

## What should you do after a typhoon?

\* **Get to safety and secure your own well-being.** Find out where to go near you for water, food and gas – your mayor’s office is a good place to start. Beware of erratic traffic, downed power lines and contaminated waters.

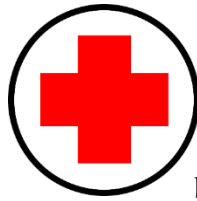
\* **Get your information together.** Locate the social security numbers; legal names; income; and insurance information of everyone living with you. Take photos of the damage, and find photos of how things looked before; locate your banking information including the name of your bank, type of account, account number and bank routing number; and your lease, deed or other homeownership documents.

\* **Reach-out.** Call for help. Contact your insurance company; Red Cross; your mayor’s office; other government agencies; your bank; Micronesia Resource Center One Stop Shop; your church; Catholic Social Services; and other non-profits for assistance.

\* **Apply** for FEMA and other benefits.

\* **Be aware of scams and price gauging.** Make sure that anyone who says they are from FEMA or SBA has a photo ID card. Ask to see identification for others offering help. Do not give confidential information over the telephone. Price gauging during and in the immediate aftermath of a typhoon is illegal and can be reported to the Attorney General’s Office.

\* **Stay informed.** Use a battery powered radio and listen for government announcements, warnings, benefits, donations, & waived fees. Visit public libraries, Micronesia Resource Center One Stop Shop, and the law library for public computer use and possible internet access.



by a typhoon.

\* **Public or private donations and giveaways:** Many people want to help when others are suffering after a disaster. Red Cross is especially helpful as a first responder. Your mayor’s office may be able to offer some assistance. GRTA, Kamalen Karidat, and Alee and other shelters are also good resources. Call up government agencies, churches, and non-profits to ask for help.

\* **Disaster Food Stamps (D-SNAP):** DPHSS might give out disaster food stamps after a typhoon. Typically, this is a one month benefit to help you replace the food that you lost in your fridge.

\* **FEMA:** Federal Emergency Management Agency is a federal government agency that helps you prepare for and recover from disasters. It may provide direct, private help through the Individuals and Households Program (IHP).

Some types of help that may be available from FEMA:

- financial assistance to rent a different place to live; for repairs to make a home safe, sanitary, and functional; to replace or rebuild a destroyed home; disaster unemployment benefits.

- medical, dental, and funeral expenses
- money for damaged, essential personal property like furniture, clothing, and some appliances

## What help is available?

\* **Insurance:** If you have an insurance policy, submit a claim. Some insurance policies even cover food that spoiled because of power outages caused

- money to repair damaged vehicles to working order

- other disaster-related costs

\* **Rent:** Under Guam law, if your house is severely damaged or destroyed, you might be able to end your lease – and your landlord might have to pay back some of the rent you already paid for the month when your house was damaged.

\* **Shelter:** Although emergency shelters stop taking new residents shortly after the storm, there are many shelter programs on Guam that may be able to house you temporarily.

\* **SBA loans and other financial assistance:** Often after a disaster, the Small Business Administration (SBA) will offer low-interest loan assistance to help you rebuild your house or business. Banks and other lending institutions may offer assistance to defer your repayments of existing loans.

\* **Counseling:** If you are feeling overwhelmed or struggling with your mental health, there are free counseling hotlines, including 1-800-985-5990, which can provide services in over 100 languages to people impacted by typhoon Mawar.

## How does MLSC help?

\* **MLSC can help with civil legal issues you may have as a result of the disaster,** including:

\* **Landlord Tenant Issues:** Help getting partial reimbursements of rent if your house was destroyed; getting your security deposit back if you’ve had to move out; advice on whether you can terminate your lease; issues with landlords not fixing essential damage to your unit.

\* **Identification:** Help getting identification documents, including passports, ID cards, birth certificates, and more.



\* Title: Help establishing who legally owns a property – **you do not need title to a house for FEMA benefits**, but you will need proof of title for other assistance. If you don't know who is the legal owner of your house, we can also help you with a title search to confirm ownership.

\* Simple Wills: A will to make sure the ownership of your house stays clear after you pass.



\*FEMA Individual Assistance Benefits:

Information about FEMA requirements; assessments of the type and amount of benefits you should get; helping you appeal FEMA denials or amount determinations. In some cases, MLSC may be able

to help you apply for FEMA benefits or secure key required documents, and appeal benefits determinations. You have 60 days from the date of the disaster declaration to apply for benefits.

\*Disaster Food Stamps and Disaster Unemployment: Helping determine correct benefit levels and appeal denials or inadequate amounts of benefits.

\*Insurance Claims: Providing legal information and advice about challenging an insurance denial.

\*Contractor Fraud: Legal information and advice about what to do when your contractor who was supposed to remove debris and repair your home or vehicle did not do what you paid them for.

\*Other Legal Issues: Domestic violence, discrimination, human trafficking, and other

issues are still present after a disaster. MLSC and other community organizations can help with your other civil legal issues.

\*Community Resources and Referrals: If MLSC can't help you we will refer you to someone who can.

FEMA Contacts:

FEMA: 1-800-621-3362

FEMA application for speech or hearing disabled—I-800-462-7585 (TTY)

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

NOTE: not everyone will be eligible for FEMA assistance. The Red Cross, Catholic Social Services, and other organizations may provide additional assistance to people ineligible or who received inadequate FEMA assistance.

How to Help

**You can help your neighbors and communities after a disaster!** Check in on your neighbors – especially elderly or disabled people; volunteer to clear debris and safely clean up; volunteer with community organizations (including your Mayor's office); and donate to community organizations. After disasters hospitals are often overwhelmed – prioritize your health and safety because medical care may be less accessible.

This brochure was prepared by the Guam Office of MLSC and is provided as a public service.

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# GETTING HELP AFTER THE TYPHOON

**MLSC's mission is to promote equal access to justice and to provide free civil legal assistance to low income people. MLSC improves the lives of Guam's residents by helping them solve their important legal problems and strengthening communities through advocacy.**



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