

# Post-Disaster Guidance



A toolkit from:  
JUSTICE FAIRNESS HOPE  
**Legal Services  
Alabama**

# TOOLKIT GUIDE



## TITLES

that look like this provide you with the steps you will need to take when recovering from a natural disaster

## Titles

that look like this provide you with additional info you may need to complete the steps



## Titles

that look like this provide you with useful contact info you may need while moving through the recovery process

# STEP 1: TAKE A BREATH

## Natural disasters are difficult!

We all cope with them in different ways. Sometimes you will need to back away from the situation for a day or two.

*That's okay.*

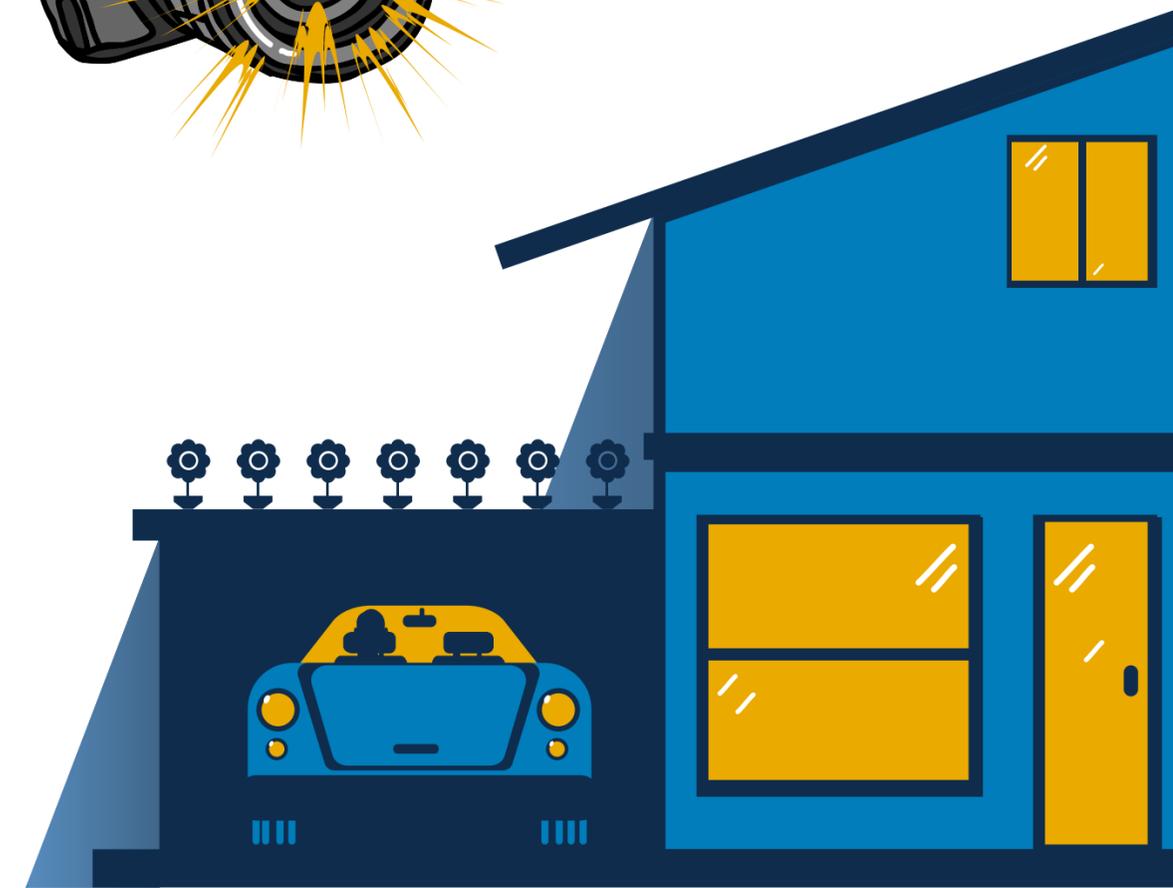


## STEP 2: TAKE PICTURES OF YOUR PROPERTY

**The more documentation, the better.**

**Take pictures of:**

- Your house (inside & outside)
- Your car
- Any potentially damaged items



# Uninhabitability



**If your home is uninhabitable:**

- Let the landlord know (preferably in writing)
- Offer to vacate (orally & in writing)

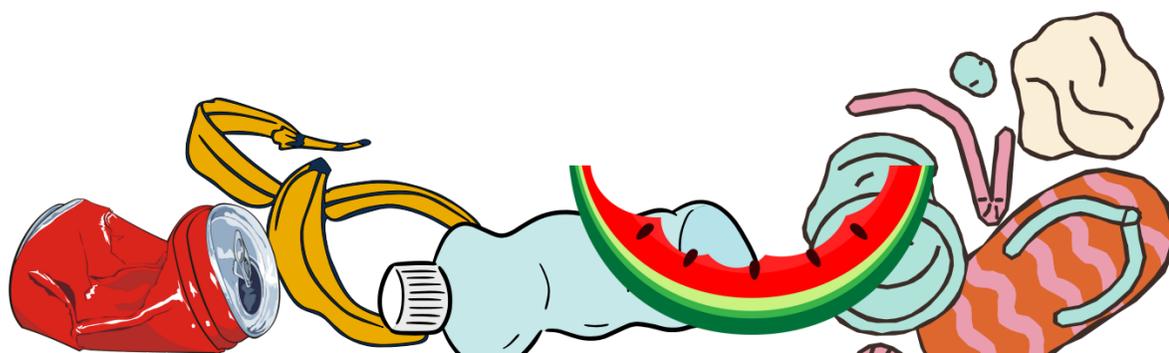
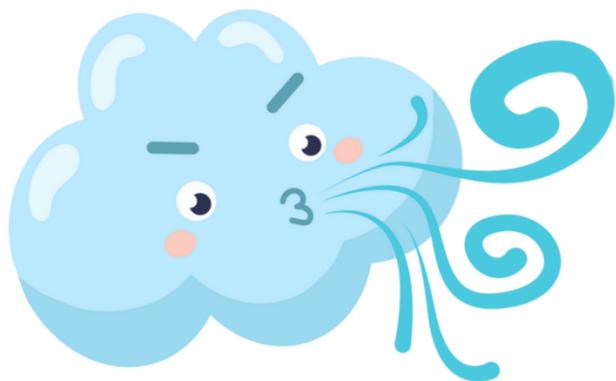
**If they do not allow you out of the lease,  
the landlord must make repairs**

**\**BUT* you cannot stop paying rent in the interim**



# STEP 3: CONTACT YOUR INSURANCE COMPANY

- Try to have your policy or policy number on hand
- Your agent will talk with you about what is & isn't covered
  - *Sometimes "Additional Living Expenses" like hotel rooms and food in a new area will be covered*
- You are responsible for what is on your property;  
*even if the stuff flew from someone else's yard*



# STEP 3 CONT'D

**Make sure you file a claim!**

If 30 days have passed since filing and your insurance still hasn't paid out, you may be eligible for a loan from FEMA

CLICK TO VISIT FEMA   
ASSISTANCE APPLICATION PAGE



**FEMA**

# Avoiding Scams



- **Never pay cash to contractors**
  - **Businesses should be willing to accept other forms of payment**
- **Verify all contractors with Google, the Better Business Bureau, or the AL Board of Contractors**
- **Never make a final payment until work is complete and satisfactory**



# Avoiding Scams - Cont'd

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- Never enter a lien contract - scammers will use this to try to take your house
- Beware of lenders claiming refinancing will help with credit problems
  - Some will tell you to lie; if they do, they are fraudulent and **will** try to take advantage of you
- Speak to a licensed real estate agent and HUD agent if you're thinking of selling your house
- Be very wary of credit counselors - especially if they tell you to stop paying on your debts

CLICK TO VISIT HUD  
COUNSELING SITE



# STEP 4: CONTACT FEMA

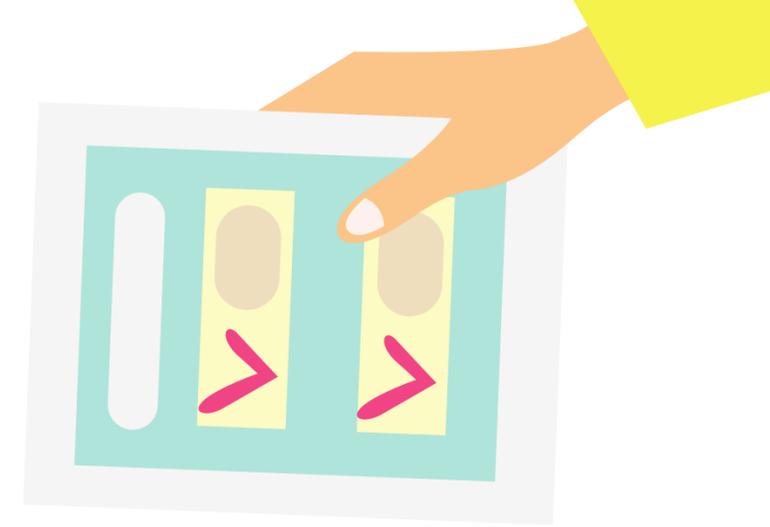


**Once the President has declared an area a disaster:**

- Call 1-800-621-3362
- If speech or hearing impaired, call 1-800-462-7585
- Apply online at [www.disasterassistance.gov](http://www.disasterassistance.gov)

**- Make sure your application is correct and fully filled out**

# STEP 4 CONT'D



- You have 60 days after the emergency declaration to apply
  - *But do so ASAP*
- If the damage is bad enough, you will be automatically inspected (or you can request one)
  - Make sure to answer their call
    - You have 60 days to appeal

[Click for: FEMA Informational Trifold](#)

# Unemployment



**Step 1:** Apply for Alabama's Unemployment

CLICK ME  
TO VISIT  
ADOL SITE

**Step 2:** If you are not eligible, apply for Disaster Unemployment

- This includes if you would regularly not be eligible for unemployment because of your job type

**Step 3:** Make arrangements for deferred/alternative payment with your landlord or mortgage lender



# Contact Info - Social Security

## If you didn't receive your Social Security Benefits

- Call 1-800-772-1213
- Go to [www.ssa.gov](http://www.ssa.gov) or [www.ssa.gov/agency/emergency](http://www.ssa.gov/agency/emergency).
- Go to your local office  
*(often the quickest)*



# Contact Info - Direct Express

**If you have Direct Express,  
call the following numbers for support**

**- Customer Service: 1-888-741-1115**

**- TTY: 1-866-569-0447**

**- International: 1-765-778-6290 *(Collect)***



# Taxes



**The IRS will waive the fees and quicken requests for copies of forms.**

- Put the disaster name in **red ink** at the top of the form

**Call 1-866-562-5227 for additional help**



# Contact Info - Banking

- **If you have a bank:**

- Call FDIC at 1-877-275-3342 OR 800-925-4618
  - 8:00 a.m. - 8:00 p.m. EST M-F
  - 9:00 a.m. - 5:00 p.m. Sat – Sun

- **If you have a credit union:**

- Call the National Credit Union Administration at 1-800-755-1030



## STEP 5: FIND MUTUAL AID GROUPS IN YOUR AREA

- **Often, Emergency Communications will have organizations operating in your area**
  - Find a list: [Here](#)
- **Facebook posts will also often contain messages from groups throughout your community doing work**
  - Work, schools, and universities will also often have aid organizations they're providing

**REMEMBER:** Community resources includes your community - Don't be afraid to ask for help!

# Contact Info - Missing Pets

**It's always best to start with your local shelter in-person.**

- [Bring Fido](#)
- [Pets Welcome](#)
- [Trips With Pets](#)
- [Go Pet Friendly](#)
- [DogFriendly.com](#)
- [FidoFinder](#)
- [PetHarbor](#)
- [Petfinder](#)
- [Greater Birmingham Humane Society](#)
- [Montgomery Humane Society](#)
- [Mobile SPCA](#)
- [Greater Huntsville Humane Society](#)
- [East Alabama Humane Society](#)
- [Humane Society of West Alabama](#)
- [The Center for Lost Pets](#)

# Immigrants



For FEMA Assistance, you must be a U.S. citizen, non-citizen national, or Qualified Alien to get cash assistance

## Who falls under "Qualified Alien" status?

- Refugees
- Withholding of deportation
- Paroled into the U.S. for at least 1 yr
- Cuban-Haitian entrants
- Certain trafficking victims
- Certain people subject to battery or extreme cruelty



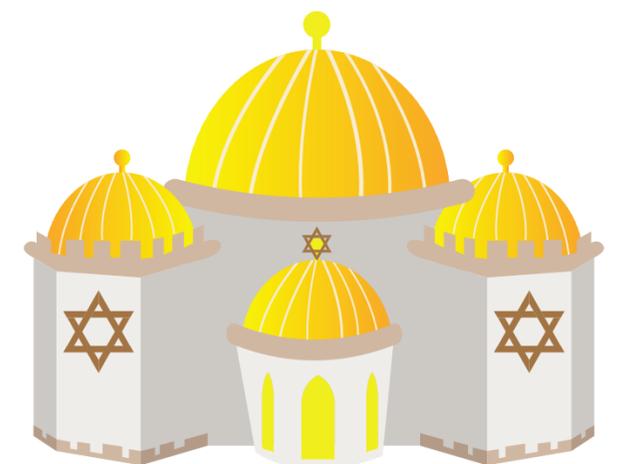
# Immigrants Cont'd

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**Undocumented individuals should also seek aid from:**

- Places of worship: churches, mosques, synagogues, etc.
- Nonprofit organizations
- Occasionally government-provided emergency food, care, medicine, and shelter are available



## **STEP 6: CONTACT LEGAL AID - IF NEEDED**

**You won't always need legal aid, but here are some times when you may:**

- You think you've been scammed
- You've been denied aid
- Your landlord or mortgage company is acting unscrupulously



# Bankruptcy

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Bankruptcy is a long and complex process.

*Speak with an attorney to go through your options:*

- Garnishments are stopped
- Some property is exempt from bankruptcy
- **BUT** many types of debt **cannot** be discharged



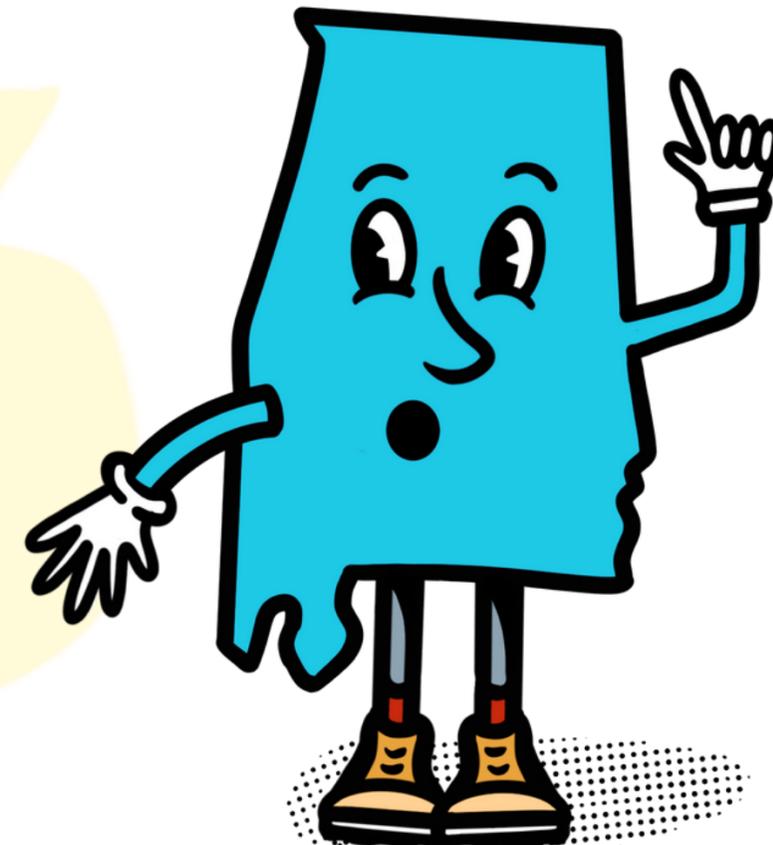
# Education



If you are put in a temporary living situation because of a natural disaster AND your children currently reside in a shelter, transitional housing, car, campground, trailer park, hotel, motel, park, public space, abandoned building, substandard housing, bus train station, OR stays with friends or family, then your children:

- **Are entitled to free meals at school**
- **May enroll at either their old school or the one nearest to them currently**

These protections are part of the federal McKinney-Vento Act. You can watch [this episode](#) of my "Ask Al" series to learn more about the McKinney-Vento Act and the rights of students experiencing homelessness.



# Contact Info - General Resources

- National Disaster Legal Aid Resource Center
- Alabama Legal Help Disaster Legal Assistance
- ABA Free Legal Answers
- Alabama Emergency Management Agency
- Figuring Out FEMA
  - **Follow flowchart EXCEPT WHEN the damage is by flooding**



# Contact Info - General Resources Cont

- What to do After a Disaster
- Substance Abuse & Mental Health Services Disaster Hotline:  
**1-800-985-5990**
- FTC: How to Avoid Disaster Recovery Scams

