

Additional Resources from the Federal Government on Natural Disasters

- **USA.gov** has a site dedicated to [disasters and emergencies](#) that links to financial assistance resources, volunteer efforts, updates on storm tracking, and tips for emergency preparation.
- [Disasterassistance.gov](#) provides comprehensive information such as employment, housing, medical, and legal needs, as well as volunteer information. Detailed information can be found in the [Frequently Asked Questions](#), including early registration for assistance before a disaster strikes.
- The **Federal Emergency Management Agency (FEMA)** is in charge of providing support during a natural disaster and recovery efforts following.
 - [FEMA resources](#) include emergency phone numbers, how to apply for assistance, and state specific emergency office contacts.
 - Evacuees looking for housing can view [FEMA's Evacuee Hotel List](#) for information on where to stay and costs.
- The National Flood Insurance Program (NFIP) is charged with reducing the impact of flooding in communities, for both private and public properties, by providing insurance and floodplain management.
 - For details on the NFIP claims process, visit [File Your Claim](#) on their website.
 - For more information on flood insurance fraud, including robocalls claiming flood premiums are past due, visit the [Federal Trade Commission](#) and contact the insurance agent or company. To contact the NFIP directly about a policy, use [NFIP Direct](#).
- The **Department of Housing and Urban Development (HUD)** plays a role in strengthening the U.S. housing market that is critical to the economy and consumers. The Federal Housing Administration (FHA) within HUD administers single and multi-family housing financing programs.
 - HUD has compiled [Disaster Resources](#) and a specific site for the [Latest News](#).
 - [Disaster Relief Options for FHA Homeowners](#) provides guidance on keeping a home after a presidentially declared disaster area.
 - HUD's [Press Release](#) outlines FHA policy for the origination and servicing of FHA mortgages.
 - There is also information on [Mortgage Insurance Options](#) for disaster victims and a [Housing Counseling Disaster Recovery and Emergency Preparedness Toolkit](#).
- The **Consumer Financial Protection Bureau (CFPB)** is an independent agency designed to protect consumers against bad actors in the financial industry and offers useful resources for consumers utilizing financial products and services.
 - The CFPB has created a [Financial Toolkit](#) that links to guidance and assistance on loans, insurance settlements, and scam warnings following a natural disaster.
 - There is also a [checklist](#) and [detailed guidance](#) on how to protect and rebuild finances after a disaster, which include who to contact, red flags for services, and fraud protection tips.

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- The **Federal Deposit Insurance Corporation (FDIC)** is an independent agency designed to stabilize the nation's financial system, which includes providing guidance on banking and money access during a natural disaster.
 - For information on accessing funds after a relocation, wire transfers, and identity theft information, view the [frequently asked questions for consumers](#).
 - More [Information for Consumers and Bankers in the Affected Areas](#) is also available.

- The **Small Business Administration (SBA)** offers loans and other forms of assistance to America's small businesses, homeowners, renters. Homeowners and renters should apply as soon as possible, even if unsure about the need for a loan. If SBA cannot approve the application they will typically refer applicants back to FEMA for consideration of additional assistance
 - SBA's [recovery resource](#) page links to useful tools for SBA's loan programs.
 - For information on small business low-interest, long-term disaster loans, see the [SBA Disaster Loan Program Frequently Asked Questions](#) and apply [online](#) or in-person at a disaster center.
 - See the [SBA Policy Notice](#) on certain loan deferment available to those counties designated as Federal Disaster Areas.

- The **Department of Veterans Affairs (VA)** is focused on serving the needs of veterans and their families.
 - The [VAntage Point blog](#) is the resource center for hurricane updates.
 - Veterans with VA Loans in disaster areas can find more information in the [VA Guidance on Natural Disasters](#).

- The **Department of Agriculture (USDA)** is the agency responsible for food, agriculture, natural resources, rural development, nutrition, and related issues. As such, the USDA is able to provide food, emergency housing, community, and certain assistance to individuals and small businesses affected by severe storms and flooding.
 - USDA's [Hurricane Resources](#) offers food safety tips for flood affected areas, rural development disaster assistance, and other updates regarding the latest storms.

- **Fannie Mae** and **Freddie Mac** help finance homeownership through the purchase and guarantee of mortgages throughout the United States.
 - Homeowners should visit "[Know Your Options](#)" website to find out if their loan is owned or guaranteed by either Fannie Mae or Freddie Mac.
 - Fannie Mae has additional resources available for homeowners on their [Hurricane Relief page](#).