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# Free Legal Assistance Available for Florida Hurricanes Matthew and Hermine Victims

October 26, 2016 – A toll-free legal aid hotline is now available for victims of Hurricane Matthew, Hurricane Hermine and the resultant flooding in Florida. The service, which allows callers to request the assistance of a lawyer, is a partnership between The Florida Bar, The Florida Bar Young Lawyers Division, the American Bar Association Young Lawyers Division, and the Federal Emergency Management Agency.

Low-income survivors facing legal issues may call 866-550-2929, the assistance hotline activated by The Florida Bar and The Florida Bar Young Lawyers Division. Callers should identify that they are seeking storm-related legal assistance, and should identify the county in which they are located. Survivors who qualify for assistance will be matched with Florida lawyers who have volunteered to provide free legal help.

Examples of legal assistance available include:

- Assistance with securing FEMA and other benefits available to disaster survivors
- Assistance with life, medical and property insurance claims
- Help with home repair contracts and contractors
- Replacement of wills and other important legal documents destroyed in the disaster
- Assisting in consumer protection matters, remedies and procedures

- Counseling on mortgage-foreclosure problems
- Counseling on landlord/tenant problems

The hotline is available 24/7 and callers can leave a message any time. Individuals who qualify for assistance will be matched with Florida lawyers who have volunteered to provide free, limited legal help. Survivors should be aware that there are some limitations on disaster legal services. For example, assistance is not available for cases that will produce a fee (i.e., those cases where fees are paid part of the settlement by the court). Such cases are referred to a lawyer referral service.

## **Major Disaster Declaration**

A total of thirteen (13) Florida counties have been approved to receive federal assistance in the wake of Hurricane Matthew. Those counties are: Citrus, Dixie, Hernando, Hillsborough, Leon, Levy, Pasco, Pinellas, Brevard, Duval, Flagler, Indian River, Putnam, St. Johns, and Volusia (additional counties may be added later).

People who sustained property damage as a result of the severe storms and flooding are urged to register with FEMA, as they may be eligible for federal and state disaster assistance. People can register online at DisasterAssistance.gov or via smartphone or Web-enabled device at m.fema.gov. Applicants may also call 800-621-3362 or 800-462-7585 (TTY) from 6 a.m. to 10 p.m. seven days a week. Flood survivors are also encouraged to call the FEMA hotline to report their damage.

Low-interest disaster loans from the U.S. Small Business Administration (SBA) are available for eligible applicants. SBA helps businesses of all sizes (including landlords), private nonprofit organizations, homeowners, and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or damaged personal property. Disaster loans cover losses not fully compensated by insurance or other recoveries.

For more information, individuals may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at disasterloan.sba.gov. Deaf and hard-of-hearing individuals may call 800-877-8339.

For more information on Florida's recovery, visit the disaster Web page at https://www.fema.gov/hurricane-matthew and on Twitter at https://twitter.com/fema.

# **Beware of Fraud**

Both FEMA and the Florida Attorney General's Office are warning Florida residents of the risk of fraud and common scams in the wake of the severe weather. Common post-disaster fraud practices include phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations, and fake offers of state or federal aid. Floridians are urged to ask questions and to require identification when someone claims to represent a government agency.

Survivors should also keep in mind that state and federal workers never ask for or accept money, and always carry identification badges with a photograph. There is no fee required to apply for or to receive disaster assistance from FEMA, the U.S. Small Business Administration (SBA), or the

state. Additionally, no state or federal government disaster assistance agency will call to ask for your financial account information. Unless you place a call to the agency yourself, you should not provide personal information over the phone as it can lead to identity theft.

Those who suspect fraud can call the FEMA Disaster Fraud Hotline at 866-720-5721 (toll free). Complaints may also be made to the Florida Attorney General's Office Consumer Protection Hotline at 866-966-7226.

#### **Background**

When the U.S. President declares a major disaster, FEMA, in cooperation with the American Bar Association Young Lawyers Division, helps to establish a toll-free number for disaster survivors to request legal assistance. Funding for the toll-free line comes from FEMA under the authority of Section 415 of the Robert T. Stafford Disaster Relief and Emergency assistance Act (Public Law 100-707). The American Bar Association Young Lawyers Division in turn partners with state bar associations and other legal organizations to recruit volunteer lawyers in affected areas to handle survivors' cases. In Florida, the partners utilize the hotline offered by The Florida Bar and The Florida Bar Young Lawyers Division, which provides legal information and referrals for civil legal issues. Survivors should be aware that there are some limitations on disaster legal services. For example, assistance is not available for cases that will produce a fee (i.e., those cases where attorneys are paid part of the settlement by the court). Such cases are referred to a local lawyer referral service. To determine whether an issue qualifies for free legal assistance, individuals should call 800-310-7029.

## **Partner Organizations**

The following organizations have joined forces to establish a toll-free phone line for Florida hurricane and flood survivors to request free legal assistance, and to provide volunteer attorneys to handle cases arising from recent Hurricane Matthew and the resulting flood damage.

Florida Bar Young Lawyers Division – The purpose of the Young Lawyers Division is to assist The Florida Bar in its purposes, to stimulate and encourage the interest and participation of YLD members in the programs of The Florida Bar, to provide a full and complete program of activities and projects designed to be of interest and assistance to YLD members, and to engage in such activities as shall tend to further the best interests of the legal profession. The section coordinates the activities of YLD members and to serve as a medium for fostering discussion and free interchange of ideas relative to the duties, responsibilities and problems of YLD members.

American Bar Association Young Lawyers Division – The ABA YLD, the largest national organization of young lawyers, provides leadership in serving the public and the profession, and promotes excellence and fulfillment in the practice of law. Its parent organization, the ABA, is the national voice of the legal profession and one of the largest voluntary professional membership groups in the world.

**Federal Emergency Management Agency** – FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror. Through an agreement

with the American Bar Association, FEMA underwrites the cost of operating toll free legal assistance lines for survivors in areas designated as federal disaster sites.

National Disaster Legal Aid Online – NDLA (available at: disasterlegalaid.org) is a collaborative effort of Lone Star Legal Aid, the American Bar Association, the Legal Services Corporation, the National Legal Aid and Defender Association, and Pro Bono Net.

Community Legal Services of Mid-Florida, Inc. – Community Legal Services of Mid-Florida (CLSMF) is the primary provider of free legal aid for low to moderate income residents in Central Florida. CLSMF has approximately 90 lawyers, advocates and support staff who work in 8 offices serving 12 counties in Central Florida: Brevard, Citrus, Flagler, Hernando, Lake, Marion, Orange, Osceola, Putnam, Seminole, Sumter and Volusia. Since 1966, CLSMF has provided legal assistance and advocacy to help the people of Central Florida obtain the basic necessities of life: food, shelter, health care, safety and education. The organization's mission is to increase access to justice and empower vulnerable communities through legal advocacy and education.

Three Rivers Legal Services, Inc. – Three Rivers Legal Services, Inc. is a private, non-profit corporation which provides free civil legal services to low-income, eligible clients in seventeen counties throughout North Florida. Three Rivers Legal Services has three offices that serve Alachua, Baker, Bradford, Clay, Columbia, Dixie, Duval, Gilchrist, Hamilton, Lafayette, Levy, Madison, Nassau, St. Johns, Suwannee, Taylor and Union Counties. Since 1978, they have been dedicated to the provision of quality legal assistance to the poor, abused, disabled and neglected, and to empowerment through preventive legal education.