







Disaster Legal Checklist

PURPOSE: Most people don't realize that they have legal issues after a disaster. In fact, many disaster survivors cannot receive all available recovery assistance because of one or more of the issues below.





USE: This checklist can help you identify common legal problems and steps you can take before and after disaster strikes so that you can avoid unnecessary hardships and recover faster.

COMMON LEGAL PROBLEMS	PREVENTION AND RECOVERY
 <p>TITLE / PROOF OF OWNERSHIP ISSUES</p>	<p>Anytime you purchase or inherit land, homes, or cars:</p> <ul style="list-style-type: none"> - Get a copy of the title - Check to make sure your name is on the title. If your name is not on the title, get it corrected immediately - Store your titles in a safe, waterproof bag with other important documents
 <p>INSURANCE CLAIMS AND COVERAGE ISSUES</p>	<ul style="list-style-type: none"> - Know what's covered under your policy and what is not. - Know the difference between homeowners insurance and flood insurance (structural vs contents coverage) - *Most homeowners insurance does not cover flood. For more information on flood insurance please visit heartlandfloodhelp.org - Know your insurance contact person - Take pictures of your documents and upload them to a password protected cloud storage - Keep an electronic copy of your insurance policy in your email or cloud storage - For further information, please view our Disaster Insurance and Replacing Important Documents tip sheets
 <p>CONTRACTOR FRAUD</p>	<ul style="list-style-type: none"> - Vet contractors before a disaster strikes - Find out what companies are used by people you know and trust - Learn ways to check company credentials by viewing our Hiring a Contractor tip sheet
 <p>DISABILITY APPLICATIONS</p>	<ul style="list-style-type: none"> - Seek legal representation when applying for disability whenever possible <p>*Very few disability applications are approved when individuals apply on their own. If you need disability assistance after a disaster, contact a lawyer or your local legal aid to assist you with your application.</p>
 <p>DISASTER UNEMPLOYMENT ASSISTANCE</p>	<ul style="list-style-type: none"> - After a disaster, you may qualify for Disaster Unemployment Assistance even if you do not qualify for standard Unemployment Assistance. Legal services may be able to help with the application process.
 <p>FEMA APPEALS</p>	<ul style="list-style-type: none"> - Appeals are a normal part of the FEMA application process. Due to the number of applications that FEMA receives after a disaster, it may take multiple appeals to receive all assistance funds that you are eligible for. Legal services may be able to assist with the appeal process.



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 <p>FEMA RECOUPMENTS</p>	<ul style="list-style-type: none"> - Due to the number of applications that FEMA receives after a disaster, funds are sometimes overdistributed by error. This can lead to FEMA requesting the overpaid assistance funds back from disaster survivors. Legal services may be able to assist with recoupment appeal process. - For further information, please view our Preventing FEMA Recoupment tip sheet
 <p>FORECLOSURE / EVICTION PREVENTION</p>	<ul style="list-style-type: none"> - Knowing your rights as a homeowner or renter after a disaster can be vital to saving your home. Legal services can help you be aware of your rights and may be able to help you prevent foreclosure or eviction. - For further information, please view our Renters Rights After a Disaster tip sheet
 <p>PROOF OF IDENTITY</p>	<ul style="list-style-type: none"> - Important documents such as social security cards, green cards, birth certificates, adoption documents, etc., are often lost or destroyed in disasters. Legal services may be able to help replace these vital documents. - Store all important documents in a safe, waterproof bag and take them with you if you have to evacuate your home - Take pictures of your documents and upload them to a password protected cloud storage - For further information, please view our tip sheet on replacing important documents
 <p>WILLS</p>	<ul style="list-style-type: none"> - In the case of the passing of a family member, it is vital to have a valid document detailing the distribution of that family member's belongings. Legal services may be able to assist families with the creation of wills prior to disasters. This can often prevent long and challenging legal processes later on.



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