Flood Victims
Disaster Legal Services For

Legal Counsel To Great Companies
since 1996

WA Emergency Management Division - Worst Food

eligible for Disaster Assistance

FEMA declared residents of 10 Washington counties

between December 9, 2007 and January 10, 2008.

cash donations

Outpouring of community support (clothing, food, water,

sought $13 million for housing related assistance

Governor Gregoire declared statewide emergency;

or more; floods shut down Interstate 5 for days

In some areas, water rose to levels not seen in 50 years

Western WA

Severe winds, floods, landslides and mudslides in

December 2007 Events
Washington Counties by Date of FEMA Declaration

County Date Declared Eligible for Individual Assistance
Grays Harbor - December 9, 2007
Lewis - December 9, 2007
Mason - December 15, 2007
Pacific - December 15, 2007
Kitsap - December 19, 2007
Thurston - December 19, 2007
Snohomish - December 21, 2007
King - December 21, 2007
Wahkiakum - January 10, 2008
http://www.wadisasternews.com/90/doc/1105/188351

FEMA is offering free crisis counseling for affected disaster households during the period in question (roughly 30% approved). 8,685 persons have registered for FEMA assistance. FEMA disaster assistance within the first month of the More than 2,600 Washington individuals and households have been approved for more than $18.5 million in

Situation as of January 10, 2008
<table>
<thead>
<tr>
<th>County</th>
<th>Funded:</th>
<th>Approved:</th>
<th>Registrations:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thurston County</td>
<td>$433,401.45</td>
<td>1999</td>
<td>250</td>
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<tr>
<td>Snohomish County</td>
<td>$310,609.05</td>
<td>1974</td>
<td>217</td>
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<tr>
<td>Pacific County</td>
<td>$286,177.48</td>
<td>1949</td>
<td>848</td>
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<tr>
<td>Mason County</td>
<td>$859,948.06</td>
<td>2002</td>
<td>510</td>
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<td>Lewis County</td>
<td>$858,678.45</td>
<td>2006</td>
<td>630</td>
</tr>
<tr>
<td>Kittitas County</td>
<td>$858,678.45</td>
<td>2006</td>
<td>630</td>
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<tr>
<td>King County</td>
<td>$769,640.35</td>
<td>450</td>
<td>534</td>
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<tr>
<td>Grays Harbor County</td>
<td>$1,158,713.36</td>
<td>2004</td>
<td>3,241</td>
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<tr>
<td>Clallam County</td>
<td>$738,223.97</td>
<td>126</td>
<td>182</td>
</tr>
</tbody>
</table>
Help with guardianship and other similar legal papers
Drawing up new wills and other legal papers lost in the flood
Preparing powers of attorney
Help with FEMA recoupment disputes
Help with home repair contracts and contractors
Doctor and hospital bills, loss of life, etc.
Help with broad range of insurance claims (loss of property)
Advice and assistance on eviction or foreclosure problems
Advice and assistance on landlord/tenant problems
FEMA, Small Business Administration Loans
Disaster programs (disaster unemployment, food stamps, assistance programs for and denials of governmental
Help with applications for and denials of governmental
Disaster Legal Needs Types/Timeframe

- Month 1+: Consumer
- Every month: Housing
- Month 6-12: Unemployment
- Month 4-8: Family
- Month 1-7: Government Benefits

**Timelines: Needs Peak**

- Month 6: Consumer (generally)
- Month 3: Unemployment
- (especially landlord tenant, FEMA, Insurance Issues)
- Month 2: Family, Government Benefits, Housing
- Month 1: Survival, not legal needs
- Individuals and household program
- Assistance for personal needs
- Home Replacement
- Emergency Repair
- Rental/housing assistance

Benefits available:
- 44 C.F.R. §§ 206.110-206.119
- Stafford Act 42 U.S.C. § 5174

(FEMA)
Federal Emergency Management Act
Alien behalf of minor child that is US Citizen or Qualified
Undocumented Immigrants – Eligible for benefits on
Alien (has legal permanent residence or green card)
U.S. Citizen, Non-Citizen National, or a Qualified
insurance affected by disaster
Individuals and households with no (or insufficient)
Qualified Recipients
http://www.fema.gov/femalnews/disasterSearch.do
covered by a disaster declaration
Determine if county/state is listed on FEMA as an area

Applying for FEMA Benefits
Applying for FEMA Benefits


When the county was added to the declaration for FEMA relief,
Deadlines for unemployment assistance vary depending on
Current deadline for registration is February 7, 2008
60 days after declaration, plus a 60 day extension if justified.

Deadline for registration with FEMA:
If approved for assistance, a check will be sent
Letter of determination within 10 days of inspection
Disaster dwelling inspected by FEMA
Applicant referred to other programs (SBA)
Application mailed to applicant, who must sign
Initial interview by telephone

Application Process:

Applying for FEMA Benefits
http://www.fema.gov/pdf/assistance/process/help_at

- designed for individual assistance needs, the loss must have occurred in disaster area
- For IHP aid for necessary expenses or serious
  disaster area and must be located in disaster area 
- For IHP aid for housing, must be individuals primary
  necessary expenses
- Assistance is available for housing needs and
- Provides Individual Assistance to Disaster Victims
- FEMA

Individuals and Household Program
Maximum period is 18 months (extension is possible)
Temporary housing – 1-3 months
One-time payment for repairs
Duration of assistance
Use of assistance limited
Household composition
Other needs
Permanent Housing Construction
Repair or Replacement
Temporary housing
Benefits for:
Individually & Household Program
Denial of Benefits

Any applicant or member of the applicant's household may appeal any decision (including IHP) within 60 days of decision letter.

FEMA will deny an application.

FEMA will include reasons for the denial in a decision letter. Denial reasons are explained on FEMA's website.


http://www.fema.gov/assistance/procedure/case-review.shm
Apply at www.sba.gov or by phone: (800) 659-2955

Agricultural cooperatives to assist during recovery period
Economic Injury Disaster – Loans for small businesses and small

Business disaster – For business owners to repair or replace

Home disaster – For renters and homeowners to repair or replace

Three types of disaster loans for qualified homeowners
The loan back (FEMA screens to ensure)

Must have a disaster related need and the ability to pay

13 C.F.R § 123
15 U.S.C. § 636(p), (g)

SBA provides disaster loans for eligible applicants

Disaster Loans
Small Business Administration (SBA)
Insurance does not repair or replace all of the damage.

Additional assistance may be available from FEMA if:

- Denial of coverage
- Ofers of payment and settlement
- Obtain assistance from state insurance agency if necessary
- Get an estimate or appraisal of damage from an inspector
- File a claim with insurance company

File a claim with insurance company.
Avoid duplication of funds.
If individual has insurance, any money from insurance settlement must be repaid upon insurance settlement.

FEMA is considered an advance and must be reimbursed if it is not intended for intended purposes.
FEMA may recover the grant provided to the

Recouping Funds
Other benefits available through federal and state programs
- FEMA benefits
- SBA loans for personal and business use
- Insurance proceeds
- Organizations, churches, etc.
- Other voluntary relief efforts (local/county)

Red Cross assistance

Other resources are available:

Hierarchy of Benefits
Resources
Information for Assistance and