



1111 9TH STREET, SUITE 230  
DES MOINES, IOWA 50314-2527

515-243-1193 OR 800-532-1503  
SE HABLA ESPAÑOL  
FAX: 515-244-4618  
WWW.IOWALEGALAID.ORG

## 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?



1111 9TH STREET, SUITE 230  
DES MOINES, IOWA 50314-2527

515-243-1193 OR 800-532-1503

SE HABLA ESPAÑOL

FAX: 515-244-4618

WWW.IOWALEGALAID.ORG

## 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, there are many other legal problems that can occur. Please refer any disaster survivor with a legal problem to Iowa Legal Aid. The Disaster Relief page on our website, [www.iowalegalaid.org](http://www.iowalegalaid.org), also has more articles regarding the above topics.*

*Iowa Legal Aid provides help to low-income Iowans. To apply for help from Iowa Legal Aid, please call 800-532-1275. Iowans aged 60 and over can call 800-992-8161. Iowans can also apply online at [www.iowalegalaid.org](http://www.iowalegalaid.org)*