



714 S. Main St.
Jonesboro, Arkansas 72401
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SE HABLA ESPAÑOL
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HOW TO IDENTIFY COMMON LEGAL PROBLEMS FACED BY DISASTER SURVIVORS

CONSUMER:

- Does the person need to hire a contractor to make repairs on their home?
- Is there a written contract for the work, the cost of repairs and supplies, and completion date?
- Is the contractor licensed and insured?
- Has the contractor performed the work or is there difficulty getting the work started or completed?
- Has the contractor pulled the proper permits for the work?
- Have the repairs passed city inspection (noncompliance with city code)?

INSURANCE ISSUES

- Does the homeowner or renter have insurance?
- Has someone offered to help them work with their insurance company in order to receive their money faster for a fee?
- Have they submitted a claim with their insurance company?
- Were they denied coverage? Do they disagree with the amount the insurance company is offering as settlement?
- Do they need help with an appeal?

GOVERNMENT BENEFITS

- Have they applied for benefits?
- Have they been denied? Do they disagree with the amount of the award?
- Would they like to file an appeal?
- Have they received a notice of overpayment (or recoupment)?

EMPLOYMENT

- Did they lose their job due to the disaster?
- Do they have questions about unemployment benefits?
- Have they applied and been denied benefits?
- Do they need assistance with an appeal?



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LOST IDENTIFICATION DOCUMENTS

- Do they need assistance replacing a driver's license, Social Security card, or EBT card?
- Do they need assistance replacing immigration documents?

HOUSING (RENTERS)

- Does the rental unit need repairs?
- Is their landlord making the repairs in a timely manner?
- Is the rental unit uninhabitable?
- Do they need advice on their rights to terminate the lease or rental agreement?
- Do they need assistance in working with their landlord?
- Do they need help getting their security deposit back?
- Are they having problems with their renters' insurance company (see insurance above)?

HOUSING (OWNERS)

- Do they need to hire contractor (see contractor issues above)?
- Are they having problems with their homeowner's insurance company (see insurance above)?
- Do they have a mortgage? Are they having difficulty paying it? Do they need help working with their mortgage company?
- Are they buying the house pursuant to a real estate contract? Are they having difficulty obtaining disaster assistance? Are they sure they want to continue with the contract?

EDUCATION ISSUES

- Did they lose their housing due to the disaster, but would like their children to remain at their old school?
- Are they having difficulty registering their children at their old school or at the new school?
- Are they having difficulty with transportation to school?

These are common legal problems experienced by those affected by a disaster. However, many other legal problems can occur. Please refer any disaster survivor with a legal problem to Legal Aid of Arkansas, WWW.ARLEGALAID.ORG.

Legal Aid of Arkansas provides Legal Services to low-income Arkansans. To apply for help from Legal Aid of Arkansas, please call 800-967-9224. Arkansans can also apply online at www.arlegalaid.org