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# Free Legal Assistance Available for Pennsylvania Remnants of Hurricane Ida Survivors HELPLINE NUMBER: 1 (877) 429 5994

October 7, 2021 – A toll-free legal aid helpline is now available for victims of Hurricane Ida and the resultant damage in Pennsylvania. The service, which allows callers to request the assistance of a lawyer, is a partnership between Legal Aid of Southeastern Pennsylvania, MidPenn Legal Services, Inc., North Penn Legal Services, Inc., Philadelphia Legal Assistance Center, the American Bar Association Young Lawyers Division, and the Federal Emergency Management Agency.

Low-income survivors facing legal issues may call **877-429-5994**, the assistance helpline activated by Legal Aid of Southeastern Pennsylvania. The helpline will be available Monday through Friday from 9 a.m. to 1 p.m., and messages can be left 24/7. Callers should identify that they are seeking storm-related legal assistance, and should identify the county in which they are located and their legal problems. Callers will then be routed to the correct legal aid organization based on their location. Survivors who qualify for assistance will be matched with Pennsylvania lawyers who have volunteered to provide free legal help.

Examples of legal assistance available may include:

- Assistance with securing FEMA and other benefits available to disaster survivors
- 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
- Assistance with life, medical, and property insurance claims

The helpline will be available Monday-Friday from 9 a.m. to 1 p.m., and messages can be left 24/7. Individuals who qualify for assistance will be matched with Pennsylvania 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 as part of a settlement or award from a court). Such cases will be referred to a lawyer referral service.

## **Major Disaster Declaration**

On September 10, 2021, FEMA announced a major disaster declaration for Bucks, Chester, Delaware, Montgomery, Philadelphia, and York counties. On September 24, 2021, Bedford and Northampton Counties were also approved for Individual Assistance. See the FEMA disaster webpage for more information: <a href="https://www.fema.gov/disaster/4618">https://www.fema.gov/disaster/4618</a>.

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 <u>DisasterAssistance.gov</u> or via smartphone or Web-enabled device at <u>m.fema.gov</u>. 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 helpline to report their damage.

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 <u>disastercustomerservice@sba.gov</u>, or visiting SBA's website at <u>disasterloan.sba.gov</u>. Deaf and hard-of-hearing individuals may call 800-877-8339.

For more information on Pennsylvania's recovery, visit the disaster Web page at <a href="https://www.fema.gov/disaster/4618">https://www.fema.gov/disaster/4618</a> and on Twitter at <a href="https://twitter.com/fema">https://twitter.com/fema</a>

# **Beware of Fraud**

Both FEMA and the Pennsylvania Attorney General's Office are warning Pennsylvania 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. Survivors 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 Helpline at 866-720-5721 (toll free). Complaints may also be made to the Pennsylvania Attorney General's Office Consumer Protection Helpline at 717-787-3391.

### **Partner Organizations**

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

*Legal Aid of Southeastern Pennsylvania* (<a href="https://www.lasp.org/">https://www.lasp.org/</a>) – LASP provides free civil legal aid for low-income, vulnerable people in Bucks, Chester, Delaware & Montgomery counties. Online applications are accepted on their website.

*MidPenn Legal Services, Inc.* (<a href="https://www.midpenn.org/">https://www.midpenn.org/</a>) – MidPenn provides free civil legal services to low-income residents in 18 counties in Central Pennsylvania. Online applications are accepted on their website at <a href="https://apply.midpenn.org">apply.midpenn.org</a>.

*North Penn Legal Services, Inc.* (<a href="https://www.nplspa.org/">https://www.nplspa.org/</a>) – NPLS provides free civil legal aid to low-income residents of Northeastern Pennsylvania. Online applications are accepted on their website.

*Philadelphia Legal Assistance Center* (<a href="https://philalegal.org/">https://philalegal.org/</a>) – PLA provides free civil legal services to individuals and families in Philadelphia. Online applications are accepted on their website.

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 (www.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 American Bar Association, FEMA underwrites the cost of operating toll free legal assistance lines for survivors in areas designated as federal disaster sites.

**DisasterLegalAid.Org** (www.disasterlegalaid.org) — 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.

*United Policyholders* (www.uphelp.org) – United Policyholders is a non-profit voice and information resource for insurance consumers with expertise in assisting victims with flood insurance claims.