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## **Free Disaster Legal Assistance for Hurricane Survivors in USVI**

**September 20, 2017** -- A disaster legal aid hotline is now available for Hurricane survivors in the U.S. Virgin Islands who cannot pay for an attorney: **1-800-310-7029**. The hotline operates through a partnership between The Virgin Islands Bar Association Young Lawyers Division, the American Bar Association (ABA) Young Lawyers Division, the Federal Emergency Management Agency (FEMA), and the Louisiana Civil Justice Center (LCJC).

The disaster legal aid hotline will operate through LCJC. Widespread infrastructure devastation in St. Thomas and St. John made it necessary to host the hotline in the U.S. mainland. LCJC has a longstanding history providing disaster legal services information to callers.

Assistance through this hotline is available to qualified Virgin Islanders affected by recent Hurricanes. Assistance in both English and Spanish is available. Virgin Islanders may call the disaster legal services hotline where they will receive information from LCJC intake specialists. If callers require individual assistance they will be matched with U.S. Virgin Islands attorneys who have volunteered to provide free legal help such as:

- Securing FEMA and other benefits
- Making life, medical and property insurance claims
- Dealing with home repair contractors
- Replacing wills and other important legal documents destroyed in the hurricane
- Helping with consumer protection matters, remedies and procedures
- Counseling on mortgage-foreclosure problems or landlord/tenant issues

The hours of the hotline are Monday through Friday from 9:00 am to 4:00 pm CT. There are some limitations: for example, assistance is not available for cases in which fees are paid as part of a settlement or award from a court. Such cases will be referred to a lawyer referral service consisting of regularly admitted members of the Virgin Islands Bar Association. Funding for this hotline comes from FEMA under the authority of Section 415 of the Robert T. Stafford Disaster Relief and Emergency assistance Act (Public Law 100-707).

#### **Major Disaster Declaration**

The full list of islands covered for FEMA Assistance to Individuals and Households (IA) is currently: St. Thomas and St. John (additional islands may be added later). See announcements in the Federal Register:

<https://www.fema.gov/disaster/notices/amendment-no-1-8> and <https://www.fema.gov/disaster/notices/amendment-no-2-3>.

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 [DisasterAssistance.gov](https://www.fema.gov/disaster/assistance) or via smartphone or

Web-enabled device at [m.fema.gov](https://www.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. For more information on USVI recovery: <https://www.fema.gov/hurricane-irma>

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

For more information on USVI recovery, visit the disaster Web page at <https://www.fema.gov/hurricane-irma> and on Twitter at <https://twitter.com/fema>.

### **Beware of Fraud**

Common post-disaster fraud practices include phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations, and unsubstantiated offers of state or federal aid. Virgin Islands residents 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 territory. Additionally, no territorial 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).

### **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.

### **Partner Organizations**

The following organizations have joined forces to establish a toll-free phone line for Virgin Islander hurricane survivors to request free legal assistance from volunteer attorneys.

***Virgin Islands Bar Association Young Lawyer Division*** – The objectives of the Young Lawyers Division are to: (1) stimulate the interest of young lawyers in the Virgin Islands Bar; (2) conduct programs of interest and value to young lawyers and those recently admitted to practice; (3) assist the Virgin Islands Bar and its other committees; (4) coordinate with the American Bar Association Young Lawyer Division; and (5) promote the involvement of young lawyer in public service activities.

***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: [disasterlegalaids.org](https://disasterlegalaids.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.

***Legal Services of the Virgin Islands, Inc.*** – The mission of Legal Services of the Virgin Islands, Inc. (LSVI) is to access justice, protect rights, and educate people in poverty in order to empower them to move toward self-sufficiency. LSVI is the only entity in the United States Virgin Islands that provides effective, efficient, free, high quality legal assistance to the poor and under-served individuals in our community. It is one of the local programs throughout the United States and territories funded by the Legal Services Corporation (LSC). Please be aware that LSVI has been negatively impacted by Hurricane Irma and Maria. As such, please wait for more information from LSVI regarding their intake capacity at this time.