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Free Legal Assistance Available for Florida Hurricane Ian Survivors

September 29, 2022 – A toll-free legal aid hotline is now available for victims of Hurricane Ian and the resultant damage 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 (FEMA).

Low-income survivors facing legal issues may call the Hotline at 866-550-2929. The Hotline is available 24/7 and callers can leave a message at any time. Callers should identify that they are seeking storm-related legal assistance, the county in which they are located, and their legal problems. 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;
 - Including advice and counsel *prior to* applying for FEMA benefits and how to navigate a remote inspection with FEMA
- 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; and
- Counseling on landlord/tenant problems.

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 as part of a settlement or award from a court). Such cases will be referred to a lawyer referral service.

Major Disaster Declaration

On September 29, 2022, FEMA announced a major disaster declaration for Florida, including direct federal individual assistance for Charlotte, Collier, DeSoto, Hardee, Hillsborough, Lee, Manatee, Pinellas, and Sarasota.

People who have 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 www.DisasterAssistancew.gov via smartphone or Web-enabled device at <https://www.fema.gov/disaster/hurricane-ian>. Applicants may also call 800-621-3362 or 800-462-7585 (TTY) from 7 a.m. to 11 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/disaster/hurricane-ian> 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.

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 Irma and the resulting flood damage.

The 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 Division 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.

Legal Services of North Florida, Inc. – Legal Services of North Florida, Inc. is a private, not-for-profit corporation that works to ensure low-income people have equal access to the courts. LSNF serves individuals and families in sixteen counties across the central and western panhandle, including Franklin, Jefferson, Leon, Wakulla, Okaloosa, Walton, Bay, Gulf, Holmes, Washington, Escambia, Santa Rosa, Calhoun, Gadsden, Jackson, and Liberty. Since 1976, LSNF has provided legal aid and advised low-income and elderly persons.

Disaster Legal Aid.Org (disasterlegalaid.org) – The National Disaster Legal Aid Resource Center, or DisasterLegalAid.org (DLA), is a nationwide project that hosts self-help tools and legal information for people and communities impacted by natural disasters. DLA also serves as a central hub for collaboration, communication, and networking among legal advocates serving disaster-affected individuals. It is a collaborative effort of Lone Star Legal Aid, Pro Bono Net, the American Bar Association, the Legal Services Corporation, and the National Legal Aid & Defender Association.

United Policyholders (www.uphelp.org) – United Policyholders is a non-profit voice and information resource for insurance consumers with expertise in assisting victims with flood insurance claims.

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