

Winter Weather Resource Guide

January 2026

Disaster & Recovery Resources

Ready.Gov

Ready.gov is a national public service campaign designed to educate people to prepare for, respond to, and mitigate emergencies, including natural and man-made disasters. For information about power outages, tips for driving in winter weather, and more, visit the website [here](#).

- Emergency Alerts: Click [here](#) to learn about the various forms of emergency alerts available.

Federal Emergency Management Agency (FEMA)

If and when an area has become eligible for disaster assistance, that information will become available on the disaster assistance site. You may enter your zip code to see if your area has been declared for individual disaster assistance. If it has, you may find your local DRC (Disaster Recovery Center), apply online for assistance, and find other local resources.

- To Register for FEMA Disaster Assistance:
Online: www.disasterassistance.gov
Phone: 800-621-3362, TTY 800-462-7585
Please note, your area must first officially be declared a disaster area before FEMA can get involved.
- Visit the FEMA website for information [here](#).
- To find open shelters near you, text SHELTER and your zip code to 4FEMA (43362).
Example: Shelter 01234 (standard text message rates apply).

In addition, you can find local resources in your state (including your state's emergency management organization) by visiting <https://www.fema.gov/locations> and entering your city and state or zip code. Once the page returns results, scroll down until you see "Links and Resources". Please note, information will vary by state.

Disaster Assistance

DisasterAssistance.gov is a website that helps people apply for and receive federal assistance after a disaster. It also provides information and support to help with recovery following disasters including extreme winter weather, hurricanes, floods, or other natural disasters. Visit the website [here](#). The website has information on federal, state and local supports, grants and government assistance, community resources, help for [veterans](#) and individuals with [disabilities](#), [housing](#) and financial assistance; and more.

Veteran Affairs (VA) Home Loans - After a Disaster:

If you are a veteran and need help making your mortgage payment after a disaster, VA can help in the following ways:

- Ask loan holders to put a 90-day freeze on foreclosure.
- Encourage holders to waive late charges.

VA may also be able to work with your servicers or loan holder to apply pre-payments already made to your upcoming payment. Click [here](#) for more information or call the VA at 844-698-2411.

HUD Disaster Relief Options for FHA Homeowners

The U.S. Department of Housing and Urban Development (HUD) offers relief assistance for homeowners with a mortgage insured by the Federal Housing Administration (FHA). If your home or your ability to make your mortgage payments is impacted by a Presidential Declared Major Disaster Area, you may qualify for relief assistance to help you keep your home. Click [here](#) and [here](#) for more information from HUD or connect with a [HUD-participating housing counseling agency](#) by calling 800-569-4287.

U.S. Small Business Administration

The Small Business Administration (SBA) loans money to homeowners and renters whose homes were damaged in a disaster. You may be eligible even if you do not own a business. To qualify for an SBA home loan your home must be in a presidentially declared disaster area, the loan must be for your primary home, and the loan cannot duplicate benefits from insurance policies or benefit programs. Before applying for an SBA disaster loan, you must register with FEMA. Visit the SBA website [here](#) to learn more.

Department of Insurance:

The Department of Insurance plays a critical role in assisting individuals and businesses

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after a natural disaster by providing resources and support to help navigate the insurance claims process and ensure fair treatment by insurance companies.

The [**National Association of Insurance Commissioners**](#) provides contact information for insurance departments by state, in addition to offering information on navigating natural disasters. Click [here](#) for a list of departments by state and click [here](#) for information on navigating natural disasters.

Rebuilding After Winter Storm Damage

- **Recovery after a disaster:** Ready.gov has a guide regarding how to return home after a natural disaster including filing an insurance claim, replacing documents, safety issues and more. FEMA offers a list of programs to support recovery after a natural disaster [here](#).
- **Insurance information:** The Insurance Information Institute website has a cold weather survival guide for homeowners which can be found [here](#). Additionally, click [here](#) to view a guide on settling insurance claims after a disaster.
- **Legal Aid:** DisasterAssistance.gov offers a legal aid program that provides free legal help to those who have been impacted by a natural disaster. The program information can be found [here](#). Additionally, there is a resource list for survivors of natural disasters found [here](#).
- **Financial assistance after a disaster:** USA.gov has an information guide regarding how to get emergency financial help from the government if you have been affected by a natural disaster. Click [here](#) for more information regarding [**help with bills**](#) after a disaster, how to apply for loan assistance, unemployment benefits and more.
- **Power Outages:** Ready.gov has a power outage tip sheet with information on how to prepare yourself during an outage, generator safety, and returning home after a power outage. Click [here](#) to view more.

Local Resources

Office of the Governor: Search on your local governor's website for current states of emergency and updates regarding current events. The office of the Governor plays a key

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role in managing state emergencies through coordinating state resources, declaring a state of emergency and enabling state and local agencies to implement emergency plans, and guiding public safety.

- The National Governors Association has a list of current governors and their websites by state. Click [here](#) to find your local governor's office.

Department of Emergency Management: Search on your State's Department of Emergency Management website for emergency preparedness plans, safety resources and emergency updates. Your local department will provide updates regarding current emergencies and offer guidance on how to access emergency services. You may find information regarding evacuation orders, shelters, school closures, food distribution sites, reunification sites, emergency alerts, assistance programs, and more.

- USA.gov has a state directory of emergency management agencies. To find your local emergency management agency, click [here](#) and select your state from the drop-down menu.

Local Sheriff's Department: Search on your local town or sheriff's department website for any local disaster resource plans and updates in your local area. Often times the sheriff's department will share updates via social media for real-time updates.

Warming Centers

In cold weather, a warming center is a temporary shelter or facility that opens to provide a warm and safe space for people to escape dangerously low temperatures and potentially life-threatening conditions like hypothermia. These centers are typically activated during periods of extreme cold or inclement weather, offering relief from freezing temperatures and a place to stay warm. They are also available to residents to escape the cold if they experience a power outage. Some may offer transportation services to get to the center. See below regarding how to find local warming centers.

- **2-1-1 United Way:** You may dial your local 2-1-1 to locate activated warming centers.
- The local **Office of Emergency Management** should provide updates on open warming centers. Click [here](#) to find your state's emergency management agency.
- **Local Alerts:** if you sign up for local weather and disaster alerts, you will be sent a list of activated warming centers.
- **Local news:** Check your local news stations for updates regarding open shelters.

2-1-1 United Way

2-1-1 operates nationwide and connects callers to human service information. This service operates 24 hours a day, seven days a week, even during disasters. Information and resources may be provided for a variety of needs including shelter, cell phone power stations, warming centers, rent/utility assistance, mental health resources and disaster response programs. Dial 211 from your cell phone to speak with a trained information and referral specialist. You may also visit their website [here](#).

Airbnb

Airbnb may provide temporary housing options after a natural disaster occurs. Learn more by visiting their [website](#). Referrals for temporary stays are provided via 2-1-1 United Way. Dial 2-1-1 in your area to learn more.

Homeless Shelter Directory

The Homeless Shelter Directory provides information on homeless shelters and homeless service organizations. This includes all resources necessary to help those in need. Please visit their website [here](#). Click on your state and then choose the city or closest city near you. A list will populate and provide shelters details.

The Salvation Army

The Salvation Army provides a variety of programs and services that may include shelters during emergencies, financial assistance for rent, mortgage, utilities, food, and other needs. Programs and services may vary based on location. If interested, contact your local Salvation Army. To find your local agency visit The Salvation Army's website [here](#), then enter your zip code in the "Find A Center Near You" field at the top of the page.

- Phone: 1-800-SAL-ARMY

American Red Cross

The American Red Cross is one member of the local, state, and federal disaster response community. During a disaster the Red Cross provides shelter, food, emotional support, health services, clean-up supplies and comfort items. For more information, visit the American Red Cross website [here](#).

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- To find open shelters via the American Red Cross please visit their website [here](#). For disaster recovery resources, click [here](#).
- Their Safe and Well website provides a central location for people in disaster areas to register their current status, and for their loved ones to access that information. Visit the Safe and Well website [here](#).
- View the American Red Cross Winter Storm Safety Guide [here](#) for information regarding how to prepare for a winter storm, how to stay safe during a storm, and what to do after a winter storm.

Community Action Agencies (CAA)

Community Action Agencies (CAA) are local private and public non-profit organizations that carry out the Community Action Program (CAP), providing financial support and resources to communities. Community Action Partnership (CAP) offers a variety of programs and services. During the recovery phase of disasters, the local Community Action Agency may support residents applying for disaster or emergency relief. Visit the website [here](#) to find the local Community Action Agency that serves your area.

Catholic Charities USA

Catholic Charities USA is the official domestic relief agency of the U.S. Catholic Church. CCUSA deploys disaster response experts to support local Catholic Charities in their work providing direct assistance to affected communities and identifying long term recovery needs. The Catholic Charities ministry supports disaster response efforts with direct aid, home repair, home rebuilding, health care services and other programs that enable long-term disaster recovery. Find your local agency [here](#).

National Resources

National Weather Service by the National Oceanic and Atmospheric Administration (NOAA)

Updated information on current weather conditions can be found [here](#). The National Weather Service has additional information on its website [here](#) regarding extremely cold weather, winter storms and safety. Stay up to date with alerts by tuning into the NOAA

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Weather Radio All Hazards (NWR) network. The NWR is a nationwide network of radio stations broadcasting continuous weather information directly from the nearest National Weather Service office. NWR broadcasts official Weather Service warnings, watches, forecasts, and other hazard information 24 hours a day, 7 days a week. Find your local station [here](#).

Centers For Disease Control and Prevention (CDC)

This listing provides resources for information about hypothermia, frostbite, and safely dealing with extreme cold winter weather. You may find information [here](#) about natural disasters and severe weather.

The CDC has information on its website regarding frostbite, hypothermia, and safety guidelines during and after a winter storm. Click on the topics below to learn more about winter weather safety.

- [Winter Weather: Before, During, and After](#)
- [Preparing for a Winter Storm](#)
- [Safety Guidelines: During & After a Winter Storm](#)
- [Preventing Hypothermia](#)
- [Preventing Frostbite](#)

Healthcare Ready - RxOpen

Healthcare Ready is a nonprofit organization that works with emergency management officials to ensure the healthcare supply chain is prepared for and able to respond to natural disasters, pandemics, and other emergencies. Healthcare Ready manages the RxOpen mapping tool that helps patients and providers locate open pharmacies in areas impacted by natural disasters and public health emergencies. View the mapping tool [here](#) to find open pharmacies during an active disaster. Visit the website [here](#) for additional resources and news regarding current disasters.

Road Condition Maps

Winter weather may create hazardous conditions for motorists and roads may be impassable. See below for information on road conditions.

- The [U.S. Department of Transportation](#) has a [list](#) of departments of transportation by state.

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- The National Weather Service has a [list](#) of road conditions by state.

Power Outage Map

PowerOutage.us is a website that tracks and records power outages across the United States, with data updated every 10 minutes. Click [here](#) to view the map.

Fraud and Price Gouging

The National Center for Disaster Fraud (NCDF) hotline processes complaints about disaster fraud. You can call the NCDF hotline at (866) 720-5721 or submit a complaint online [here](#). You can also report price gouging to your state's attorney general. The National Association of Attorneys General has a directory of Attorney General offices by state. Click [here](#) to find your local office.

Food Resources

USDA Food and Nutrition Service (FNS)

The FNS responds to active disasters by providing food assistance to those in need. The FNS may authorize [Disaster Supplemental Nutrition Assistance Program \(D-SNAP\)](#) when the President declares a major disaster with individual assistance. People who might not ordinarily qualify for the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) may be eligible for D-SNAP if they have disaster related expenses, such as loss of income, damage to property, relocation expenses, and in some cases, loss of food due to power outages.

The FNS provides updates regarding SNAP recipients impacted by a disaster. Click [here](#) to view more about the response to current active disasters. Click [here](#) for information regarding food resources after a disaster.

USDA National Hunger Clearinghouse

The [USDA National Hunger Clearinghouse](#) helps low-income people with food assistance. If you need help finding local food resources such as meal sites, food banks, and other social services, call 1-866-3-HUNGRY or 1-877-8-HAMBRE (Spanish) to speak with a representative. You can also text to the automated service at 914-342-7744 with a question that may contain a keyword such as "food," "meals," etc., to receive an automated response to local resources.

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Foodpantries.org

Foodpantries.org is a directory of food banks, soup kitchens and non-profit organizations committed to fighting hunger. Individuals can search for food resources in their area. Please contact your local stores/pantries for their hours and status regarding openings/closings.

Website: <https://www.foodpantries.org/>

Disaster Assistance.gov

DisasterAssistance.gov has a fact sheet regarding food and water resources after a disaster. Click [here](#) to view.

Resources for Disabilities and Aging Adults

Older adults and individuals with a disability may have specific needs during disasters. See below for information regarding disaster preparedness and recovery.

Area Agency on Aging

An Area Agency on Aging (AAA) is a local or regional public or private nonprofit agency that connects older adults and their caregivers with services and resources that help them live independently. Prior to a storm or emergency, AAAs provide pre-disaster planning including guides and checklists to help adults and caregivers develop personal emergency plans. During a natural disaster or emergency, the AAA coordinates and provides essential services and resources such as financial relief, food, water, clothing, and other household items lost or damaged during a disaster. AAAs may also provide medical support with help replacing lost or damaged medications or other medical supplies, in addition to providing information on how Medicare rules may change during an emergency. Home repair and debris removal may also be available.

Aging and Disability Resource Centers (ADRCs)

ADRCs assists older adults, people with disabilities, and their families with accessing and navigating long-term services and supports. During a winter emergency, ADRCs partner with other organizations to deliver non-perishable food when weather prevents home-delivered meals from operating, and they can help arrange in-home personal care, pharmacy deliveries, and other crucial support services to ensure safety and well-being during severe weather.

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- To find your local Area Agency on Aging and Aging and Disability Resource Centers, you may search the Eldercare Locator, sponsored by the Administration for Community Living, by entering your zip code at the website:
<https://eldercare.acl.gov/home>.
- You may also call directly at 800-677-1116.

Centers for Independent Living (CIL)

A Center for Independent Living is a non-profit organization that supports people with disabilities, their families, and communities in living independently. These centers provide services such as advocacy, peer counseling, independent living skills training, and information and referral. During a winter emergency, CILs may provide disaster readiness services including personalized emergency plans, assistance with support during power outages (including help for medical equipment), assist with evacuations, provide emergency food, and connect people to other essential resources.

- To find a CIL near you, visit the National Council on Independent Living's map of CILs found here: <https://ncil.org/about/find-your-cil/>.

The National Institute on Aging

This agency has information regarding disaster readiness and recovery for aging adults. View the information [here](#).

The Administration for Community Living (ACL)

The ACL has an emergency preparedness and recovery [guide](#) for disabled adults, aging adults, and their caregivers. ACL also provides the Disability Information & Access Locator (DIAL) tool. Visit the website, <https://dial.acl.gov/home>, and enter your zip code to find additional resources near you.

National Council on Aging

This agency has information regarding how to plan for a disaster and assistance with benefits after a disaster including housing, food, and basic needs. Click [here](#) to for more information.

Additional Resources:

- [Ready.gov](#) has a disaster preparedness guide for older adults, individuals with disabilities, and caregivers. Click [here](#) for aging adults resources, click [here](#) for disabilities resources, and click [here](#) for caregiver information.

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- **American Red Cross** has a disaster safety guide for people with disabilities [here](#).
- **Substance Abuse and Mental Health Service Administration** offers a Helping Older Adults After Disasters Guide, [here](#).

National Mental Health Resources

SAMHSA's Disaster Distress Helpline

This helpline, through the Substance Abuse and Mental Health Services Administration (SAMHSA), can provide immediate crisis counseling to anyone who is experiencing emotional distress related to any natural or human-caused disaster. The help line is available 24 hours a day, 7 days a week at (800) 985-5990. You can also reach out via text message by texting "TalkWithUs" to 66746. You can find more information online [here](#). Click [here](#) for SAMHSA's disaster behavioral health resources. Click [here](#) for SAMHSA's survivors of disasters resource portal.

SAMHSA Behavioral Health Treatment Services Locator

Visit the website [here](#).

The Behavioral Health Treatment Services Locator provides information and a search tool for behavioral health and substance abuse/addiction services in the United States and U.S. Territories. You can access the free and confidential treatment provider search tool using the link listed above. After completing the search criteria, you can view a list of treatment providers and detailed information about each provider.

You may also call (800) 662-4357 to receive free and confidential information about mental health and substance abuse treatment services in your area. This line is available 24 hours a day and 7 days a week.

Veterans Crisis Line

If you are a Veteran in crisis – or you're concerned about one – free, confidential support is available 24 hours a day, 7 days a week.

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The Veterans Crisis Line is available by phone, text, or chat:

- Dial 988 then Press 1.
- Send a text to 838255.
- [**Chat online**](#)
- Support for deaf and hard of hearing: Call 1-800-799-4889

National Center for PTSD:

The National Center for PTSD (NCPTSD) offers many resources for survivors of natural disasters, including:

- [**Self-Care After Disasters**](#)
- [**PTSD Coach App**](#)

If seeking information on how to honor losses, practice helpful thinking, and build resilience, click [here](#). The NCPTSD also offers other resources, including information on practical help, such as food safety, medical care, and shelter, crisis counseling and skill-building, and Trauma-focused treatment. Visit the website [here](#) for more information.

9-8-8 Lifeline

The 988 Lifeline is a national network of local crisis centers that provides free and confidential emotional support to people in suicidal crisis or emotional distress 24/7, 365 days a year. 9-8-8 is trained to assist with disaster distress and offers resources and guidance for survivors.

- Dial or text: 9-8-8
- Online chat: <https://988lifeline.org/chat/>
- Click [here](#) to view the disaster resources page

The National Child Traumatic Stress Network

The National Child Traumatic Stress Network has online resources for families, parents, and young children about coping with traumatic experiences and stressors, including natural disasters. For more information, please visit their website [here](#).

National Alliance on Mental Illness - NAMI

NAMI is a non-profit organization that provides education, support, and advocacy for

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people affected by mental illness including support groups, peer-support, advocacy, and help navigating the mental health care system.

- Phone: 800-950-6246
- Text 'helpline' to 62640
- Chat online [here](#)
- Website: <https://www.nami.org/>

This guide provides referrals to resources. It does not endorse or recommend the resource providers. While every effort is made to maintain current provider information, information may change without notice.

Resources For Living

The EAP is administered by Resources For Living, LLC. This material is for informational purposes only. Information is not a substitute for professional health care and is not meant to replace the advice of health care professionals. Contact a health care professional with any questions or concerns about specific health care needs.

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