

# DISASTER ASSISTANCE & RESOURCES

## *LOCAL, REGIONAL, AND STATE*

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### [Red Oak Fire & Rescue](#)

#### **RED OAK FIRE RESCUE MISSION**

The mission of Red Oak Fire Rescue is to provide exceptional fire protection and lifesaving services, while preserving our heritage and developing our future.

#### **Contact**

#### **Red Oak Fire Rescue**

547 N. Methodist | Red Oak, TX 75154 | Phone: 469-218-7713 | Fax: 469-218-7719

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### [Emergency Management, Ellis County](#)

The Emergency Management Department provides proactive emergency management for Ellis County citizens, employers, and visitors that enhance their safety before, during, and following a disaster, minimizes property loss, damages and economic hardship, and facilitates the return to normalcy both in the short term and long term recovery.

#### **Contact**

#### **Emergency Management Coordinator**

Ellis County | 109 S. Jackson, Suite 145 | Waxahachie, Texas 75165 | (972) 825-5199 (office) | (972) 825-5551 (fax)  
[emc@co.ellis.tx.us](mailto:emc@co.ellis.tx.us)

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### [Economic Development Department, City of Red Oak](#)

The **Economic Development Department for the City of Red Oak** and provides assistance support for local businesses. In addition, the Economic Development Department serves as a liaison between business and various levels of government, utilities providers, and transportation carriers.

#### **Contact**

#### **Red Oak Economic Development Department**

#### **Lee McCleary, CEcD, Economic Development Director**

City of Red Oak, 200 Lakeview Parkway, Red Oak, TX 75154 | (972) 617-6831 (office) | (972) 935-3187 (cell) | (469) 218-1239 (fax) | [lmccleary@redoaktx.org](mailto:lmccleary@redoaktx.org)

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### [Navarro College Small Business Development Center \(SBDC\)](#)

The **Navarro College Small Business Development Center** is part of the nationwide SBDC system linking resources from federal, state and local governments to colleges, universities and the private sector. The **SBDC** is a partnership program with the U.S. Small Business Administration and Navarro College.

#### **Contact**

#### **SBDC Navarro College - Waxahachie**

#### **Daniel Short, Business Advisor**

1900 John Arden Drive | Waxahachie, TX 75165 | (972) 923-6425 (office) | [daniel.short@navarrocollege.edu](mailto:daniel.short@navarrocollege.edu)

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## [Workforce Solutions for North Central Texas](#)

**Workforce Solutions for North Central Texas** provides leadership to our extensive network of Workforce Centers and service providers who are dedicated to assisting employers in finding the right employee. **Disaster Unemployment Assistance (DUA)** provides unemployment benefits for individuals who lost their jobs or self-employment or who are no longer working as a direct result of a major disaster for which a disaster assistance period is declared, and who applied but are not eligible for regular unemployment benefits.

### **Contact**

#### [Workforce Solutions for North Central Texas - Waxahachie Workforce Center](#)

1712 West Business 287 | Waxahachie, TX 75165 | (972) 937-8114 (office) | (972) 937-1719 (fax)

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## [American Red Cross of North Texas](#)

The **American Red Cross** exists to provide compassionate care to those in need. Our network of generous donors, volunteers and employees share a mission of preventing and relieving suffering. The Red Cross provides shelter, food, health and mental health services to help families and entire communities get back on their feet. Although the Red Cross is not a government agency, it is an essential part of the response when disaster strikes. We work in partnership with other agencies and organizations that provide services to disaster victims.

### **Contact**

#### [Red Cross of North Texas](#)

4800 Harry Hines Blvd. | Dallas, Texas 75235 | (214) 678-4800 (office)

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## [The Salvation Army - Texas Division](#)

A disaster can change someone's life in a matter of seconds. When tornadoes, floods and other disasters strike, **The Salvation Army Emergency Disaster Services** provides critical services to make sure survivors have the support needed to rebuild their lives. In the event of a disaster, we're your hub for updates on the most needed supplies. A disaster can change someone's life in a matter of seconds. When tornadoes, floods and other disasters strike, The Salvation Army Emergency Disaster Services provides critical services to make sure survivors have the support needed to rebuild their lives.

### **Contact**

#### [The Salvation Army Texas Division](#)

6500 Harry Hines Blvd. | Dallas, Texas 75235 | (214) 956-6000 (main)

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## [Texas Department of Public Safety - Texas Division of Emergency Management](#)

The **Texas Division of Emergency Management (TDEM)** coordinates the state emergency management program, which is intended to ensure the state and its local governments respond to and recover from emergencies and disasters, and implement plans and programs to help prevent or lessen the impact of emergencies and disasters.

### **Contact**

#### [Texas Division of Emergency Management](#)

5805 North Lamar Blvd. | Austin, Texas 78752-4422 | (512) 424-2208 (main) | (512) 424-2208 (after hours)  
(512) 424-7160 (fax)

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## [Texas Comptroller's Office - Disaster Relief Resources](#)

The Comptroller's office provides a variety of resources to help affected persons recover from man-made and natural disasters. Persons who have property in Texas that has been damaged or destroyed by a disaster can claim an exemption from sales tax on labor charges to repair the damage.

In addition, business owners affected by a disaster can request an extension of time to file a tax return and to pay any taxes due. The Comptroller will grant extensions up to 90 days. For more information, or to request a tax filing extension, call 1-800-252-5555.

For information about disaster related sales tax exemptions, see [Disasters and Texas Sales Tax](#).

Below is a list of disaster resources available from the Comptroller's office, as well as from other state and federal offices. If you cannot find answers to your disaster relief questions in these resources, please contact us at [Texas Tax Help](#) or at 1-800- 252-5555.

### **Disaster Relief Resources Available from the Texas Comptroller**

- [Disaster Relief: Frequently Asked Questions](#)
- [Disasters and Texas Sales Tax \(94-182\)](#)
- [Property Taxes in Disaster Areas and During Droughts](#)
- [State Emergency Management Contingency Contract Awards](#)

### **Other State Resources for Disaster Information**

- [Office of the Governor](#)
- [Governor's Division of Emergency Management](#)
- [Texas Department of Transportation](#)
- [Texas Online Emergency Preparedness Portal](#)

### **Federal Resources**

- [IRS Request for Transcript of Tax Return](#)
- [IRS Disaster Assistance and Emergency Relief for Individuals and Businesses](#)

### **Contact**

#### **[Texas Comptroller of Public Accounts](#)**

Lyndon B. Johnson State Office Building | 111 East 17th Street | Austin, Texas 78774 | 1-800-252-5555 (911 Emergency Service)

(Source: Texas Comptroller of Public Accounts. Comptroller's Disaster Relief Resources. URL: <http://comptroller.texas.gov/disaster/> )

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# DISASTER ASSISTANCE & RESOURCES

## ***FEDERAL AND NATIONAL***

### **Disaster Assistance - Overview**

Disaster assistance is money provided to individuals, families and businesses in an area whose property has been damaged or destroyed following a Presidential-declared disaster; and whose losses are not covered by insurance. Loans may be available to businesses that have suffered an economic loss as a result of the disaster. Assistance is available from the **Federal Emergency Management Agency (FEMA)**, the **SBA**, the **Farm Services Agency (FSA)**, **Internal Revenue Service (IRS)**, and **state governments**.

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### **FEMA Disaster Assistance – First Point of Contact**

❖ **If you need assistance after a disaster, your first point of contact should be FEMA.**

Contact FEMA directly to apply for assistance, which includes money for housing and essential expenses, such as food and clothing; and critical personal expenses, such as medication.

To learn more about FEMA and how to access assistance, explore the following resources:

- [Flood Mitigation Assistance Grant Program](#)
- [Disaster Assistance Available from FEMA](#)
- [Contact FEMA and Apply for Assistance](#)

**Apply by phone for FEMA assistance only:**

- Call 1-800-621-FEMA (1-800-621-3362).
- People with speech and hearing disabilities can call 1-800-462-7585 (TTY).
- For those who use 711 or Video Relay Service (VRS), call 1-800-621-3362.

On [DisasterAssistance.gov](#), you can answer an anonymous questionnaire to determine forms of assistance you may qualify for. You can also find other disaster-related information and resources.

**Information Checklist**

Before starting your application, you, your co-applicant **or** a minor in your home must be a U.S. citizen, non-citizen national, or qualified alien.

- ***Please have a pen and paper and the following information ready:***

**1. Social Security Number**

If you do not have a Social Security number, please [apply for a Social Security number](#), then visit [DisasterAssistance.gov](#) or call FEMA at 1-800-621-3362 to complete your disaster application. Your household may still be able to receive assistance if there is a minor in the household who is a U.S. citizen, non-citizen national or qualified alien with a Social Security number.

**2. Insurance Information**

Describe the type(s) of insurance coverage you have, such as homeowners, flood, automobile, mobile home insurance, etc.

**3. Damage Information**

Describe your damages caused by the disaster, including the type of disaster (flood, hurricane, earthquake) and type of dwelling (mobile home, house) or vehicle (car, boat).

**4. Financial Information**

Provide your family's total annual household income, before taxes, at the time of the disaster.

**5. Contact Information**

Give FEMA the address and phone number where the damages happened and the address and phone number where you can be reached after the disaster.

**6. Direct Deposit Information (optional)**

If you are approved for assistance and want your funds deposited directly into your bank account, provide your banking information.

This includes:

- Bank name
- Type of account (ex: checking, savings, etc.)
- Routing number
- Account number

**Coping with Disaster** - <http://www.fema.gov/coping-disaster>

This online [FEMA](#) resource contains information on how to cope after a disaster and is intended for people directed impacted by disasters and for their friends and family to assist them as a support network. Reactions to disasters vary, risk responses are different and there are many different signs of disaster related stress. Support

through this time is important for all who experience a disaster, especially children, older adults, and vulnerable individuals.

## **The Disaster Process & Disaster Aid Programs - Steps & Categories**

This section explains the **steps** in the disaster process, the **categories** of disaster aid programs, and the difference between an **Emergency Declaration** and a **Major Disaster Declaration**. This page is for emergency managers and others who want to learn more about the specific programs.

- **The initial First Response** to a disaster is the job of local government's emergency services with help from nearby municipalities, the state and volunteer agencies. In a catastrophic disaster if the governor requests, federal resources can be mobilized through the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) for search and rescue, electrical power, food, water, shelter and other basic human needs.
- **It is the long-term Recovery** phase of disaster which places the most severe financial strain on local or state government. Damage to public facilities and infrastructure, often not insured, can overwhelm even a large city. A governor's request for a major disaster declaration could mean an infusion of federal funds, but the governor must also commit significant state funds and resources for recovery efforts.
- **A Major Disaster** can be a result of hurricanes, earthquakes, flood, tornados or major fires; the President then determines warrants supplemental federal aid. The event must be clearly more than state or local governments can handle alone. If declared, funding comes from the President's Disaster Relief Fund, managed by FEMA and disaster aid programs of other participating federal agencies.
- **A Presidential Major Disaster Declaration** puts into motion long-term federal recovery programs, some of which are matched by state programs and designed to help disaster survivors, businesses and public entities.
- **An Emergency Declaration** is more limited in scope and without the long-term federal recovery programs of a Major Disaster Declaration. Generally, federal assistance and funding are provided to meet a specific emergency need or to help prevent a major disaster from occurring.

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### **A Major Disaster Declaration usually follows these steps:**

1. **Local Government Responds**, supplemented by neighboring communities and volunteer agencies. If overwhelmed, turn to the state for assistance;
2. **The State Responds** with state resources, such as the National Guard and state agencies;
3. **Damage Assessment** by local, state, federal, and volunteer organizations determines losses and recovery needs;
4. **A Major Disaster Declaration** is requested by the governor, based on the damage assessment, and an agreement to commit state funds and resources to the long-term recovery;
5. **FEMA Evaluates** the request and recommends action to the White House based on the disaster, the local community and the state's ability to recover;
6. **The President approves** the request or FEMA informs the governor it has been denied. This decision process could take a few hours or several weeks depending on the nature of the disaster.

### **The Declaration Process**

This section has information about FEMA's declaration process.

- The [Stafford Act \(§401\)](#) requires that: "All requests for a declaration by the President that a major disaster exists shall be made by the Governor of the affected State." A State also includes the District of Columbia, Puerto Rico, the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands. The Marshall Islands and the Federated States of Micronesia are also eligible to request a declaration and receive assistance.

- The Governor's request is made through the [regional FEMA office](#). State and Federal officials conduct a [preliminary damage assessment \(PDA\)](#) to estimate the extent of the disaster and its impact on individuals and public facilities. This information is included in the Governor's request to show that the disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and the local governments and that Federal assistance is necessary. Normally, the PDA is completed prior to the submission of the Governor's request. However, when an obviously severe or catastrophic event occurs, the Governor's request may be submitted prior to the PDA. Nonetheless, the Governor must still make the request.
- As part of the request, the Governor must take appropriate action under State law and direct execution of the State's emergency plan. The Governor shall furnish information on the nature and amount of State and local resources that have been or will be committed to alleviating the results of the disaster, provide an estimate of the amount and severity of damage and the impact on the private and public sector, and provide an estimate of the type and amount of assistance needed under the Stafford Act. In addition, the Governor will need to certify that, for the current disaster, State and local government obligations and expenditures (of which State commitments must be a significant proportion) will comply with all applicable cost-sharing requirements.
- Based on the Governor's request, the President may declare that a major disaster or emergency exists, thus activating an array of Federal programs to assist in the response and recovery effort. Not all programs, however, are activated for every disaster. The determination of which programs are activated is based on the needs found during damage assessment and any subsequent information that may be discovered.
  - Some declarations will provide only [individual assistance](#) or only [public assistance](#).
  - [Hazard mitigation](#) opportunities are assessed in most situations.

## There are 3 major categories of disaster aid:

### 1. Individual Assistance

Immediately after the declaration, disaster workers arrive and set up a central field office to coordinate the recovery effort. A toll-free telephone number is published for use by affected residents and business owners in registering for assistance. Disaster Recovery Centers also are opened where disaster survivors can meet with program representatives and obtain information about available aid and the recovery process.

#### 1.1 Disaster aid to individuals generally falls into the following categories:

- **Disaster Housing** may be available for up to 18 months, using local resources, for displaced persons whose residences were heavily damaged or destroyed. Funding also can be provided for housing repairs and replacement of damaged items to make homes habitable.
- **Disaster Grants** are available to help meet other serious disaster related needs and necessary expenses not covered by insurance and other aid programs. These may include replacement of personal property, and transportation, medical, dental and funeral expenses.
- **Low-Interest Disaster Loans** are available after a disaster for homeowners and renters from the U.S. Small Business Administration (SBA) to cover uninsured property losses. Loans may be available for repair or replacement of homes, automobiles, clothing or other damaged personal property. Loans are also available to businesses for property loss and economic injury.
- **Other Disaster Aid Programs** include crisis counseling, disaster-related unemployment assistance, legal aid and assistance with income tax, Social Security and Veteran's benefits. Other state or local help may also be available.
- **Assistance Process** -- After the application is taken, the damaged property is inspected to verify the loss. If approved, an applicant will soon receive a check for rental assistance or a grant. Loan applications require more information and approval may take several weeks after application. The deadline for most individual assistance programs is 60 days following the President's major disaster declaration.

Audits are done later to ensure that aid went to only those who were eligible and that disaster aid funds were used only for their intended purposes. These federal program funds cannot duplicate assistance provided by other sources such as insurance.

After a major disaster, FEMA tries to notify all disaster survivors about the available aid programs and urge them to apply. The news media are encouraged to visit a Disaster Recovery Center, meet with disaster officials, and help publicize the disaster aid programs and the toll-free tele-registration number.

## 2. Hazard Mitigation

Disaster survivors and public entities are encouraged to avoid the life and property risks of future disasters. Examples include the elevation or relocation of chronically flood-damaged homes away from flood hazard areas, retrofitting buildings to make them resistant to earthquakes or strong winds, and adoption and enforcement of adequate codes and standards by local, state and federal government. FEMA helps fund damage mitigation measures when repairing disaster-damaged structures and through the Hazard Mitigation

## 3. Public Assistance

Public Assistance is aid to state or local governments to pay part of the costs of rebuilding a community's damaged infrastructure. Generally, public assistance programs pay for 75 per cent of the approved project costs. Public Assistance may include debris removal, emergency protective measures and public services, repair of damaged public property, loans needed by communities for essential government functions and grants for public schools.

(Source: SBA, *Emergency Preparedness, Disaster Assistance*, URL: <https://www.sba.gov/content/disaster-assistance> )

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## Disaster and Economic Injury Loans (SBA & USDA)

Disaster can strike at any time, and even the most prepared businesses and business owners can be adversely impacted. If your business has been impacted by a disaster, the SBA can help by providing disaster assistance.

The **SBA and USDA** provide low interest loans to businesses and individuals to repair or replace real estate, personal property, machinery and equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

- [Home and Property Disaster Loans](#)  
Renters and homeowners alike may borrow up to \$40,000 to repair or replace clothing, furniture, cars, appliances, etc. damaged or destroyed in the disaster. Homeowners may apply for up to \$200,000 to repair or replace their primary residence to its pre-disaster condition.
- [Disaster Assistance Loans](#)  
SBA provides low interest disaster loans to homeowners, renters, businesses of all sizes and private, nonprofit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.
- [Economic Injury Loans](#)  
If your small business or private, nonprofit organization has suffered economic injury, regardless of physical damage, and is located in a declared disaster area, you may be eligible for financial assistance from the U.S. Small Business Administration.
- [Military Reservist Economic Injury Disaster Loans](#)  
Provides funds to eligible small businesses to meet their ordinary and necessary operating expenses that they were unable to meet due to an essential employee being "called-up" to active duty in their role as a military reservist.
- [Farm Emergency Loans](#)  
Offers emergency loans to help producers recover from production and physical losses due to drought, flooding, other natural disasters, or quarantine.

- The **Farm Service Agency** also provides a [disaster assistance guide](#) for farmers and ranchers for natural disaster losses resulting from drought, flood, fire, freeze, tornadoes, and pest infestation.

### Employment Assistance

- [Disaster Unemployment Assistance](#)  
Supplies information on financial assistance for self-employed individuals who have lost their jobs due to federally declared disasters.
- [Midwest Flood Recovery Assistance](#)  
Covers National Emergency Grants for temporarily employing displaced workers.

### Disaster Loans Use of Proceeds

***The SBA has specific guidelines regarding how the proceeds of such loans may be used.*** Disaster loans are designed to help you and your business whether an event which has caused either or both of the following: [physical damage to your business or property](#), or [economic injury](#) (meaning you can't meet your current obligations in regard to your business).

### What Can Disaster Loan Proceeds Be Used For?

The SBA offers several different types of disaster loans for small businesses and nonprofit organizations. The SBA can provide up to \$2 million in disaster assistance; this includes both [economic injury and physical damage](#) assistance. Depending on your loan type, the proceeds may be used for different purposes. Some applicants will qualify for both an economic injury loan and a physical disaster loan.

### Physical Disaster Loans

Physical Disaster Loan proceeds may be used for the repair or replacement of the following:

- Real property
- Machinery
- Equipment
- Fixtures
- Inventory
- Leasehold improvements

In addition, disaster loans to repair or replace real property or leasehold improvements may be increased by as much as 20 percent of the total amount of disaster damage to real estate and/or leasehold improvements as verified by the SBA to protect the damaged real property against possible future disasters of the same type.

SBA loans will cover uninsured physical damage. If your property was insured but you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include the amount applied in your disaster loan application.

### Economic Injury Disaster Loans (EIDL)

An [EIDL](#) can help you meet the normal financial obligations that your business or private nonprofit organization could have met had the disaster not occurred. It permits you to maintain a reasonable working capital position during the period affected by the disaster.

If you have suffered substantial economic injury and are one of the following types of businesses located in a declared disaster area, you may be eligible for an SBA Economic Injury Disaster Loan ([EIDL](#)):

- Small business
- Small agricultural cooperative
- Most private nonprofit organizations

### Loan Amounts and Use

Substantial economic injury means the business is unable to meet its obligations and to pay its ordinary and necessary operating expenses. [EIDLs](#) provide the necessary working capital to help small businesses survive until normal operations resume after a disaster.



The SBA can provide up to \$2 million to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. Your loan amount will be based on your actual economic injury and your company's financial needs, regardless of whether the business suffered any property damage.

### Eligibility and Terms

The interest rate on [EIDLs](#) will not exceed 4 percent per year. The term of these loans will not exceed 30 years. The repayment term will be determined by your ability to repay the loan.

[EIDL](#) assistance is available only to small businesses when SBA determines they are unable to obtain credit elsewhere.

A business may qualify for both an [EIDL](#) and a physical disaster loan. The maximum combined loan amount is \$2 million.

### How to Apply

1. You can [apply online for an SBA disaster assistance loan](#).
2. You must submit the completed loan application and a signed and dated [IRS Form 4506-T](#) giving permission for the IRS to provide SBA your tax return information.
3. For additional information, please contact the SBA disaster assistance customer service center.
  - Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

(Source: SBA, Emergency Preparedness, Disaster Assistance, URL: <https://www.sba.gov/content/disaster-assistance> )

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## U.S. Department of Agriculture

- **Farm Assistance.** U.S. Department of Agriculture's Farm Service Agency emergency loans may be available to farmers who were operating a farm at the time of a disaster. Loans are limited to the amount necessary to compensate for actual losses to essential property or to production capacity.

### Disaster Unemployment Assistance

- **Farm or ranch owners and self-employed persons** may qualify for disaster unemployment, if they are out of work because of the disaster and are not covered by regular unemployment insurance. This program is administered by the Texas Workforce Commission, through the U.S. Department of Labor.

### National Flood Insurance Program

- The **National Flood Insurance Program** offers insurance for flood coverage. Flood insurance is required for businesses and homes in a designated special flood hazard area. For more information see the [FEMA National Flood Insurance Program](#).

(Source: United States Department of Agriculture. Farm Service Agency. Disaster Assistance Program. URL: <http://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index> )

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## Internal Revenue Service - [IRS Disaster Tax Center – Information](#)

### Disaster Assistance and Emergency Relief for Individuals and Businesses

#### Overview

- **Tax Relief in Disasters** - Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the president declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a presidentially declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

The IRS also offers audio presentations on Planning for Disaster. These presentations discuss business continuity planning, insurance coverage, record keeping and other tips to stay in business after a major disaster.

- [Get the Latest Tax Relief Guidance in Disaster Situations](#)  
Recent special tax law provisions may help taxpayers recover financially from the impact of a major disaster in their location.
- [Preparing for Disasters](#)  
Are your home and/or business ready if a disaster strikes? Get information and suggestions on paperless recordkeeping, documenting assets and valuables, and emergency planning.
- [Help for Disaster Victims](#)  
This podcast provides information on what to do and who to contact if you have been affected by a disaster this year.
- [Help During Disasters](#)  
We know that major disasters and emergencies in your area will affect many families and businesses. While we hope you are spared any loss, we realize this may not be true for everyone, and we want to let you know how the IRS can help.
- [Around the Nation](#)  
This section of the [IRS] website provides IRS news specific to local areas, primarily disaster relief or tax provisions that affect certain states.
- [Tax Topic 515 - Casualty, Disaster, and Theft Losses](#)  
Casualty losses can result from the destruction of or damage to your property from any sudden, unexpected, and unusual event such as a flood, hurricane, tornado, fire, earthquake or even volcanic eruption.
- [Disaster Assistance Self-Study](#)  
The Disaster Assistance Self-Study provides the basic information needed to assist taxpayers in a disaster. It provides the volunteer practitioner disaster representative member with information on distributing Disaster Kits, computing gains/losses as the result of a disaster, information about administrative tax relief and information about the psychological effects of a disaster on its victims.

#### **For Individuals**

- [FAQs for Disaster Victims](#)  
This section provides current information on disaster relief and frequently asked questions. The Hurricane Katrina FAQs are now listed separately from the general FAQs, which are applicable to any disaster.
- [Reconstructing Your Records](#)  
Reconstructing records after a disaster may be essential for tax purposes, getting federal assistance or insurance reimbursement. Records that you need to prove your loss may have been damaged or destroyed in a casualty. While it may not be easy, reconstructing your records may be essential.
- [Publication 2194, Disaster Resource Guide for Individuals and Businesses](#) (PDF)  
Publication 2194 is a Disaster Losses Kit to help individuals claim casualty losses on property that was destroyed by a natural disaster. The kit contains tax forms needed to claim a casualty loss. It also answers common questions like how to extend the time you need to file, how you can receive free tax services and how to identify which disaster losses to claim.

#### **For Individuals and Businesses**

- [Publication 2194, Disaster Resource Guide for Individuals and Businesses](#) (PDF)  
Publication 2194 is a Disaster Losses Kit to help individuals claim casualty losses on property that was destroyed by a natural disaster. The kit contains tax forms needed to claim a casualty loss. It also answers common questions like how to extend the time you need to file, how you can receive free tax services and how to identify which disaster losses to claim.

- [Federal Tax Relief for Individuals and Businesses](#)  
Lists tips and resources to help **individuals and business** located in federally declared disaster areas.
- [READY.gov](#)  
Learn how **individuals and business** can prepare for and respond to all kinds of disasters and **emergencies**.

**For Businesses**

- [Disaster Losses Kit for Businesses](#)  
Provides tax information for claiming unreimbursed casualty losses on property that was destroyed by a natural disaster.
- [GovBenefits.gov](#)  
GovBenefits.gov wants to let survivors and disaster relief workers know about the many disaster relief programs available. Perhaps you have suffered damage to a home or business, lost your job, or experienced crop damage due to a natural disaster. GovBenefits.gov has a variety of national benefit and assistance programs geared toward disaster recovery.
- [Crop Insurance and Crop Disaster Payments - Agriculture Tax Tips](#)  
This section offers helpful tax tips including whether crop insurance and crop disaster payments are *taxable*.

**IRS Forms and Publications**

- [Publication 547 – Casualties, Disasters and Thefts](#)  
Publication 547 explains how to treat casualties, thefts, and losses on deposits. It discusses definitions, how to figure gain or loss, how to treat reimbursements, and how to report them.

<a href="#">Form 1040X</a> (PDF)	<a href="#">Publication 3067 (EN/CN)</a> (PDF)
<a href="#">Publication 584</a> (PDF) Also available in <a href="#">HTML</a>	<a href="#">Publication 3067 (EN/DE)</a> (PDF)
<a href="#">Publication 584B</a> (PDF) Also available in <a href="#">HTML</a>	<a href="#">Publication 3067 (EN/KR)</a> (PDF)
<a href="#">Publication 2194</a> (PDF)	<a href="#">Publication 3067 (EN/RU)</a> (PDF)
<a href="#">Publication 3067 (EN/SP)</a> (PDF)	<a href="#">Publication 3067 (EN/VN)</a> (PDF)
<a href="#">Publication 3833</a> (PDF)	

(Source: Internal Revenue Service. Disaster Assistance and Emergency Relief for Individuals and Businesses. URL : <https://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Disaster-Assistance-and-Emergency-Relief-for-Individuals-and-Businesses-1> )

# DISASTER ASSISTANCE & RESOURCES

## ***FAITH-BASED ORGANIZATIONS***

### **[The Salvation Army Texas Division - "Doing the Most Good."](#)**

A disaster can change someone’s life in a matter of seconds. When tornadoes, floods and other disasters strike, **The Salvation Army Emergency Disaster Services** provides critical services to make sure survivors have the support needed to rebuild their lives. In the event of a disaster, we’re your hub for updates on the most needed supplies. A disaster can change someone’s life in a matter of seconds. When tornadoes, floods and other disasters

strike, The Salvation Army Emergency Disaster Services provides critical services to make sure survivors have the support needed to rebuild their lives.

Mailing Address 6500 Harry Hines Blvd. | Dallas, TX 75235

Phone (214) 956-6000

Website [www.salvationarmytexas.org](http://www.salvationarmytexas.org) -or- <http://disaster.salvationarmyusa.org/capacity/?divisionID=TEX>

Facebook [www.facebook.com/SalvationArmyTexas](http://www.facebook.com/SalvationArmyTexas)

Twitter [www.twitter.com/SalArmyTX](http://www.twitter.com/SalArmyTX)

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## **The Disaster Relief Ministry of the Southern Baptists of Texas Convention**

### **Temporary Childcare**

Temporary childcare is provided to parents so that their children may have a clean, structured, loving and safe environment. We minister to the needs of the children from birth to the ages of 7 years old, often the forgotten victims in a disaster, as well as sharing Christ with their parents.

### **Chaplain**

Chaplains in disasters provide caring ministry on the field of disasters, during and after the disaster occurrence, to any victim of the disaster, for a few seconds or for a few hours.

### **Operations**

Works along with Communications doing assessments of the damage and handles paperwork during disaster for all teams deployed with SBTC Disaster Relief.

### **Feeding**

The primary mission of a feeding unit is to feed and serve victims and relief workers during a disaster. A warm meal and a cup of water in Jesus name may be the seed to the salvation of a soul.

### **Clean Up and Recovery**

Clean Up and Recovery is the efforts of trained volunteers to help disaster victims return to their normal routine as before the disaster. Motivation for Clean Up and Recovery Ministry is Serving Christ in Crisis.

### **SBTC Disaster Relief Contact**

**SBTC State Director:** [Scottie Stice](#)

Physical Address: 4500 State Highway 360 • Grapevine, TX 76051

Mailing Address: PO Box 1988 • Grapevine, TX 76099-1988

Toll Free: 1.877.953.SBTC (7282) • Local: 817.552.2500 • Fax: 817.552.2501 • Upstairs Fax: 817.552.2520

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## **Texas Baptist Men**

### **Disaster Relief**

The motivation behind the Disaster Relief Ministry of Texas Baptist Men can be summed up in a single phrase: "a cup of cold water in Jesus' name." Each year, TBM trains volunteers and coordinates efforts to provide prompt assistance and emergency support during times of disaster. TBM has been involved in disaster relief in Texas and around the world since 1967. Nationally, TBM serves through the Southern Baptist North American Mission Board, the third largest voluntary disaster relief organization after the American Red Cross and Salvation Army.

### **Disaster Relief ministry includes (click on each one for a description):**

❖ <a href="#">Asset Protection</a>	❖ <a href="#">Heavy Equipment</a>
❖ <a href="#">Box Ministry</a>	❖ <a href="#">Mass Feeding</a>

❖ <a href="#">Chainsaw</a>	❖ <a href="#">Shower/Laundry</a>
❖ <a href="#">Chaplains</a>	❖ <a href="#">Temporary Roofing</a>
❖ <a href="#">Child Care</a>	❖ <a href="#">Water Purification</a>
❖ <a href="#">Clean Out</a>	❖ <a href="#">Presenting the Gospel</a> in a practical way by showing love and good deeds
❖ <a href="#">Radio Communications</a>	

**For more information, contact:**

**Ralph Rogers, Disaster Relief Vice President**

5351 Catron Drive | Dallas, TX 75227 | Office: (214) 381-2800 | Cell: (806) 679-4970 | Fax: (214) 381-7600 | [rogers1941@suddenlink.net](mailto:rogers1941@suddenlink.net)

**[The Texas District of the Lutheran Church – Missouri Synod](#)**

*The Mission of the Texas District is to strengthen congregations to reach the lost, disciple the saved, and care for people – locally and globally.*

**Disaster Response and Preparation**

- **[Developing a Family Disaster Response Plan](#)**

**Gathering information**

Find out what types of disasters Occur in your area. Learn your communities warning signals and evacuation plans. This information can be gathered from the National Weather Service, The Office of

**Create a plan with your family**

Discuss the information you have gathered. Pick to places to meet: A place outside your home for an emergency like a fire, and a place outside your neighborhood in case you cannot return home. Pick an out of state friend as your “Family Check In Contact” in case the family gets separated. Discuss plans for your family in case you are ordered to evacuate the area.

**Implement your plan**

Post emergency telephone numbers by the phone. Install smoke alarms and fire extinguishers in your home if you don’t already have them. Inspect your home for hazards that can be corrected. Have your family learn basic safety measures such as First Aid, CPR, how to turn off water, gas and electricity coming into the house, and how to use a fire extinguisher. Teach your children how and when to call 911 or your emergency local services. Keep enough supplies in your home to survive at least three days. Assemble a disaster kit with items you may need if you have to evacuate.

**Practice your plan**

Ask questions to make sure family members remember meeting places, phone numbers and safety rules. Conduct drills. Check Smoke detectors monthly and change batteries twice a year. Test and charge fire extinguishers according to manufacturers’ instructions. Replace stored water and food every six months.

- **[Putting together a Family Disaster Kit](#)**

When a disaster strikes, there is often no time to collect the items you need to get by. That is why you should put together a family disaster kit. Items you may need in your disaster kit will vary in different areas, however you will want to include the following:

1. A 3 day supply of nonperishable food and water (1 gallon per day per person).
2. A change of clothing and footwear per person.
3. One blanket or sleeping bag per person.
4. A First Aid Kit including prescription medicines.

5. Emergency Tools.
6. A battery powered radio with extra batteries.
7. A flashlight with extra batteries.
8. An extra set of car keys.
9. A credit card or cash.
10. Special items needed for infant, elderly or disabled members of your family.

## Disaster Manuals/Resources

- [Disaster Funding Assistance Form](#) (PDF)
- [Community Emergency Response](#) (PDF)
- [Congregational Emergency Response](#) (PDF)
- [Family Emergency Response](#) (PDF)
- [School Units](#) (PDF)

## Links

- [Donate to "Texas District Relief"](#)
- [Donate to Synod Disaster Relief](#)
- [LSS Disaster Response](#)
- [Lutheran Church Charities](#)
- [American Red Cross in Texas](#)
- [American Red Cross Disaster Safety Web Page](#)
- [The Salvation Army in Texas](#)
- [The United Way of Texas](#)
- [Texas State REACT](#) (Radio Emergency Association Communication Teams)
- [Crownpoint Disaster Response](#)
- [Disaster Preparedness for Pets](#)

## Contact

The Texas District of the Lutheran Church - Missouri Synod | 7900 East Highway 290 | Austin, Texas 78724 | 800.951.3478

(Source: The Texas District of the Lutheran Church - Missouri Synod; Disaster Response. URL: <http://www.txdistlcms.org/emergency.html> )

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## **CENTER FOR EVANGELISM, MISSION, & CHURCH GROWTH**

The CTC Disaster Response Ministry supports the efforts of our congregations to prepare for and respond to disasters near and far. We work in the areas of Disaster Preparedness, Early Response, and Emotional & Spiritual Care, and partner with UMCOR.

### **Contact**

#### **Susan Luttrell, Coordinator of Disaster Response**

3200 East Rosedale Street | Fort Worth, Texas 76105 | Mobile: (817) 781-5875 | Office: (817) 877-5222 | Email: [SusanLuttrell@ctcumc.org](mailto:SusanLuttrell@ctcumc.org)

