



## JOINT PRESS RELEASE

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## Free Legal Help Available for Hurricane Harvey Survivors

AUSTIN, August 31, 2017 — The State Bar of Texas, the American Bar Association (ABA), the Federal Emergency Management Agency (FEMA), and other organizations have partnered to help provide legal and recovery assistance to people affected by Hurricane Harvey.

A toll-free legal hotline (**800-504-7030**) is available to connect low-income individuals affected by the disaster with local legal aid providers who can help with:

- Assistance securing government benefits as they are made available to disaster victims;
- Assistance with life, medical, and property insurance claims;
- Help with home repair contracts and contractors;
- Replacement of wills and other important legal documents lost or destroyed in the disaster;
- Consumer protection issues such as price-gouging and avoiding contractor scams in the rebuilding process;
- Counseling on mortgage-foreclosure problems; and
- Counseling on landlord-tenant problems

Callers to the hotline can leave a message at any time. Individuals who qualify for assistance will be matched with Texas lawyers who have volunteered to provide free, limited legal help.

Victims 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.

## **Major Disaster Declaration**

On Aug. 25, President Donald J. Trump issued a Major Disaster Declaration for the state of Texas, making federal funding available to individuals and businesses owners who sustain damage as a result of Hurricane Harvey.

Texans who sustained property damage as a result of the hurricane and accompanying 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](https://DisasterAssistance.gov) or via smartphone or Web-enabled device at [m.fema.gov](https://m.fema.gov). Applicants may also call 800-621-3362 or 800-462-7585 (TTY) from 7 a.m. to 10 p.m. seven days a week.

Find more information and register for assistance at [fema.gov/disaster/4332](https://fema.gov/disaster/4332). Other disaster resources may be found on the State Bar of Texas website at [texasbar.com/disasters](https://texasbar.com/disasters).

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

For more information on Texas recovery, follow FEMA on Twitter at [twitter.com/femaregion6](https://twitter.com/femaregion6). Visit the Texas Division of Emergency Management website, [txdps.state.tx.us/dem](https://txdps.state.tx.us/dem), and [fema.gov/texas-disaster-mitigation](https://fema.gov/texas-disaster-mitigation) for publications and reference material on rebuilding and repairing safer and stronger.

## **Law Regarding Certain Insurance Claims**

Texas property owners should be aware that a bill passed during the latest Texas legislative session changes the law as it applies to lawsuits relating to certain property insurance claims, including property damage and loss caused by natural disasters.

The new law, [House Bill 1774](#), applies to insurance claims and lawsuits filed on or after September 1, 2017. It requires certain pre-lawsuit notices by property owners, changes the amount of interest payable on claims that are determined to be underpaid or paid late, and may affect the amount of attorneys' fees recoverable in a lawsuit. Property owners should consult an attorney to determine whether and how this change in the law may affect them. If you need an attorney, call the State Bar of Texas Lawyer Referral and Information Service at 800-252-9690.

## **Beware of Fraud**

Both FEMA and the Texas Attorney General's Office are warning Texans 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. Texans 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 local law enforcement agencies.

The State Bar of Texas reminds the public that solicitation of a potential legal case is a crime unless the lawyer has a family relationship with you or you have been a client of the lawyer in the past or are currently a client. Solicitation of you is also a crime if perpetrated by a non-lawyer employee or representative of the lawyer, unless the previous conditions exist. Please report any prohibited contacts by lawyers or their representatives, whether in person, telephone, or otherwise, to your local law enforcement authority or the State Bar of Texas at (866) 224-5999.

### **Partnership Members**

The following organizations have joined forces to provide a toll-free phone line for Texas disaster victims to request free legal assistance and to connect with volunteer attorneys to handle cases arising from the recent severe weather:

*State Bar of Texas* ([texasbar.com](http://texasbar.com)) - The State Bar of Texas is an administrative agency of the Supreme Court of Texas that provides educational programs for the legal profession and the public, administers the minimum continuing legal education program for attorneys, and manages the attorney discipline system. With more than 100,000 members, it is the second-largest state bar organization in the United States based on active members. The mission of the State Bar of Texas is to support the administration of the legal system, assure all citizens equal access to justice, foster high standards of ethical conduct for lawyers, enable its members to better serve their clients and the public, educate the public about the rule of law, and promote diversity in the administration of justice and the practice of law.

*American Bar Association Young Lawyers Division* ([americanbar.org](http://americanbar.org)) - 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 the largest voluntary professional membership group in the world.

*Federal Emergency Management Agency* ([fema.gov](http://fema.gov)) - 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 ABA, FEMA underwrites the cost of operating toll-free legal assistance lines for victims in areas designated as federal disaster sites.

Other Texas legal organizations assisting with disaster relief efforts include Lone Star Legal Aid ([lonestarlegal.org](http://lonestarlegal.org)), Texas RioGrande Legal Aid Inc. ([trla.org](http://trla.org)), Legal Aid of NorthWest Texas ([lanwt.org](http://lanwt.org)), Texas Young Lawyers Association ([tyla.org](http://tyla.org)), San Antonio Bar Association ([sanantoniobar.org](http://sanantoniobar.org)), and the Houston Bar Association ([hba.org](http://hba.org)) along with its ancillary organizations - Houston Volunteer Lawyers, Houston Lawyer Referral Service, and Harris County Dispute Resolution Center.

*United Policyholders* ([uphelp.org](http://uphelp.org)) – “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.

*National Disaster Legal Aid Online* ([disasterlegalaid.org](http://disasterlegalaid.org)) - NDLA 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.