



# Navigating Disaster Resources

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**In Partnership with:**



**TRLA**  
Texas RioGrande Legal Aid



# Housekeeping



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- If you have a question at any time, please use the Q&A feature. One of our experts from a partner legal aid organization will be available to answer you directly.
- For accessibility, ASL interpreters are present, and you can enable closed captioning on your end as needed.

# Disclaimer

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# Agenda: Navigating Disaster Resources

## 1. Disasters

- ☐ Types
- ☐ Risks/Hazards

## 2. Declarations

- ☐ Types
- ☐ Process

## 3. Resources

- ☐ State/Local
- ☐ Non-Profits
- ☐ Consumer Awareness





Disasters



# What is a Disaster?

**A disaster is an event which disrupts/destabilizes the function and capacity of a community.**

- Natural
- Man-made
- Public Health



# Disasters Start and End Locally

- The local government maintains control of all assets used in the response and recovery efforts.
- Additional resources can be requested at state and federal levels, as well as from other states.
  - The **Emergency Management Assistance Compact (EMAC)** is a mutual aid agreement among states and territories of the United States. It enables states to share resources during and after disasters.



# Barriers for Vulnerable Populations

- Access and Functional Needs: Challenges evacuating, transportation, communication, medical needs, accessible shelters, etc.
- Increased Vulnerabilities: Loss of essential services (power, water), disruption of routines, limited access to medication/equipment.
- Mental and Emotional Toll: Increased anxiety and stress surrounding disaster events.
- Safety concerns – residential/citizenship status, sharing personal information, delays in debris removal.



# Why Plan for Disasters?

- **Be better prepared** to handle and recover from an emergency.
- **Keep everyone safe.**
- **Prevent injuries** and deaths.
- **Limit the damage** to your property.
- **Help people stay calm.**
- **Make sure all your supplies are ready.**
- **Communicate effectively** with others.
- **Meet the unique needs** of every person involved.

# **It's everybody's responsibility to prepare!**

## **How Individual Preparedness Contributes to Community Resilience**

- **Reduces Strain on Resources**
- **Fosters Self-Sufficiency**
- **Empowers Community Action**
- **Enhances Recovery**
- **Builds Social Connections**

# Disaster Resilience

**Disaster Resilience is the ability of an individual or community to efficiently respond and recover from an event.**

To be *resilient*, individuals and communities must:

- ☐ Be prepared and ready
- ☐ Have awareness and education on options, choices, and resources to respond and recover





# State of emergency

## Disaster Declarations

# About Declarations



- Declarations grant **Emergency Powers** and **activate** **Emergency Operation Plans (EOP)**
- **Emergency powers give elected officials authority to waive, suspend certain regulations to expedite response and recovery measures to assist with the event.**
  - An **EOP** is used to guide the actions and decisions during an emergency, to minimize the impacts and risks, and to restore normal operations as soon as possible.
- Declarations can be made by local officials (City Mayor or County Judge), at the State level by the Governor and Federal level by President at the request of State.



# The Stafford Act

**A Stafford Act allows for agencies and programs to provide aid and resources.**

- Federal Emergency Management Agency (FEMA)
  - Public Assistance (PA) and Individual Assistance (IA) programs
- Internal Revenue Service (IRS)
- US Department of Agriculture (USDA)-DSNAP
- Housing and Urban Development (HUD) Community Development Block Grant-Disaster Recovery (CDBG-DR)

# Types: Federal Disaster Declarations

When the Governor requests a federal declaration, the request is made under the ***Stafford Act***, for a proclamation to be made by the President of the United States which enables federal agencies to provide assistance for natural and human-caused catastrophes. FEMA declarations:

- **Emergency Declaration**: The President declares this when federal assistance is needed to supplement state and local efforts, protecting lives, property, and public health, or to avert a catastrophe.
- **Major Disaster Declaration**: Declared for natural events (like hurricanes, earthquakes, or floods) or other incidents (fire, explosion) that are so severe they overwhelm the combined capabilities of state and local governments.
- **Fire Management Assistance Grant**: This is a specific type of declaration established by FEMA to cover firefighting costs.

# Federal Disaster Declarations:

**Some federal agencies do not have to have a Stafford Act declaration and have their own authority to provide relief but generally align with a federal declaration.**

- Small Business Administration (SBA)
- US Department of Agriculture (USDA)
- Health and Human Services (HHS)
- Department Of Transportation (DOT)

# Civil Rights & Protections

Civil Rights, civil liberties, and protections are not waived, suspended or rescinded under a declaration. However, there may be situations, for the benefit of the overall public welfare and safety, that individual freedoms and liberties are limited.

## Limitations on rights during/after a disaster

- **Freedom of movement**
- **Assembly**
- **Property**
- **Freedom of the press**





# DISASTER RELIEF

Disaster Programs/Disaster Aid



# Federal Emergency Management Agency- FEMA

## Individual Assistance (direct to survivors)

- **Individuals and Households Program (IHP):**
  - **Housing Assistance**: direct housing options to survivors; funds for temporary lodging reimbursement, rental assistance, repairs to make a damaged home safe and livable or direct housing options.
  - **Other Needs Assistance (ONA)**: Financial help for disaster-related expenses not covered by insurance, such as medical and dental costs, funeral expenses, and replacement of essential personal property like appliances, clothing, and furniture.
- Max Cap \$43,600 for each IHP program

# FEMA-Individuals and Housing Program

- *Immediate*
  - Lodging-Displacement Assistance
  - Serious Needs Assistance-\$750
  - Clean & Removal-\$550



FEMA

# FEMA-IHP Continued

## Short-Mid Term Housing Assistance

- Temporary Sheltering Assistance (TSA)
- Rental Assistance
- Lodging Expense Reimbursement (LER)
- Home repair
- Temporary Housing
- Direct Housing



**FEMA**

# FEMA-Other Needs Assistance

Bifurcated program in Texas-administered by HHSC

- Personal Property
- Funeral Assistance
- Medical and Dental Assistance
- Child Care Assistance
- Assistance for Miscellaneous Items
- Moving and Storage Assistance

# FEMA- Additional Programs

- Disaster Supplemental Nutrition Assistance Program (DSNAP); administered in TX by HHSC.
- Disaster Unemployment Assistance (DUA); administered by Texas Workforce Commission (TWC)
- Crisis Counseling; administered by HHSC and local mental health authorities or other appropriate community-based organizations.



# Small Business Administration (SBA)

The SBA provides low-interest disaster loans to homeowners, renters, private non-profits and businesses to repair or replace property damaged in the disaster.

**Phone: 800-659-2955**

**TTY/TRS: 711**

**[disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)**

**<https://www.sba.gov>**



# SBA- Home and Personal Property Loans

- Homeowners may apply for **up to \$500,000** to replace or repair primary residence.
- Renters and homeowners may borrow **up to \$100,000** to replace or repair personal property.
- Secondary homes or vacation properties **are not** eligible for these loans. However, qualified rental properties may be eligible for assistance under SBA's [business physical disaster loan program](#)

[www.sba.gov/funding-programs/disaster-assistance](http://www.sba.gov/funding-programs/disaster-assistance)

# SBA Loans

**These loans cover disaster losses not fully covered by insurance or other sources. Proceeds from insurance coverage on home or property may be deducted from the eligible loan amount.**

## **Terms**

- First payment deferred for 12 months
- No interest accrual for the first 12 months

**For applicants unable to obtain credit elsewhere:**

- **The interest rate will not exceed 4%**
- SBA will determine whether an applicant can obtain credit elsewhere

## **Maturity**

- Up to 30 years; No pre-payment penalty or fees

# **SBA- Mitigation Assistance**

**Eligible SBA disaster loan borrowers may choose to receive expanded funding to help mitigate their home or business against future disasters. SBA disaster loans can be increased up to 20% to make building upgrades.**

- Flood mitigation**
- Wildfire mitigation**
- Earthquake mitigation**
- Hail mitigation**

# SBA- Economic Injury Assistance

**Small businesses, small agricultural cooperatives, and most private nonprofit organizations located in a declared disaster area, and which have suffered substantial economic injury may be eligible for an SBA Economic Injury Disaster Loan (EIDL).**

- SBA can provide loans to help cover the costs and expenses that your business would have been able to handle if the disaster did not happen. The EIDL amount will depend on how much financial impact you have experienced and your company's financial needs, even if you didn't suffer any property damage.
- Substantial economic injury means the business is unable to meet its financial obligations and pay its regular and necessary operating expenses.



# US Department of Agriculture (USDA)

- **Livestock Assistance**-programs that assist with loss of livestock due to drought/fire, other natural disasters and disease.
- **Farm Loans**-loans to help with production or physical losses and aid in recovery from disasters.
- **Farmland Damage**-programs help farmers and ranchers fund repairs due to disasters.
- **Crop Loss**-helps with low yields, loss of inventory or prevention from planting due to disasters.

[www.fsa.usda.gov/resources/programs/disaster-assistance-programs](http://www.fsa.usda.gov/resources/programs/disaster-assistance-programs)



# Housing and Urban Development (HUD)

## Community Development Block Grant Disaster Recovery (CDBG-DR)

- Grant funds appropriated by Congress and allocated by HUD to rebuild impacted areas
- Help cities, counties, Indigenous nations, and States recover from Presidentially declared disasters, subject to availability of supplemental appropriations.

[www.hud.gov/hud-partners/community-cdbg-dr](http://www.hud.gov/hud-partners/community-cdbg-dr)

# Disaster Behavioral Health

- The Disaster Distress Helpline (DDH) is a toll-free hotline that provides year-round multilingual, crisis support 24/7 to all residents in the U.S. and its territories who are experiencing emotional distress related to disasters.

Call or text [1-800-985-5990](tel:1-800-985-5990).

- American Red Cross: online resource
- Local/Community Based Organizations

# What Texans Can Do

- ✓ **Be informed**
- ✓ Make a Plan and Build a Kit
- ✓ Evacuation and shelter in place Planning
- ✓ Safeguard Critical Documents
- ✓ Sign up with emergency alerts (city, county, utility providers)
- ✓ Call/know your local OEM
- ✓ Understand potential resources/programs-use monies for identified purpose
- ✓ Report damage-iSTAT
- ✓ Register and apply for all aid



Local/State/Community Resources

# Organizations that provide Preparedness, Coordination, and Recovery Resources

- **American Red Cross** – Offers emergency shelters, food, mental health support, financial help, help for military families, and preparedness education for individuals and communities.
  - <https://www.redcross.org/local/texas>
- **United Ways of Texas**-From leading active disaster response, organizing volunteers, gathering resources, and responding to direct community needs
  - <https://www.uwtexas.org/disaster-relief-and-recovery>
- **Salvation Army** – Provides mobile showers, water, blankets, safe shelter, and emotional or spiritual support to those affected by disasters.
  - [www.salvationarmyusa.org/disaster-relief/](http://www.salvationarmyusa.org/disaster-relief/)



# Local Organizations that provide Preparedness, Coordination, and Recovery Resources

- **Utility Providers** – Many offer sign-up options for alerts about power outages and other service updates.
- **Local Food banks**-generally will administer emergency food assistance programs
- **Local weather-news stations/radio**
- **Habitat for Humanity**-local stakeholder to assist in recovery
- **Local Community Foundations**-fiduciary agents that will administer relief funds
- **Local Libraries**-connect to other Non-Profits

# Consumer Protections

# Protections for Disaster Survivors

## Consumer protections from fraud and misrepresentation:

- Texas Attorney General: Report Scams!  
<https://www.texasattorneygeneral.gov/consumer-protection/disaster-and-emergency-scams>
- Federal Trade Commission: Report fraud, register for consumer alerts! <https://reportfraud.ftc.gov/>
- Homeowners can consider forbearance or modifications due to hardship if federally backed lender!
- Education for K-12 must continue even if displaced or unhoused.
- Integrated Healthcare and in-home services must continue even if displaced.

# Duplication of Benefits (Avoid!)

- **Duplication of Benefits (DOB)**
- When a federal disaster is declared, different government programs (like FEMA, SBA, USDA, and HUD) may offer financial help to disaster survivors.
- To make sure people don't receive more aid than they need for the same losses, these programs work together to **prevent duplicate payments**. To avoid a DOB, agencies may require you to:
  - **Report** any other disaster assistance you've received
  - **Verify** that information
  - **Adjust** your aid amount to avoid being overpaid

# DOB, Taxes and Income – Other Forms of Assistance

**Other types of assistance** can include:

- Help from other federal or state programs
- Insurance payouts
- Tax refunds, rebates, or reimbursements
- Private donations or money from fundraising

**Important Reminders:**

- Use all money (grants, loans, gifts, donations) for its intended purpose
- Keep receipts, invoices, and records of any repairs or replacements

# DOB– Giving it Back

- **If a Duplication of Benefits (DOB) Happens:**
- **FEMA** may ask for the money back (recoupment) if:
  - Funds were used incorrectly
  - There was a DOB
  - Money was received through fraud or mistake
- **SBA** will notify you if action is needed to correct the issue.
- **HUD CDBG-DR programs** may:
  - Reduce your total award
  - Remove certain items from your budget
  - Lower the amount of space (like home size) they cover
  - Ask if you can pay the extra cost yourself



# Tax Liability

- Tax Liability means the amount of taxes you owe to the IRS or your state or local government.
- You usually owe taxes on income like wages, bonuses, or investment earnings.
- However, disaster grants or awards are not taxable—you don't have to pay taxes on that money.
- ***Important:*** Disaster loans are different. Loans must be paid back, and they are not tax-exempt or forgivable.

# Tax Liability Continued

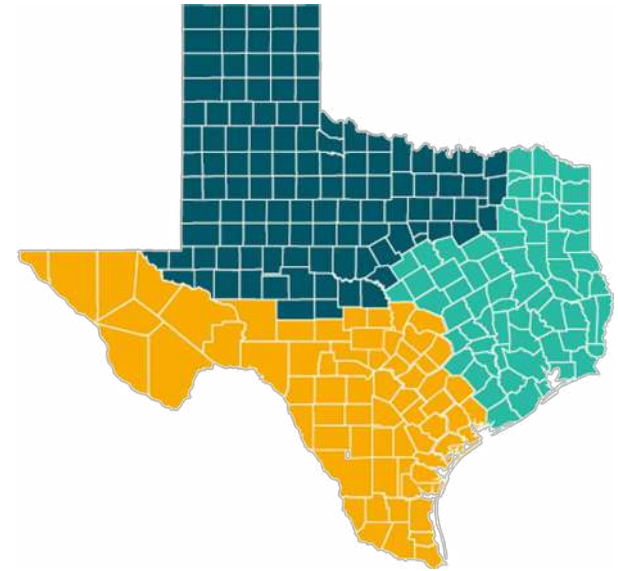
- Awards from local community foundation disaster relief funds are generally not considered taxable income under specific circumstances.
- **Crowdfunding (like GoFundMe)** is a way to raise money online through third-party websites. If people donate purely out of generosity and don't expect anything in return, those donations are usually considered *gifts*. This means they typically don't count as taxable income for the person receiving the money. For example, donations given for disaster relief are usually treated as personal gifts and aren't taxed.
- ***Disclaimer:*** *This information is for general knowledge and should not be considered as tax advice. It is essential to consult with a qualified tax professional for personalized guidance on your specific situation*

# Income Determination

- **Public benefits programs** (like Social Security, Medicare, Medicaid, SNAP, TANF, and Housing) usually have income limits you must meet to qualify. These programs look at your income—and sometimes your assets—in different ways, depending on the program.
- In most cases, **disaster assistance is not counted as income**, but you may need to show proof of where the money came from and what it's for. It's a good idea to check with your program's office to make sure you provide the right information and avoid any mistakes.
- **FEMA disaster recovery grants** do **not** count as income and won't affect your benefits from Social Security, Medicare, Medicaid, SNAP, or other federal programs.

# Legal Aid

- **Disability Rights Texas**
  - [disabilityrightstx.org/en/category/disaster-resilience/](https://disabilityrightstx.org/en/category/disaster-resilience/)
  - [www.drtx.org](http://www.drtx.org)
- **Texas RioGrande Legal Aid**
  - [www.trla.org](http://www.trla.org)
- **Lone Star Legal Aid**
  - <https://www.lonestarlegal.org/>
- **Legal Aid of NorthWest Texas**
  - [legalaidtx.org/](http://legalaidtx.org/)
- **TX Free Legal Answers**
  - [texas.freelegalanswers.org](http://texas.freelegalanswers.org)
- **SBOT Disaster Resource Manual**
  - [texaslawhelp.org/article/2025-disaster-resource-manual-introduction](http://texaslawhelp.org/article/2025-disaster-resource-manual-introduction)



# Q&A

# How to apply for DRTx services

- Statewide Intake Lines:
  - 1-800-252-9108 (Mon-Thurs 10am-3pm)
  - 1-866-362-2851 (Sign Language Video Phone)
  - 512-271-9391 (Purple 2 Video Phone)
- Online Intake: [Intake.DRTx.org](https://Intake.DRTx.org)
- Self-advocacy resources, information about our services: [www.DRTx.org](https://www.DRTx.org)