

## What can I do?

If you need help because of a disaster, you should talk with a lawyer. Your local bar association can provide you with a list of attorneys that work in your area. If you cannot afford a private attorney, you can apply with Lone Star Legal Aid. We may be able to help you.



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It is important to remember that this brochure only briefly explains this topic. For legal advice, please consult an attorney.



Lone Star Legal Aid  
1415 Fannin  
Houston, TX 77002  
Phone (713) 652-0077  
Toll Free (800) 733-8394

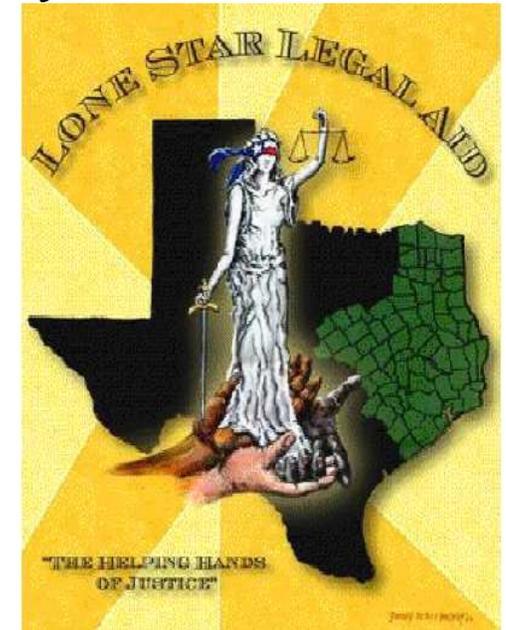
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## DISASTER RELIEF ASSISTANCE

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### Lone Star Legal Aid

*Justice has no boundaries*



Are you a disaster survivor? The following information may help you understand the assistance you may be able to get after a disaster.

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## **WERE YOU IMPACTED BY A DISASTER?**

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When severe storms hit Texas, there is a chance that a disaster will be declared. As a result, FEMA funds may become available to the public for housing repair and other needs assistance. If you live in a county where a federal disaster is declared, then the following information may help guide you on how to get help.

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## **I FLOODED - NOW WHAT DO I DO?**

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If you have flood insurance, you should file a claim with your insurance agent as soon as possible. If you do not file a claim with your insurance, you will not be able to get help. If you do not have flood insurance, you may still be able to get help. If the storm is declared a national disaster and money is available to help individual people, you need to apply for help with FEMA.

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## **HOW DO I APPLY FOR FEMA ASSISTANCE?**

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Apply online at [www.fema.gov](http://www.fema.gov) or by phone by calling 1-800-621-FEMA (3362). After your application is complete, you will receive a FEMA application number. You should send in any pictures you have as well as any estimates you got to show what was damaged and how much it will cost to repair it.

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## **I APPLIED FOR FEMA ASSISTANCE AND WAS DENIED. WHAT DO I DO NOW?**

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You should appeal the FEMA decision within 60 days of the date of the decision letter. If you missed the appeals deadline, you should still appeal because FEMA may accept an appeal letter after the deadline under certain circumstances. You should also request a copy of your file from FEMA.

## **WHAT OTHER LEGAL PROBLEMS COULD I HAVE AFTER A DISASTER?**

- Filing insurance claims and appeals
- Replacing important legal documents
- Replacing personal property
- Repairing your home
- Having to move
- Storage issues
- Problems with landlords of damaged apartments or rental houses
- Problems with mortgage companies
- Dealing with contracts for repairs
- Dealing with fraudulent contractors
- Car issues, including replacement and/or repairs
- Family law issues
- Wills and estates