



COMMON LEGAL PROBLEMS FACED BY DISASTER SURVIVORS

CONSUMER/CONTRACTOR ISSUES:

- I am planning to hire a contractor to make repairs on my home. Do I have to have a written contract for the work? If so, what information should be in the contract?
- How can I find out whether the contractor is licensed and insured?
- What should I do if the contractor has not performed the work or if I am having trouble getting the contractor to start the work or complete the work as agreed?
- How do I make sure the contractor has pulled the proper permits for the work?
- How can I make sure the repairs have passed city inspection (comply with city code)?
- What should I do if I am not satisfied with the repair work?

CONSUMER/DEBT ISSUES:

- If I have a loan related to property destroyed by the fire, do I have to continue to make payments on the loan?
- What should I do if I can't pay my debts because of the fire?
- What should I do if I have been sued or am being threatened with suit on my debt?
- What can I do if my car has been repossessed due to the fire? What should I do if the lender is threatening to repossess my car?

INSURANCE ISSUES

- Someone has offered to help me get money from my insurance company faster if I pay them a fee. Is this a scam?
- Should I submit a claim with my insurance company? How do I do that?
- What can I do if my insurance company denied coverage? If I think the amount the insurance company is offering to pay is unfair?
- What if my insurance company won't pay for the damage to my vehicle?
- What if my insurance company won't pay for a rental car because my car was damaged or a total loss?

TAX ISSUES

- Will I have any income tax deductions because of the loss of my personal property?
- Will I have to pay income tax on any money I receive because of the fire?
- If I had a business loss because of the fire will I have to pay business taxes?

GOVERNMENT BENEFITS

- Am I entitled to receive any government benefits/payments because of the fire?
- What can I do if my application for government benefits was denied? If I am unhappy with the amount of benefits I received?
- I received a notice of overpayment (or recoupment). What should I do?
- I need help getting disaster assistance.



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EMPLOYMENT

- I lost my job due to the disaster. What are my rights?
- Can I get unemployment benefits?
- My application for unemployment benefits was denied. What can I do?
- The amount of the unemployment compensation I received is not correct. What can I do?
- I have not received my paycheck. What should I do?

LOST IDENTIFICATION DOCUMENTS

- I need help replacing a driver's license, Social Security card, or EBT card.
- I need help replacing immigration documents.

HOUSING (RENTERS)

- My rental unit needs repairs, but my landlord is not making the repairs. What can I do?
- My rental unit was destroyed or is so damaged that it's not safe to live there. What are my rights? Is the landlord required to provide me with somewhere else to live? Do I have to keep paying rent?
- I need help working with my landlord.
- I need help getting a security deposit back.
- I am having problems with the renters' insurance company (see insurance above).
- I prepaid rent on a house or apartment that has been destroyed. What are my rights?
- I have been discriminated against for housing because of my race, color, religion, national origin, gender, familial status, or medical issues. What should I do?
- I have a medical condition that requires me to use a wheelchair ramp, to need a handicap shower, or requires other special accommodations. What should I do?
- I am being treated differently because I'm a victim of domestic violence
- I need a support animal but animals are not allowed where I live or want to live. What can I do?

HOUSING (OWNERS)

- See Consumer/Contractor Issues section above.
- I own a house with a mortgage, but I am having trouble paying the mortgage because of the fires. What are my options?
- I need help working with the mortgage company.
- I was in the process of buying or selling a house at the time of the fire. What can I do if the property was damaged or destroyed? If I no longer want to buy or sell the property?



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EDUCATION ISSUES:

- What are my options if I lost my housing due to the disaster but would like for my children to remain at their old school?
- What can I do if I am having trouble registering my children at their old school or at a new school?
- What are my options if I am having trouble with transportation to get my children to and from school?

FAMILY LAW ISSUES:

- What are my options if the child support or alimony I was receiving or paying is too high or too low because of the fire?
- My children are living with a different parent or relative because of the fire. What are my rights and responsibilities in this situation?
- I need to move more than 50 miles with my children because of the fire. Can I do this?
- I need to let someone else temporarily take care of my children because of the fire. What do I need to do?

These are common legal problems experienced by those affected by a disaster. However, there are many other legal problems that can occur. If you are a disaster survivor with a legal problem, please call Legal Aid of East Tennessee at 865-637-0484 or visit our website at www.laet.org.

Prepared by Legal Aid of East Tennessee
(865) 637-0484
www.laet.org