

Hurricane Season: What Can You Do?

While federal disaster assistance programs are currently surrounded by uncertainty, local communities can take measures to increase safety in the face of heavy storms, hurricanes, and more. The following information can help you prepare for disasters and the disaster recovery process. **The more you prepare, the smoother the recovery.**

KNOW YOUR RISK: INTERACTIVE MAPS

- **FEMA's [National Flood Hazard Layer Viewer](#):** Areas with a 1% chance of flooding in a given year, known as the 100-year floodplain, are shown in teal. Areas with a 0.2% chance, the 500-year floodplain, are in orange. You may need to zoom in to view the floodplains.
- **FEMA's [National Risk Index](#):** Data on a variety of disaster risks including wildfires, coastal and riverine flooding, hail, hurricanes, and tornadoes. Click "Census tract view" for additional detail.

PREPARE AHEAD OF TIME

1. **Take pictures of your valuable belongings:** Photographs help prove ownership so that you can receive compensation if they are lost or damaged.
2. **Build your emergency kit:** Prepare a kit with items like flashlights, batteries, food, water, medications, local maps, a phone charger, and special needs supplies. It is generally recommended to have supplies for the entire household for three days.
3. **Secure important physical documents:** Protect original copies of your documents like birth certificates and house titles in a waterproof bag or save a legible digital copy. Store them in a secure, dry location, or take them with you in case of an evacuation. You will need these documents to receive government assistance after a disaster.
4. **Know your evacuation plan:** Know the risk level of your neighborhood, evacuation routes, and where shelters are located. Know what items you need to take and who will take them. Run practice drills.
5. **Protect your property:** Identify hazards in your neighborhood that may affect flooding such as cluttered drains. Consider shuttering your windows, placing water barriers, and moving your belongings to a safe place. Look into [flood insurance](#) and renters insurance to protect your property. Most insurance policies do not cover flood damage. Flood insurance policies generally do not take effect until 30 days after purchase.

Additional Resources:

- [Ready.gov](#): Guides for what to do before and during various types of disasters.
- [The Red Cross](#): What to include in an emergency preparedness kit.
- [West Street Recovery](#): Disaster preparation information, including specific information for hurricanes and winter freezes and how to set up your neighborhood response hub.

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CONNECT WITH YOUR COMMUNITY

- **Have a neighborhood disaster response plan:** Work with your neighbors to identify people who may need help during and after a disaster, such as neighbors with disabilities, seniors, and families with young children. Identify a neighborhood facility for mass sheltering.
- **Know who can provide immediate help:** Identify and connect with local organizations, mutual aid groups, and response crews. Local Public Works departments and nonprofits like the [American Red Cross](#) mobilize during disasters. Identify agencies that assist with response recovery and inform them of community needs before and after disasters.
- **Stay informed:** Talk to your neighbors and share information. Watch the news and listen to weather reports to track storms. Be aware of evacuation orders. Sign up for your community's emergency warning system. Call 211 or 311 for local evacuation and shelter information.

KNOW YOUR ELIGIBILITY: FEDERAL DISASTER ASSISTANCE

Short-Term Programs: FEMA [activates a suite of short-term recovery programs](#) based on the needs of the impacted community. They provide Housing Assistance such as rental assistance or home repair funds and Other Needs Assistance for costs like childcare and funeral expenses. They may operate [Supportive Service programs](#) like legal services, crisis counseling, and unemployment assistance. Check [FEMA's website](#) for information on eligibility criteria.

Long-Term Programs: Community Development Block Grant-Disaster Recovery (CDBG-DR) funds are the primary source of funding for long-term disaster recovery. The types of programs funded by CDBG-DR differ from disaster to disaster, but housing activities can include repair, new construction, or homebuyer assistance. These funds are administered by the state (the [General Land Office](#)) or by a local government (city, county, or Council of Governments). The majority of these funds must benefit low- to moderate- income households. Renters are not typically eligible for long-term recovery programs.

Immigrants: People without legal status generally have limited access to federal assistance, but there are exceptions for disaster- and emergency-related assistance. [Here](#) is a guide to disaster related assistance programs with immigration status in mind. Individuals may want to consult an immigration lawyer to verify they meet status requirements and how to proceed with their applications. The following organizations can help you find an immigration lawyer:

- [National Partnership for New Americans](#)
- [Immigration Law Help](#)
- [American Immigration Lawyers' Association](#)
- [IMMI](#)
- [Department of Justice list of pro bono legal services](#)

Homeowners: Many survivors struggle to access assistance because they do not possess the appropriate paperwork to prove they own their home, especially if it is an inherited family home. Visit Texas Law Help to learn more about [estate planning](#) and [heirship determinations](#).

Renters with federal assistance: The National Housing Law Project recently published a [report](#) with program-specific guidance on tenants' rights under various federal housing programs, including assistance they may be eligible for during and after a disaster.