business tax responsibilities. You may also qualify for a tax deduction if you experienced a property loss.

Visit the IRS' Around the Nation website to check if tax relief is in effect for the disaster you experienced.

SBA Recovery Center

SBA Disaster Assistance

Tax deduction information

Around the Nation

Benefits and Assistance Programs to Help You After a Disaster

Frequently Asked Questions

Where can I find more information about steps to take after a disaster?

The below websites have detailed information about steps to take after a disaster and other resources you may find helpful during this period:

Ready.Gov - Recovering from Disaster

Red Cross - Staying Safe After a Disaster

Red Cross - Disaster Recovery Services

What happens to my public benefits if I accept disaster assistance?

Disaster assistance you receive from a government agency or charitable organization (such as the Red Cross) during a presidentially declared disaster does not impact your eligibility for public benefit programs such as Medicaid and SNAP. Make sure to keep a record of any assistance you receive so that you have proof that it was related to the disaster.

If you receive cash support from friends or family members, this may be counted as income by public benefit programs. For example, if your aunt sends you $200 using Venmo to buy food, this may be counted as part of your income even though your aunt sent you the money to help you after a disaster.

Is disaster assistance taxable*?

No, assistance you receive from a government agency or charitable organization due to a presidentially declared disaster is not taxable income. However, if you receive reimbursement for more than your property is worth (original cost + the cost of improvements) or for an expense that has already been covered by insurance or another source, the excess reimbursement may be taxable.*

Make sure to keep a record of any expenses or assistance you receive so that 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. Photos and videos can help document property damage.

IRS Publication 525

See page 29 Welfare and Other Public Assistance Benefits and page 34 Other Income: Property Damage.

**This is not tax advice. If you have any questions about your personal or business tax situation, we recommend speaking with a tax professional.*

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OPEN HERE *for an* **assistance tracking worksheet**