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Young Lawyers Division

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Free Legal Assistance Available for Hurricane Zeta

Partnership among the Louisiana State Bar Association and American Bar Association and FEMA helps Louisiana residents

February 4, 2021 – A toll-free legal aid hotline is now available for those in Louisiana impacted by Hurricane Zeta. The service, which provides legal referral information for low income individuals with disaster legal needs, is a partnership between the Louisiana State Bar Association, 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 to learn of the available civil legal resources in their area**. The automated hotline is not staffed by individuals, but recorded messages will direct callers to legal resources where they can reach a live contact. The hotline is available 24/7 and callers can leave a message any time.

In addition to the hotline, low-income consumers can also get help through the Louisiana Free Legal Answers, an online pro bono program that is part of ABA Free Legal Answers which allows users to ask civil legal questions that may be answered by volunteer attorneys.

Referral agencies generally address disaster legal issues such as:

- 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

Survivors should be aware that there are some limitations on disaster legal services. For example, a caller may not qualify for civil legal aid because they do not meet the income guidelines of the organization. Or, 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). Individuals with these type cases are referred to the Louisiana State Bar Association's Find Legal Help page that includes lawyer referral information.

Major Disaster Declaration

On January 12, 2021, FEMA issued a major disaster declaration for Louisiana due to the impact of Hurricane Zeta. The declaration applies to the following Louisiana parishes: Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, and Terrebonne. The declaration may be expanded to cover more parishes.

People who sustained property damage as a result of Hurricane Zeta are urged to register with FEMA, as they may be eligible for federal and state disaster assistance. People can register online at DisasterAssistance.gov or via smartphone or Web-enabled device at 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 <https://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, 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 Louisiana's recovery, visit the disaster Web page at <https://www.fema.gov/disaster/4559>, 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 State 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.

Resources

LSBA Disaster Response: <https://www.lsba.org/dr/>
Acadiana Legal Services Corporation: <http://la-law.org/>
Southeast Louisiana Legal Services: <https://slls.org/> Disaster Helpline 1-844-244-7871
The New Orleans Pro Bono Project: <http://probono-no.org/>
Legal Information: <https://louisianalawhelp.org/>
Louisiana Free Legal Answers: La.freelegalanswers.org
Free Disaster Legal Tip Line: Text "subscribe" to 318-405-4185
LA State Bar Association's Find Legal Help: www.lsba.org/public/findlegalhelp/

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.

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 – The National Disaster Legal Aid Resource Center, or DisasterLegalAid.org (DLA), is a nationwide project that hosts self-help tools and legal information for people and communities impacted by natural disasters. DLA also serves as a central hub for collaboration, communication, and networking among legal advocates serving disaster-affected individuals. It is a collaborative effort of Lone Star Legal Aid, Pro Bono Net, the American Bar Association, the Legal Services Corporation, and the National Legal Aid & Defender Association.

Acadiana Legal Service Corporation – ALSC is a private, non-profit law firm, providing free legal assistance in civil cases to the low-income and elderly residents of in North, South Central, Southwest, and Central Louisiana. It has offices in Alexandria, Lafayette, Lake Charles, Monroe, Natchitoches, and Shreveport.

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.

FloodProof App – Proving you own your home is necessary to qualify for FEMA, SBA loans, or other disaster rebuilding funds. The Flood Proof app helps users get their documents and information in order and connects those that qualify with free legal help.

The New Orleans Pro Bono Project - The Pro Bono Project helps low-income families, individuals, and the elderly in need gain access to lawyers who can help them resolve civil legal issues in the six-parish area surrounding New Orleans. These issues range from family law matters like divorces, custody agreements, name changes, and adoptions; to property questions related to successions and estate planning, proof of title, contractor litigation, and consumer complaints; to debt issues, and much more.

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