

Disaster Preparedness



Taking the time to plan ahead can go a long way in helping with disaster recovery. Legal Aid's Disaster Relief Project recommends following guidance from organizations and government agencies like the [American Red Cross](#), [FEMA](#) and [NC Emergency Management](#) to prepare for and stay safe during a natural disaster.

While Legal Aid's Disaster Relief Project's main focus is helping North Carolinians through the recovery process after a natural disaster, our experience with disaster recovery has shown us the importance of preparing ahead of time.



What to Do Before a Natural Disaster



Make a disaster kit and make a plan:

- Your disaster kit should include non-perishable food, water, medicine and first aid supplies, batteries and flashlights, and anything else you'd need to take care of your family for a few days.
- Make a plan for what your family will do if disaster strikes: Where will you evacuate? Where will you get your information?
- For more on disaster kits and plans, visit preparedness web pages through the [American Red Cross](#) and the [Legal Aid Disaster Resource Center](#).



Plan your estate and clear title to your land:

- Wills, deeds, and powers of attorney are all legal documents that help provide certainty for you and your heirs if a disaster strikes and you end up in an extended recovery process. Legal Aid may be able to help you prepare these documents. More information can be found in the resource section.
- If you already have these documents, make sure to review them and update them if necessary, so that your current copies reflect your wishes.
- If you own land or think you do, it is important to make sure your title to the land is clear. Legal Aid may be able to help you check the status of your title and address problems.



Locate important documents, make copies, and store them in a safe place:

- Having easy access to important documents after a disaster is crucial for accessing necessities, like prescription medications, and applying for disaster aid.
- If possible, make copies of important documents and keep them in a waterproof and fireproof location.

Helpful documents to have:

- Birth certificate
- License, passport, or other form of identification
- Social Security card
- Deed
- Certificate of Title (for automobile vehicles and manufactured homes)
- Mortgage statement
- Insurance policies (home owners insurance, flood insurance, health insurance, life insurance, etc.)
- Tax returns
- Court judgements
- Power of Attorney and/or Healthcare Power of Attorney
- Last will and testament and/or Living will



Get property or renter's insurance, and know what your insurance policy covers

- Property insurance or renter's insurance can reimburse you for damage to your home and belongings.
- It is important to understand your current insurance and whether you need to adjust your policy before a disaster. A video about property insurance is included in the resources on the Legal Aid of NC website.
- If you have questions or concerns about your insurance policy, or if your insurance company denies you coverage, Legal Aid may be able to help. Call the helpline number to learn more about our services and eligibility.



What to Do After a Natural Disaster

Take pictures of any damage to your property:

- Having photographs and a written list of damage you have experienced can help you get help later



Contact state and federal agencies for aid:

- FEMA and other organizations may be able to help with immediate needs, like money for short-term housing or repairs.



Contact Legal Aid, if needed, during recovery.

We can help with issues including:

- Applying for disaster recovery funds and appealing denials of state or federal aid
- Homeowner and renters housing rights
- Contractor fraud
- And more

