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# LONG TERM RECOVERY ISSUES

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FELLOW, DISASTER RELIEF PROJECT



**LEGAL AID**  
of NORTH CAROLINA

**NC PRO BONO RESOURCE CENTER PRESENTATION  
WEDNESDAY, MAY 13, 2020**

# AGENDA

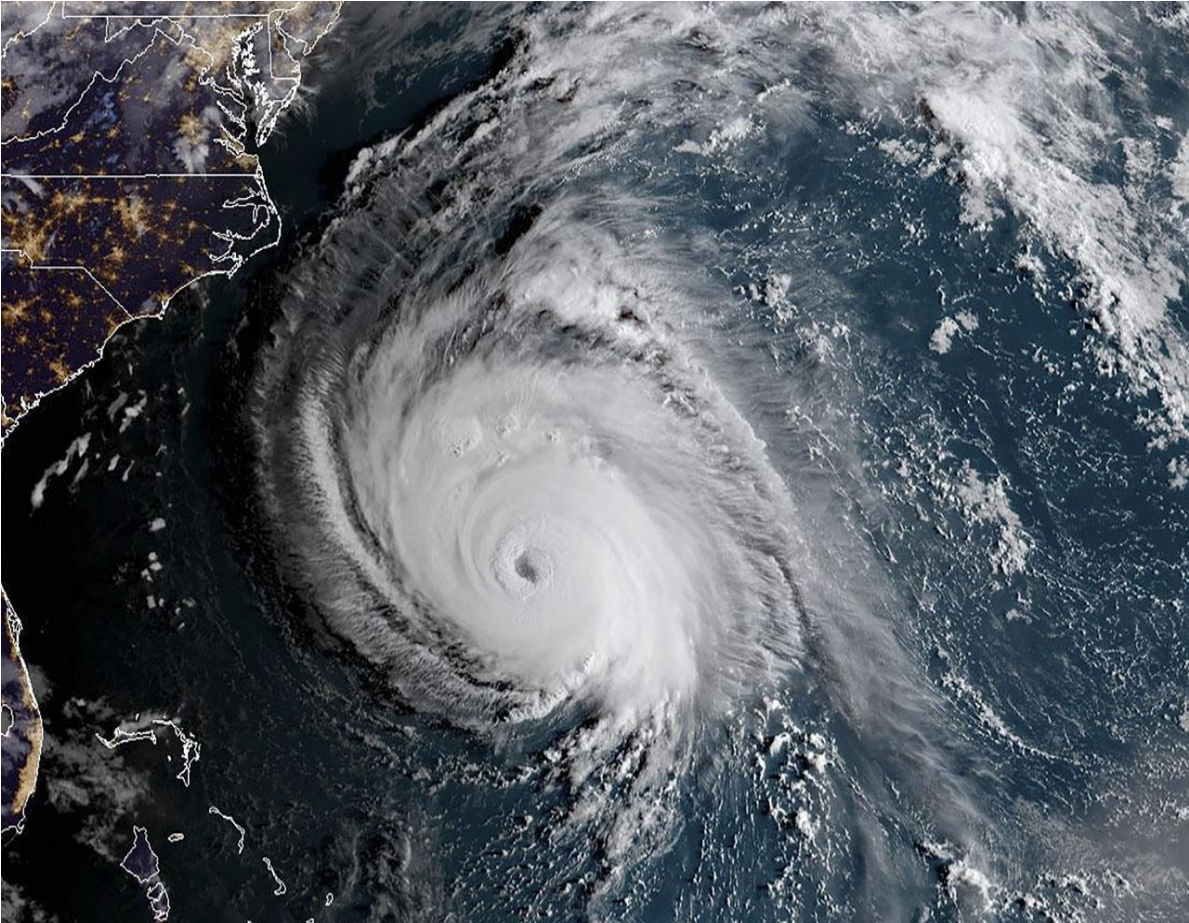
- Legal Aid of NC (LANC)
- The Disaster Relief Project
- Phases of Recovery
- Disaster Legal Issues & Long Term Recovery Issues
- How to Contact Legal Aid of NC
- Upcoming Disaster Relief Project Events

# LEGAL AID OF NORTH CAROLINA, INC.

- Statewide, Nonprofit Law Firm
- Provide Free Legal Services in Civil Matters
- Practice areas include:
  - Housing
  - Unemployment
  - Domestic Violence Advocacy
  - Social Security & Other Benefit Programs
  - Education
  - Consumer
  - Expunctions
  - Disaster Relief



# LEGAL AID'S DISASTER RELIEF PROJECT



- Provide free legal assistance to disaster survivors, including survivors of Hurricanes Matthew, Florence, & Dorian
- Partner with state and local agencies, such as NC Emergency Management & Long Term Recovery Groups
- We are here to assist with an equitable recovery process across eastern NC

# PHASES OF RECOVERY

## FEMA's National Disaster Recovery Framework Recovery Continuum



■ PREPAREDNESS (ONGOING)

■ SHORT TERM (DAYS)

■ INTERMEDIATE (WEEKS-MONTHS)

■ LONG TERM (MONTHS-YEARS)

# DISASTER LEGAL ISSUES & LONG TERM RECOVERY ISSUES

## SHORT TERM RECOVERY

- Landlord-Tenant Questions
- Present Insurance Claims, Proactive Steps to Maximize Coverage, Flood Insurance
- Apply for FEMA Assistance
- Apply for SBA Disaster Loans to Individuals & Disaster Unemployment
- Replace Essential Documents
  - ID
  - Driver License
  - SS Card
  - EBT
  - Custody
  - Birth Certificates
  - Immigration
  - Deed
  - Will
- Wage/Labor Theft Redress

## INTERMEDIATE RECOVERY

- Appeal FEMA Assistance Denials
- Renew Rent Subsidies from either FEMA or HUD
- Evictions & Private Lease Termination/Repair Questions
- Mobile Home Issues
- Foreclosure Prevention
- Clearing Property Titles
- Insurance Claim Disputes
- Consumer Price Gouging & other Scams, including Insurance Scams
- Repair Contractor Scams & Handle Disputes
- Estate Planning Document Replacement

## LONG TERM RECOVERY

- Bankruptcies
- Foreclosures
- ReBUILD NC/CDBG-DR & MIT
- Buyouts
- Flood Insurance Proof of Loss Preparation
- FEMA Recoupments
- Civil & Disability Rights Cases
- Community Based Organizations Input on Rebuilding Plans
- Landlord-Tenant Issues Concerning Repair Issues, Non-repair, Mold Concealment, etc...
- Disputes Regarding Home Elevation Certificates & Flood Plain Zoning
- Disputes Regarding Significant Damage Determination Against Homeowners

# HOW TO CONTACT LEGAL AID OF NC

If you are experiencing any disaster related legal issues, please contact Legal Aid of North Carolina's Disaster Relief Project!

**Call Legal Aid's Helpline at 1 (866) 219-LANC (5262)**

- consumer protection matters (such as contractor fraud or scams)
- property ownership
- insurance claims
- replacement of wills & other important legal documents
- landlord/tenant problems
- appeals of FEMA decisions



# UPCOMING DISASTER RELIEF PROJECT EVENTS

Join the Disaster Relief Team on Facebook Live; Wednesdays at 4pm through Legal Aid of NC's Facebook Page!

- Hurricane Preparedness During a Pandemic (May 13<sup>th</sup> at 4pm)
- ReBUILD NC 101 (May 20<sup>th</sup> at 4pm)
- Wills 101 (May 27<sup>th</sup> at 4pm)



All videos are posted to Legal Aid of NC's Facebook Page & YouTube Channel after the presentation.



THANK YOU FOR ATTENDING!

Stay Safe  
and  
Healthy