

How disaster relief and response works

Your guide to the agencies and programs responsible for emergency services and disaster aid, how to return home and clean up safely, navigate FEMA aid, and more after a hurricane, wildfire, flood, or other disaster.

By Lyndsey Gilpin

There is so much to think about in the hours, days, and weeks after a disaster. Whether you're seeking shelter, wondering how to clean up safely, or looking for financial help, there are an overwhelming number of requirements, agencies, and laws to navigate. We've got some tips and tricks to help you through it.

This tool kit is meant to help you understand how federal, state, and local disaster response works during and after a disaster — and what your rights and responsibilities are at a stressful and confusing time.

Finding accurate information

During and after a disaster, you may lose internet and cell service for an extended period of time. Here are a few tips to staying connected and informed:

- Check your local library. Libraries often have power when other city buildings do not, and they offer free Wi-Fi and computers.
- Listen to the radio. Your local NPR station or your talk radio station will provide updated information. You can tune in from your car or use a hand crank radio. [NOAA weather stations](#) broadcast 24 hours a day, seven days a week, though accessing it requires a NOAA weather radio or a radio with NOAA weather station features.
- Sign up for local emergency alerts. Local officials are the best source of information. Your city or county has an emergency management department. In larger cities, it's often a separate agency; in smaller communities, the fire department or county sheriff's office may manage emergency response and alerts. If you're having trouble finding your local department, [search](#) for your state or territory here; we also suggest typing your city or county name and "emergency management" or "emergency alerts" into Google for a quick find.

When you do find cell service or internet access:

- Read your local news sources. Check the library or other community hubs if you don't have a subscription and hit a paywall.
- Check the [American Red Cross](#) for shelters and services.
- Check your county or city website for updates.
- Download the FEMA [app](#) on [Google Play](#) or the [Apple App Store](#) to get alerts, find emergency shelters, and more. You can also download the app by texting ANDROID or APPLE (per the type of device that you have) to 43362 (4FEMA).

Legal resources

Disclaimer: We are not offering legal advice; this is only to offer contact information for organizations that can offer legal resources and services.

We encourage you to find legal aid societies and lawyers in your state, city, or region. You can often access free or pro-bono legal services through disaster relief organizations, houses of worship, local nonprofits, or by asking leaders at supply distribution sites after a disaster. Your local news will likely be sharing this information, as well.

[Emergency Legal Responders](#) provides free, accessible, and easily understandable information and services. They have a website with a host of resources on everything from bankruptcy to fraud to how legal needs often play out after a disaster. [Find them on Instagram](#).

Mutual aid

Mutual aid is a voluntary, collaborative exchange of resources, money, and services among community members. These groups are often local or regional, and they are more nimble and quick to respond in emergency situations because of their decentralized nature. Depending on how much funding comes in after a disaster, mutual aid groups can directly send money to those in need, purchase supplies, set up distribution sites, and more. Mutual Aid Disaster Relief, a grassroots disaster relief network, has a list of mutual aid groups it works with, and there are many more popping up all the time. Mutual aid groups often offer resources and updates as well and share via social media; make sure you fact check any information you see to confirm it's correct.

Emergency response agencies and officials

It can be hard to know who to trust when it comes to natural disasters. Where do official evacuation orders come from? Who do you call if you need to be rescued? Where can you get money to help pay for emergency housing or to rebuild your home or community?

Here's a breakdown of the officials and agencies in charge of delivering aid before, during, and after a disaster:

Emergency management agencies: Almost all cities and counties have local emergency management departments. Sometimes it's a standalone agency, but in smaller communities, the fire department or sheriff's office may manage emergency response and alerts. These departments are responsible for communicating with the public, managing rescue and response efforts, and coordinating between other agencies. Many emergency management agencies, however, have small staffs and are under-resourced.

Much of the work that emergency managers do happens before a disaster: They develop response plans that lay out evacuation routes and communication procedures and they delegate responsibility to different agencies like the police, fire, and public health departments. Most counties and cities publish these plans online.

In most cases, they are the most trustworthy resource before and after a hurricane or other catastrophe. They'll issue alerts and warnings, coordinate evacuations, and direct people to resources and shelter. You can find your state emergency management agency [here](#). There isn't a comprehensive list by county or city, but if you search your location online you'll likely find a website, a page on the county or city website, or a Facebook page that posts updates. Some emergency management agencies automatically translate into Spanish or other languages — New York and Hawai'i [mandate](#) their own statewide emergency translation services — but not all.

Law enforcement: County sheriffs and city police departments play a key role during disasters. They often enforce evacuation orders, going door-to-door to ensure that people leave. They manage traffic during evacuations and help conduct search-and-rescue operations.

Law enforcement agencies may restrict access to affected areas after a flood or other disaster. In most states, city and county governments also have the power to set a curfew, and officers can enforce them with fines or even arrests.

READ MORE: [Know your rights as an immigrant before, during, and after disasters](#)

Governor: Governors control several key aspects of disaster response in their states. They have the power to declare a state of emergency, which allows them to deploy rescue and repair workers, distribute financial assistance to local governments, and activate the National Guard. The governor plays a lead role in the immediate aftermath of a crisis, but a smaller one in distributing aid and assistance to individuals.

In almost every state, including all of the hurricane-prone states along the Gulf coast, the governor also has the power to announce evacuation orders. The penalty for ignoring them differs, but is usually a fine. (States seldom enforce these penalties.) The state government also

decides whether to implement transportation procedures like contraflow, where all lanes of a highway flow in the same direction to facilitate evacuations.

FEMA: The [Federal Emergency Management Agency](#) is the federal government's main disaster response organization, offering resources and funding for individuals, states, and local governments. It is part of the Department of Homeland Security.

HUD: The Department of Housing and Urban Development, or HUD, spends billions of dollars to help communities recover after disasters, building new housing and other buildings such as schools — but this money takes much longer to arrive. Unlike FEMA, HUD must wait for Congress to approve its post-disaster work, and then it must dole out grants for specific projects. In some cases, such as the aftermath of Hurricane Laura in Louisiana or Hurricane Florence in North Carolina, it has taken years for projects to get off the ground.

States and local governments, not individual people, apply for money from HUD, but the agency [can direct you](#) to FEMA or housing counselors.

How FEMA works

FEMA is rarely the first resource on the ground after a disaster strikes. In order for the agency to send resources to a disaster area, the state's governor must first request a [disaster declaration](#) from the president, and the president must approve it.

READ MORE: [How a major disaster is declared](#)

For large disasters such as Category 4 or 5 hurricanes, this typically happens quickly. For a smaller crisis, like severe rain or flooding, it can take weeks or even months for the president to grant a declaration and activate the agency. FEMA has historically [not responded](#) to heat waves because it does not consider them a type of disaster.

FEMA is divided into regional offices and offers specific contacts and information for each of them, and for [tribal nations](#), which follow a different process. You can find your FEMA region [here](#).

The agency has two primary roles after a federally declared disaster:

- **Contributing to community rebuilding costs:** The agency helps states and local governments pay for the cost of removing debris and rebuilding public infrastructure. ([Read more about FEMA's responsibilities and programs here](#).)
- **Individual financial assistance:** FEMA awards financial assistance to individual people who have lost their homes and belongings. It can take several forms: FEMA gives out

pre-loaded debit cards to help people buy food and fuel in the first days after a disaster, and may also provide cash payments for home repairs. The agency also provides up to 18 months of housing assistance for people who lose their homes, and sometimes houses disaster survivors in trailers. FEMA sometimes covers funeral costs as well as medical and dental treatment.

FEMA also runs other programs, including the [National Flood Insurance Program](#), which provides insurance via dozens of companies it works with, and enforces floodplain management regulations. The agency recommends that everyone who lives in a flood zone purchase this coverage — and most mortgage lenders require it if you live in a flood zone — though many homes beyond these areas are also vulnerable. You must begin paying for flood insurance at least 30 days before a disaster to be eligible for a payout. You can check if your home is in a flood zone by [using this FEMA website](#).

Visiting a FEMA recovery center

FEMA [disaster recovery centers](#) provide information about the agency's programs as well as other state and local resources. It will open these centers in impacted areas in the days and weeks following a federally declared disaster. FEMA representatives can help navigate the aid application process or direct you to nonprofits, shelters, or state and local resources. [Go to this website](#) to locate one in your area, or text DRC and a ZIP Code to 43362.

Finding shelter and staying safe

If an emergency forces you from your home, there are several ways to find a shelter.

- The American Red Cross operates overnight shelters and disaster relief centers where you can get health services, do laundry, get toiletries and other necessary supplies, and rest. Pets are usually welcome, and entry is free. [Locate them here](#).
- Text SHELTER and your ZIP code to 43362 to find a FEMA shelter.
- [Call 211](#) to find more information about emergency housing, shelters, or assistance paying for housing.
- Most cities and counties will have a list of shelters available. Check your local .gov website, or your local news site, for options. You can also check with local community organizations you know and trust.

For people with disabilities:

- [You have a right](#) to meals and snacks that meet your dietary and medical needs, your service animal, a physically accessible shelter, and sign language interpreters, Braille, large print, or other formats you may need to access information. The Massachusetts Department of Public Health created a [tool called Show Me](#) that can be downloaded as

an app or [printed out](#). It's a visual guide to emergency shelters that can be used by residents who have cognitive disabilities, are deaf or hard of hearing, have limited English proficiency, or may struggle to communicate during an emergency.

- [Call 211](#) to get your questions answered (you can remain anonymous) or [find your local 211](#) through the United Way.
- The National Disability Rights Network has Protection and Advocacy (P&A) Systems and Client Assistance Programs (CAP) in every state U.S. territory as well as one serving the Native American population in the four corners region. They can help you advocate for yourself. [You can find the closest one to you here](#).

READ MORE: [How to access food before, during, and after a disaster](#)

The most important thing to consider during a disaster is safety — for you, your family, and your community.

Power outages

You may experience a power outage before or during a disaster. Here are some ways to prepare and stay safe:

- Your utility company may alert you of changes, so sign up for texts or calls from them. You can also usually report outages to your utility company by calling or filling out forms online.
- Stay away from downed power lines, stray wires, and debris in contact with them, as they can deliver fatal shocks.
- If your power does go out, keep your refrigerator closed as much as possible and eat perishable food first. Get some coolers with ice if possible, and if you're in doubt about any food, throw it out.
- Unplug appliances and electronics, and use flashlights instead of candles to reduce the risk of fire.
- If you use a generator, make sure you know the best practices. Find more information about types of generators [here](#), and [learn how to use them safely](#).
- Carbon monoxide poisoning is one of the leading causes of death after a storm that knocks out power. Do not use a gas stove to heat your home and do not use barbecues, grills, or other outdoor cooking equipment inside, because they can generate carbon monoxide. If you have a generator, keep it outside in a well ventilated area away from windows. [The Red Cross has more generator safety tips](#).

You can find more power outage safety tips [here](#), from the Energy Education Council.

Signs and symptoms of illness

Heat stroke and exhaustion: Symptoms include muscle cramping, unusually heavy sweating, shortness of breath, headaches, dizziness, and fatigue or weakness. [Learn more here](#) from the Centers for Disease Control and Prevention about how to spot these signs and protect yourself.

Carbon monoxide poisoning: It can take just minutes to get carbon monoxide poisoning. Be on the lookout for nausea, a mild headache, and shortness of breath. More severe cases can cause confusion, chest pain, dizziness, severe headaches, and loss of coordination. [The Mayo Clinic](#) has more information on what to look out for, and [FEMA](#) has information on how to prevent carbon monoxide leaks.

Tetanus: This is an infection caused by bacteria. It's rare, but can be more common after disasters because it's more likely people come into contact with rusty nails, needles, or contaminated dirt. The most common symptom, which can occur anywhere from three to 21 days after exposure, is lockjaw. Tetanus is easily prevented with a vaccine. [Read more here from the CDC.](#)

Respiratory issues from poor air quality: If you can see haze and smell smoke, the air quality is poor and you should limit your outdoor activities. Soot and smoke from fires contain particulate matter, or PM. Signs of irritation include persistent coughing, phlegm, wheezing, and difficulty breathing, as well as asthma attacks or elevated heart rates. Children, the elderly, and people with heart or lung disease are most at risk.

READ MORE: [How to protect your health if a disaster strikes your community](#)

Applying for FEMA assistance

There is a [specific process](#) cities, states, and tribal governments must navigate in order for residents to receive FEMA aid. If you are a U.S. citizen, or meet certain qualifications as a non-citizen, and live in a disaster declaration area that was approved by FEMA and the president, [you are eligible to apply](#) for aid immediately after they announce it. You can apply on [disasterassistance.gov](#), through the FEMA app, or at a FEMA recovery center. FEMA offers survivors eligible for individual assistance:

- A one-time grant of \$750 for emergency needs and essential items like food, baby items, and medication
- Temporary housing assistance equivalent to 14 nights in a hotel in your area
- Up to 18 months of rental assistance
- Payments for lost property that isn't covered by your homeowners or renters insurance
- Other forms of assistance, depending on your needs and losses

First, you'll need to gather your paperwork. You will need documents to verify everything from your identity to proof of residency and living expenses. [FEMA has a list of documents](#) you can submit to prove home ownership (like mortgage statements, property tax bills, a deed or title) or proof of residency if you don't own your home (lease or housing agreement, bank or credit card statement, motor vehicle registration form, pay stub, credit card statements, utility bills). These documents should be dated within the past year. Your driver's license, state-issued identification

card, or voter registration card is valid only if it is current and was issued before the disaster happened.

Other documents you may be required to submit:

- Hotel receipts, if you were forced to evacuate
- Receipts, serial numbers, and appraisals for valuable items, if you lose things like appliances, furnishing, and accessibility equipment. This may help you with both insurance claims and FEMA aid
- If you are on a visa, green card, or other form of legal residency, make sure to have copies of all your immigration paperwork
- Photos of your home before it was damaged or destroyed

The agency has some advice on how to replace lost documents [here](#); you should apply for aid even if you don't have all the necessary paperwork.

Second, prepare for an inspection. After you apply, [FEMA must verify the damage through an onsite or remote inspection](#). FEMA employees and inspectors may call from an unknown or restricted phone number and make several attempts to discuss your disaster-caused damage — so be on the lookout for that. You'll have to be present for the inspection, though you may be able to meet elsewhere if your home is inaccessible. You don't have to wait for this inspection to begin cleaning up, but make sure you take photos before you do.

After disasters, [inaccurate or misleading information](#) can spread quickly. FEMA debunks some common myths [here](#).

Some facts about FEMA's aid process that are often misconstrued:

- Payments provided by FEMA are grants, not loans. You do not have to pay them back.
- Keep all receipts for your expenses while displaced from your home, or repairs made to your home, as well as notes of calls with FEMA or other disaster aid officials or insurance companies.
- FEMA will require you to create an account on the secure website [Login.gov](#). Use this account to submit your aid application. You can track the status of your aid application via the app or this website and receive notifications if FEMA needs more information from you.
- If FEMA denies your application for aid, you can appeal, but the process is lengthy.
- You can apply for individual assistance for [multiple storms](#), but you can apply only once for each disaster.
- You can use GoFundMe or other crowdfunding platforms to get money faster. Donations are considered gifts, and [will not be counted in your gross income](#), as long as you don't

promise donors anything in exchange. However, you can't seek other sources of financial aid to cover any expenses included in your online campaign.

READ MORE: [How to find housing and rebuild your home after a disaster](#)

Applying for FEMA rental assistance

You must apply for individual disaster assistance to be considered for rental assistance. FEMA funds can be used for rent, including a security deposit, and utilities such as electricity and water, at a house, apartment, hotel, or recreational vehicle that is not your damaged home. Residents in counties with a federal disaster declaration are eligible to apply under FEMA's [Individuals and Households Program](#). The rate is set by an area's Fair Market Rent; find yours [here](#).

Here are some key things to know about FEMA rental assistance:

- If you were already approved for rental assistance, an application for continued rental assistance is normally mailed to you 15 days after the grant is approved. If you do not receive one, call FEMA at 800-621-3362 or visit a disaster recovery center.
- To receive continuing assistance, you must be able to demonstrate ongoing need and prove you are working toward securing permanent housing or making progress on repairs. A contractor's estimate meets that requirement.
- Extensions on rental assistance may be granted for three-month periods up to a maximum of 18 months after the disaster.
- You may receive an automated phone call with a notification about ongoing assistance, so answer unknown numbers.
- If FEMA denies your application or you need more than the amount awarded, you can appeal. It must be submitted within 60 days of the date on the FEMA decision letter. The appeal process is often lengthy. [Here's more information](#).
- You'll have to meet specific requirements for any FEMA aid you receive or reimbursements you plan to ask for.

Finding help with applications

The FEMA application process can be confusing and lengthy. Important tips when applying for disaster assistance with FEMA can be found [here](#) (please note this was last updated after Hurricane Helene in 2024). There are almost always lawyers and legal organizations offering free help with applications in any disaster area.

Mutual aid

Mutual aid is a voluntary, collaborative exchange of resources, money, and services among community members. These groups are often local or regional, and they are more nimble and quick to respond in emergency situations because of their decentralized nature. Depending on how much funding comes in after a disaster, mutual aid groups can directly send money to those in need, purchase supplies, set up distribution sites, and more. Mutual Aid Disaster Relief,

a grassroots disaster relief network, has a list of mutual aid groups it works with, but there are many more popping up all the time.

Documenting damage

If and when it's safe to return home, it's critical that you photograph everything that was damaged and gather any documents you can salvage for insurance claims and government aid applications.

Before you begin:

- Turn off your electricity and gas ([here's how](#)).
- Have a first aid kit handy.
- Make sure your tetanus shot is up to date (your state or county health department may offer free tetanus vaccines if you need one; it's best to call them to find out).
- Look at the structural integrity of the building before entering, and do not go inside if it looks like there is any potential for something to collapse. Do not touch anything electrical if in doubt about the state it's in.
- Wear protective clothing: long sleeves and pants, goggles, leather, rubber or plastic gloves, closed-toed and/or sturdy boots or shoes, a respirator or N95 mask, and a Tyvek suit if you can find one. Check with your aid distribution sites for tools, personal protective equipment, and cleaning materials.
- Do not attempt to drive or wade through floodwaters, which can sweep you away even if it doesn't seem deep, and can be contaminated or contain dangerous debris. Do not touch any debris or materials that may be contaminated by toxic chemicals (you may need special equipment or PPE to handle burned or flooded debris).

Take photos and videos

Whether you have insurance and are filing a claim, or you do not have flood insurance and you're applying for federal assistance from FEMA, you'll need a lot of evidence to prove the damage was caused by a disaster.

- Gather any photos of your house or apartment from before the crisis so you can more easily document your losses.
- Take photos of the outside and inside of your home or apartment, including damaged personal property, and label them by room before you remove anything.

[If you have insurance](#), take photos of the make, model, and serial number for appliances and anything else of value. Provide receipts to your adjuster to document damage for your claim.

Cleaning your home

After documenting damage, you can begin to clean up. [Here's information](#) on how to navigate the process after a wildfire. [Here is a booklet](#) from the Environmental Protection Agency that is a helpful visual resource on doing the job after a flood.

Mucking and gutting

Mucking involves removing mud, silt, and other sediment. Gutting means moving damaged drywall, insulation, cabinets, floorboards, and paneling out of your home. ([Here's a helpful visual guide](#) from Galveston County, Texas emergency management on this process.)

Some key things to keep in mind (Virginia's Department of Health [has more tips](#)):

- Take wet items outside to dry.
- Open doors and windows to air out your home, and use fans if possible.
- Remove all mold you see (more on this below) and try to dry as much as possible.
- Discard anything that can't be cleaned and dried within two days. Throw away perishables, clothing, cushions, and pillows. It can be difficult to throw away items with sentimental value — but anything soaked in floodwater or sewage poses a health risk.
- Keep samples of damaged carpet, upholstery, and wallpaper if you plan on filing an insurance claim.

Mold

Here's a [fact sheet](#) on mold risks and how to clean it up, from the North Carolina Department of Health and Human Services. The key is moisture control. You may not be able to see all of the mold developing in your home after flooding. [According to FEMA](#), "everything that has been contaminated must be cleaned and dried. Items that cannot be properly cleaned and dried within 24-48 hours must be discarded, including building materials and personal property." People with breathing problems like asthma or a weakened immune system should stay away.

You will likely see a lot of bleach at distribution sites. [According to the EPA](#), bleach is not recommended for cleaning up mold. You can use bleach on hard, nonporous surfaces like countertops, but do not use it on porous surfaces like wood to kill mold — make sure those dry completely before deciding whether to keep them. If using bleach, ventilate the area and never mix it with other cleaning solutions or detergents that contain ammonia, because it could produce toxic fumes.

Debris cleanup

Whether you're a homeowner or business owner, you must follow local guidelines for debris cleanup, which can take weeks or months. Your local officials will have a schedule for curbside pickup or pickups in designated areas, but it's your responsibility to get everything there. Volunteer organizations often help haul debris to the curb or remove fallen trees, drywall, and other material. They also might help with removing flooring and appliances, tarping roofs, and eliminating mold. [FEMA has guidelines for doing all of this safely](#).

States or counties may have their own processes for this. For example, [CalRecycle, California's recycling program, has specific guidelines](#) for wildfire cleanup that involve taking care of hazardous materials first, then assessing sites and testing for contaminants when cleaning up other debris. [Another example is Garden City, Kansas](#), which has guidance for storm debris removal — mostly fallen trees — with suggestions on who can help.

Finding help with cleanup

After a disaster, charities and nonprofits can help with house inspections, mucking and gutting, as well as tree and debris removal. Contact Crisis Cleanup at 844-965-1386 to get connected with community groups and faith-based organizations. These services are free but not guaranteed due to overwhelming demand. Check your city or county website, your local news, or local organizations you trust for options.

This is part of the [Disaster 101 toolkit](#), Grist's comprehensive guide to extreme weather preparation, response, and recovery.

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