**Emergency Programs.** Some states, communities, and private organizations, such as the United Way, Salvation Army, and the American Red Cross have emergency funds available to help with basic needs, such as food, shelter, medical care, clothing, or transportation. Often, these programs provide referrals to agencies, repurposed furniture, and clothing and/or provide vouchers for one-time needs rather than direct cash.

The American Red Cross often provides immediate shelter in hotels and motels, food and other emergency resources for local disasters (fires, floods, etc.), as well as a first responder team for major national disasters. See [http://www.redcross.org/about-us/our-work/disaster-relief](http://www.redcross.org/about-us/our-work/disaster-relief) [1].

Private social service groups and charitable and religious organizations sometimes have small funds available that provide limited grants or short-term loans to families lacking other available resources.

Most states have hotlines, emergency shelters, safe homes, and other support services for domestic violence survivors. A national hotline, 1-800-799-7233, TTY 1-800-787-3224, [www.thehotline.org](http://www.thehotline.org) [2] has trained advocates available 24 hours a day, every day of the year to speak confidentially with anyone experiencing domestic violence seeking resources, information, or other assistance.

**Disaster Relief.** The Federal Emergency Management Agency (FEMA) is the main federal agency that is supposed to coordinate state and federal government disaster benefits. You may also be eligible for expedited or replacement food assistance or disaster-related unemployed benefits. In some cases, private creditors will agree to impose moratoriums on credit card payments or offer other relief for disaster victims. Time deadlines are often critical for these programs.

In the event of a federally declared disaster, the Department of Agriculture authorizes states to provide “Disaster-SNAP” benefits to low-income households, using a higher income threshold and minimal verifications for initial emergency benefits. Your local public assistance agency should have more information about Disaster-SNAP should your state or region experience a natural or other disaster. Even without a widespread federally declared disaster, SNAP households can qualify for “misfortune” SNAP replacement benefits to replace food lost (or becomes unsafe to eat), due to a local fire, flood, power outage, or other household “misfortune.” Contact your local SNAP state agency for how to request replacement SNAP benefits.

You can get more information from your local legal services office or from FEMA’s website [www.fema.gov](http://www.fema.gov) [3] or by calling FEMA at 800-621-3362 (FEMA) or 800-462-7585 (TTY).

**Source:** National Consumer Law Center, Surviving Debt [50th NCLC Anniversary Edition], updated at www.nclc.org/library

**Source URL:** [https://library.nclc.org/sd/0905](https://library.nclc.org/sd/0905)

**Links**

[2] [http://www.thehotline.org](http://www.thehotline.org)