



# How to Prepare for and Recover from a Disaster:

## A SELF-HELP TOOLKIT



# INTRODUCTION

Disasters happen without warning. The best defense against a disaster is to be ready for it ahead of time. This Self-Help Toolkit will help you do just that, plan for a disaster. The Disaster page on the Center for Arkansas Legal Services website ([www.ArkansasLegal.org](http://www.ArkansasLegal.org)) contains more information and all of the links mentioned in this booklet.

The Red Cross ([www.redcross.org](http://www.redcross.org)) and FEMA ([www.ready.gov](http://www.ready.gov)) websites have information to help you and your family talk about disasters and plan for what you will do if one happens in your community. There are several examples included to help you get started with your plan. Remember, the more you plan before a disaster happens, the easier it will be to recover from the disaster.

This Self-Help Toolkit also has information to help you recover after a disaster hits. There is information on disaster recovery benefits that may be available to you from the State of Arkansas, both local and state-wide, and from the federal government (FEMA). There is useful information for making a claim with your insurance company, hiring a home repair contractor, registering your children for school, and other disaster-related topics. We hope that you find this information helpful.

**REMEMBER THAT THIS INFORMATION IS NOT A SUBSTITUTE FOR LEGAL ADVICE.** You should talk to an attorney if you need help.

If you have any questions, please feel free to call the Center Arkansas Legal Services. The Center for Arkansas Legal Services provides help to low-income Arkansans.

To apply for help from the  
Center for Arkansas Legal Services:  
Call our Helpline at 501-376-3423  
(toll-free at 1-800-950-5817)

OR

apply online at [www.ArkansasLegal.org](http://www.ArkansasLegal.org)

If the Center for Arkansas Legal Services cannot help, you can look for an attorney on "Find A Lawyer" on the Arkansas Bar Association website - <https://arkbarhub.com>. A private attorney there can talk with you for a fee.

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# COMMONLY ASKED QUESTIONS



## What is a disaster?

A disaster is a sudden event that causes a lot of damage, loss, or destruction. A disaster can affect one person or a whole family (a house fire), can affect a few people and happen over a small area (a tornado), or can affect many people and happen over a large area (river flooding). Disasters occur a lot in Arkansas, and Arkansans are at risk from flooding, tornadoes, wind damage, and winter storms. It is important for Arkansans to be ready for a disaster ahead of time.

A disaster, as defined by the federal government, is when hundreds of homes, or more, are destroyed or have been majorly damaged. A federal disaster is announced or “declared” by the President. A state disaster is declared by the Governor of that state. When a disaster is declared, public officials can use emergency powers to help protect life, property, and public health. When this happens, the Arkansas Department of Emergency Management (ADEM) organizes relief services from the state government in Arkansas, and FEMA organizes the services from the federal government. You can find information from ADEM related to declared disasters at:

<http://www.adem.arkansas.gov/ADEM/index.aspx>



## How can I prepare for a disaster?

Although disasters often happen without warning, there are ways to prepare for them. One way is to have a disaster kit filled with food, water, medications, and emergency supplies for at least three (3) days. Another way is to protect important documents. A family communication plan can help family members find each other after a disaster. It is important to have insurance that will cover the damage and loss that you could suffer from a disaster.

**Examples and checklists are available at the end of this booklet.**



## How do I create a disaster kit?

The following websites can help you create a disaster kit:

<http://www.redcross.org/prepare>

<http://www.ready.gov/>

There are also examples/checklists available at the end of this booklet.



## What communication plans should my family have?

It is important that family members can find each other after a disaster. Cell and Internet service may be down. It is important that family members have an agreed-upon meeting place and a list of emergency contact telephone numbers memorized or in writing, in case there is no power to charge cell phones.

The following websites can help create a family communications plan:

<http://www.redcross.org/prepare>

<https://www.dhs.gov/how-do-i/prepare-my-family-disaster>

<http://www.ready.gov/>



## What types of insurance policies are available?

There are many types of insurance that are available based on your situation. If you rent your home, it is important to have renters insurance. Renter's insurance will generally cover the replacement of your personal property and may pay for temporary shelter if your rental unit is damaged and you cannot live in it.

If you own your own home, it is important to have homeowners insurance. This insurance will generally cover repairs or replacement of your home, cover replacement of your personal property, and can pay for temporary shelter while your home is being repaired. The website, <https://www.uphelp.org/roadmap-preparedness>, may help you determine your insurance options.

*It is important to remember that renters insurance and homeowners insurance policies do not cover flood damage unless the person specifically buys flood insurance.*



## Do I need flood insurance?

You may. Every year FEMA updates its flood hazard maps. Check these maps or talk to your insurance agent to learn more. If you have questions about your home's risks, you can review the flood hazard maps on the National Flood Insurance Program website ([www.floodsmart.gov](http://www.floodsmart.gov)). Both homeowners and renters can find information.





## How will I know if a disaster is going to affect my community?

Local TV and radio will give warnings. Once a disaster happens, it will be important to find out if a disaster declaration has been issued for your community. This information will be on local news.

You can also find this information at:

**<https://www.fema.gov/disasters/disaster-declarations>**



## What if we have to evacuate?

An evacuation order means that you will need to leave your home, neighborhood, or town and go somewhere safe. You will be notified by government officials or law enforcement officers if there are evacuation orders for your area. This can happen very quickly so it is important to have a plan in place before you are required to evacuate.

Information on evacuation plans is available through both the Red Cross and FEMA:

**RED CROSS-** **<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html>**

**FEMA-** **<https://www.ready.gov/evacuation>**



## What other concerns do persons with special needs due to age or disability have to think about when making evacuation plans?

It can be extra stressful for persons with special needs to evacuate. FEMA has a template to help you create a plan specific to your own special needs. It will help you plan for power outages when you have use for electronic medical devices. It gives ideas for how to evacuate if you have mobility, vision, and/or speech limitations. It also helps you to make plans for children and adults who need behavioral help in messy and strange new places. The plan also helps plan around service and therapy pets.

The template can be found at **<https://www.ready.gov/disability>**

Both FEMA and the Red Cross have pamphlets for older Americans to help them prepare for a disaster or evacuation.

**FEMA:** **<https://www.ready.gov/seniors>**

**Red Cross:** **<http://bit.ly/Disaster-for-Seniors>**



## What evacuation plans are necessary for pets?

Pets are important members of most families. It is important to make plans for their care during an evacuation.

For more information:

**Red Cross-** <http://www.ready.gov/caring-animals>

**FEMA-** <https://www.fema.gov/helping-pets>



## What if we need to stay at an emergency shelter?

After a disaster, many people in your community may need a safe place to stay. The Red Cross will often open shelters where those affected by the disaster can stay.

To find out if there are any open Red Cross shelters in your area, you can check their website, <https://www.redcross.org/get-help/disaster-relief-and-recovery-services/find-an-open-shelter.html>. You can also **call 211** to find out where your local disaster shelters are located.



## What help is available after a disaster?

The help that is available after a disaster depends on how bad the disaster was and what kind of disaster happened. If it is a small disaster and not many people were affected, most assistance will come from your insurance coverage (if you have it) and local charities and churches (if there is available funding). If the disaster affects more people, the State of Arkansas can issue a state disaster declaration for your county. If the governor declares a disaster, people affected by the disaster will be able to apply for assistance from the State of Arkansas. When this happens, the Arkansas Department of Emergency Management (ADEM) organizes relief services from the state. You can find access information from ADEM related to declared disasters at [www.dps.arkansas.gov/emergency-management/adem/](http://www.dps.arkansas.gov/emergency-management/adem/). If it is a large disaster, the president may issue a federal disaster declaration. Depending on the disaster, this may mean that people affected by the disaster can apply for FEMA assistance.



## What if FEMA is not available?

It will depend on the size and scope of the disaster. If the Arkansas Governor declares a disaster, the Arkansas Department of Emergency Management will tell Arkansans what to do to get help. If it is a small disaster with no state or federal disaster declaration, then no governmental assistance is available.



## What if FEMA assistance is available?

FEMA can help with temporary housing, repair or replacement costs, and other disaster needs through the Individuals and Households Program. FEMA can also help if you lost your job because of the disaster or if you need food assistance.

For more information on the Individuals and Households Program, see:

<https://www.fema.gov/individual-disaster-assistance>

<https://www.disasterassistance.gov/>



## What are some legal issues I may face after a disaster?

There are many legal issues that a disaster survivor may face. You may need help applying for and getting the government assistance that is available to you. You may need help getting your insurance to pay what they are supposed to under your policy. You may need help working with your landlord to get your prepaid rent and security deposit back if you can no longer live in the rental unit. If you are a homeowner, you may need help dealing with your mortgage company or the contractor working on your house. If you have children, you may need help enrolling them in school.



## How do I work with my insurance company?

First, you need to file a claim with your insurance company. You will need to give them as much information as possible. If you do not agree with the company's decision, you can file an appeal. Make sure to keep a copy of all your records, including receipts for all money you spend on housing and repairs during the disaster.

For more information- <https://www.arkansaslegal.org/disaster-assistance>





## **What if I rent and the house or apartment is so badly damaged that I can no longer live there?**

Although Arkansas does not have laws that make landlords repair your home, you may have the right to end your rental agreement if the rental unit is unsafe or violates local Health or Safety Codes after a disaster. The problem must be truly serious, such as the lack of heat or other necessary services. Talk to an attorney before you move to see what your rights are.

For more information, see: <https://www.nolo.com/legal-encyclopedia/tenants-right-break-rental-lease-arkansas.html>



## **How do I protect myself when entering into a contract to repair my home?**

It is important that you hire a contractor that is skilled and trustworthy. You should check if the contractor has a license and check the contractor's references to make sure that the contractor is qualified to do the work. It is very important to get everything in writing. You should not have any verbal or side agreements. **GET IT ALL IN WRITING.** It is important not to pay all the money upfront, and for you to agree on how much the repairs will cost before the contractor gets started.

For more information, see: <https://www.arkansaslegal.org/consumer>



## **Where can my children go to school after the disaster?**

If you cannot live in your home after a disaster and are living in a FEMA trailer, shelter, or staying with friends or family, your children are considered homeless. Your children have a right to continue going to their home school or the school they went to before the disaster. The school district is responsible for transporting them to their school but you have to let the district know if you have moved because of the disaster, and where you are living now. Your children also have the right to enroll in the school district where they are now living.



## How do I replace lost documents?

If you can, protect your important documents from damage during a disaster and take them with you if you have to leave your home to go to a safer place. These documents will be important to prove who you are and that you are eligible for various government programs.

For a full list of the documents, you should keep safe and have in your to-go disaster kit, see the disaster kit checklist.



## How can the Center for Arkansas Legal Services help after a disaster?

Center for Arkansas Legal Services may be able to give you advice about your legal problem and tell you what your rights are. For some disaster victims, the Center for Arkansas Legal Services may be able to represent you in court, in front of an agency, or talk to the other side on your behalf. If the Center for Arkansas Legal Services cannot help you, you may be referred to a pro bono attorney.



## What are some important websites to help me plan for and recover from a disaster?

[www.ready.gov](http://www.ready.gov)

[www.redcross.org](http://www.redcross.org)

[www.disasterlegalaid.org](http://www.disasterlegalaid.org)



## What are some important phone apps to help me plan for and recover from a disaster?

### **American Red Cross:**

- The Red Cross Emergency App
- The Red Cross Tornado App
- The Red Cross Flood App
- The Red Cross Shelter Finder App

### **FEMA:**

[Ready.gov](http://Ready.gov)

### **Others:**

[Floodwatch.org](http://Floodwatch.org)

Disaster Recovery Log (Android only)

# CENTER FOR ARKANSAS LEGAL SERVICES- OFFICE LOCATIONS

Center for Arkansas Legal Services office hours are Monday through Friday from 8:30 a.m. to 5 p.m. Offices are closed on holidays. To apply for help, call the Center for Arkansas Legal Services' Helpline during intake hours: 9 to 11 a.m. and 1 to 4 p.m. You may also come to the regional office listed below serving your county but it is helpful to first call for an appointment. During the COVID-19 pandemic, our offices are closed to the public except for document drop-off.

To apply online 24/7 go to [www.ArkansasLegal.org](http://www.ArkansasLegal.org) and from the home page select, go to 'Get Help' and then click on 'Apply for Services.'

**LITTLE ROCK OFFICE**  
1300 West 6th Street  
Little Rock, AR 72201  
501-376-3423

**FORT SMITH OFFICE**  
901 South 21st Street  
Fort Smith, AR 72901  
1-800-950-5817

**PINE BLUFF OFFICE**  
1400 West 5th Ave  
Pine Bluff, AR 71601  
1-800-950-5817

**HOT SPRINGS OFFICE**  
1820 Central Ave, Suite H  
Hot Springs, AR 71901  
1-800-950-5817

**EL DORADO OFFICE**  
100 East Peach Street,  
Suite 220  
El Dorado, AR 71730  
1-800-950-5817

**ROGERS OFFICE**  
1200 West Walnut Street,  
Suite 3115  
Rogers, AR 72756  
1-800-950-5817

**BENTON OFFICE**  
203 River Street  
Benton, AR 72015  
1-800-950-5817

**RUSSELLVILLE OFFICE**  
612 West B Street, Suite A  
Russellville, AR 72801  
1-800-950-5817

Center for Arkansas Legal Services is committed to providing quality legal services to eligible low-income people. However, due to limits placed on our program, we cannot help every person who applies for service.

# EXTRA SAMPLES



## BUILDING AN EMERGENCY PREPAREDNESS KIT

Being prepared means having the proper supplies you may need if there is an emergency or disaster. Keep your supplies in an easy-to-carry emergency preparedness kit that you can use at home or take with you in case you must evacuate.

At a minimum, you should have the basic supplies listed below:

- 1. Water: one gallon per person, per day (3-day supply for evacuation, 2-week supply for home)
- 2. Food: non-perishable, easy-to-prepare items (3-day supply for evacuation, 2-week supply for home).
- 3. Flashlight
- 4. Battery-powered or hand-crank radio
- 5. Extra batteries
- 6. First aid kit
- 7. Medications (7-day supply) and medical items
- 8. Multi-purpose tool
- 9. Sanitation and personal hygiene items
- 10. Copies of personal documents (medication list and pertinent medical information, proof of address, deed/lease to home, passports, birth certificates, insurance policies)
- 11. Cell phone with chargers
- 12. Family and emergency contact information
- 13. Extra cash
- 14. Blankets
- 15. Map(s) of the area

Consider the needs of all family members & add supplies to your kit:

- Medical supplies (hearing aids with extra batteries, glasses, contact lenses, syringes, etc.)
- Baby supplies (bottles, formula, baby food, diapers)
- Games and activities for children
- Pet supplies (collar, leash, ID, food, carrier, bowl)
- Two-way radios
- Extra set of car keys and house keys
- Manual can opener

Prepare your family and make an after the disaster plan here:

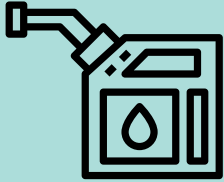
**<https://www.dhs.gov/how-do-i/prepare-my-family-disaster>**

It will help you know where to meet, how to contact each other, and provide information on what to do in different situations.

# EXTRA SAMPLES

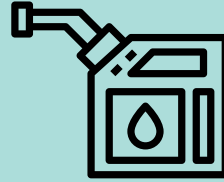


## PREPARING FOR FAST APPROACHING DISASTER PREPARÁNDOSE PARA UN DESASTRE QUE SE ACERCA RÁPIDAMENTE



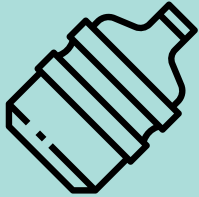
### FILL UP YOUR GAS TANK

Fill up your gas tank. If you have a generator, make sure you have extra fuel to run it.



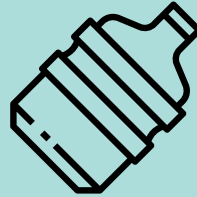
### LLENA SU TANQUE DE GASOLINA

Llena su tanque de gasolina. Si tiene un generador, asegúrese de tener combustible adicional para hacerlo funcionar



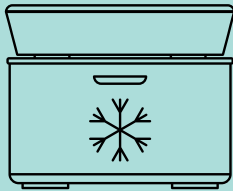
### STOCK UP ON GALLONS OF DRINKING WATER

Stock up with gallons of drinking water and food that can be opened and eaten without using electricity.



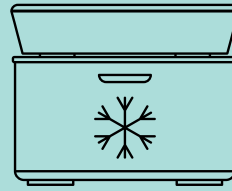
### ABASTECERSE DE GALONES DE AGUA

Abastecerse de algunos galones de agua potable y comida que pueda abrir y comer sin usar electricidad



### GET AN ICE CHEST

Get an ice chest to hold perishable food and medication that has to stay chilled.



Obtenga una hielera para contener alimentos perecederos y medicamentos que deben mantenerse fríos



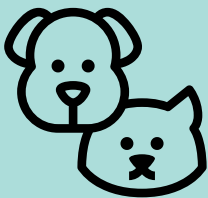
### REFILL YOUR PRESCRIPTION(S)

Make sure you have at least a 30-day supply of your prescription medication(s) on hand.



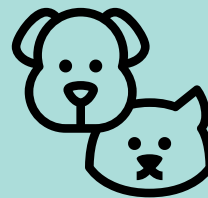
### RESURTIR SUS MEDICAMENTOS RECETADOS

Asegúrese de tener a mano un suministro de al menos 30 días de sus medicamentos recetados.



### MAKE A PLAN FOR PETS

Make a plan for pets. Are they somewhere safe? What will you do with them if you have to evacuate?



### HAZ UN PLAN PARA MASCOTAS

Haz un plan para mascotas. Están en algún lugar seguro? Qué hará con ellos si tiene que evacuar?

**FOR MORE INFORMATION VISIT/ PARA OBTENER MÁS INFORMACIÓN, VISITE:**  
[WWW.ARKANSASLEGAL.ORG/DISASTER-ASSISTANCE](http://WWW.ARKANSASLEGAL.ORG/DISASTER-ASSISTANCE)

# Emergency Preparedness Checklist



**American Red Cross**  
Mile High Chapter

**T**he next time disaster strikes, you may not have much time to act. Prepare now for a sudden emergency.

Learn how to protect yourself and cope with disaster by planning ahead. This

checklist will help you get started. Discuss these ideas with your family, then prepare an emergency plan. Post the plan where everyone will see it—on the refrigerator or bulletin board.

For additional information about how to prepare for hazards in your community, contact your local emergency management or civil defense office and American Red Cross chapter.

## Emergency Checklist

### Call Your Emergency Management Office or American Red Cross Chapter

- Find out which disasters could occur in your area.
- Ask how to prepare for each disaster.
- Ask how you would be warned of an emergency.
- Learn your community's evacuation routes.
- Ask about special assistance for elderly or disabled persons.

#### Also...

- Ask your workplace about emergency plans.
- Learn about emergency plans for your children's school or day care center.

### Create an Emergency Plan

- Meet with household members to discuss the dangers of fire, severe weather, earthquakes and other emergencies. Explain how to respond to each.
- Find the safe spots in your home for each type of disaster.

- Discuss what to do about power outages and personal injuries.
- Draw a floor plan of your home. Mark two escape routes from each room.
- Show family members how to turn off the water, gas and electricity at main switches when necessary.
- Post emergency telephone numbers near telephones.
- Teach children how and when to call 911, police and fire.
- Instruct household members to turn on the radio for emergency information.
- Pick one out-of-state and one local friend or relative for family members to call if separated during a disaster (it is often easier to call out-of-state than within the affected area).
- Teach children your out-of-state contact's phone numbers.
- Pick two emergency meeting places.
  - 1) A place near your home in case of a fire.
  - 2) A place outside your neighborhood in case you cannot return home after a disaster.
- Take a basic first aid and CPR class.
- Keep family records in a water and fire-proof container.

### Prepare a Disaster Supplies Kit

Assemble supplies you might need in an evacuation. Store them in an easy-to-carry container such as a backpack or duffle bag.

#### Include:

- A supply of water (one gallon per person per day). Store water in sealed, unbreakable containers. Identify the storage date and replace every six months.
- A supply of non-perishable packaged or canned food and a non-electric can opener.
- A change of clothing, rain gear and sturdy shoes.
- Blankets or sleeping bags.
- A first aid kit and prescription medications.
- An extra pair of glasses.
- A battery-powered radio, flashlight and plenty of extra batteries.
- Credit cards and cash.
- An extra set of car keys.
- A list of family physicians.
- A list of important family information; the style and serial number of medical devices such as pacemakers.
- Special items for infants, elderly or disabled family members.







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Little Rock, AR 72201

501-376-3423  
or toll-free 1-800-950-5817  
or TTY 1-800-285-1131

Visit the Center for Arkansas Legal Services online at  
[www.ArkansasLegal.org](http://www.ArkansasLegal.org)

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	<a href="https://www.instagram.com/ArkansasLegal">@ArkansasLegal</a>		<a href="https://www.youtube.com/ArkansasLegal">@ArkansasLegal</a>
	<a href="https://www.tiktok.com/ArkansasLegal">@ArkansasLegal</a>		<a href="https://www.linkedin.com/company/Center-for-Arkansas-Legal-Services">Center for Arkansas Legal Services</a>



SCAN FOR SOCIAL MEDIA QUICK LINKS