

Navigating Federal Disaster Assistance 2026

**A Guide for Where to Go When
Disaster Strikes**

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BEFORE A DISASTER STRIKES

For general disaster preparedness information, please visit www.ready.gov, which includes information on building an emergency kit, making a family readiness plan, receiving emergency alerts, and a link to FEMA's mobile app. The "Make a Plan" tab at the top of the page has a dropdown menu with many great options, including "Financial Preparedness."

MORE HELPFUL TIPS:

- Have an up-to-date "go kit" to bring with you in case a disaster strikes your home. In it, keep necessary personal items.
- Take and keep photos of items in every room in your home or business (including your garage) and the outside every year. If disaster strikes, you will need to provide a detailed list of what was lost or damaged in order to seek reimbursement from insurance or federal and state disaster programs.
- Have all your insurance information in a safe and accessible place.

REMEMBER: FEMA FEDERAL DISASTER ASSISTANCE IS NOT A REPLACEMENT FOR HOME, RENTERS, OR FLOOD INSURANCE AND WILL NOT COVER ALL LOSSES FROM A DISASTER.

AFTER A DISASTER STRIKES

If you have insurance (such as flood, homeowners, renters, auto, or other types of insurance), file a claim with your insurance provider as soon as possible. You do not have to file your claim prior to applying for FEMA disaster assistance, but you will be required to give to FEMA your insurance settlement or denial before being considered for certain types of assistance.

If you need to search for shelters near you, text **SHELTER + your zip code** to 43362.

For almost any disaster-related inquiry, the best place to start is the Oklahoma Office of Emergency Management (OEM):
www.Oklahoma.gov/OEM

FEMA also has disaster resources: <https://www.fema.gov/>. Those affected by a disaster should apply for assistance at <https://www.disasterassistance.gov/>. Those who do not qualify for FEMA assistance may want to apply for an SBA low-interest loan: <https://www.sba.gov/funding-programs/disaster-assistance>.

FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES

When disasters strike in our state, your first point of contact in the state is the Oklahoma Office of Emergency Management: www.Oklahoma.gov/OEM

All victims of disasters should immediately report their damage to www.damage.ok.gov while the information is fresh in their minds so the state can help them quickly.

FEDERAL ASSISTANCE FOR INDIVIDUALS AND FAMILIES

FEMA INDIVIDUAL ASSISTANCE (IA)

After the Oklahoma Governor declares a state of emergency, the State of Oklahoma applies to FEMA for IA as soon as it has documentation to show the disaster event has reached a level of cost and devastation where FEMA assistance is available.

If a federal disaster is declared and FEMA assistance is made available, individuals can apply for assistance at www.disasterassistance.gov. Those who do not qualify for FEMA assistance may want to apply for a low-interest loan through the Small Business Administration <https://www.sba.gov/funding-programs/disaster-assistance>.

FEDERAL ASSISTANCE FOR INDIVIDUALS AND FAMILIES

UNDERINSURED

If you received an insurance payout that did not cover the cost of damage to your home or property, you may still be eligible to receive some money from FEMA.

SERIOUS NEEDS ASSISTANCE

Serious Needs Assistance is money to help you pay for essential items like food, water, baby formula, breastfeeding supplies, medication and other emergency supplies.

DISPLACEMENT ASSISTANCE

This is money to help with immediate housing needs if you cannot return to your home because of the disaster. The money can be used to stay in a hotel, with family and friends, or for other housing options while you look for a rental unit.

FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES

THINGS TO KNOW ABOUT DAMAGE TO YOUR HOME

You may receive money to repair the parts of your home damaged by the disaster regardless of pre-existing conditions. You can also make repairs that prevent similar damage from future disasters.

HOME COMPUTERS

You may now receive money for a personal or family computer that is damaged by a disaster.

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FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES

LOSS OF OTHER PERSONAL DOCUMENTS

Birth certificates, death certificates, driver licenses, and state ID cards are all handled through state agencies. Your state House or state Senate office will be able to assist you in navigating state agencies. You can find your state representative and senator information [here](#).

RESOURCES FOR VETERANS

If you are a veteran who needs assistance or replacement military service records after a disaster, you can visit the VA's disaster help page at <https://www.va.gov/resources/disaster-help/>, or you can get information on how to request new or replacement military records, including a DD214, at <https://www.va.gov/records/get-military-service-records/>.

Veterans in crisis can always call 9-8-8 and select 1 or start a confidential chat by texting 838255 (For TTY, call 711 then 988).

FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES AGRICULTURE AND RURAL NEEDS

USDA assistance in disasters includes, but is not limited to:

- Overall assistance available from USDA/FSA:
<https://www.fsa.usda.gov/resources/programs/disaster-assistance-programs>.
- Fence replacement: <https://www.fsa.usda.gov/tools/informational/fact-sheets/emergency-conservation-program-ecp>.
- Reimbursement for livestock loss:
 - Livestock Indemnity Program (LIP):
<https://www.fsa.usda.gov/tools/informational/fact-sheets/livestock-indemnity-program-lip-fact-sheetpdf>.
 - Livestock Forage Disaster Program:
<https://www.fsa.usda.gov/tools/informational/fact-sheets/livestock-forage-disaster-program-lfp>.
- Emergency Assistance for Livestock, Honeybees and Farm-Raised Fish Program (ELAP): <https://www.fsa.usda.gov/tools/informational/fact-sheets/emergency-assistance-livestock-honeybees-farm-raised-fish-program-4>.
- Emergency Farm Loan program: <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/emergency-farm-loans>.
- Ask USDA if your disaster needs may qualify: <https://ask.usda.gov/s/>.

FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES

TAX RELIEF

The IRS offers tax relief in disaster situations, including extended filing deadlines: <https://www.irs.gov/newsroom/tax-relief-in-disaster-situations>.

HOUSING

Immediately after a disaster, FEMA, the US Small Business Administration and other government agencies offer initial assistance. HUD then provides additional support for ongoing recovery through programs and partnerships. Visit the following link for more information: http://hud.gov/disaster_resources.

FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES

AID FOR STUDENTS AND SCHOOLS

The US Department of Education provides support to students and schools affected by natural disasters.

Visit the following link for more information:

[https://www.ed.gov/teaching-and-administration/safe-learning-environments/natural-disaster-resources.](https://www.ed.gov/teaching-and-administration/safe-learning-environments/natural-disaster-resources)

TRANSPORTATION AND INFRASTRUCTURE

During emergency situations, the Department of Transportation will post information related to transportation permits, waivers, and other regulations and authorities that are applicable during an emergency.

[https://www.transportation.gov/emergency.](https://www.transportation.gov/emergency)

PUBLIC LANDS AND HISTORIC PROPERTIES

The US Department of the Interior leads coordination efforts to safeguard the nation's natural and cultural resources, as well as historic properties, in the aftermath of disasters and emergencies.

[https://www.doi.gov/oepc/disaster-response-and-recovery.](https://www.doi.gov/oepc/disaster-response-and-recovery)

FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES

JOB LOSS AND LABOR ISSUES

The US Department of Labor offers several forms of assistance to disaster victims experiencing job loss or labor issues. Assistance includes: income and job assistance, information on how to stay safe during recovery and cleanup, worker claims, and wage issues for recovery workers.

[https://www.dol.gov/general/disasterrecovery.](https://www.dol.gov/general/disasterrecovery)

AVOIDING SCAMS

The Federal Trade Commission has resources for how to spot and avoid scams surrounding natural disasters and emergency situations. Check out:

[https://consumer.ftc.gov/articles/how-avoid-scams-after-weather-emergencies-and-natural-disasters and](https://consumer.ftc.gov/articles/how-avoid-scams-after-weather-emergencies-and-natural-disasters-and)

[https://consumer.ftc.gov/features/dealing-weather-emergencies.](https://consumer.ftc.gov/features/dealing-weather-emergencies)

FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES

ENSURING WIRELESS NETWORK FUNCTIONALITY

The Federal Communications Commission provides information on how it works to ensure you, your family, and your business have reliable wireless coverage during and after emergencies:

<https://www.fcc.gov/wireless-network-resiliency-during-disasters> and
<https://www.fcc.gov/general/disaster-information-reporting-system-dirs-0>.

FEDERAL ASSISTANCE FOR INDIVIDUALS/FAMILIES

FEDERAL ROADS AND HIGHWAY REPAIR

The Federal Highway Administration oversees a special program under the Highway Trust Fund to support the repair or reconstruction of federal-aid highways and roads on federal lands following certain events. Known as the Emergency Relief (ER) Program, it applies when roads suffer serious damage due to natural disasters or catastrophic failures caused by external forces. The ER Program helps supplement the resources of states, local governments, or federal agencies to cover unusually high costs from these extraordinary events.

For more information, go to:

<https://www.fhwa.dot.gov/programadmin/erelief.cfm#:~:text=The%20ER%20Program%20provides%20Federal,natural%20disasters%20and%20catastrophic%20events.>

FOR BUSINESSES

When disasters strike in our state, your first point of contact at the state level is the Oklahoma Office of Emergency Management:
www.Oklahoma.gov/OEM.

After a disaster, all victims of the disaster should immediately report their damage to www.damage.ok.gov while the information is fresh on their minds so the state can immediately begin helping.

To Contact the US Small Business Administration (SBA) Office that serves all 77 counties in Oklahoma, please reach out to:

Phone: 405-609-8000

Location: 301 NW 6th St., Oklahoma City, OK 73102

Hours of operation: Monday through Friday, from 8:00 a.m. to 4:30 p.m.
Closed on all federal holidays.

FOR BUSINESSES

HOW TO ACCESS SBA LOANS

FEMA no longer requires survivors to apply for a US Small Business Administration (SBA) loan before being considered for certain types of assistance. Survivors now have the option to apply for a low-interest SBA loan at the same time they apply for FEMA assistance.

Who can apply for an SBA disaster loan?

- Businesses of all sizes
- Homeowners
- Renters
- Private nonprofit organizations

You must be located in a declared disaster area and meet other eligibility criteria depending on the type of loan.

FOR BUSINESSES

TYPES OF SBA DISASTER LOANS

- Physical damage loans
 - Loans to cover repairs and replacement of physical assets damaged in a declared disaster
- Cover repairs and other physical damages
 - Mitigation assistance
 - Expanded funding to make improvements to eliminate future damage
 - Get funds to mitigate future damages
- Economic Injury Disaster Loans
 - Funding to cover small business operating expenses after a declared disaster
 - Cover operating expenses after a disaster
- Military reservist loan
 - SBA provides loans to help eligible small businesses with operating expenses to make up for employees on active duty leave

FOR BUSINESSES

IF YOU ARE SELF-EMPLOYED

If you are self-employed, FEMA may offer money to repair or replace the disaster-damaged tools and equipment needed to do your job.

FOR LOCAL GOVERNMENTS

FEMA PUBLIC ASSISTANCE (PA)

Once the Oklahoma Governor declares a state of emergency, the state applies to FEMA for public assistance as soon as it has the documentation to show that the disaster has caused enough damage to qualify for federal aid.

Fiscal Year (FY)	Statewide Per Capita Impact Indicator	Countywide Per Capita Impact Indicator	Small Project Minimum Threshold	Small Project Cap
2026	\$1.94	\$4.86	\$4,100	\$1,093,800

FOR LOCAL GOVERNMENTS

FEMA PUBLIC ASSISTANCE (PA)

Public Assistance Emergency Work Categories:

Category A - Debris Removal – Direct assistance or reimbursement for removal of debris and wreckage from public and private property

Category B - Emergency Protective Measures – Work to save lives and protect property such as search and rescue, emergency transportation, and distribution of food and first aid

FOR LOCAL GOVERNMENTS

FEMA PUBLIC ASSISTANCE (PA)

Public Assistance for Permanent Work:

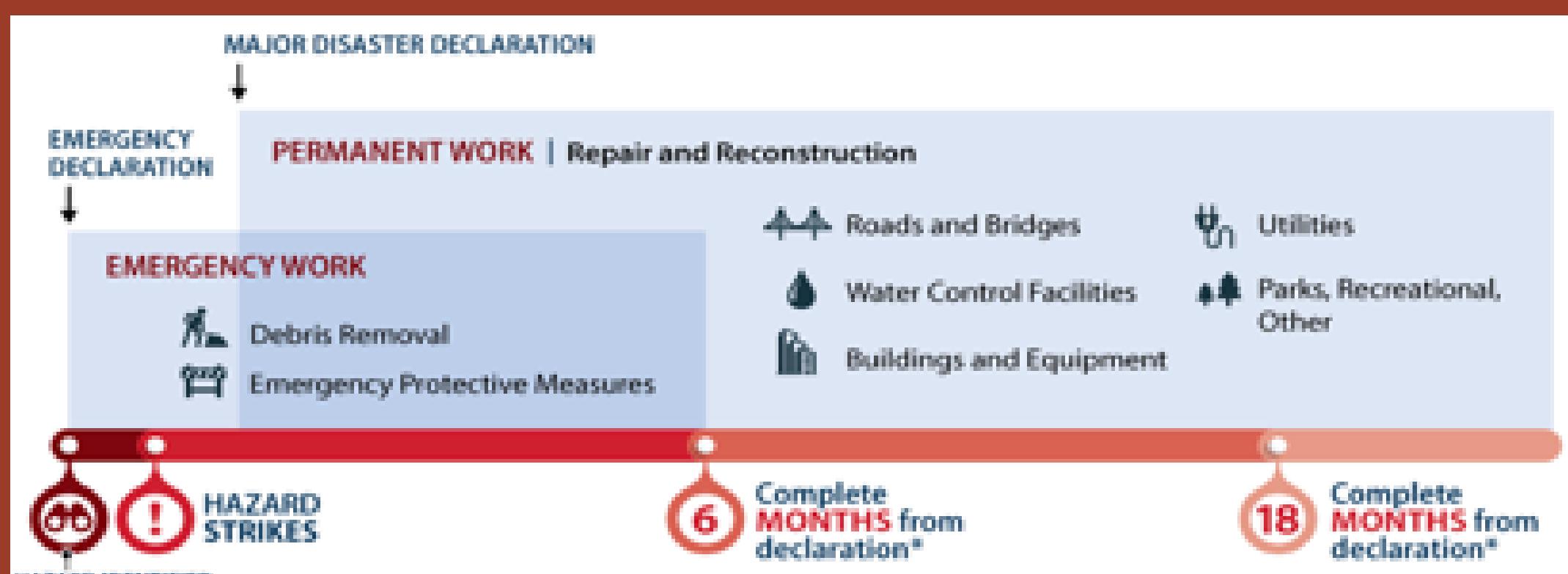
Category C – Roads and Bridges except federal aid roads

Category D – Water Control Facilities including dams and levees

Category E – Buildings and Equipment including eligible building contents

Category F – Utilities including gas, power, water, communication, and sewage facilities

Category G – Parks, Recreational, Other including railways, beaches, piers, ports, and harbors



(Image courtesy of Congressional Research Service [Report](#))

The Stafford Act authorizes FEMA to reimburse not less than 75 percent of the eligible costs of specific types of disaster response and recovery. FEMA can recommend up to 100-percent cost share to the President.

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FOR LOCAL GOVERNMENTS

DEBRIS REMOVAL

Once debris is collected – and before destroying debris – make sure debris piles have been assessed by OEM and/or FEMA before removal or disposal of them. Oklahoma communities have struggled to receive debris removal reimbursement because they did not have the debris verified before removal.

FOR LOCAL GOVERNMENTS

FIRE MANAGEMENT ASSISTANCE GRANTS (FMAG)

The FMAG Program, available from FEMA, is available to states, local, and tribal governments for the mitigation, management, and control of fires on publicly or privately-owned forests or grasslands, which threaten such destruction as would constitute a major disaster. FMAG provides a 75 percent federal cost share, and the state pays the remaining 25 percent for actual costs.

Eligible firefighting costs may include expenses for:

- Field camps
- Repair and replacement tools
- Mobilization and demobilization activities
- Equipment use
- Materials and supplies

The Calendar Year (CY) 2025 Fire Cost Thresholds to be eligible for FMAG for Oklahoma are:

- Individual Threshold: \$374,159
- Cumulative Threshold: \$1,122,477

It is a good practice to designate someone in your local fire department to track personnel assignments and equipment use during a fire, particularly if there are multiple fires in the area, so that information is ready to go as soon as the day of the fire or the next day.

FOR LOCAL GOVERNMENTS

FEMA's Hazard Mitigation Grant Program

HMGP is available to local, state, and tribal governments. This program helps local governments develop their hazard mitigation plans and rebuild to mitigate infrastructure failure during future disasters. This funding is available following a Presidentially declared disaster.

Eligible Risk Reduction Projects:

- Planning and Enforcement
- Flood Protection
- Retrofitting
- Construction

For additional assistance and information, visit FEMA's webpage on HMGP:

<https://www.fema.gov/grants/mitigation/learn/hazard-mitigation>

FOR LOCAL GOVERNMENTS

ADDITIONAL PROGRAMS FOR LONG-TERM RECOVERY AND MITIGATION

Economic Development Administration's Disaster Supplemental Grant Program

This program provides funding to support long-term economic recovery and resilience in communities impacted by declared disasters and is available to local, state, and tribal governments.

Eligible activities:

- Economic development planning
- Technical assistance
- Workforce development
- Infrastructure improvements (broadband expansion, water systems, industrial parks, and flood mitigation).

Department of Housing and Urban Development's Community Development Block Grant-Disaster Recovery

Used for “unmet needs” in an area that qualified for a presidential disaster declaration.

How CDBG-DR funds can be used:

- Disaster relief
- Long-term recovery
- Restoration of infrastructure
- Housing
- Economic revitalization

FOR LOCAL GOVERNMENTS

ADDITIONAL PROGRAMS FOR LONG-TERM RECOVERY AND MITIGATION

U.S. Department of Agriculture Rural Development Disaster Resources:

USDA offers roughly 70 programs (grant, loan, loan guarantee, and technical assistance) relating to Disaster Recovery. USDA RD Programs support:

- Transitional housing and home repair
- Foundational infrastructure such as electric, water and waste treatment, and communications
- Emergency equipment financing
- Essential community facilities
- Telemedicine, distance learning, and rural high-speed internet connectivity
- Rural business planning and recovery

Visit the USDA RD Disaster Resiliency and Recovery Resources Guide for additional assistance: <https://www.rd.usda.gov/media/publication/download/usda-rd-disaster-resiliency-and-recovery-resources-guide-052025.pdf>

FOR TRIBAL NATIONS

Federally recognized tribes in Oklahoma have sovereign status under the Stafford Act, allowing them to request presidential emergency or major disaster declarations directly from FEMA, independent of the state. This option has been available since the 2013 Sandy Hook Recovery Improvement Act amendments.

Assistance available through FEMA to Tribal nations:

- Individual Assistance (IA)
- Public Assistance (PA)
- Hazard Mitigation Grant Program (HMGP)
- Fire Mitigation Assistance Grants (FMAG)

Programs from other agencies are also available, such as SBA disaster loans, USDA assistance for agricultural losses, HUD grants for housing, and more.

FEMA Guidance on Tribal Declarations:

https://www.fema.gov/sites/default/files/documents/fema_tribal_declarations_interim_guidance_april_2025.pdf