

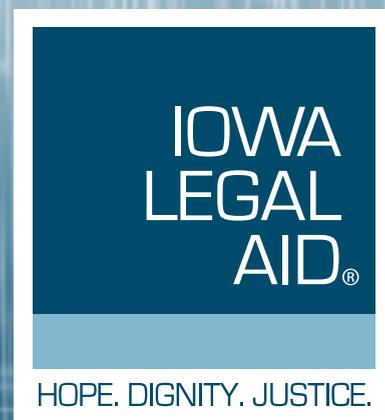
How to Prepare for and Recover From a Disaster:



A SELF-HELP TOOLKIT



Visit our website for more self-help resources:
iowalegalaid.org



Disasters happen without warning. The best defense against a disaster is to prepare for it ahead of time. The goal of this Self-Help Toolkit is to help you prepare for a disaster. The Iowa Legal Aid (www.iowalegalaid.org) website Disaster page contains information and all of the links mentioned in this booklet. The Red Cross (www.redcross.org) and FEMA (www.ready.gov) websites have information to help you and your family talk about disasters and plan for what you will do if one strikes your community. Remember, the more that you plan before a disaster happens, the easier it will be to recover from the disaster.

This Self-Help Toolkit also has information to help you recover after a disaster hits. Iowa Legal Aid's website, (www.iowalegalaid.org), has information to explain your rights and responsibilities as a tenant when your rental home has been damaged or destroyed. There is also information on disaster recovery benefits that may be available to you from the State of Iowa (Iowa Individual Disaster Assistance Grant) and the federal government (FEMA). There is useful information for making a claim with your insurance company, hiring a home repair contractor, registering your children for school, and other topics.

We hope that you find this information helpful. Remember that this information is not a substitute for legal advice. You should consult an attorney if you need help. If you have any questions, please feel free to contact Iowa Legal Aid at 1-800-532-1275 or visit its website at www.iowalegalaid.org.

Iowa Legal Aid provides help to low-income Iowans. To apply for help from Iowa Legal Aid:

- Call 1-800-532-1275**
- Iowans age 60 and over, call 1-800-992-8161**

OR

- Apply online at iowalegalaid.org**

If Iowa Legal Aid cannot help, you can look for an attorney on "Find A Lawyer" on the Iowa State Bar Association website - iowabar.org. A private attorney there can talk with you for a fee of \$25 for 30 minutes of legal advice.

What is a disaster?

A disaster is a sudden event that causes great damage, loss, or destruction. A disaster can affect an individual (a house fire), can affect a few people and occur over a small area (a tornado), or can affect a lot of people and occur over a large area (river flooding). Disasters occur frequently in Iowa and Iowans are at risk from flooding, tornadoes, wind damage, and winter storms. It is important for Iowans to prepare in advance for a disaster.

How can I prepare for a disaster?

Although disasters often occur suddenly and without warning, there are ways to prepare for them. One way is to have a disaster kit filled with food, water, medications, and emergency supplies. Another way is to safeguard important documents. A family communication plan can help family members find each other after a disaster. It is important to have insurance that will cover the damage and loss that you could suffer from a disaster.

How do I create a disaster kit?

The following websites can help you create a disaster kit:

<http://www.redcross.org/prepare>

<http://bit.ly/CreateaKit>

<http://www.ready.gov/>

What important documents should I keep safe?

Iowa Legal Aid's website has a checklist of important documents you should protect from damage during a disaster:

<http://bit.ly/documentlist>

What communication plans should my family have?

It is important that family members can find each other after a disaster. Cell and Internet service may be down. It is important that family members have an agreed upon meeting place and a list of emergency contact telephone numbers. The following websites can help you create a family communications plan:

<http://www.redcross.org/prepare>

<http://bit.ly/communicationplan>

<http://www.ready.gov/>

What types of insurance policies are available?

There are several types of insurance that are available based on your situation. If you rent your home, it is important to have renters insurance. Renters insurance will generally cover replacement of your personal property and can pay for temporary shelter if your rental unit is damaged and you cannot live in it.

http://bit.ly/rental_insurance

If you own your own home, it is important to have homeowners insurance. This insurance will generally cover repairs or replacement of your home, cover replacement of your personal property, and can pay for temporary shelter while your home is being repaired.

The website, http://bit.ly/homeowners_insurance, may help you determine your insurance options.

It is important to remember that renters insurance and homeowners insurance policies do not cover flood damage unless the person specifically buys flood insurance.

Do I need flood insurance?

You may. Every year FEMA updates their flood hazard maps. Many factors go into the determination of whether a person needs flood insurance. If you have questions about your home's risks, you can review the flood hazard maps on the National Flood Insurance Program website (www.floodsmart.gov).

Homeowners can also find information on flood insurance at:

<http://bit.ly/floodinsurancehome>

Renters can find information on flood insurance at:

<http://bit.ly/floodinsurancerenter>

How will I know if a disaster is going to affect my community?

Local media will issue notices and warnings about emergency events. Once a disaster occurs, it will be important to find out if a disaster declaration has been issued for your community. This information will be on local media.

You can also find this information at:

<http://bit.ly/disasterdeclarations>

What if we have to evacuate?

You will be notified by government officials or law enforcement officers if there are evacuation orders for your area. This can happen very quickly so it is important to have a plan in place before you are required to evacuate.

Both the Red Cross (**<http://bit.ly/redcrossplan>**)

and FEMA (**<http://bit.ly/evacuationplan>**)

have information on creating an evacuation plan.

What additional concerns do persons with special needs due to age or disability have to address when making evacuation plans?

It can be extra stressful for persons with special needs to evacuate.

FEMA has a template to help you create a plan specific to your own special needs. This template addresses topics such as how to make arrangements for power outages when you rely on electronic medical devices. It gives suggestions for how to evacuate with mobility, vision, and speech limitations. It also creates plans for children and adults who need behavioral supports in chaotic environments. The template also addresses concerns about service and therapy pets.

The template can be found at: **<http://bit.ly/specialneedsevacuation>**

Both FEMA and the Red Cross have pamphlets for older Americans to help them prepare for a disaster or evacuation.

FEMA: **<http://bit.ly/seniorsevacuation>**

Red Cross: **<http://bit.ly/seniorpreparedness>**

What evacuation plans are necessary for pets?

Pets are important members of most families. It is important to make plans for their care during an evacuation.

For more information:

<http://bit.ly/evacuatepets1>

<http://bit.ly/evacuatepets2>

<http://bit.ly/evacuatepets3>

<http://www.ready.gov/caring-animals>

What if we need to stay at an emergency shelter?

After a disaster, many people in your community may need a safe place to stay. The Red Cross will often open shelters where those affected by the disaster can stay. To find out if there are any open Red Cross shelters in your area, you can check their website, <http://bit.ly/disastershelter>. You can also call 211 to find out where your local disaster shelters are located.

What help is available after a disaster?

The help that is available after a disaster depends on the scope of the disaster. If it is a small disaster and not many people were affected, the assistance that is available will come from your insurance coverage (if you have it) and local charitable organizations (if there is available funding). If the disaster affects more people, the State of Iowa can issue a state disaster declaration for your county. If the governor activates the Iowa Individual Disaster Assistance Grant Program, those affected by the disaster will be able to apply for assistance from the State of Iowa to recover. If it is a large scale disaster, the president may issue a federal disaster declaration. If the president activates the Individuals and Households Program, those affected by the disaster can apply for FEMA assistance.

Does FEMA always help after a disaster?

No. FEMA individual assistance is not available after every disaster. It depends on the size and scope of the disaster. There must be a certain level of uninsured damages in the area. FEMA assistance is only available if the president declares the situation a federally declared disaster with individual assistance. Many disasters do not meet this threshold. FEMA assistance is generally only available for large-scale, catastrophic disasters. It is generally not available for the smaller, localized disasters that occur most often.

What if FEMA is not available?

Again it will depend on the size and scope of the disaster. If the Iowa Governor declares a state declared disaster and activates the Iowa Individual Disaster Assistance Grant Program, those affected by the disaster will be able to apply for the grant. If it is a small disaster with no state or federal disaster declaration, then no governmental assistance is available.

What is the Iowa Individual Disaster Assistance Grant Program?

This is a grant program available to Iowans in certain state disaster declarations. It is for people whose income is at or below 200% of the federal poverty level. It is a grant for up to \$5,000 to recover from the disaster.

For more information, see:

<http://bit.ly/IowaDisasterAssistance>

What if FEMA assistance is available?

FEMA can assist with temporary housing, repair or replacement costs, and other disaster needs through the Individuals and Households Program. FEMA can also assist if you lost your job due to the disaster or if you need food assistance.

For more information on the Individuals and Households Program, see:

<http://bit.ly/femadisasterhelp>

For more information on other FEMA programs, see:

<http://bit.ly/femadisasterhelp2>

What if I am overwhelmed from the stress of recovery?

Recovering from a disaster can be very stressful. There is help available for disaster survivors. The Iowa Concern Hotline is available 24 hours a day, seven days a week. They can be reached at **1-800-447-1985**. This is a free service.

For additional resources, or for help talking with children about the disaster, see:

<http://bit.ly/iowadisasterrelief>

What are some legal issues I may face after a disaster?

There are many legal issues that a disaster survivor may face. The first is applying for and receiving the governmental assistance that is available to you. You may have difficulty in getting your insurance to pay what they are supposed to under your policy. You may need help working with your landlord to get your prepaid rent and security deposit back if you can no longer live in the rental unit. If you are a homeowner, you may need help dealing with your mortgage company or the contractor working on your house. If you have children, you may need help enrolling them in school.

What if I rent and the disaster damaged the property and I can no longer live there?

Under Iowa Law you have a right to end your rental agreement if the rental unit is no longer habitable. You may move out immediately. You then need to notify your landlord in writing within 14 days of moving out that you intend to terminate the rental agreement. In that case the rental agreement ends as of the date you moved out. Your landlord is then to return your prepaid rent (on a pro rata basis) and your security deposit. If the rental unit is partially habitable, you are entitled to reduce your monthly rent payment by the percentage of the unit that is not habitable.

For more information see:

<http://bit.ly/rentalpropertydisaster>

How do I protect myself when entering into a contract to repair my home?

It is important that you hire a reliable and reputable contractor. You should check whether the contractor is licensed and check the contractor's references to make sure that the contractor is qualified to do the work. It is very important to get everything in writing. You should not have any verbal or side agreements. It is important not to pay all the money up front.

For more information, see:

<http://bit.ly/avoiddisasterripoffs>

How do I work with my insurance company?

The first step you will need to do is file a claim with your insurance company. You will need to provide them with as much information as possible. If you do not agree with the company's decision, you can file an appeal.

For more information, see:

<http://bit.ly/insuranceissues>

How do I replace lost documents?

If at all possible, protect your important documents from damage during a disaster and take them with you when you evacuate. These documents will be important to prove your identity and eligibility for various government programs. Iowa Legal Aid has an article on their website, www.iowalegalaid.org, providing information on how to order replacement drivers' licenses, immigration documents, EBT cards, birth certificates, etc.

For more information, see:

<http://bit.ly/lostdocuments>

Where can my children go to school after the disaster?

If you are not able to live in your home after a disaster and are living in a FEMA trailer, shelter, or staying with friends or family, your children are considered homeless. Your children have a right to continue their education at their home school. The school district is responsible for transporting them to their school. Your children also have the right to enroll in the school district where they are now living. Each school district in Iowa has a homeless liaison. The liaison should be able to assist you with enrolling your children and obtaining transportation for your children.

For more information, see:

<http://bit.ly/homelesseducation>

How can Iowa Legal Aid help after a disaster?

Iowa Legal Aid may be able to advise you on your legal problem by informing you of your legal rights and responsibilities. In some circumstances, Iowa Legal Aid may be able to represent you in court, before an agency, or negotiate with the other side on your behalf. If Iowa Legal Aid is unable to assist you, a referral may be made to a pro bono attorney. Iowa Legal Aid also has a website, articles, booklets, and forms available to help you represent yourself.

What are some important websites to help me prepare for and recover from a disaster?

www.ready.gov

www.redcross.org

www.iowalegalaid.org

www.disasterlegalaid.org

What are some free mobile apps to help me prepare for and recover from a disaster?

American Red Cross:

- The Red Cross Emergency App
- The Red Cross Tornado App
- The Red Cross Flood App
- The Red Cross Shelter Finder App

FEMA:

- **Ready.gov**

Others:

- **Floodwatch.org**
- Disaster Recovery Log (Android version only)

IOWA LEGAL AID

1111 9th Street, Suite 230, Des Moines, Iowa 50314-2527
Toll-Free Phone: 1-(800)-532-1275 or call 1-(515)-243-2151

Visit our Website for More Self-Help Resources:

iowalegalaid.org

Iowa Legal Aid office hours are Monday through Friday from 8:30 a.m. to 4:30 p.m. Offices are closed on holidays. To apply for help, call Iowa Legal Aid during intake hours: 9:00 a.m. to 11:00 a.m. and 1:30 p.m. to 3:30 p.m., except Thursday afternoon. Emergencies are taken during regular office hours. You may also come to the regional office listed below serving your county but it is helpful to first call for an appointment. To apply online 24/7 go to iowalegalaid.org and from the home page select "Apply Online Here".

CEDAR RAPIDS REGIONAL OFFICE

317 7th Avenue SE, Suite 404
Cedar Rapids, Iowa 52401-1407

Serving:

Benton, Iowa, Linn, Marshall, Poweshiek and Tama Counties

SOUTHWEST IOWA REGIONAL OFFICE

532 1st Avenue, Suite 300
Council Bluffs, Iowa 51503-0803

Serving:

Adams, Audubon, Carroll, Cass, Crawford, Fremont, Harrison, Mills, Montgomery, Page, Pottawattamie, Ringgold, Shelby and Taylor Counties

HELP REGIONAL OFFICE

736 Federal Street, Suite 1401
Davenport, Iowa 52803-5723

(Check for new address soon.)

(563) 322-6216

Serving:

Scott and Clinton Counties

CENTRAL IOWA REGIONAL OFFICE

1111 9th Street, Suite 230
Des Moines, Iowa 50314-2527

Serving:

Adair, Boone, Clarke, Dallas, Greene, Guthrie, Hamilton, Jasper, Madison, Polk, Story, Union, Warren and Webster Counties

NORTHEAST IOWA REGIONAL OFFICE

799 Main Street, Suite 280
Dubuque, Iowa 52001-6825

Serving:

Allamakee, Clayton, Delaware, Dubuque, Fayette, Jackson, Jones and Winneshiek Counties

IOWA CITY REGIONAL OFFICE

1700 South 1st Avenue, Suite 10
Iowa City, Iowa 52240-1810

Serving:

Cedar, Des Moines, Henry, Johnson, Louisa, Muscatine and Washington Counties

NORTH CENTRAL IOWA REGIONAL OFFICE

22 North Georgia, Suite 2
Mason City, Iowa 50401-2947

Serving:

Calhoun, Cerro Gordo, Emmet, Floyd, Franklin, Hancock, Humboldt, Kossuth, Mitchell, Palo Alto, Pocahontas, Winnebago, Worth and Wright Counties

SOUTHEAST IOWA REGIONAL OFFICE

112 East 3rd Street
Ottumwa, Iowa 52501-2903

Serving:

Appanoose, Davis, Decatur, Jefferson, Keokuk, Lee, Lucas, Mahaska, Marion, Monroe, Van Buren, Wapello and Wayne Counties

NORTHWEST IOWA REGIONAL OFFICE

520 Nebraska Street, Suite 337
Sioux City, Iowa 51101-1315

Serving:

Buena Vista, Cherokee, Clay, Dickinson, Ida, Lyon, Monona, O'Brien, Osceola, Plymouth, Sac, Sioux and Woodbury Counties

WATERLOO REGIONAL OFFICE

607 Sycamore Street, Suite 206
Waterloo, Iowa 50703-4799

Serving:

Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy, Hardin and Howard Counties

Iowa Legal Aid is committed to providing quality legal services to eligible low-income people. However, due to limits placed on our program, we cannot help every person who applies for service. Complaint procedures have been established for clients and members of the general public who disagree with Iowa Legal Aid decisions. For a detailed copy of our complaint procedures, contact any Iowa Legal Aid office.



HOPE. DIGNITY. JUSTICE.

IOWA LEGAL AID

No part of this booklet may be reproduced without written permission of the publisher. Send requests for use of this material to the address given below.

For Additional Copies, Contact: Iowa Legal Aid
1111 9th Street, Suite 230 Des Moines, Iowa 50314-2527
1-(800)-532-1275
(515) 243-2151
Visit Iowa Legal Aid on the Web at iowalegalaid.org

©2016 Iowa Legal Aid

