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## **Free Legal Assistance Available for Louisiana Storm Survivors**

Partnership among the Louisiana State Bar Association, Louisiana Civil Justice Center, American Bar Association and FEMA helps Louisiana residents

**February 24, 2016** – A toll-free legal aid hotline is now available for survivors of the recent storms and tornadoes in Louisiana. The service, which allows callers to request the assistance of a lawyer, is a partnership between the Louisiana State Bar Association, the Louisiana Civil Justice Center, the American Bar Association Young Lawyers Division, and the Federal Emergency Management Agency.

Low-income survivors facing legal issues may call 1-800-310-7029, the assistance hotline activated by Louisiana Civil Justice Center. Callers should identify that they are seeking storm-related legal assistance, and should identify the parish in which they are located. Survivors who qualify for assistance will be matched with Louisiana 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 Louisiana 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**

On February 11, 2017, FEMA issued a major disaster declaration Louisiana Severe Storms, Tornadoes, and Straight-line Winds (DR-4300). The declaration applies to Livingston and Orleans Parishes

People who sustained property damage as a result of the severe storms and tornadoes are urged to register with FEMA, as they may be eligible for federal and state disaster assistance. People can register online at [DisasterAssistance.gov](http://DisasterAssistance.gov) or via smartphone or Web-enabled device at [m.fema.gov](http://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. Other flooding resources may be found on [www.lsba.org/dr](http://www.lsba.org/dr)

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](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [disasterloan.sba.gov/la](http://disasterloan.sba.gov/la). Deaf and hard-of-hearing individuals may call 800-877-8339.

For more information on Louisiana's recovery, visit the disaster Web page at <http://www.fema.gov/disaster/4300>, Twitter at <http://www.twitter.com/femaregion6>, and the Louisiana Division of Emergency Management website, <http://emergency.louisiana.gov/>

## **Beware of Fraud**

Both FEMA and the Louisiana Attorney General's Office are warning Louisiana 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. Louisianans 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 Louisiana Attorney General's Office Consumer Protection Hotline at 800-351-4889.

## **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 Louisiana, the partners utilize the hotline offered by the Louisiana Civil Justice Center, 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 1-800- 310-7029 to determine whether a particular issue qualifies.

## **Resources**

LSBA Disaster Response: <https://www.lsba.org/dr/>

Louisiana Civil Justice Center: <http://laciviljustice.org/>

Southeast Louisiana Legal Services: <https://www.LouisianaLawhelp.org>

## **Partner Organizations**

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

**Louisiana State Bar Association** – The mission of the Louisiana State Bar Association is to assist and serve its members in the practice of law, assure access to and aid in the administration of justice, assist the Supreme Court in the regulation of the practice of law, uphold the honor of the courts and the profession, promote the professional competence of attorneys, increase public understanding of and respect for the law, and encourage collegiality among its members.

**The Louisiana Civil Justice Center** – The LCJC is a non - profit that provides civil legal assistance for low-income, elderly, and disaster-affected residents of Louisiana through a toll-free hotline, court-based help desks, and community legal clinics.

**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](http://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.

**Southeast Louisiana Legal Services** – SLLS is the largest non-profit law firm in the state providing free civil legal aid to vulnerable people in twenty-two parishes in Southeast Louisiana. Its mission is to achieve justice for low-income people by enforcing and defending their rights through civil legal aid, advocacy, and community education.

**United Policyholders** – “UP” is a national non-profit 501(c)(3) consumer advocacy group that specializes in helping disaster victims with insurance claim issues. UP also trains case managers and legal aid lawyers to assist clients with insurance and recovery matters. For help with flood, wind, hurricane, and auto insurance questions, please visit [www.uphelp.org](http://www.uphelp.org)