



## Free Legal Assistance Available for North Carolina Survivors of Hurricane Florence

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Pro bono legal services project of the North Carolina Bar Association Young Lawyers Division, Legal Aid of North Carolina, American Bar Association, and the Federal Emergency Management Agency helps North Carolina residents affected by Hurricane Florence

**October 15, 2018** – A toll-free legal aid hotline is now available for survivors of Hurricane Florence in North Carolina. The service, which allows callers to request the assistance of a lawyer free of charge, is a partnership between the North Carolina Bar Association Young Lawyers Division with support from the North Carolina Bar Foundation, Legal Aid of North Carolina, the American Bar Association Young Lawyers Division, and the Federal Emergency Management Agency.

Survivors of Hurricane Florence who have disaster-related legal questions or concerns may call 1-833-242-3549, the NC DLS assistance hotline activated by the North Carolina Bar Association. Callers should identify that they are seeking hurricane related legal assistance, ask for Disaster Legal Services and identify the county in which they are located. Survivors who qualify for assistance will be matched with North Carolina lawyers who have volunteered to provide free legal help.

### Examples of legal assistance available include:

- Assistance with appeals of FEMA and other benefits available to disaster survivors
- Assistance with life, medical and property insurance claims
- Help with home repair contracts and contractors, including fraud or scams
- Replacement of wills and other important legal documents destroyed in the disaster
- Assistance with consumer protection matters
- Counseling on mortgage-foreclosure problems

- Counseling on landlord/tenant problems
- Emergency family law-related needs caused by a change in housing circumstances

The hotline is available weekdays between 9:00 am and 4:00 pm. Individuals who qualify for assistance will be matched with North Carolina 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 will be referred to the NCBA Lawyer Referral Service ([www.NCFindALawyer.org](http://www.NCFindALawyer.org)).

### Major Disaster Declaration

A total of thirty-one North Carolina counties have been approved to receive federal assistance in the wake of Hurricane Florence. The counties are Anson, Beaufort, Bladen, Brunswick, Carteret, Columbus, Craven, Cumberland, Duplin, Greene, Harnett, Hoke, Hyde, Johnston, Jones, Lee, Lenoir, Moore, New Hanover, Onslow, Orange, Pamlico, Pender, Pitt, Richmond, Robeson, Sampson, Scotland, Union, Wayne, and Wilson counties. Additional counties may be added.

People who sustained property damage as a result of the Hurricane Florence 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 [fema.gov](http://fema.gov). Applicants may also call 800-621-3362 or 800-462-7585 (TTY) from 7 a.m. to 11 p.m. (Eastern Time) seven days a week. Hurricane Florence survivors are also urged to call the FEMA helpline at 800-621-3362 if there are any questions, they need clarifications or to inquire about status updates of their registrations.

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 <https://disasterloan.sba.gov/ela>. Deaf and hard-of-hearing individuals may call 800-877-8339.

For more information on North Carolina's recovery, visit the disaster Web page at <https://www.fema.gov/disaster/3380>, Twitter at <https://twitter.com/femaregion4> and the North Carolina Department of Public Safety website, <http://www.ncdps.gov/>

### **Beware of Fraud**

Both FEMA and the North Carolina Attorney General's Office are warning North Carolina 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. North Carolinians 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 North Carolina Attorney General's Office Consumer Protection Hotline at 1-877-566-7226.

### **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 North Carolina, the partners utilize the hotline offered by the North Carolina Bar Association, 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 1-833-242-3549 to determine whether a particular issue qualifies.

### **Partner Organizations**

The following organizations have joined forces to establish a toll-free phone line for North Carolina Hurricane Florence survivors to request free legal assistance, and to provide volunteer attorneys to handle cases arising from hurricane related damage.

**North Carolina Bar Association** – The North Carolina Bar Association is a voluntary organization of lawyers, paralegals and law students dedicated to serving the public and the legal profession.

**Legal Aid of North Carolina** – Legal Aid of North Carolina is a statewide, non-profit law firm that provides free legal services in civil matters to low-income people in order to ensure access to justice and to remove legal barriers to economic opportunity.

**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.

**United Policyholders** – United Policyholders (UP) ([www.uphelp.org](http://www.uphelp.org)) is a national nonprofit 501(c)(3) consumer advocacy group that specializes in helping disaster survivors with insurance claim issues. UP also trains case managers and legal aid lawyers to assist clients with insurance and disaster recovery matters.