Issue Spotting for Library Staff

Issue spotting is a term common to the disaster and recovery field that describes the identification of potential problems or hurdles that could prevent a disaster survivor from successfully receiving assistance. This activity provides scenarios to practice issue spotting and possible responses. For each patron scenario, there are options for library staff to listen for the issues involved and respond with information and/or referrals.

Prompt: I'm self-employed and I can't possibly work. My workplace was destroyed by the wildfires.
Library staff actions:

- Check with the state unemployment office to determine if Disaster Unemployment Assistance (DUA) has been authorized.
- Inform the patron about DUA, which provides temporary assistance to people whose employment or self-employment was lost or interrupted by the disaster. DUA is a FEMA program administered by the state.
- Notify them about the 30-day deadline to apply.

Prompt: My landlord is going to evict me because of the damage the flood did to my apartment. That doesn't seem fair.
Library staff actions:

- Consult the Eviction Resources on WebJunction to learn more: https://www.webjunction.org/news/webjunction/eviction-resources.html
- Inform the patron that there are state and local-specific landlord-tenant laws and processes for eviction.
- Share Five Phases of Eviction to educate them about the general process of eviction: https://www.webjunction.org/news/webjunction/five-phases-of-eviction.html
- Refer the patron to a disaster legal hotline or other legal assistance. Encourage them to proceed quickly as there are strict deadlines related to eviction procedures.

Prompt: My apartment is unlivable after the flood, but my landlord still expects me to pay rent.
Library staff actions:

- Encourage the patron to look at the details of their rental agreement.
- Refer the patron to a disaster legal hotline or local legal aid.

Prompt: My house was destroyed by the hurricane so I'm going to stop paying the mortgage and the property tax.
Library staff actions:

- Inform the patron that they are still responsible for mortgage and property tax payments, no matter how damaged the home is. Encourage them to talk to their insurance company and mortgage lender before stopping any payments.
- Inform them that it may be possible to get deferments or abatement of the payments, but they need to resolve that with their bank, mortgage lender, and/or property tax office.
- Refer the patron to legal aid or other legal assistance.

Prompt: The floodwaters rose to the second floor of my house and it's completely ruined, but my homeowners insurance says they don't cover flood damage.

Library staff actions:

- Inform the patron about the difference between homeowners insurance and flood insurance.
- Encourage them to apply for FEMA Individual Assistance first in order to get in their workflow before the 60-day deadline, and then apply for an SBA Disaster Loan.
- Provide them with the Insurance, FEMA, and SBA flowcharts to help them understand the process.
- Refer the patron to legal aid or other legal assistance.

Prompt: I heard that FEMA is helping people after this disaster, but I don't know if I qualify.

Library staff actions:

- Inform the patron about who is eligible to apply for FEMA assistance. If they meet the requirements, let them know how to apply and that there is a 60-day deadline.
- Provide them with the Figuring Out FEMA brochure or other handouts about federal individual disaster assistance programs.
- Suggest some tips for a better application.

Prompt: FEMA denied my application because I have homeowners insurance. I didn't want to file an insurance claim because it will just make my premiums go up.

Library staff actions:

- Inform the patron that FEMA requires any survivor who has insurance to first pursue a claim with their insurance provider before they can possibly qualify for FEMA assistance.
- Encourage them to go ahead and register with FEMA. They don't want to miss the 60-day deadline while they are pursuing the insurance claim.
- Encourage them to read the terms of their insurance contract carefully to determine the deadline for filing a claim. The deadline could be as soon as 24 hours after the event.

Prompt: I filed for FEMA right after the wildfire, but just as I expected, they denied me.

Library staff actions:

- Inform the patron that they have a right to appeal a FEMA denial. Let them know there are deadlines to pay attention to.
- Let them know some tips for making their case when they appeal.
- Direct them to the Interactive FEMA Appeals Program, which walks them through creating an appeal letter: https://www.disasterlegalaid.org/femaappeals/.

Prompt: The flood ruined all kinds of family identification—our birth certificates, tax returns, vehicle titles, and I don't know what else. How can I begin to fill out this FEMA form?

Library staff actions:

- Inform the patron that they can get replacement documents at the agencies that issue them. For example, contact the Department of Public Safety or Department of Motor Vehicles to replace a driver's license.
- Encourage them to begin the FEMA application process so as not to miss the deadline.
- If the patron is having trouble getting any of the replacements or they're being denied access to them, refer them to legal aid or other legal assistance.

Prompt: We need to prove we own the house to get an SBA disaster loan. Grandma told us the property was ours after she died but I don't know how to prove that.

Library staff actions:

- Share the Ownership Documentation handout: https://learn.webjunction.org/mod/page/view.php?id=5810.
- Refer the patron to legal aid or other legal assistance.
- If your library has staff knowledgeable about genealogy searching, they may be able to help the process of establishing legal lineage.

Prompt: How can I possibly make my court date? Are they even open after the earthquake?

Library staff actions:

- Inform the patron that court hearing, filing, and payment deadlines may be extended due to a natural disaster.
- Refer them to legal aid or other legal assistance.

Prompt: The tornado blew off my roof. I paid this really nice contractor up front to do the work, and he took my money and disappeared. I'm just devastated I've lost that money.

Library staff actions:

- Inform the patron of the issues of contractor fraud that can occur following a disaster.
- Share the tips for avoiding contractor fraud in the future.
- Refer them to legal aid or other legal assistance to see if there is any recourse for their lost payment. Most states have a way to file a formal complaint against a contractor.

Prompt: I can't believe what they're charging for gas right now! I guess they figure we're all desperate to evacuate before the hurricane hits and we'll pay any amount.

Library staff actions:

- Inform the patron that charging exorbitant prices for necessities may be price gouging.
- Determine if price gouging is illegal in your state: https://consumer.findlaw.com/consumer-transactions/price-gouging-laws-by-state.html.
- If you suspect that a business is illegally taking advantage of an emergency by increasing prices unfairly, report it to your state Attorney General's office.