

Your Home

There are lots of things to think about when you return home or face the need to rebuild after a disaster. The resources below can help.

If you need immediate housing, visit our [Emergency Shelter](#) page.

Learn about [financial resources](#), including disaster assistance loans offered for homeowners and renters by the Small Business Administration (SBA).

Returning Home

[Recovering from Disaster](#) (PDF, 4 MB) - Get advice for you and your family on safety, health, and mental well-being after a disaster. This guide offers tips about returning home, seeking help, coping, and helping others. (FEMA)

[Returning Home Guidelines](#) - Learn what you should do *before* you enter your home after a disaster. When you do go inside, learn about things you need to watch out for. Also learn what you might need to track for insurance. (Ready.gov)

Cleaning Up the Damage

[Disaster Recovery](#) – After a disaster, you have many things to consider. *Is my home safe to return to? Can I safely clean and save any of my stuff? What are the possible hazards I need to be aware of? Can I rebuild stronger and safer to prepare for a future disaster?* Find guides, videos, resource links, and even an app that can help you recover and rebuild a healthy home. (HUD)

[Dealing with Debris and Damaged Buildings](#) - View topics on hazards you may find when you return to your home or business after a disaster. Learn how to safely handle different hazards. This may include structurally unsound buildings and chemical spills. (Environmental Protection Agency)

[Flood Cleanup and the Air in Your Home](#) (PDF, 1 MB) - Learn how to properly clean up after a flood and about the air quality and health hazards of mold. Find out what you should wear and the equipment you need to have to clean safely. (Environmental Protection Agency)

[After the Fire: Returning to Normal](#) (PDF, 408 KB) - Learn what to expect after a fire, how to find a place to stay, and what you can do to care for your family and pets. There are also tips and a checklist of next steps to begin recovery. (FEMA)

[Saving Family Treasures](#) - Find guidelines on how to care for materials affected by a disaster. Things like paper records, books, photos, film, and magnetic media, like audio, video, and computer disks. (National Archives)

Rebuilding Stronger and Safer

[Safer, Stronger, Protected Homes, and Communities](#) - Find a list of resources to help home and business owners rebuild and prevent future damage from different hazards. You can learn about what mitigation is and why it matters. (FEMA)

[Building Codes Toolkit](#) - Get guidance and tools on building codes that anyone can use. The guidance is based on best practices and input from field experts as well as FEMA standards. (FEMA)

Rebuilding Greener

[Energy Technologies](#) - Get information on clean energy technologies that communities can use to lower energy use and costs. Learn about energy efficiency, renewable energy, and transportation. You can also learn how to develop an energy project for your community. (Department of Energy)

[PVWatts Calculator](#) - Use this National Renewable Energy Laboratory (NREL) tool to estimate grid-connected photovoltaic (PV) energy production and cost. These details can help you decide if solar energy is right for your home or business. (Department of Energy)

[Renewable Energy Atlas](#) - View this interactive map to get a list of the renewable energy sources available in your area. You can expand the lists to see more details on each source. (Department of Energy)

[Energy Star Products](#) - Get a list of all products that have an Energy Star rating. You can get details on each product that may include an overview, specifications, and a buying guide. Some products may also show a link to find and compare products. (Environmental Protection Agency)

[Water-saving Products](#) - Learn about WaterSense and the products that carry the label. Search to find a product you need by category and brand. You can also find out how much water, energy, and money you can save by using these products. (Environmental Protection Agency)

Your Business or Farm

Get information that can help you with your business or farm after a disaster. Learn about financial assistance as well as other resources that can help you recover.

Financial Resources

[Disaster Loans](#) - Learn about loans the Small Business Administration (SBA) offers to businesses after a disaster. You can use the loans to repair or replace business property and assets. If you have questions, call the SBA Customer Service Center at 1-800-659-2955 for help. (SBA)

[Disaster Assistance Programs](#) - The Farm Service Agency (FSA) offers help for disaster losses under several programs. The programs include things like livestock, honey bees, farmed fish, crops, and grazing lands. (U.S. Department of Agriculture)

[Disaster Assistance and Emergency Relief for Individuals and Businesses](#) - View special tax laws that may help businesses and farms with financial recovery after a disaster. There are also links to tips, forms, and contacts. (Internal Revenue Service)

Planning and Recovery Resources

[Preparedness Planning for Your Business](#) - Any natural or man-made disaster can affect your business. Learn five steps that can help you develop a preparedness program. (Ready.gov)

[Ready Rating](#) - Learn how to prepare your business for disasters. Find free tools that can help you evaluate and improve your ability to face and recover from a disaster. Whether you're just starting a plan or you already have an emergency program in place. (American Red Cross)

[Farmstead Preparedness and Recovery](#) - Learn how to prepare your farm or ranch for the physical and economic impacts of a disaster. Learn how to make a preparedness plan. Then learn some actions to take to help you recover after a disaster. (Texas Extension Disaster Education Network)

[Disaster Recovery](#) - Learn how to spot and report anticompetitive conduct that may occur after a disaster. This includes bid rigging, price fixing, and customer or market allocation. Learn what these terms mean and read about an actual case. (Department of Justice)

[Salvage Procedures](#) - Find guidelines on how to care for materials affected by a disaster. Things like paper records, books, photos, film, and magnetic media, like audio, video, and computer disks. (National Archives)

Your Finances, Job, and Insurance

Dealing with financial concerns after a disaster can be daunting. You can use these resources as a good place to start.

Your Finances

[Recovering Financially](#) - View steps you can take to handle insurance claims, cash flow, bills, and debt after a disaster. There's also a list of vital documents with details on where you can get them replaced. (American Red Cross)

[Disaster Loans](#) - Learn the different disaster loans offered for homeowners and renters by the Small Business Administration (SBA). Loan types include home and personal property, business,

and economic injury. If you have questions, call the SBA Customer Service Center at 1-800-659-2955. (SBA)

[Disaster Relief](#) - Learn about disaster relief loans you may apply for through GovLoans.gov. You can use this site as a gateway to all types of government loans. (Department of Labor)

[Natural Disaster Impact on Banking Operations](#) - The FDIC works with various agencies to determine the status of financial institutions in disaster areas. You may find updates on this page after a large declared disaster. (Federal Deposit Insurance Corporation)

[Disaster Assistance and Emergency Relief for Individuals and Businesses](#) - Read about special tax law provisions that may help you recover financially after a disaster. There are also links to tips, forms, and contacts. (Internal Revenue Service)

[HOPE Coalition America](#) – Visit the website to learn how to financially prepare for and recover from disaster. You can use the “Emergency Financial First Aid Kit” (EFFAK) to find out how prepared you are. Or after a disaster, our crisis counselors can help you move forward toward financial recovery. **Call 1-888-388-4673 to talk with someone.** (Operation HOPE)

Your Job and Pension

[Disaster Unemployment Insurance \(DUA\)](#) - If you lost work because of a disaster, you may qualify. Get details on eligibility and learn how you can file a claim. (Department of Labor)

[Map of State American Job Center Websites](#) - You can use this page to learn how to file for unemployment insurance in your state. You can also search for your local American Job Center or use the map to reach your state’s job-seeker website. (Department of Labor)

[Consumer Assistance](#) - Get answers to your questions about health coverage and retirement benefits. You may also submit a complaint about denial of benefits, or report a problem with a plan. If you prefer, you may call 1-866-444-3272 to talk to a benefits advisor. (Department of Labor)

Your Insurance

[Preparation and Recovery: File Your Claim](#) - Get a step-by-step guide on how to file a flood claim. Click **Find out how to file your claim now** on the page to get a fact sheet you can save. Or click **Talk to an Agent** and use the Agent Locator to find a flood insurance agent near you. (FEMA)

[Mortgage Insurance for Disaster Survivors Section 203\(h\)](#) - If your home has been damaged or destroyed in a declared disaster, you may apply under this program. If approved, insured mortgages may be used to buy or rebuild a primary home. Only FHA-approved lenders may participate. (HUD)

Your Health

Recovering from a disaster can take a physical and mental toll on you. The resources below can help you stay healthy and learn to cope after a disaster.

Physical Health

[Prevent Illness after a Natural Disaster](#) - Learn how to help prevent illness after a disaster. And learn about hazards like animals, insects, and carbon monoxide. Get tips about safe clean-up after a flood; how to keep food and drinking water safe; mental health; and how to prevent or treat wounds. (Centers for Disease Control and Prevention)

[What Consumers Need to Know About Food and Water Safety](#) - Get food and water safety facts you can use in an emergency. Learn what to do during and after a power outage or flood. You can even watch a short video on food safety during a power outage. (Food and Drug Administration)

[Dealing with Debris and Damaged Buildings](#) - Find topics on hazards to be aware of when you return to your home or business after a disaster. Learn how to safely handle different types of hazards. This includes things like structurally unsound buildings and chemical spills. (Environmental Protection Agency)

[Flood Cleanup and the Air in Your Home](#) (PDF, 1 MB) - Learn how to properly clean up after a flood and about the air quality and health hazards of mold. Find out what you should wear and the equipment you need to have to clean safely. (Environmental Protection Agency)

[Eye Safety for Emergency Response and Disaster Recovery](#) - Learn about common eye hazards and injuries, and different types of eye protection. You can also learn some first aid for eye injuries. (National Institute for Occupational Safety and Health)

Mental Health

[Self-Help and Coping](#) - Learn what to expect after a traumatic event and how to deal with stress reactions. Find resources that can help you learn how to cope. You can also access the PTSD Coach Online for self-help tools to help you build coping skills. (Department of Veterans Affairs)

[Coping with Disaster](#) - It's normal for anyone to experience a range of feelings and show signs of stress after a disaster. Learn how adults and children may react differently. Learn the different signs of disaster-related stress, how to ease them, and when to seek help. (FEMA)

[Coping with Traumatic Events](#) - Find resources to help you cope with a traumatic event, and get information about [Post-Traumatic Stress Disorder \(PTSD\)](#). There are also two short videos about research on traumatic stress. (National Institute of Mental Health)

[Tips for Survivors of a Traumatic Event - Managing Your Stress](#) (PDF, 928 KB) - Learn the normal reactions to a traumatic event and what the signs of stress are. Understand how to manage your own physical and mental health, how to relieve stress, and when you need to get help. (Substance Abuse and Mental Health Services Administration)

[Coping with a Disaster or Traumatic Event](#) - The effects of a traumatic event can last a long time. Find resources that can help you, including crisis hotlines and information for individuals, families, and schools. Learn the effects of stress as well as how to cope with different types of emergencies. (Centers for Disease Control and Prevention)

Your Official Documents

During a disaster, some of your important personal documents may be lost or damaged. These resources may be able to help you recover or replace them.

[Replace Your Vital Documents](#) - Browse a list of sites where you can get everything from your Social Security card to your passport replaced. Find guidance for things like birth certificates, Medicare cards, green cards, tax returns, and even school records. (USA.gov)

[Emergency Salvage of Flood Damaged Family Papers](#) - Get tips on how to care for papers damaged by a flood. They cover things like books, documents, photos, negatives, and movie film. Get information about mold, as well as cleaning and drying, and air drying tips. (National Archives)

[Replace U.S. Currency](#) - Find out how to submit a claim for damaged or mutilated currency. There's information for both paper notes and coins. You can also learn more about what [damaged currency](#) is and see examples. (Department of the Treasury)

[Replace U.S. Savings Bonds](#) - Learn how you can replace lost or destroyed paper savings bonds through TreasuryDirect. Bonds are now only reissued or replaced in electronic form, or you can ask to have them cashed. The site has all of the details. (Department of the Treasury)

[Identity Theft](#) - Find out how to protect yourself against identity theft, especially if you've lost important documents. Learn actions you can take and get information about scams. (OnGuardOnline.gov)

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