

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.

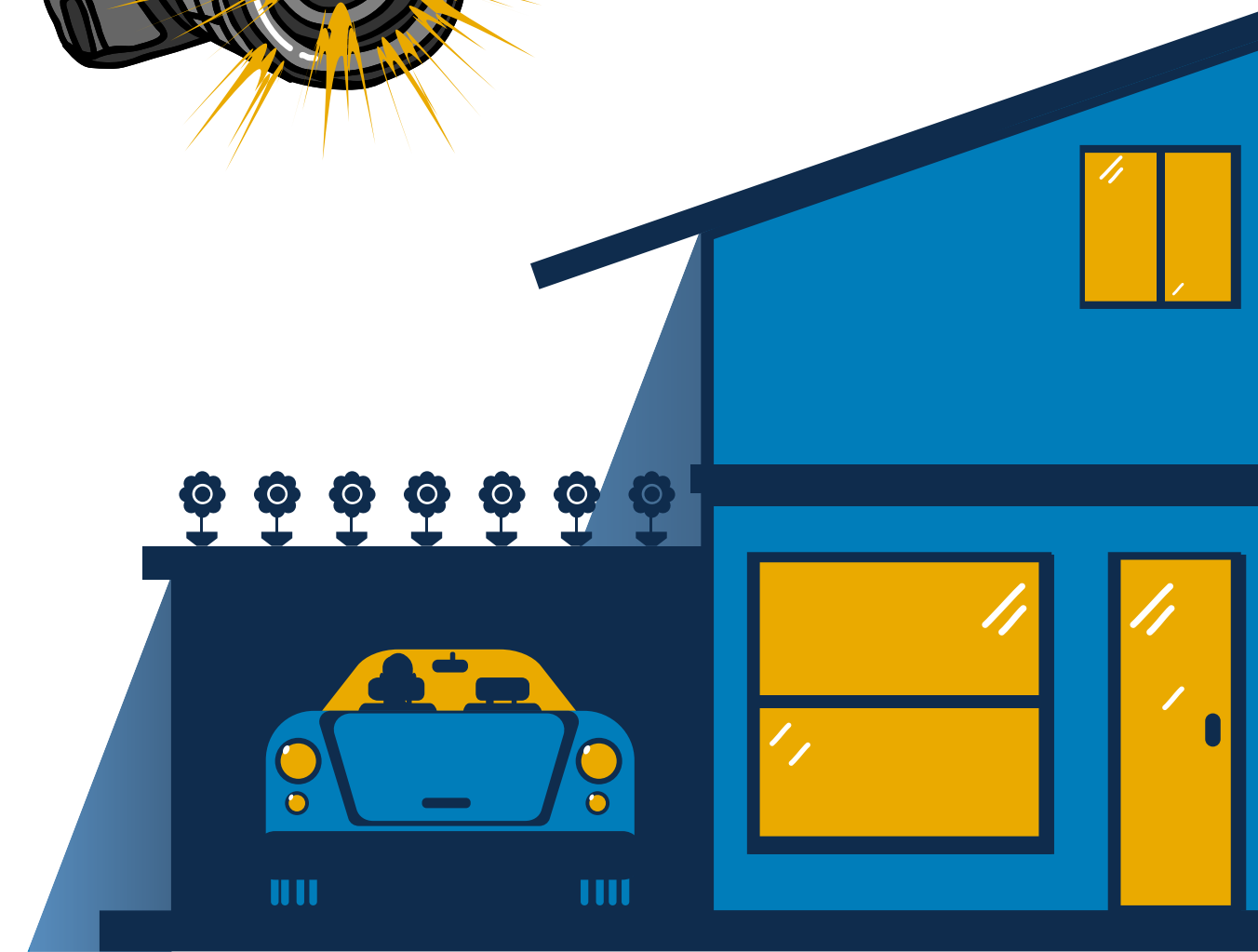


STEP 2: TAKE PICTURES OF YOUR PROPERTY

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)

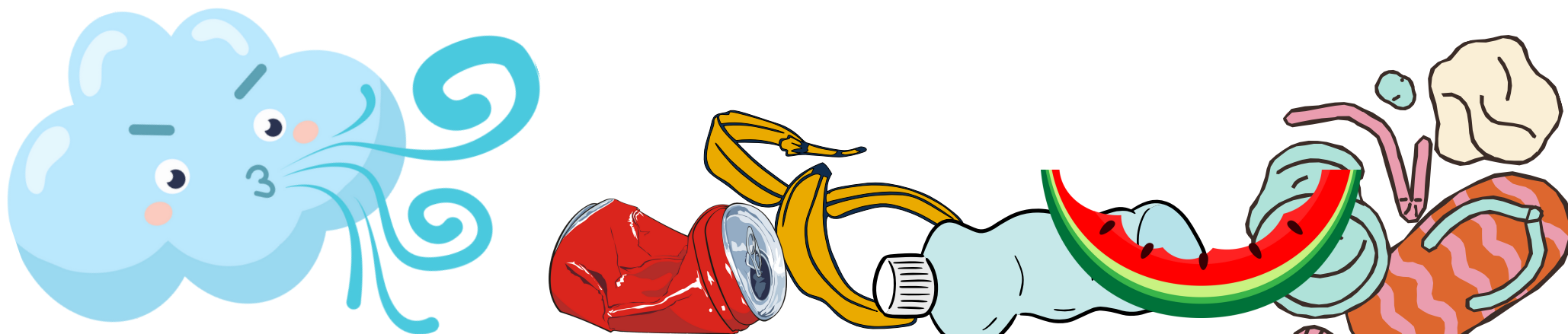
**If they do not allow you out of the lease,
the landlord must make repairs**

****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



- 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

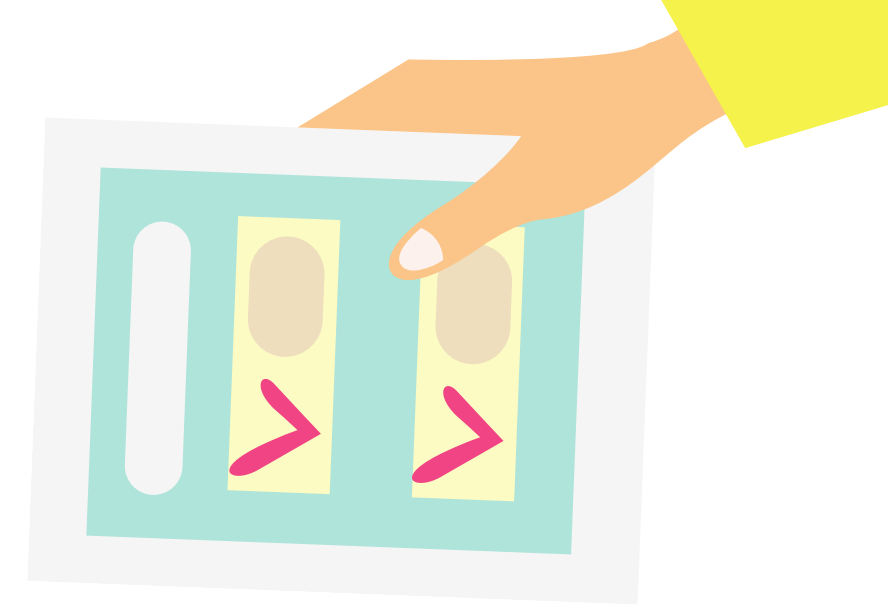


Once the President has declared an area a disaster:

- Call 1-800-621-3362
- If speech or hearing impaired, call 1-800-462-7585
- Apply online at www.disasterassistance.gov

- 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 or 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

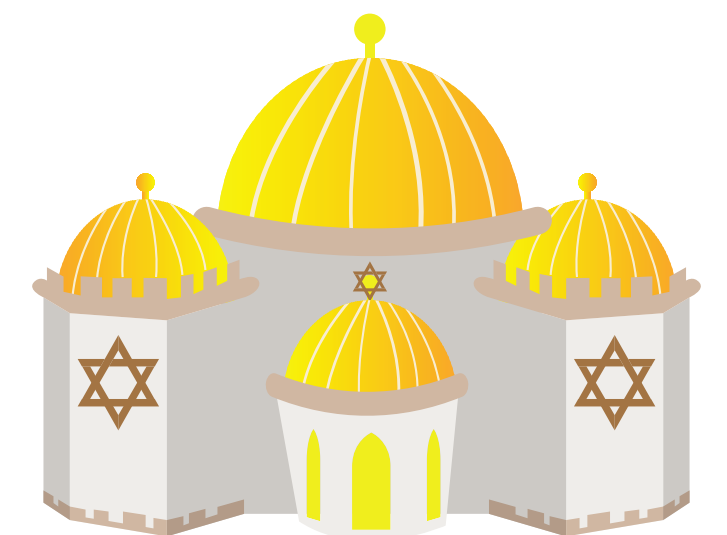


Immigrants Cont'd



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



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



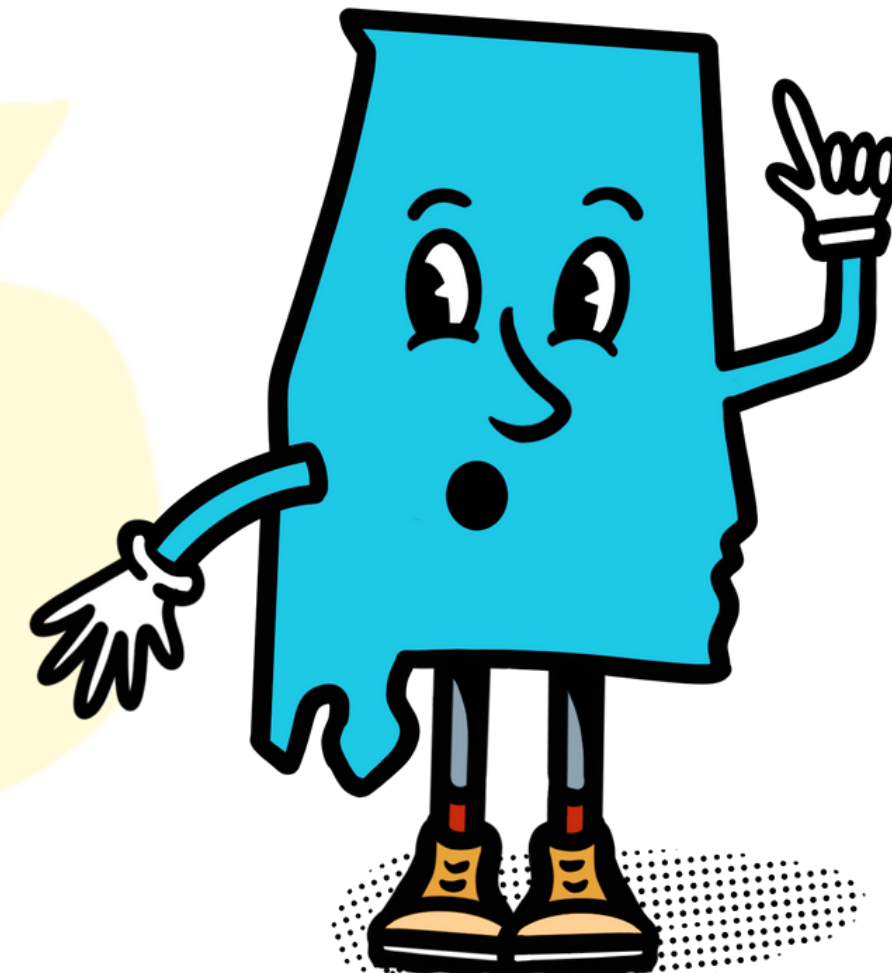
Education



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

