

Timeline of Civil Legal Issues After a Natural Disaster

Short-term: 1-6 weeks	Medium-term: 1-6 months	Long-term: 6 months to years
<ul style="list-style-type: none"> ▪ Lease Terminations & Evictions ▪ Utility Shutoffs ▪ Security Deposits ▪ Repair Issues ▪ FEMA¹ Applications ▪ Insurance Claims ▪ Document Replacement ▪ Wage Theft Issues ▪ Unemployment Application and Appeals ▪ SBA² Loan Applications 	<ul style="list-style-type: none"> ▪ FEMA/ SBA Appeals ▪ Landlord Tenant Issues ▪ FEMA / HUD³ Subsidy Renewals ▪ Displaced Public Housing Tenant Issues ▪ Foreclosure Prevention ▪ Real Property Title Clearing & Probate ▪ Section 8 Portability ▪ Mobile Home Questions ▪ Repair and Contractor Scams ▪ Insurance Scams & Claim Disputes ▪ Price Gouging ▪ Access to public Education While Displaced ▪ Power of Attorney ▪ Guardianships and Supportive Decision Making ▪ Emergency Custody Modifications ▪ Parenting Order Modifications (new home / school locations) ▪ Domestic Violence Issues (including protective orders) 	<ul style="list-style-type: none"> ▪ Foreclosures ▪ Landlord-Tenant Issues ▪ Flood Insurance Disputes ▪ FEMA Recoupments ▪ Other Housing Disputes ▪ Disaster Tax Relief Applications ▪ Bankruptcies ▪ Civil and Disability Rights Cases ▪ Legal Counsel for Community Organizations

¹ FEMA stands for the Federal Emergency Management Agency

³ HUD stands for Housing and Urban Development

² SBA stands for the Small Business Administration

