## Legal Needs After a Disaster

### Short Term (1 to 6 weeks after event)
- Landlord-Tenant questions
- Present insurance claims, pro-active steps to maximize coverage, flood insurance
- Apply for FEMA assistance (temporary housing, home repair/replacement, other needs)
- Apply for SBA Disaster Loans to individuals, Disaster Unemployment
- Replace documents (ID, driver license, SS card, EBT, custody, immigration, deed, etc.)
- Referral to community services (Red Cross, local government, religious, etc.)
- Apply for or redirect unemployment, TANF, SNAP/Food Stamps, Medicaid, SSI benefits
- Wage/Labor Theft Redress
- Respond to public agency requests for emergency rule modifications on health, human services, and utility concerns.

### Medium Term (1 to 6 months after event)
- Appeal FEMA assistance denials
- Renew rent subsidies from either FEMA or HUD
- Evictions and private lease termination/repair questions
- Utility shutoffs
- Security deposits
- Displaced public housing participants
- Section 8 portability
- Mobile home questions
- Foreclosure prevention
- Clearing property titles
- Access to public education while displaced, IDEA and 504 issues
- Insurance claim disputes
- Consumer price gouging and other scams, including insurance claim scams
- Repair contractor scams and disputes
- Powers of Attorney to care for a child or elderly person
- Guardianships and Supportive Decision Making for those needing
- Emergency conservatorships (custody)/Modifications
- Modification of parenting orders to reflect new home and school locations
- Domestic violence response, including protective orders
- Estate planning document replacement

### Long Term (6 months to years after event)
- Foreclosures
- Bankruptcies
- Flood Insurance Proof of Loss
- Preparation and FEMA Flood Directorate Appeals
- Defend FEMA recoupment
- Apply for disaster tax relief
- Civil and disability rights cases
- Legal counsel for community based organizations on rebuilding plans
- Litigation to redress systemic disaster response problems
- LL/Tenant Issues concerning repair issues, non-repair, mold concealment, etc.
- Disputes regarding home elevation certificates and flood plain zoning
- Disputes regarding significant damage determination against homeowners