

# Useful Legal Resources to Prepare for & Respond to Emergencies

as of November 19, 2018

# RECOVERING FROM A DISASTER

#### California State Government

The State of California has established a website clearinghouse for accessing the latest information about the wildfire recovery. To locate local assistance, services, debris removal, or housing, please visit the following website:

http://wildfirerecovery.org/

# **Federal Government Resources**

The Federal Emergency Management Agency (FEMA) has also established a central website for quickly locating disaster assistance resources. Please visit the following website to review the latest disaster assistance information from FEMA, including information on hotels participating in the Transitional Sheltering Assitance program:

https://www.disasterassistance.gov/

# California Helping Handbooks (including 2018 Wildfire Guide)

There may be many legal issues that arise as a result of major disasters. To help navigate these issues should a disaster strike, the law firms Morrison and Forrester has created a handbook to help you think through these legal issues, and point you in the right direction for help. To locate the latest guide published by Morrison and Forrester, please visit the following link:

hhttps://www.mofo.com/culture/community/helping-handbooks.html

#### Pepperdine School of Law's Disaster Relief Clinic

Get free help with FEMA applications and appeals, insurance coverage matters, business interruption, housing and rental issues, estate matters, unemployment, and consumer protection issues. Assistance provided includes advice-and-counsel and self-help clinics, referral services, and limited-scope legal representation, plus community education.

https://law.pepperdine.edu/experiential-learning/clinical-education/clinics/disaster-relief-clinic/

#### Disaster Distress Helpline

This national hotline, 1-800-985-5990, provides crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster.

https://www.samhsa.gov/find-help/disaster-distress-helpline

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For more information or to register, visit us at: www.lalawlibrary.org

or call: 213.785.2529 301 W. 1st Street, Los Angeles, CA 90012



#### Replacing Vital Documents

In an emergency, it can be difficult to locate or access important vital records such as birth records, marriage records, or death records. In order to replace inaccessible or destroyed documents, residents of Los Angeles County should contact the Los Angeles County Registrar-Recorder. Walk-in service for replacement of vital records is available at the following branches: East Los Angeles, Florence/Firestone, Lancaster, LAX Courthouse, Norwalk (Main Office), and Van Nuys. Locations and hours can be found here: http://apps1.lavote.net/GENERAL/Branch Offices.cfm

# <u>DisasterLegalAid.org Resources</u>

This national disaster legal website provides information about federal benefits and disaster legal help available, including government disaster relief benefits, a free legal assistance hotline, general housing resources, information for mortgage holders and on foreclosure issues impacted by natural disasters, insurance claims resources and resources for talking to children about natural disasters.

https://www.disasterlegalaid.org/

# **Claiming Government Benefits**

Due to an unforeseen emergency, you may find yourself in need to government benefits to obtain housing, food, or medical care. Legal Aid Foundation of Los Angeles offers self-help assistance, legal advice, and in-person clinics to secure benefits including CalWorks, Medi-Cal, Supplemental Security Income, CalFresh, and In-Home Supportive Services, among others.

https://lafla.org/help/services/government-benefits/

# Salvaging Personal Heirlooms and Treasures

The unexpected outcomes of any emergency can result in addressing issues not previously anticipated. In the case of fire or earthquake, for example, cherished family heirlooms may survive a major catastrophic event but may require gentle attention in order to avoid further damage. The Heritage Emergency National Task Force offers basic guidelines from professional conservators for those who search for, and find, family treasures amid the ruins:

"After the Fire: Advice for Salvaging Damaged Family Treasures"

https://www.fema.gov/media-library-data/1452020463438-03d4365a46c620bdd1ad1e854379c237/Fire FIMA Fact Sheet 2015 508.pdf

# Creating a FEMA appeal letter

You can use the interactive interview below to create a FEMA Appeal letter and File Request letter that you can save to your computer and print out. You will be asked a series of questions, and then your answers are used to create a FEMA appeal letter.

https://www.disasterlegalaid.org/femaappeals/

#### Free Legal Assistance for California Disaster Survivors

This disaster services legal hotline, 415-575-3120, allows survivors of the California wild fires to receive limited legal assistance, including assistance with securing FEMA and other government benefits available to disaster survivors; assistance with life, medical and property insurance claims; help with home repair contracts and contractors; assistance with replacement of wills and other important legal documents destroyed in the disaster; assistance in consumer protection matters, remedies and procedures; counseling on mortagage-foreclosure problems and counseling on landlord-tenant problems.

https://www.americanbar.org/groups/committees/disaster/resources/disaster\_legal\_hotlines.html

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#### Lawyers in the Library

If you have questions about government disaster relief benefits, general housing resources, insurance claims, mortgage/foreclosure problems, volunteer attorneys provide free legal consultations at monthly Lawyers in the Library programs at LA Law Library at no charge.

http://www.lalawlibrary.org/

# ASSISTANCE WITH INSURANCE CLAIMS

# California Department of Insurance

The California Department of Insurance has issued a helpful guide for those who have been impacted by the recent wildfires and will be filing a claim with their insurance company. Some of the topics include: getting assistance from Department of Insurance Staff at local Disaster Relief Centers, locating policy information after a disaster, avoiding post-disaster insurance or adjuster scams, and tips for those who are submitting claims. To contact the Department of Insurance Directly, you can call 1-800-927-4357, or review the Wildfire Resources guide at the following link:

http://www.insurance.ca.gov/01-consumers/140-catastrophes/WildfireResources.cfm

#### "Dealing with Your Insurance Company" by NOLO Press

Nolo Press, a California-based legal publisher, has published an online article that provides 10 tips for homeowners submitting claims to their insurance company and adjustors. Here is a link to that article: <a href="https://www.nolo.com/legal-encyclopedia/dealing-with-insurance-after-disaster-29640.html?utm-source=n-fb&utm-medium=social&utm-campaign=social&fbclid=lwAR14lOz\_tTZ6ZaOgXRGRYkosO4tLslltOw-mGDDSC1DINkMxAye1tOMxdZ84">https://www.nolo.com/legal-encyclopedia/dealing-with-insurance-after-disaster-29640.html?utm-source=n-fb&utm-medium=social&utm-campaign=social&fbclid=lwAR14lOz\_tTZ6ZaOgXRGRYkosO4tLslltOw-mGDDSC1DINkMxAye1tOMxdZ84</a>

## "How to File a Homeowners Insurance Claim After a Fire" by Consumer Reports

Consumer Reports, a nation-wide non-profit, has published an online resource with tips and suggestions to ensure you are being fully compensated for any loss or damage you may have experienced in connection with the recent California wildfires. You can find the Consumer Reports insurance claims guide at the following link:

https://www.consumerreports.org/homeowners-insurance/how-to-file-a-homeowners-insurance-claim-after-a-fire/

# PREPARING FOR A DISASTER

#### **Statutory Power of Attorney Form**

To facilitate drafting Power of Attorney documents, the California Legislature has included language within the Probate Code that Californians can use to draft Power of Attorney documents. You can find this language in any print version of Probate Code 4401. Alternatively, if you are looking for this language online, there are a number of websites where you can locate documents formatted with this language. Here is a link to a document formatted by UCSB:

https://eap.ucsb.edu/sites/default/files/PowerofAttorney.pdf

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#### **Statutory Will Form**

Similarly, the Legislature has also included language within the Probate Code that helps Californians to more easily draft a will. The language for the Statutory Will Form can be found in California Probate Code 6240. Additionally, the State Bar has formatted a will form using this statutory language. Here is a link to that document:

http://www.calbar.ca.gov/Portals/0/documents/publications/Will-Form.pdf

# **Elder Care Planning and Resources**

You may need to make arrangements to care for a parent, grandparent, or other elder loved one as a result of an emergency or you may wish to make preparations in case an emergency should arise. This presentation at LA Law Library from elder law attorney Janet Morris provides an overview of some of the issues that should typically be addressed for elder care, including legal, financial, and health decisions. It also provides a list of nonprofit and government resources available to assist in elder care:

http://probonoweek.lalawlibrary.org/pdfs/presentations/10 14/Caring for Parents.pdf

#### Caring for an Adult with Disabilities

Similarly, an emergency may require you to make arrangements for the care of a loved one with disabilities, or you may wish to be prepared for such an emergency. The following resources from legal aid provider Bet Tzedek include guides on family preparedness, in-home supportive services, mental health conservatorship, and caring for children with intellectual and developmental disabilities:

https://www.bettzedek.org/our-services/resources/

This presentation at LA Law Library from Bet Tzedek provides information on the process of becoming an adult's legal conservator:

http://probonoweek.lalawlibrary.org/pdfs/presentations/10 16/Self-Help Clinic Orientation.pdf

#### **Preparing for Crises and Disasters**

It is important to be prepared for unforeseen events. LA Law Library offers free public access to Nolo Press self-help guides on topics such as: how to prepare a "Grab N Go Crisis Kit" with all of your important information and documents; "Surviving a Natural Disaster"; and "Get It Together" – the definitive guide on organizing your affairs for your loved ones ahead of time in case of your future disability or death.

The Nolo guides may be accessed here, by selecting the "click here" option next to "EBSCO Legal Information Resource Center," and inputting your two-letter state and county abbreviations:

http://www.lalawlibrary.org/index.php/legal-research/research-databases.html