



800 666 6899

<https://www.mtlsa.org/>

<https://www.montanalawhelp.org>

HOW TO IDENTIFY COMMON LEGAL PROBLEMS FACED BY DISASTER SURVIVORS

This list is meant to be used as a tool to help people identify legal needs after a disaster. It is not an exhaustive list of disaster legal needs. Please refer individuals who believe they have a civil legal need to Montana Legal Services: 800 666 6899 or <https://www.mtlsa.org/>

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?

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?

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?



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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?

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)?

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 individuals affected by a disaster. However, there are many other legal problems that can and do occur. Montana Legal Services provides legal support to low income Montanans. To apply for help please call 800 666 6899 or visit <https://www.mtlsa.org/>