

DISASTER TIPS

By Zabrina Tipton



INTRODUCTION

About the Author: Zabrina Tipton, Communications Specialist at Tipton Studio, LLC.

As a prior Public Information Officer (PIO) for the U.S. Small Business Administration (SBA) Office of Disaster Recovery and Resilience (ODRR), I have had the unique opportunity to assist communities impacted by disasters. My work has provided insight into the growing frequency of disasters and the challenges individuals, families, communities, businesses, and organizations face in their aftermath.

“Most disasters strike unexpectedly, and having a plan in place can make a difference. This publication is designed to empower individuals, families, communities, and businesses with the knowledge to understand how to navigate Federal, State, and Local disaster relief resources, and to have initial emergency preparations in place.”

—Zabrina Tipton, Tipton Studio, LLC Public Affairs and Crisis Communications Consultant



Zabrina Tipton, former Public Information Officer (PIO) for the Small Business Administration (SBA) Office of Disaster Recovery and Resilience (ODRR), providing disaster resource information during a media interview following the California Presidential Disaster Declaration in January 2023.



These disaster tips are not a comprehensive resource and only offer some practical tips and general information. Included is an overview of Federal Disaster Assistance, and links to Federal Emergency Management Assistance (FEMA), SBA ODRR, U.S. Department of Agriculture (USDA), and other organizations for further information.

Disclaimer: These disaster tips provided are only a brief overview and should not be considered a comprehensive guide to disaster preparedness, recovery, or resilience. For detailed guidance, please consult official resources from FEMA, SBA ODRR, or other official government organizations.

TO WAKE WITH DESTRUCTION

Imagine this: You wake up with nothing but the clothes you were wearing when disaster struck. The home you once knew—filled with your belongings, keepsakes, and memories—may be gone or reduced to very little. It's a stark and devastating reality to consider, but it's one that many people face during emergencies. The thought of losing everything is overwhelming, but it serves as a critical reminder of the importance of preparation.

It is also important to know that help is available. Familiarize yourself with federal, state, and local disaster relief programs and emergency service organizations that can provide assistance. Keep in mind that many programs, including FEMA and SBA disaster assistance, have strict deadlines for applications. Understanding the basic steps and requirements for these programs will ensure you can access the support you need in a timely manner.

Take action early to protect your future

DISASTER TIPS TOPICS

- A. Emergency Kits**
- B. Shelter-in-Place**
- C. Preparedness for Individuals with Disabilities and Medical Needs**
- D. Important Documentation**
- E. Preserving Keepsakes and Memories**
- F. U.S. Disaster Declarations**
- G. Additional Emergency Services Information**
- H. Non-Profit Organizations**

A. EMERGENCY KITS

Emergency Kits - FEMA Press Release Link:

<https://www.fema.gov/press-release/20250121/how-build-kit-emergencies>

Being prepared means having your own food, water and other supplies to last for at least 72 hours. A disaster supply kit is a collection of basic items your household may need in the event of an emergency.

Make sure your emergency kit is stocked with the items on the checklist below. Once you take a look at the basic items consider what unique needs your family might have, such as supplies for pets or seniors.

FEMA Downloadable Basic Emergency Supply Kit List: https://www.ready.gov/sites/default/files/2021-02/ready_checklist.pdf

Recommended Items to Include in a Basic Emergency Supply Kit:

- Water and non-perishable food for several days
- Extra cell phone battery or charger
- Battery-powered or hand crank radio that can receive
- NOAA Weather Radio tone alerts and extra batteries

- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Non-sparking wrench or pliers to turn off utilities
- Can opener (if kit contains canned food)
- Local maps

Additional Items to Consider Adding to an Emergency Supply Kit:

- Prescription medications and glasses
- Infant formula and diapers
- Pet food, water and supplies for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a portable waterproof container
- Cash and change
- Emergency reference material such as a first aid book or information from www.ready.gov
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes.

- Consider additional clothing if you live in a cold-weather climate.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies, personal hygiene items and hand sanitizer
- Mess kits, Paper cups, plates and disposable utensils, paper towels
- Paper and pencil
- Books, games, puzzles or other activities for children



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B. SHELTER-IN-PLACE

Shelter-In-Place FEMA Guidance Link:

https://www.fema.gov/sites/default/files/documents/fema_shelter-in-place_guidance.pdf

C. PREPAREDNESS FOR INDIVIDUALS WITH DISABILITIES AND MEDICAL NEEDS

Individuals who are disabled, injured, or have medical needs should create a personalized disaster plan that includes an evacuation strategy, accessible transportation options, and essential medical supplies for at least several days. For shelter-in-place situations, ensure access to backup power for medical devices, a stocked emergency kit, and a reliable communication plan with caregivers or emergency contacts.

The best resource for tailored disaster preparedness guidance is **FEMA's Office of Disability Integration and Coordination (ODIC)** <https://www.fema.gov/about/offices/disability> as well as local disability service organizations and the Red Cross, which provide accessible evacuation assistance and emergency support.

D. IMPORTANT DOCUMENTATION

Hard Copy Documentation is Important

Government computers are restricted from the insertion of USB Flash Drives and connecting External Hard Drives. There should be scanners at Disaster Centers to Digitize your Hard Copy Documentation.

1. Individuals and Household: Birth Certificates, Social Security Card, State Driver's License/Identification Card, Passport(s), Automobile/Apparatus Titles and Insurance proof, Mortgage or Rental Agreements and Insurance proof, Bank/Financial/Investment/Retirement documentation, Marriage License, Divorce Decree, Health information and Insurance proof, and all other documentation relevant for you, the individuals of your household, and your home and property.

Documents to verify ownership:

- Deed or title
- Mortgage document
- Homeowner's insurance statements
- Property tax receipt or tax bill
- Manufactured home certificate or title
- Home purchase contracts (e.g., Bill of Sale)
- Last will and testament (and death certificate) naming you the heir to the property.

2. Additional Documentation for the following:

- **Veterans:** DD214, Other records from DEERS
- **Pet Owners:** Pet's Veterinarian Vaccination proof, Identification information, and Speciality Services documentation.

• Businesses and Organizations:

Foundational/Legal documents, Financial documents, Operational documents, Marketing and Sales documents, Human Resources (HR) documents, Compliance and Regulatory documents, Project Management documents, Communication documents, Technology and Information Technology (IT) documents, and other relevant documents.

**HARD COPY DOCUMENTATION IS
IMPORTANT DUE TO GOVERNMENT
COMPUTERS RESTRICTING THE
INSERTION OF USB FLASH DRIVES AND
CONNECTING EXTERNAL HARD DRIVES**

E. PRESERVING KEEPSAKES AND MEMORIES

DIGITAL TIPS

1. *Organize Your Files*

- Create clearly labeled folders categorized by events, dates, or themes (e.g., birthdays, vacations, anniversaries).
- Use consistent naming conventions, such as "Year_Month#_Event/Place" - to make files easy to search and retrieve (e.g., "2023_5_CocoaBeach").

2. *Use Reliable Storage Solutions and Backup Regularly*

- Use multiple storage options: a combination of cloud storage (e.g., Google Drive, iCloud, Dropbox) and physical backups (e.g., USB drives, external hard drives).
- Schedule automatic backups to prevent accidental data loss.

3. *Digitize Physical Items*

- Use a high-resolution scanner to digitize photos, letters, artwork, etc.
- For larger or fragile items (e.g., keepsakes, trophies, etc.), take clear, well-lit photographs.

4. Preserve Videos and Audio Recordings

- Convert analog formats (e.g., VHS tapes, cassette recordings, etc.) into digital formats using transfer services or DIY conversion kits.

5. Enhance Security

- Protect digital memories with strong passwords and enable two-factor authentication for cloud accounts.
- Encrypt sensitive files and store password-protected backups to safeguard important memories.

TANGIBLE TIPS

1. Organize Keepsakes

Sort and store keepsakes, scrapbooks, memory boxes, etc. in containers for easy access.

2. Preserve Fragile Items

Use acid-free and lignin-free materials for paper items like letters, certificates, or photographs to prevent deterioration.

Wrap delicate items in tissue paper or bubble wrap and place them in sturdy, labeled boxes.

3. Digitize as a Backup

Scan or photograph physical keepsakes to create a digital copy, ensuring memories are preserved in case the original is lost or damaged.

4. Conduct Regular Inspections

Periodically check stored items for signs of mold, discoloration, pests, or other damage.

Address any issues immediately to prevent further deterioration.



Wix Scrapbooking Media

ADDITIONAL TIPS

- **Waterproof and Fireproof Containers:** Store your important documents and memories in these types of containers.
- **Combine Both Digital and Tangible Memories:** A mix of tangible and digital methods ensures that even if one format is compromised, your memories will remain safe and accessible.
- **Pass It On:** Share items with loved ones or include keepsakes in legacy plans to ensure they are cherished for generations.
- **Be Selective:** Not every item or photo needs to be saved. Choose those that hold the most sentimental or historical value.

**OUR SOCIAL MEDIA SERVES AS A
DIGITAL ARCHIVE, PRESERVING OUR
ONLINE POSTED PHOTOGRAPHY AND
CHERISHED MEMORIES AT THE VERY
LEAST**

F. U.S. DISASTER DECLARATIONS

In the United States, disasters can be declared at different levels, primarily falling into two categories: **Agency-Declared Disasters** and **Presidential-Declared Disasters**. Both types of declarations determine what kind of aid is available and which agencies will provide relief to affected individuals and communities.

1. Agency-Declared Disasters

Declared by federal agencies, such as the **U.S. Small Business Administration Office of Disaster Recovery and Resilience (SBA ODRR)** or the **U.S. Department of Agriculture (USDA)**.

2. Presidential-Declared Disasters

Declared by the President of the United States under the *Robert T. Stafford Disaster Relief and Emergency Assistance Act*.

1. Agency-Declared Disasters Information

- **Typically limited in scope and focus** on specific types of assistance, such as economic injury relief for disaster related losses.
- **Business Recovery Centers (BRCs)** are established in disaster-affected areas to provide **in-person assistance** to businesses, homeowners, and renters with SBA disaster loan applications and recovery resources.

SBA ODRR Disaster Declarations provide low-interest loans for businesses, homeowners, and renters affected by localized disasters.

- **Physical Damage Loans**

<https://www.sba.gov/funding-programs/disaster-assistance/physical-damage-loans>

- **Economic Injury Disaster Loans**

<https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans>

- **Mitigation Assistance**

<https://www.sba.gov/funding-programs/disaster-assistance/mitigation-assistance>

USDA Disaster Declarations aid farmers and ranchers experiencing losses due to droughts, wildfires, or other agricultural disasters, and rural residents, businesses, and communities affected by disasters.

• **Disaster Assistance Programs | Farm Service Agency** offers a Variety of Programs to Help Farmers, Ranchers, Businesses, and Communities.

<https://www.fsa.usda.gov/resources/programs/disaster-assistance-programs>

• **Rural Development Disaster Assistance** that aims to support Rural Residents, Businesses, and Communities impacted by disasters.

<https://www.rd.usda.gov/resources/rural-development-disaster-assistance>



FEMA, SBA ODRR, State of California, U.S. Representatives, County and Local Officials, and Local and Non-Profit Organizations – California Presidential Disaster Declaration January 2023.

2. Presidential-Declared Disasters Information

- **These declarations allow for federal assistance** through FEMA and other agencies, supporting individuals, businesses, and state/local governments.

- **Disaster Recovery Centers (DRCs)** are established in disaster-affected areas to provide **in-person assistance** to individuals, homeowners, renters, and businesses seeking disaster recovery support. These centers are operated by **FEMA in coordination with state, local, and federal agencies, as well as nonprofit organizations.**

FEMA Resources - Individuals and Households Program Application Eligibility, Registration and Appeals

<https://www.fema.gov/fact-sheet/fema-individuals-and-households-program-application-eligibility-registration-and-appeals>

- **Two types of Presidential declarations:**

1. **Major Disaster Declarations** - Issued for large-scale disasters (e.g., hurricanes, wildfires, earthquakes) and provides a full range of assistance, including housing aid, public infrastructure repair, and business support. Major disaster declarations are issued by the **President of the United States** under the **Stafford Act** when a catastrophe overwhelms state and local

resources, requiring federal assistance. These declarations unlock funding and support for individuals, businesses, and government agencies. These major disaster declarations demonstrate the **broad range of disasters**—from hurricanes and wildfires to pandemics and terror attacks—where federal aid is essential for recovery.

Major Disaster Declarations Issued:

- **September 11 Attacks (2001)** – New York, Virginia, Pennsylvania – Declared a major disaster due to the terrorist attacks on the World Trade Center and Pentagon. FEMA provided funding for search and rescue, victim assistance, and infrastructure recovery. Long-term support included health care for first responders and rebuilding Lower Manhattan.

- **Hurricane Katrina (2005)** – Gulf Coast, USA – One of the deadliest and costliest hurricanes in U.S. history. Caused 1,800+ deaths and over \$125 billion in damages. Led to massive FEMA assistance, emergency housing programs, and long-term rebuilding efforts.

- **Hurricane Sandy (2012)** – East Coast, USA – Caused \$70+ billion in damages, with severe flooding in New York and New Jersey. Led to FEMA aid, National Guard deployment, and the creation of new flood protection programs.

- **Texas Winter Storm (2021)** – Texas & Southern U.S.– Extreme cold, power outages, and water shortages affected millions. Federal assistance included emergency housing, food, water distribution, and energy infrastructure repairs.

- **Mississippi River Floods (1993 & 2019)** – The Great Flood of 1993 affected nine states, causing \$15+ billion in damages. The 2019 Midwest floods led to another major disaster declaration, impacting Nebraska, Iowa, and Missouri. Federal aid helped rebuild infrastructure and support displaced residents.

- **COVID-19 Pandemic (2020)** – Nationwide –The first nationwide major disaster declaration in U.S. history. Provided emergency funding for hospitals, vaccine distribution, economic relief (stimulus checks, unemployment benefits), and small business loans (PPP and SVOG loans).

- **California Wildfires (Multiple Years: 2017, 2018, 2020, 2021)** – Devastating fires, including the Camp Fire (2018) and Dixie Fire (2021), destroyed thousands of homes and displaced entire communities. FEMA, SBA, USDA, and other federal agencies provided housing assistance, business recovery loans, and wildfire mitigation funding.

2. Emergency Declarations

– Declared for incidents that require immediate action: ***Pre-Disaster Preparation*** and ***Public Health Emergencies*** – but with a more limited scope of assistance.

- ***Pre-Disaster Preparation Declarations*** are issued when a disaster is anticipated but has not yet fully impacted a region. These declarations help mobilize resources, coordinate emergency response efforts, and provide funding for protective measures.

- **Public Health Emergencies Declarations** are issued when a disease outbreak, natural disaster, bioterrorism event, or other health crisis poses a significant threat to public health.

Pre-Disaster Preparation Declarations Types:

- **Hurricane Warnings & Emergency Declarations** –

Activates FEMA and other federal resources to pre-position supplies, assist evacuations, and deploy emergency responders before landfall.

- **Wildfire Emergency Preparedness** – Allows for federal firefighting assistance, deployment of National Guard resources, and funding for emergency shelters before fires spread.

- **Pandemic Response Preparations** – Allows vaccine distribution, medical supply stockpiling, and hospital readiness.

- **Flood Preparedness** – Allocates resources for levee reinforcement, evacuation planning, and emergency response coordination.

- **Winter Storms & Extreme Weather** – States often declare emergencies before severe blizzards, ice storms, or extreme cold events to activate shelters, coordinate road maintenance, and prevent infrastructure failures.

Public Health Emergency Declarations:

- **COVID-19 pandemic** – In January 2020, the U.S.

Department of Health and Human Services (HHS) declared a Public Health Emergency (PHE) due to the spread of COVID-19. In March 2020, the President issued a nationwide Emergency Declaration allowing FEMA to coordinate federal disaster response efforts enabling funding for medical supplies, testing, vaccines, and

economic relief programs (*PPP and SVOG loans*) and *expanded unemployment benefits*).

- **Additional public health-related declarations –**

Includes responses to *H1N1 (Swine Flu) in 2009*, the *Opioid Crisis* (declared a public health emergency in 2017), and *monkeypox* in 2022.

Approximate Disaster Application Deadlines and Application Example Denial Reasons

In most cases, **60 days from the date a disaster is declared is the deadline** for individuals to apply for assistance through *FEMA* or the *SBA ODRR* Disaster Programs. However, this deadline may be extended depending on the specific disaster and the needs of the affected area.

To ensure you do not miss the deadline, it is best to apply as soon as possible, even if you are unsure of your eligibility or need. If an extension is granted for your area, the announcement will usually be made on **FEMA's** or the **SBA ODRR's** official website. Below are the details for each program:

FEMA Disaster Assistance

- **Standard Deadline:** Individuals and households typically have **60 days** from the date of the **Presidential Disaster Declaration** to apply for FEMA disaster assistance.

- **Possible Extensions:** FEMA may extend this deadline for certain disasters if the situation warrants additional time. This is usually announced on FEMA's website or through local and federal agencies.

- **How to Apply:**

- **Visit** DisasterAssistance.gov.

- **By calling** the FEMA Helpline

- 1-800-621-3362 (TTY: 1-800-462-7585)**

- **In-person** at a DRC, if available in your area.

SBA ODRR Disaster Loans

- **Home and Physical Disaster Loans:** The deadline to apply is generally **60 days** from the date of the disaster declaration for physical damage to homes, businesses, or personal property.

- **Economic Injury Disaster Loans (EIDL):** For businesses suffering economic injury, the deadline to apply is usually **9 months** after the disaster declaration.

- **How to Apply:**

- **Visit** SBA's Disaster Loan Assistance website

- **By calling** the SBA Customer Service Center:

- 1-800-659-2955**

- TTY: 1-800-877-8339**

- **In-person** at a BRC, if available in your area.

What Happens if You Miss the Application Deadline?

FEMA Applications

If the deadline passes, you may submit a **late application** but must include a written explanation of the extenuating circumstances (e.g., illness, disability, or lack of access to communication) that prevented you from applying on time. FEMA will review this on a case-by-case basis.

SBA Applications

The SBA may allow extensions in certain circumstances, but you will need to contact them directly to explain your situation.

FEMA Application Denial for a number of reasons, including:

- FEMA has not received requested documents or information.
- Disaster damage or loss is covered by insurance or other sources.
- More than one application filed for the household.
- FEMA could not verify applicant's identity.
- The damaged home was not the primary residence.
- Insufficient damage: Your home is safe to occupy.
- You reported no damage to your home.
- A FEMA inspector was unable to reach the applicant at the contact information provided.
- FEMA was unable to verify your occupancy
- FEMA couldn't verify applicant as the homeowner.

Documents to verify ownership:

- Deed or title
- Mortgage document
- Homeowner's insurance statements
- Property tax receipt or tax bill
- Manufactured home certificate or title
- Home purchase contracts (e.g., Bill of Sale)
- Last will and testament (and death certificate) naming you the heir to the property.

Visit FEMA's Eligibility Decision Fact Sheet:

<https://www.fema.gov/fact-sheet/common-reasons-femas-eligibility-decisions#>

SBA ODRR's Application Denial for a number of reasons, including:

Credit score: A low credit score or history of delinquencies or bankruptcies can lead to denial.

Repayment ability: The SBA may deny an application if the applicant can't demonstrate they can repay the loan.

Collateral: The applicant may not have enough collateral to secure the loan.

Business type: The applicant's business may be too new, too risky, or not eligible for the loan program.

Application issues: The application may be incomplete or contain errors.

Documentation: The applicant may not have provided the required documents, such as tax returns or bank statements.

Economic factors: The applicant's business may not have enough income or cash flow to support the loan.

What To Do If Denied

To appeal a denial for a disaster application with FEMA and SBA ODRR, you can submit a signed letter explaining why you disagree with the decision and include updated documentation. Your appeal must be submitted within 60 days of the denial decision, and be sure to include your application number and disaster declaration number on each page.

TO ENSURE YOU DON'T MISS THE DEADLINE, IT'S BEST TO APPLY AS SOON AS POSSIBLE, EVEN IF YOU ARE UNSURE OF YOUR ELIGIBILITY OR NEED. IF AN EXTENSION IS GRANTED FOR YOUR AREA, THE ANNOUNCEMENT WILL USUALLY BE MADE ON FEMA'S OR THE SBA'S OFFICIAL WEBSITE

G. ADDITIONAL EMERGENCY SERVICES INFORMATION

Emergency management services in the United States operate at multiple levels of government: town-wide, city-wide, county-wide, state-wide, and federal. These services coordinate disaster preparedness, response, recovery, resilience, and mitigation efforts.

It is essential to familiarize yourself with your local Emergency Management Office and follow the instructions and information they provide. These offices are key resources during disasters, offering critical updates, safety guidance, and assistance to help you prepare, respond, and recover effectively.

Here is an overview of how these levels function:

1. Town-Wide Emergency Management Services

• **Description:** Focused on smaller towns or rural areas, often with fewer resources than cities.

• **Examples:**

- Town emergency managers or officials.
- Volunteer organizations like local fire departments or community emergency response teams (CERTs).

• **Responsibilities:**

- Addressing emergencies affecting the town or adjacent rural areas.
- Collaborating with neighboring towns or counties for mutual aid agreements.

- Preparing for localized disasters like winter storms or flash floods.

2. City-Wide Emergency Management Services

- **Description:** Operate within a specific city or municipality to plan for and respond to local disasters and emergencies.

- **Examples:**

- City Emergency Management Departments (e.g., New York City Emergency Management).
- Police, fire departments, and local public health services also often contribute to disaster response.

- **Responsibilities:**

- Localized emergency planning.
- Coordinating shelters, evacuation routes, and immediate relief within city limits.
- Responding to small-scale emergencies like fires, floods, or local power outages.

3. County-Wide Emergency Management Services

- **Description:** Operate at the county level to coordinate efforts among cities, towns, and rural areas within the county.

- **Examples:**

- County Offices of Emergency Management (e.g., Hamilton County Emergency Management Agency).
- Sheriff's departments and county public health offices.

- **Responsibilities:**

- Coordination of resources and mutual aid within the county.
- Managing emergency operations centers (EOCs).
- Overseeing regional shelters and communication systems.

4. State-Wide Emergency Management Services

- **Description:** Managed at the state level to support local governments and provide a bridge between federal and local agencies.

- **Examples:**

- State Emergency Management Agencies (e.g., Ohio Emergency Management Agency, Texas Division of Emergency Management, California Governor's Office of Emergency Services).

- State National Guard units.

- **Responsibilities:**

- Coordinating large-scale disaster response efforts across the state.
- Managing state resources like National Guard deployments and state emergency funds.
- Liaising with FEMA and other federal agencies.

5. Coordination Across Levels

Each level plays a critical role, with coordination efforts ensuring an effective response to emergencies, whether they are localized or widespread.

- **Federal Assistance:** FEMA provides support when disasters overwhelm local and state capabilities, often in conjunction with the SBA ODRR for disaster recovery loans.

- **Mutual Aid Agreements:** States and counties may have agreements in place for sharing resources during disasters (e.g., Emergency Management Assistance Compact (EMAC)).

- **Private and Nonprofit Support:** Nonprofits like the American Red Cross or Salvation Army often assist alongside these levels of government.

IT IS ESSENTIAL TO FAMILIARIZE YOURSELF WITH YOUR LOCAL EMERGENCY MANAGEMENT OFFICE AND FOLLOW THE INSTRUCTIONS AND INFORMATION THEY PROVIDE

State, Regional, and Local Agency Resources

Reach out to state, regional, and local emergency management agencies for information on disaster programs.

Weights and Scales Programs or Agriculture Weights and Measures

Certain businesses are often required to check in with their local Weights and Measures Division (typically operated at county government level) to ensure compliance and accurate operations ***during recovery efforts.***

These businesses rely on accurate weights and measures to maintain fair trade, regulatory compliance, and customer trust. Disaster recovery efforts often involve re-inspections to ensure operational standards are upheld during challenging times.

Examples of County-Level Operations:

- **California:** Each county typically has a **Weights and Measures Division** as part of their Agriculture Department.
- **Ohio:** Programs are often managed through county auditors' offices, such as **Weights and Measures Inspectors**.

Examples of industries that commonly interact with weights and measures agencies during or after a disaster:

1. Agriculture and Farming

- **Produce and Livestock Scales:** Farmers and ranchers need to ensure that scales used to weigh crops or livestock are certified and accurate to maintain fair trade.
- **Grain Elevators and Feed Mills:** Facilities dealing with bulk agricultural goods often require inspections to verify weight and quality during recovery.

2. Grocery Stores and Retailers

- **Commercial Scales:** Supermarkets must ensure scales used to sell bulk goods (e.g., produce, meat) are functional and accurate post-disaster.
- **Point-of-Sale Systems:** Registers that calculate costs based on weight must be re-certified if disrupted.

3. Fuel and Energy Providers

- **Gas Stations:** Fuel dispensers are tested to confirm consumers are receiving the correct volume of fuel during high-demand periods or after power outages.
- **Propane Distributors:** Accurate measurements are vital for propane tanks, especially during heating or cooking emergencies.

4. Transportation and Logistics

- **Freight and Trucking Companies:** Scales at weigh stations ensure trucks comply with weight limits, particularly for disaster-related shipments like relief supplies.

- **Shipping Companies:** Businesses transporting goods by weight, such as UPS or FedEx, may require re-certification of weighing devices.

5. Construction and Building Materials

- **Quarries and Gravel Pits:** Scales used to weigh sand, gravel, or other materials needed for rebuilding must be accurate.

- **Hardware Stores:** Businesses selling bulk building materials by weight need to verify compliance.

6. Restaurants and Food Services

- **Food Delivery and Catering:** Scales used for portioning and selling bulk foods may need re-certification to ensure accuracy.

7. Breweries, Distilleries, and Wineries

- Must check in to ensure that equipment used for production, such as scales for ingredients or liquid measurement systems, remains compliant.

8. Fisheries and Seafood Markets

- Scales used for weighing fresh fish and seafood may need inspection, especially in regions heavily impacted by disasters affecting supply chains.

Additional Disaster Assistance Information

K-12 schools, universities, municipal airports, and other public or private institutions can receive disaster relief assistance from organizations such as FEMA, USDA, SBA, and local emergency management offices to recover from the impacts of disasters. Each program offers specific resources and funding to aid these entities in returning to normal operations, repairing damage, or mitigating future risks.

1. K-12 Schools and Universities

Public and private K-12 schools and higher education institutions impacted by disasters can receive funding and support through various federal and local programs.

Types of Assistance:

• FEMA Public Assistance Program

- Provides grants to repair, replace, or restore school facilities and infrastructure damaged by disasters.

- Covers emergency protective measures, including temporary facilities or debris removal.

- Assistance is available to public and certain private nonprofit schools.

<https://www.fema.gov/assistance/public>

- **USDA Rural Development Community Facilities Program**

- Provides loans and grants to rural schools for disaster recovery projects, including school reconstruction, utilities repair, and public safety equipment.

[https://www.rd.usda.gov/programs-services/
community-facilities](https://www.rd.usda.gov/programs-services/community-facilities)

- **SBA Disaster Loans**

- Nonprofit private schools and universities are eligible for low-interest loans to cover repair costs for property damage and operational losses.

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

- **State and Local Emergency Management Agencies**

- **Coordinate funding for schools through state grants and other disaster recovery resources.**

Examples of Eligible Expenses:

- Repairs to school buildings, classrooms, and libraries.

- Replacing damaged equipment, such as computers and lab supplies.

- Funding for temporary classrooms or educational facilities.

2. Municipal Airports

Municipal airports often play a critical role during disasters, serving as staging areas for relief efforts. These airports may receive assistance to repair damage and maintain operations.

Types of Assistance:

• FEMA Public Assistance Program

-Provides funding for the repair and restoration of airport infrastructure damaged by disasters, such as runways, terminals, and hangars.

-Airports can also receive funding for emergency protective measures, such as debris removal or flood prevention.

<https://www.fema.gov/assistance/public>

• FAA Airport Improvement Program (AIP)

-Offers federal grants for airport infrastructure projects, which can include disaster recovery and mitigation efforts.

<https://www.faa.gov/airports/aip>

• SBA Economic Injury Disaster Loans (EIDL)

-Municipal airports operated as nonprofit entities may qualify for low-interest loans to cover operational costs and recover from economic losses due to disasters.

<https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans>

Examples of Eligible Expenses:

-Runway repair and debris removal.

- Restoration of terminal facilities and airport lighting systems.
- Equipment replacement, such as snowplows or fire trucks.

3. Public Entities and Infrastructure

Other public institutions, such as municipal water systems, libraries, and parks, can also receive disaster recovery assistance.

Types of Assistance:

• FEMA Public Assistance Program

- Supports repairs to public infrastructure, utilities, and community facilities.

- Eligible entities include city governments, counties, and special districts.

<https://www.fema.gov/assistance/public>

• USDA Rural Development Programs

- Provides funding for rural utilities (water, wastewater, and electricity) and essential community facilities.

[https://www.rd.usda.gov/programs-services/
community-facilities](https://www.rd.usda.gov/programs-services/community-facilities)

• HUD Community Development Block Grant Disaster Recovery (CDBG-DR)

- Provides funding to state and local governments for disaster recovery, which can include repairs to public institutions.

[https://www.hud.gov/program_offices/comm_planning/
cdbg-dr](https://www.hud.gov/program_offices/comm_planning/cdbg-dr)

4. Other Institutions and Nonprofits

Organizations such as public housing authorities, museums, and community centers may also qualify for assistance.

Types of Assistance:

- FEMA Public Assistance Program**

Covers repairs to publicly owned or nonprofit-operated facilities.

<https://www.fema.gov/assistance/public>

- SBA Disaster Loans for Nonprofits**

Provides loans to nonprofit organizations for property damage and operational losses.

<https://www.sba.gov/funding-programs/disaster-assistance>

- USDA Emergency Assistance** for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)

Offers assistance to agricultural schools and farms affected by disasters.

<https://www.rd.usda.gov/>

H. NON-PROFIT ORGANIZATIONS

Disaster relief and assistance organizations operate at the national, state, and local levels, providing critical support to individuals and communities during and after emergencies. These organizations often work directly with Emergency Management offices, such as FEMA and state agencies, to provide resources, financial assistance, shelter, and recovery services. In addition to official organizations, **places of worship, community groups, and local nonprofits** frequently step in to provide grassroots support tailored to the needs of their communities.

National Disaster Relief and Assistance Organizations

1. American Red Cross

Provides emergency shelter, food, health services, and disaster recovery resources. They are often one of the first responders during disasters.

<https://www.redcross.org/>

2. Salvation Army

Provides food, shelter, emotional support, and long-term recovery assistance to survivors.

<https://www.salvationarmyusa.org/usn/>

3. Team Rubicon

A veteran-led organization that deploys skilled volunteers to help with disaster response and recovery efforts.

<https://teamrubiconusa.org>

4. Catholic Charities USA

Offers disaster response, including financial assistance, housing support, and recovery programs.

<https://www.catholiccharitiesusa.org>

5. National Voluntary Organizations Active in Disaster (VOAD)

A coalition of organizations that work together to coordinate disaster response efforts.

<https://www.nvoad.org>

State-Wide Disaster Relief and Assistance Organizations

1. State VOAD

Coordinate non-governmental disaster response organizations within each state.

2. Local United Way Chapters

Support disaster recovery efforts through financial assistance and volunteer coordination.

3. State Red Cross Chapters

Work closely with state governments to provide disaster relief and preparedness education.

Regional and Local Disaster Relief and Assistance Organizations

1. CERTs

Trained local volunteers who assist with disaster preparedness, response, and recovery.

2. Food Banks and Pantries

Provide food assistance during disasters.

Contact your local food bank or Feeding America.
<https://www.feedingamerica.org>

3. Local Salvation Army Corps

Operates shelters and provide meals during disasters.

4. Local Religious and Civic Organizations

Support from Places of Worship (churches, mosques, synagogues, temples), Grassroots Organizations and Other Local Organization are essential to disaster relief efforts. They often provide emergency shelter or gathering spaces, distribution of food, water, and hygiene supplies, emotional and spiritual support for disaster survivors, volunteer coordination to assist with cleanup and rebuilding.

NOTE: Local organizations typically have deep ties to their communities, allowing them to respond quickly and effectively, and they frequently work with Emergency Management offices and other relief groups to provide aid.

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ABOUT THE AUTHOR

Zabrina Tipton is President & Managing Member of Tipton Studio, LLC, a public affairs and crisis communications firm serving clients across the United States, U.S. Territories, and OCONUS. With more than 25 years of experience across government, nonprofit, and private sectors, she specializes in strategic communications, stakeholder engagement, and community response initiatives.



As a former Public Information Officer for the [U.S. Small Business Administration](#) (SBA) Office of Disaster Recovery and Resilience (ODRR), Zabrina supported disaster-impacted communities nationwide, translating complex federal recovery programs into clear, actionable guidance for individuals, families, and businesses. That experience informs this publication and her continued commitment to preparedness, resilience, and trusted public communication.

Through Tipton Studio, she equips communities and organizations with practical tools, strategic clarity, and credible messaging when it matters most.



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