

LEGAL HELP FOR THOSE IMPACTED BY TYPHOON HALONG

WHERE TO APPLY FOR CASH AND HOUSING ASSISTANCE FOR THOSE IMPACTED BY TYPHOON HALONG

File a claim with your homeowner, auto, flood, and/or renter's **insurance company**, if any. Call your insurance company to learn how to file a claim.

APPLY FOR BOTH FEMA AND1 STATE INDIVIDUAL ASSISTANCE! Many people have filed for either state or FEMA individual assistance and think that is all they need to do. But they must apply to both programs *to get assistance from both!* Individuals in communities within the federal disaster area *must* apply for FEMA individual assistance in order to be eligible for State individual assistance. See page 3 for helpful resources when applying for or appealing a decision about individual assistance.

The State/FEMA/SBA deadlines to apply for assistance have been extended to February 20, 2026. Check here for further extensions the FEMA deadline at <https://www.disasterassistance.gov/help/faqs> (scroll down to Application Deadlines) and the State individual assistance deadline here: <https://ready.alaska.gov/Recovery/IA> You should apply even if you miss the deadline – explain why you missed the deadline and attach supporting documentation.

APPLY FOR FEMA INDIVIDUAL ASSISTANCE BY FEBRUARY 20, 2026 (New Deadline):

- **Online:** <https://www.disasterassistance.gov/> (click red “Apply Now” button after selecting language in top right corner. Come back to this website to “Check Status”), through the FEMA App: <https://www.fema.gov/about/news-multimedia/mobile-products>, OR
- **Call** 1-866-342-1699, 9 AM to 5:30 PM on Monday through Friday and 10 AM to 3 PM on Saturdays. Yup’ik interpreters are available from 1-5 PM on Tuesdays and Thursdays and 10 AM to 3 PM on Saturdays. (This is the Alaska FEMA Call Center.)
On January 19, 2026, the Alaska Bar Association hosted its 17th annual MLK Day Free Legal Clinics in Anchorage, Bethel, and Juneau, serving 182 clients statewide. The clinics honored Dr. King’s legacy by providing free civil legal assistance while fostering collaboration among legal, governmental, and community partners.
- **If your home is in the census area of Kusilvak or Bethel**, also select “Lower Kuskokwim Regional Education Attendance” area on the “Select Your Area” part of your online application.
- **FEMA Application Checklist:** <https://www.disasterassistance.gov/get-assistance/application-checklist>

- **FAQs on FEMA assistance:** <https://www.disasterassistance.gov/help/faqs>
- See page 4 of this document for helpful resources when applying for or appealing a decision about individual assistance.

APPLY FOR STATE OF ALASKA INDIVIDUAL ASSISTANCE AND TEMPORARY HOUSING PROGRAMS – Deadline Feb 20, 2026 (deadline was extended to this date) for survivors with damages or emergency expenses in these areas:

- Kashunamiut,
- Lower Yukon,
- Yupitt,
- Pribilof Islands,
- Lower-Kuskokwim,
- Bering Strait REAAs and
- Northwest Arctic and North Slope Boroughs

State of Alaska Individual Assistance Program is designed to provide financial assistance to individuals or families for damage to a primary residence, primary mode of transportation, essential personal property, and medical/funeral/dental needs created as a direct result of a declared disaster.

Apply here:

- **Online:** <https://ready.alaska.gov/Recovery/IA> (click on blue button at bottom that says “Click Here to Request Individual Assistance) OR
- **Call:** **1-844-445-7131**(from 8 AM to 4 PM). Leave a voicemail with your name and phone number on this hotline and a case manager will call you back.

SMALL BUSINESS ADMINISTRATION (SBA) LOANS: Deadline Feb 20, 2026

The SBA’s Office of Disaster Recovery & Resilience offers low interest, long-term disaster loans, homeowners and renters may qualify to repair or replace their personal property or home. If your subsistence equipment like boats, snowmachines or home were damaged by the recent storms, help is available. Businesses and nonprofits can also apply for physical damage loans – and loss of income. Interest rates can be as low as 4% for businesses, 3.625% for PNPs and 3% for homeowners and renters with terms up to 30 years.

To learn more visit <https://lending.sba.gov> or call (800) 659-2955 or TTY 7-1-1 to request an application. To apply:

- **Call** 1-800- 659-2955, 7 days a week, 6 a.m. – 4 p.m.
- **Online** at <https://www.sba.gov/funding-programs/disaster-assistance/alaska-floods>

DISASTER UNEMPLOYMENT ASSISTANCE (DUA) – Deadline Feb. 20, 2026

If you lived or were employed in the Lower Kuskokwin Regional Education Attendance Area (REAA), Lower Yukon REAA, or Northwest Arctic Borough areas during the October 2025 Western Alaska storms, you may be eligible for DUA.

- Benefits range from \$153 to \$370 per week
- You may be paid from the start of your unemployment until you return to work or for 27 weeks after the disaster was declared, whichever is shorter.
- Review the Benefit Rights and Responsibilities Handbook for more details.
(https://labor.alaska.gov/news/2025/2025_DUA_Handbook.pdf)
- Western Alaska Storm Employment and Training Resources are here.
(<https://jobs.alaska.gov/western-ak-relief.html>)

To apply:

- Call Alaska Department of Labor and ask for Disaster Unemployment Assistance: (907) 465-4691

OTHER FINANCIAL ASSISTANCE

Regional non-profit corporations and tribes may also provide assistance to individuals and families to assist in meeting their basic essential needs. Types of assistance include general, burial, emergency and disaster.

ASSOCIATION OF VILLAGE COUNCIL PRESIDENTS

For specific needs requests from anyone – internal staff & external families, people, partners, etc., call/text (907) 545-2989 or send an email to FamilyRequest@avcp.org. **Include: Name, where they are from, what village they relocated to, contact #, details of needs.**

MANIILAQ ASSOCIATION

Maniilaq Association is offering one-time disaster relief to eligible residents whose household experienced loss or damage. The Maniilaq Association Alaska Flooding Disaster Relief Payment Program provides emergency financial assistance to residents of Kotzebue, Kivalina, and Deering affected by recent flooding/storms on October 9, 2025. Applications can be submitted to disasterrelief@maniilaq.org or dropped off at the Maniilaq FRF building, to Joel Alowa. More details may be found [here](https://www.maniilaq.org/maniilaq-flooding-disaster-relief-payment-program-native-villages-of-deering-kivalina-and-kotzebue/) (<https://www.maniilaq.org/maniilaq-flooding-disaster-relief-payment-program-native-villages-of-deering-kivalina-and-kotzebue/>)

AMERICAN RED CROSS

American Red Cross is offering financial assistance to those who have applied for Alaska individual assistance. Those who have applied for Alaska Individual Assistance should have received an email or

text from the Red Cross with details on how to apply. If you did not receive those instructions or have questions, **call 800-RED-CROSS**. Cash assistance awards are based on the level of damage and family size. Assistance is in addition to Alaska and FEMA Individual Assistance awards, so survivors should apply to all three.

HELPFUL RESOURCES WHEN APPLYING FOR AND APPEALING INDIVIDUAL ASSISTANCE

To appeal a FEMA decision, your appeal documents must be uploaded to the FEMA website or app (these two methods are preferred) or faxed or postmarked within 60 days of the date of the decision letter's date. If more than 60 days have passed, you can still appeal but must include a detailed explanation of why you are appealing late and include any documents that help prove your explanation (e.g. a hospital bill if you were hospitalized).

FEMA Appeal Letter Generator by Advocates for Disaster Justice

(<https://www.advocatesfordisasterjustice.org/appeallettertofema/>)

Guide to Individual Assistance, including Alaska-specific instructions for how to apply for Alaska and federal FEMA Individual Assistance Programs, checklists to help you gather documents before applying, and a form to help record damage to your home and personal belongings. Prepared by the Alaska Institute for Justice. (<https://www.alaskaclimatejustice.org/publications/guide-to-individual-assistance>)

What You Need When Applying for FEMA Assistance: https://www.avcp.org/wp-content/uploads/2025/11/DR-4893-AK-FS_008_-What-You-Need-When-Applying-for-FEMA-Assistance.pdf

Drafting an Effective FEMA Appeal (1 hour video): https://www.youtube.com/watch?v=FCy_5Y-thcs

Verifying Home Ownership or Occupancy: <https://www.fema.gov/assistance/individual/after-applying/verifying-home-ownership-occupancy>

Common Legal Issues After a Disaster: <https://www.alsc-law.org/wp-content/uploads/2025/10/Legal-Issues-after-a-Disaster.pdf> – Guide to help identify disaster legal issues that Alaska Legal Services Corporation may be able to assist with. Visit <https://www.alsc-law.org/intake/> to apply for assistance or call toll-free: 1-888-478-2572. Visit <https://www.ladrc.org/> for more resources.

FEMA Language Access Contacts: If you have requested and have not received an interpreter or translator while applying for FEMA assistance contact:

Brooke Hansen, Tribal Relations Specialist at FEMA

Email: brooke.hansen@fema.dhs.gov

Tel: (907) 230-2681

Courtney McKinnon, Intergovernmental Affairs Specialist, FEMA
Email: courtney.mckinnon@fema.dhs.gov
Tel: (202) 550-4938

LEGAL ORGANIZATIONS SERVING THOSE IMPACTED BY TYPHOON HALONG

Alaska Free Legal Answers: The Alaska Bar Association administers Alaska.FreeLegalAnswers.org, a free online legal clinic. Individuals can register, log in, and ask up to three civil legal questions every year, with special disaster-related categories that are prioritized. **Volunteer attorneys can help you get started with your application or appeal for FEMA and state individual assistance.** We have increased our income and asset guidelines for those impacted by the disaster so that most people impacted by the disaster will qualify to use this service. Many people who do not qualify for Alaska Legal Services Corporation due to income/asset restrictions may still qualify for AFLA. Click on the link above and click on “Get Started” to register.

Alaska Legal Services Corporation (<https://www.alsc-law.org>) : Alaska Legal Services Corporation (ALSC) is an application-based, nonprofit organization that provides free civil legal aid to low-income and vulnerable Alaskans. ALSC serves every community in Alaska through our statewide offices. Contact their office here: <https://www.alsc-law.org/contact-us/>. ALSC can help with a wide range of legal issues including: FEMA and state individual assistance appeals, consumer rights; domestic violence and family law; elder advocacy; housing; health care access; public benefits; Veterans' benefits; and wills, estates, and probate. View their full list client services here: <https://www.alsc-law.org/client-services/>

How to Apply: To begin the application process, you can apply online at www.alsc-law.org/intake or call 1-888-478-2572 to complete a phone application. Once eligibility for our services is confirmed, we will make every attempt to place your case with an advocate, but due to limited resources, we cannot guarantee assistance in every case. If your case is accepted, an ALSC advocate will be scheduled to discuss your issue with you and inform you of the services we can provide based on current resources. Visit here for more information about eligibility: <https://www.alsc-law.org/eligibility/>

MLK Day Free Legal Clinics: On Monday, January 19, 2026, in-person legal clinics will be held in Anchorage, Bethel, Fairbanks and Juneau. Free legal consultations with an attorney will be available to any low to moderate income Alaskan for civil issues like family law, landlord/tenant, public benefits, employment law, probate, or estate planning issues. Attorneys trained in FEMA and Alaska Individual Assistance applications and appeals will be available in Anchorage, Bethel, and Fairbanks. Please check the Alaska Bar’s website here for updates: <https://alaskabar.org/for-our-community/martin-luther-king-day/>

Alaska Institute for Justice: Alaska Institute for Justice (AIJ) works in partnership with Alaska Native Tribal communities on climate adaptation and resilience, including disaster recovery. AIJ is currently working with 10 partner Tribes, 8 of which were impacted by Typhoon Halong. Post-disaster, AIJ’s

work is focused on assisting their 8 partner Tribal communities impacted by Halong (Kipnuk, Kwigillingok, Nunapitchuk, Akiak, Akiachak, Kwethluk, Kwinhagak, and Chevak) in disaster recovery, including assistance in having their community members apply for IA. AIJ believes the materials they are developing could be used more widely to help other impacted communities. Visit <https://www.alaskaclimatejustice.org> for information and resources.

RESOURCES FOR MAKING INSURANCE CLAIMS

United Policyholders – resources for making insurance claims: <https://uphelp.org/recovery/>

TAX RELIEF AFTER A DISASTER

<https://www.ladrc.org/tax-relief-after-a-disaster/>

RESOURCE LISTS

AVCP Typhoon Halong – Resources for Evacuees: List of federal and Alaska-specific organizations with links to apply for assistance, including food assistance, clothing, specific needs, emergency shelter access, shelters, DMV, vital records, Emergency Assistance/TANF, renew/update tribal IDs, long-term housing, pet reunification, first aid for pets, public assistance benefits, PFD check replacement, disaster fraud hotline, housing repair waivers, and legal resources:

Google search: AVCP Western Alaska Disaster Relief Resources

Legal Aid Disaster Resource Center – Resources for Disaster Survivors: Includes nation-wide information on tax relief after a disaster, bankruptcy, disability rights, disaster-related hotlines, shelters, disaster benefits and assistance, disaster unemployment assistance, family law, FEMA assistance for disaster survivors, housing issues after a disaster, how to replace lost documents, inheritance and property ownership, insurance for disaster, small business administration loans, and preparing for a disaster: <https://www.ladrc.org/resources-for-disaster-survivors/>

Legal Aid Disaster Resource Center – Typhoon Halong Resources and Deadlines:

<https://www.ladrc.org/disasters/alaska-severe-storms-flooding-and-remnants-of-typhoon-halong/>

Calista Corporation 2025 West Coast Storm Assistance: <https://www.calistacorp.com/2025-west-coast-storm/>

The Alaska Division of Homeland Security & Emergency Management has developed a resource page with incident updates, info on disaster relief applications, counseling services and more:

https://ready.alaska.gov/Documents/PIO/PressReleases/1111.11.11_2025%20West%20Coast%20Storm%20Resources%20Hyperlinked.pdf

The Alaska Department of Transportation and Public Facilities is providing real-time updates and field reports from staff and contractors conducting emergency repairs in impacted communities:
<https://publicinput.com/i08743>

Alaska Housing Finance Corporation – Resources for Alaskans Displaced by Typhoon Halong and How to Help: <https://alaskahousingdisasterrelief.us>