

Legal Aid Society

# 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 codes)?
- 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 disaster, 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 disaster?
- 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 event? If the lender is threatening to repossess my car?

## LOST IDENTIFICATION DOCUMENTS

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

## 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, or 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 disaster?
- If I had a business loss because of the disaster will I have to pay business taxes?

## GOVERNMENT BENEFITS

- Am I entitled to receive any government benefits/payments because of the disaster?
- 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 unemployment compensation I received is not correct. What can I do?
- What do I do if I have not received my paycheck?

## 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? Does the landlord have to provide me with somewhere else to live? Do I have to pay rent?
- I need help working with my landlord.
- I need help getting a security deposit back.
- I am having problems with renters insurance.
- 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, family status, or medical issues. What should I do?
- I have a medical condition that requires me to use a wheelchair ramp, a handicap shower, or other special accommodations.
- 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)

- I own a house with a mortgage, but I am having trouble paying the mortgage because of the event. What are my options?
- I need help with my mortgage company.
- I was in the process of buying or selling a house at the time of the disaster. What can I do if the property was damaged or destroyed? What if I no longer want to buy or sell?

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



Legal Aid Society  
of Middle Tennessee & the Cumberland  
Working Together, Doing Justice, Restoring Hope.



Starting 3/10/20, you can call 1-844-HELP4TN for immediate legal advice.  
To apply for legal assistance, please call Legal Aid Society at  
1-800-238-1443 or visit [www.las.org](http://www.las.org) for more information.