

# Types of legal problems that arise from disasters

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## CONTRACTOR SCAMS

Fraudulent contractors often take advantage of unsuspecting disaster survivors. These individuals flock to areas affected by natural disasters because the environment is target-rich. Many times, they will show up unannounced to residences and businesses and offer to do repairs with payment upfront. Upon receiving payment, they will either ditch the job or complete it to subpar standards. Fraudulent contractors have also been known to try to use or sell stolen materials and equipment to property owners.

## PUBLIC BENEFITS

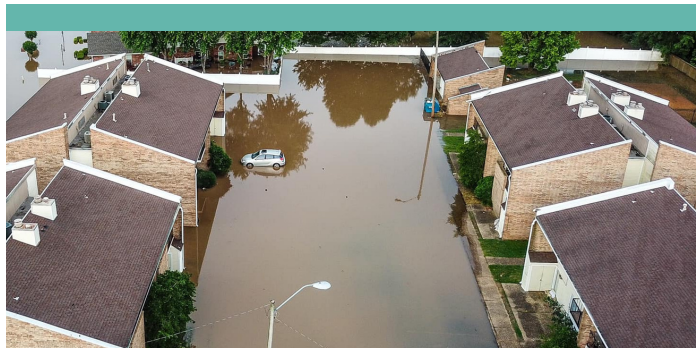
Aside from unemployment, there are other public benefits an individual might need during a natural disaster or already depend on. Natural disasters can destroy food supplies, which are costly to replace. Individuals may need Disaster SNAP to ensure they have enough to eat. Natural disasters that leave housing unsafe to live in could lead an individual to need temporary housing assistance, which there are also programs for.

## FAMILY CONFLICT

Numerous studies have found that interpersonal violence is increased by natural disasters. Women, racial and ethnic minorities, and the elderly are disproportionately affected by this. Natural disasters often increase stress on family units and can lead to prolonged periods of isolation for the family, which in turn results in a higher rate of interpersonal violence. Access to safe housing or outside assistance may be limited for victims to the disaster time frame.

## LANDLORD-TENANT DISPUTES

Natural disasters can cause serious strife between landlords and tenants. In Arkansas, tenants must wait for their landlord to undertake the repairs to the property, which can result in tenants living in unsafe or damaged housing. During times of natural disaster, landlords may learn of a tenant's related job loss and pursue eviction if the tenant becomes 5 days or more late on their rent. Landlords may pursue eviction illegally, too, by removing doors, changing locks, shutting off utilities, or removing a tenant's belongings.



## UNEMPLOYMENT

Natural disasters can often interfere with an individual's ability to work. Their place of employment may be destroyed, or their vehicle may be too damaged to transport them to work reliably. In these and other instances, an individual may lose their job and need to apply for disaster unemployment. This can be a confusing process, and despite the best of intentions, an individual can still be denied.

## INSURANCE DENIALS

Property owners can face insurance denials on their cars, homes, or businesses after a natural disaster. While this insurance should provide compensation in the event of a loss due to a natural disaster, insurance companies make their profits by collecting premiums but failing to pay claims. If a property owner doesn't have a clear title, for instance, this sets them up for an insurance claim denial.

## DOCUMENT REPLACEMENT

Natural disasters often destroy personal property and important documents that are not secured. If an individual is not properly storing personal documents, such as a birth certificate, social security card, title to their home, etc., they will have to request replacements after the disaster.