

Legal Issues Frequently Encountered by Disaster Victims

- I. Disaster Relief (Federal Emergency Management Agency and Small Business Administration low-interest loans for individuals)
 - a. Denial of benefits
 - b. Dissatisfaction with amount of benefits received
- II. Consumer
 - a. Price gouging
 - b. Insurance
 - i. Denial of claims
 - ii. Dissatisfaction with amount to be paid on claim
 - iii. Dissatisfaction with way in which claim was handled
 - c. Contractors who perform shoddy repair work or who fail to make repairs
 - d. Debtor relief/Bankruptcy
- III. Housing
 - a. Homeowners
 - i. Foreclosure issues
 - ii. Chapter 13 Bankruptcy
 - iii. Problems with homeowners insurance company claims
 - b. Leaseholders
 - i. Landlord's right to terminate lease
 - ii. Tenant's right to terminate lease
 - iii. Evictions, incl. for non-payment of rent
 - iv. Lockouts, access to personal property
 - v. Utility shutoffs
 - vi. Procedures for requesting repairs and when rent can be withheld
 - vii. Liability for damage to personal property within rental unit
 - viii. Return of security deposits
 - ix. Displaced public housing participants
 - x. Portability for Section 8 voucher participants
- IV. Public Benefits
 - a. Food Stamps (expedited)
 - i. Denial of new applications
 - ii. Problems receiving benefits if displaced
 - b. TANF
 - i. Denial of new applications
 - ii. Problems receiving benefits if displaced
 - c. Medicaid
 - i. Denial of new applications
 - ii. Problems receiving benefits if displaced
 - d. Social Security benefits, SSI
 - i. Denial of new applications
 - ii. Problems receiving benefits if displaced
- V. Education
 - a. Access to public education while displaced
- VI. Wills/Estates
 - a. Powers of Attorney
 - b. Guardianships
 - c. Preparation of estate planning documents

- VII. Family
 - a. Powers of Attorney
 - b. Emergency conservatorships (custody)
 - c. Domestic violence – protective orders
- VIII. Immigration
 - a. Replacing documents related to immigration status
- IX. Tax Issues
 - a. Applying for disaster tax relief
- X. Unemployment
 - a. Denial of disaster unemployment assistance
- XI. Civil Rights Violations
- XII. Miscellaneous
 - a. Pending cases in other states from which clients have been displaced.