Recognizing and Referring: The legal needs of survivors of disasters
Legal Problems encountered after a disaster

- Landlord and Tenant
- Housing: foreclosure, property damage
- Insurance: filing a claim, appealing denials
- FEMA: applying for assistance, appealing a denial, responding to FEMA debt collection
- Replacement of documents: ID, SS card, EBT card, insurance policies and other documents
- Family Problems: especially relocation
- Bankruptcy
- Price Gouging
- Contractor Scams
- Mobile Home Issues
- Unemployment
- Food Assistance

Sources for Legal Help and Information
Legal Referral Network

- Legal Aid Programs
- Online Directories
- Lawyer Referral Services
- Government Agencies
- Hotlines
- Court Based Programs
- Community Clinics
- Self-Help Centers
Legal Aid Programs

- Every county in Florida has at least one legal aid program that covers low income and vulnerable clients in the county. Attached is an alphabetical list of counties in Florida with the names, website and phone number for each program. Here also is a list of legal help by county.
  https://www.floridalawhelp.org/node/711/find-legal-help-county

- What is legal aid? Civil Legal aid is free legal assistance to low- and middle-income people who have civil legal problems. These problems are non-criminal; civil legal aid helps people access basic necessities such as healthcare, housing, government benefits, employment, and educational services.
  https://www.justice.gov/atj/civil-legal-aid-101
How can legal aid help disaster survivors?

- The type of legal assistance available through civil legal aid programs includes:

- Accessing **basic necessities** including government benefits and disaster services (SNAP, School Lunch Program, SCHIP, TANF, SSI, disability, veterans, FEMA); housing (loans to repair, foreclosure, eviction, unsafe housing, subsidized housing benefits); and healthcare (Medicaid, Medicare, Affordable Care Act).

- Ensuring **safety and stability** including individual safety (domestic violence, stalking or other harassment, elder abuse, child abuse and neglect); family law (child support, adoption, guardianship, divorce); and keeping children and youth in school (student discipline hearings, accommodations).
Legal aid continued

• Supporting individuals’ **economic security** including employment (proper payment for work performed, safe working conditions, securing drivers/professional licenses, accommodations for people with disabilities); taxes (filing and getting low-income tax credits); and consumer protection (consumer fraud and scams, predatory lending, unfair debt collection practices and managing debt).

Disaster Hotlines

• Disaster Legal Hotlines: For Hurricane Irma and Hurricane Michael call 1-866-550-2929. Volunteer attorneys will give disaster survivors legal advice over the phone.

• Hurricane Maria in Puerto Rico call 1-800-981-5342.

• Survivors can call the hotline at any time. Callers will be asked to leave a message that includes their name, phone number, email address, county where they live and a brief description of their legal issue. After a message is received, a Florida-licensed attorney will contact callers within two business days to discuss their needs. The hotline has information in English and Spanish.

• English and Spanish-speaking lawyers are available, at no charge, to offer disaster-related advice to low-income individuals and families. Attorneys can answer questions about:
  • Disaster assistance from FEMA and other federal and state agencies
  • Landlord/tenant or foreclosure issues
  • Replacing wills and other legal documents lost in the disaster
  • Home repair contracts and contractors
  • Filing life, medical and property insurance claims
Other Helplines

• Senior Legal Helpline - The Senior Legal Helpline provides free legal advice and brief services by telephone to eligible Florida residents age 60 and older, for civil (not criminal) legal problems. The Senior Legal Helpline – 1-888-895-7873 – also provides solutions to seniors to help them resolve their legal problems, makes referrals to state and local regulatory agencies and, when it is determined that court representation is necessary, helps seniors find legal providers in their communities.

• Eligible callers are scheduled for a free telephone consultation with an attorney or paralegal. Most callers will receive answers to their legal questions during the initial telephone appointment. Clients may also qualify for referrals to providers who offer free legal services in the clients’ local communities. These providers work in partnership with the Senior Legal Helpline and the Department of Elder Affairs to ensure that low-income and other vulnerable elderly Floridians have equal access to legal remedies.
Other Helplines in Florida

• The **Domestic Violence Legal Hotline 1-800-500-1119 Ext. 3** provides legal assistance on the telephone to victims of domestic violence in Florida. Callers dial the statewide domestic violence hotline and push Extension 3, and they are automatically connected to staff who will take initial information from the caller to be provided to the hotline attorney. An attorney is available to return calls to clients and to provide basic legal advice and referral to local legal and social service resources, including the client's local domestic violence center. The Hotline attorney cannot represent the clients in court or submit documents for them.
Florida Free Legal Answers

https://florida.freelegalanswers.org/
HELP STARTS HERE

211 is a vital service that connects millions of people to help every year. To get expert, caring help, simply call 211 today or search for your local 211 below.

FIND YOUR LOCAL 211 OR CITY AND STATE SEARCH

Not sure where to turn? We are here for you.
The Florida Bar at https://www.floridabar.org/

The “Public” dropdown link on The Florida Bar’s website will direct you to consumer information on subjects from adoption to wills and disaster related resources. The public can also find some forms on this page. The consumer information is available in Spanish.
Lawyer Referral Services

- The Florida Bar has a Lawyer Referral service that:
  - Refers potential clients to attorneys
  - Persons can call 1-800-342-8011 or apply online
  - Applicants describe their legal problem and live a way to be contacted
  - Staff at the Law Referral Service reviews the information and refers the caller to an attorney based on the caller’s needs and location.

- There is no charge when the Bar refers to an attorney or other agency that may be able to help with your legal issue.

- The lawyer will provide the caller with a half hour consultation for no more than $25.

- The Bar referral service covers 47 of the 67 Florida counties, the other counties are covered by local bar associations.

- The program can also find a referral related to the legal needs of a disaster survivor.

- https://lrs.floridabar.org/
Disaster Food Assistance
Author: Community Legal Services of Mid-Florida. After a disaster in Florida, there are different types of benefits you can receive to receive food. Read these links to find out more...

Disaster Information for Homeowners
Author: Community Legal Services of Mid-Florida FAQ. My house was damaged and I cannot live in it - do I need to pay my mortgage? You must pay your mortgage even if your house is...

Disaster Information for Renters
Author: Community Legal Services of Mid-Florida, Inc. FAQ. The apartment I live in is in really bad shape from the hurricane, but the landlord told me that if I want to stay I must pay...

Disaster Reemployment Assistance (Unemployment Compensation)
Author: Community Legal Services of Mid-Florida FAQ. I lost my job after the disaster. Am I eligible for Disaster Unemployment Assistance (DUA)? If you are unemployed because of the...

Disaster Relief (FEMA)
Author: Community Legal Services of Mid-Florida FAQ. What kind of benefits does FEMA provide? The Federal Emergency Management Agency (FEMA) is an umbrella agency that coordinates...

Disaster: Home Repair Do's and Don'ts After the Storm
Author: Florida Legal Services, Inc. Constructing and Contracting Do's and Don'ts Stamps.
Florida Courts Website
https://www.flcourts.org/

- Self-help video on going to court
- Family Law court approved forms
- Application for a waiver of filing fee in court
- Florida courts help app
- Videos on injunction hearings
- And other self-help information
FEMA Appeal Tool

Interactive FEMA Appeals Tool

YOUR RIGHT TO APPEAL A FEMA DECISION

If you have received a letter from FEMA saying that you are ineligible for disaster relief or that your application is incomplete, you have the right to appeal the decision within 60 days of receiving mailed notification. An appeal is a written request to review your file again with additional information you provide that may affect the decision. Your ability to appeal is time sensitive. You must file to request appeal within 60 days of the date of FEMA decision letter.

ABOUT THIS INTERACTIVE FEMA APPEALS PROGRAM

You can use the interactive interview below to create an appeal letter to FEMA and file request letter. Your answers to the questions in the interactive interview will be input into a form letter that you can save to your computer and print out for submission to FEMA as an appeal. This is a free and secure service provided by LawHelp Interactive, a program of Pro Bono Net. It is designed for use by people impacted by disasters who cannot afford a lawyer.

Mail your appeal to:
FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10000
Hyattsville, MD 20765-9995
Or fax to (800) 621-1122
Please be sure to address your letter to FEMA – Individuals & Households Program

IMPORTANT INFORMATION BEFORE YOU BEGIN:

- This program does not e-file or submit your letters to FEMA. You must mail it at the letters to FEMA yourself. The address and fax number are listed in the instructions that will print with your documents, and also on our FAQs page.

- Ask a lawyer to review your letter, if possible. If you can't afford to hire an attorney, visit the "Active Disaster Legal Links" section of this website to LawHelp.org to learn about free legal help available for disaster survivors from nonprofit legal aid programs and their partners.

- Click below to read our Frequently Asked Questions for an overview of the appeals process and other very important information to help you prepare your appeal.
FEMA Appeals Interactive

• The FEMA Appeal Template at LawHelp Interactive will help a disaster survivor appeal from a denial or payment of less than the amount the survivor claimed. It will prepare an appeal letter and a request for the survivor’s FEMA file.

• The system does not file the letter. It prepares a letter that the survivor mails with their receipts or other evidence.
Government Agencies

• Florida: FloridaDisaster.org is a Division of Emergency Management and prepares and implements a statewide Comprehensive Emergency Management Plan. The division is the state's liaison with federal and local agencies on emergencies of all kinds. [https://floridadisaster.org](https://floridadisaster.org)

• Federal: FEMA [https://www.fema.gov/](https://www.fema.gov/) for information about the current state of disaster and disaster assistance.

• To correct and respond to rumors related to the disaster at [https://www.fema.gov/hurricane-irma-rumor-control](https://www.fema.gov/hurricane-irma-rumor-control) related to Irma. Hurricane Michael Rumor control is here: [https://www.fema.gov/hurricane-michael-rumor-control](https://www.fema.gov/hurricane-michael-rumor-control)
FEMA Michael and Irma

• Link to FEMA website with information about Hurricane Michael
  https://www.fema.gov/disaster/4399

• Link to FEMA website with information about Hurricane Irma
  https://www.fema.gov/disaster/4337

• Provides information about recovery including recovery centers that are still open and other recovery resources for hurricane survivors.
Other government agencies are involved in the aftermath of a disaster including Department of Children and Families (DCF) especially if Disaster Food Assistance is provided. Information about DSNAP can be found here: http://www.dcf.state.fl.us/programs/access/dsnap/ but the state is not operating the program at this time.

For information about Disaster Unemployment Assistance http://www.floridajobs.org/office-directory/division-of-workforce-services/reemployment-assistance-programs/disaster-unemployment-assistance
Consumer Alert: Crowdsourcing Scams

Attorney General Ashley Moody is issuing a Consumer Alert about crowdsourcing charity scams. These scams often use a disaster or fake personal tragedy story to exploit people’s good intentions.

Read more...

Florida’s Opioid Lawsuit

STAY CONNECTED

Read Attorney General Moody’s Week In Review
Florida Office of Insurance Regulation

The Florida Offices of Insurance Regulation provides an insurance resources webpage with useful information and links including consumer alerts, links to other state agencies and hurricane claims data information. Call the insurance consumer hotline (877) 693-5236.

Stateside Legal was specifically designed to accomplish three goals:

To provide the public with legal information and resources important to the rights and benefits of individuals with military service, as well as their families and caregivers;

To provide the public with a national directory (searchable by state or zip code) of free and low-cost legal service providers, state agencies, law school clinics and other resources that can help enforce legal rights and benefits; and

To provide specialized information and resources for advocates and attorneys who want to help veterans, servicemembers and their families.

https://statesidelegal.org/about-us
Immigration Help

This is a national directory of nonprofit immigration legal services providers. Click on the appropriate state to see a list of resources in the state.

http://www.immigrationlawhelp.org/
The Florida organizations listed in Immigration Law Help.

ImmigrationLawHelp.org is a searchable online directory of over 1,000 free or low-cost nonprofit immigration legal services providers in all 50 states. Users can search ImmigrationLawHelp.org by state, zip code, or detention facility. Users can also refine their search by types and areas of legal assistance provided, populations served, languages spoken, other areas of legal assistance, and non-legal services provided.
Any Floridian with a disability-related issue is eligible to receive Disability Rights Florida services.

http://www.disabilityrightsflorida.org/

- Northern district covers the entire Panhandle
- Information for folks filing without an attorney
- Information for folks affected by Hurricane Michael
- Links to Bankruptcy forms
Community Clinics

- After a disaster, many legal aid and legal services programs operate clinics to assist survivors with legal problems that arise as a result of the disaster. Staff from the program and pro bono attorney volunteers meet with clients individually or in a group to discuss disaster legal issues.

- https://www.floridalawhelp.org/events?keys=&topic=All&region=All is the location for finding clinics and other community events to assist clients with a range of legal problems.
Legal Documents for a Disaster Preparedness Kit

• Will – information about a will can be found here [https://www.floridabar.org/public/consumer/pamphlet011/](https://www.floridabar.org/public/consumer/pamphlet011/)

• Financial information - Tax information, financial account numbers, income verification, insurance information, information about bills

• Legal Documents – Will, living will, power of attorney, naturalization or citizenship documents.

• Medical Documents – Health insurance information, allergy information, medications list, crucial medical information in the event someone other than regular doctor has to take care of medical needs.

• Store documents in more than one place and perhaps keep them stored electronically as well. Keep them near disaster preparedness kit.
Questions?
Contact Information

Kathy N. Grunewald
Disaster Coordinator Attorney
Legal Services of North Florida, Inc.
850-701-3314
kgrunewald@lsnf.org