

## MORTGAGE AND BANKRUPTCY

In the wake of a disaster, homeowners face not only the challenges of repair and recovery in their homes but also the added pressures of staying current on their mortgage payment. Victims have options, such as working with the mortgage company to determine foreclosure prevention options or identifying financial or housing-related assistance. Also, there are unique challenges to financial recovery for those whose life, livelihood, and/or home have been damaged or destroyed by floods and other disasters, and sometimes bankruptcy is the best option. A bankruptcy attorney can review your options with you and help you move forward with your life.



## PUBLIC UTILITIES

Public utility services are not immune to the damage caused by natural disasters. This can lead to disruption in services and increased costs to consumers to rebuild infrastructure. Individuals who lose their income may also be unable to pay for their services, which results in their shut-off. There are programs to help and some include emergency assistance to defray costs of utility bills.

## FEMA APPEALS

In the case of Presidentially Declared Disasters, FEMA (Federal Emergency Management Agency) is authorized to provide disaster assistance that may include grants to help pay for temporary housing, emergency home repairs for the primary residence, uninsured and underinsured personal property losses, and medical, dental and funeral expenses. FEMA also has Small Business Administration Loans, which are low-interest disaster loans to businesses of all sizes, homeowners, and renters. This assistance is usually undertaken in conjunction with your insurance. The process may be confusing for some, which can lead to denials of benefits.

Natural disasters are stressful events that affect many areas of our lives, not just the obvious ones. If you or someone you know experienced any of these problems during the Arkansas River Flood of 2019, there may be a defense. Speaking with an attorney is the best way to determine that. Call our Helpline at 501-376-3423 for assistance or apply online at [www.ArkansasLegal.org](http://www.ArkansasLegal.org).

"EQUAL JUSTICE FOR ALL"  
HELPLINE: 501-376-3423  
[WWW.ARKANSASLEGAL.ORG](http://WWW.ARKANSASLEGAL.ORG)



## More than a Disaster

**A disaster can hit for a moment in our lives but it leaves problems far beyond the disaster itself.**



**We can help with legal problems that occurred during the Arkansas River Flood of 2019**

May 18- June 14, 2019