

2025 FLORIDA'S TRAINING FOR EMERGENCY MANAGEMENT

Leading Through Excellence

Legal Services: A Necessary Disaster Resource



BAY AREA[®]
LEGAL SERVICES
— A NONPROFIT LAW FIRM

Creating pathways to justice



Legal Services
of NORTH FLORIDA
HOPE. JUSTICE. FOR ALL.





[What is Civil Legal Aid?]

- Civil legal aid is free legal assistance to low-income and vulnerable individuals who have civil legal problems.
- These legal problems are non-criminal.
- Civil legal aid helps people access necessities such as health care, housing, government benefits, employment, educational services, and addresses consumer issues, family law and disaster related legal issues.



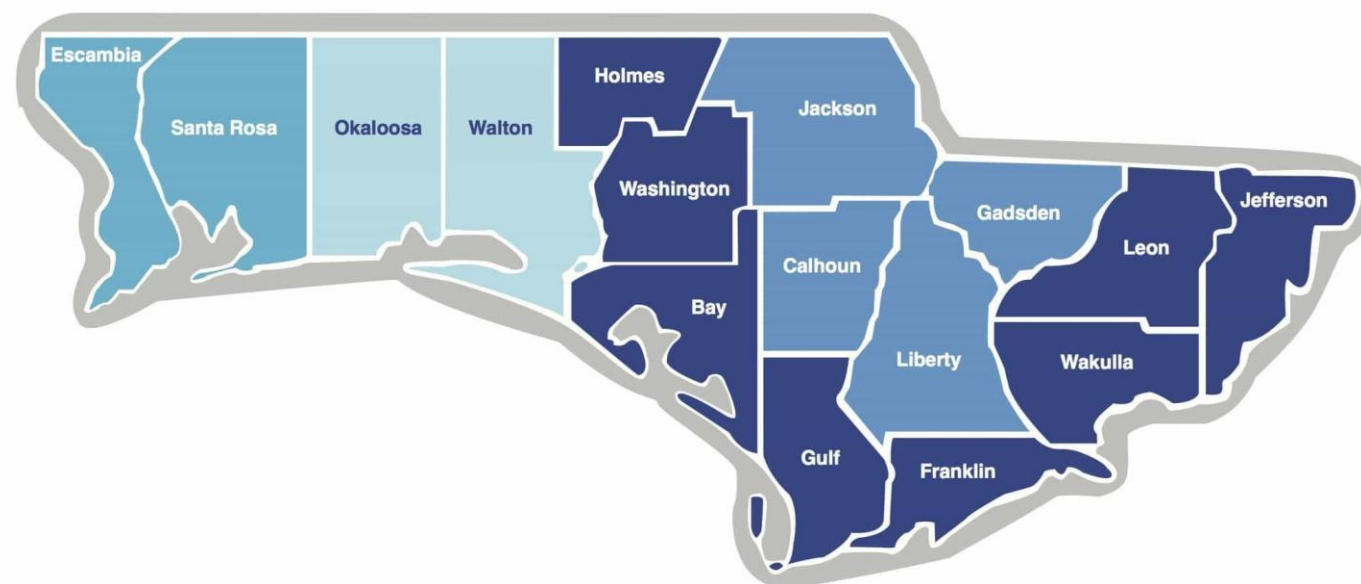


[Legal Aid Programs]



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- Every county in Florida has at least one legal aid program that covers low-income and vulnerable individuals in the county.
- LSNF provides civil legal assistance throughout 16 counties in the Florida Panhandle.



Protecting ★★
the **Promise**



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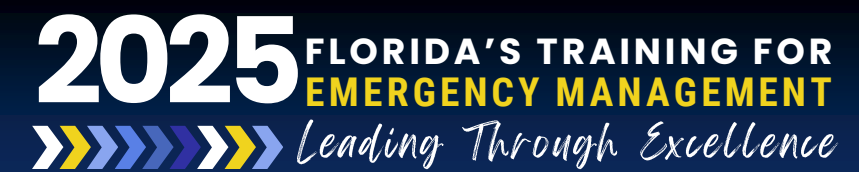
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How To Apply



- Phone: 850-385-9007
- Apply online at Legal Services of North Florida
 - [Online Intake \(legalserver.org\)](https://legalserver.org)
 - [LSNF Partner Online intake \(legalserver.org\)](https://legalserver.org)





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RELIEF
TEAM
BAY AREA LEGAL SERVICES



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How to Contact Bay Area Legal Services

Bay Area Legal Services, Inc. website: www.bals.org

Florida Disaster Legal Aid Helpline (Statewide)
“Blue Sky” Legal Aid Helpline for long-term disaster-related legal needs
(833) 514-2940





Legal Issues of Disaster Survivors

- Landlord and Tenant
- Housing: foreclosure, property damage, repair and replace assistance, ownership
- Insurance: filing a claim, appealing denials, assignment of benefits
- FEMA: applying for assistance, appealing a denial, responding to FEMA debt collection
- SBA: applying for loan, reconsideration
- Replacement of documents: ID, SS card, EBT card, insurance policies and other documents
- Family Problems: especially relocation
- Price Gouging
- Contractor Scams
- Mobile Home Issues
- Unemployment
- Food Assistance



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Legal Needs After a Disaster

short term

1 TO 6 WEEKS AFTER EVENT

- Landlord-Tenant questions
- Present insurance claims, proactive steps to maximize coverage, flood insurance
- Apply for FEMA assistance (temporary housing, home repair/replacement, other needs)
- Apply for SBA Disaster Loans to individuals, Disaster Unemployment
- Replace documents (ID, driver license, SS card, EBT, custody, immigration, deed, etc.)
- Referral to community services (Red Cross, local government, religious, etc.)
- Apply for or redirect unemployment, TANF, SNAP/Food Stamps, Medicaid, SSI benefits
- Wage/Labor Theft Redress
- Respond to public agency requests for emergency rule modifications on health, human services, and utility concerns.

medium term

1 TO 6 MONTHS AFTER EVENT

- Appeal FEMA assistance denials
- Renew rent subsidies from either FEMA or HUD
- Evictions and private lease termination/repair questions
- Utility shutoffs
- Security deposits
- Displaced public housing participants
- Section 8 portability
- Mobile home questions
- Foreclosure prevention
- Clearing property titles
- Access to public education while displaced, IDEA and 504 issues
- Insurance claim disputes
- Consumer price gouging and other scams, including insurance claim scams
- Repair contractor scams and disputes
- Powers of Attorney to care for a child or elderly person
- Guardianships and Supportive Decision Making for those needing
- Emergency conservatorships (custody)/Modifications
- Modification of parenting orders to reflect new home and school locations
- Domestic violence response, including protective orders
- Estate planning document replacement

long term

6 MONTHS TO YEARS AFTER EVENT

- Foreclosures
- Bankruptcies
- Flood Insurance Proof of Loss Preparation and FEMA Flood Directorate Appeals
- Defend FEMA recoupment
- Apply for disaster tax relief
- Civil and disability rights cases
- Legal counsel for community based organizations on rebuilding plans
- Litigation to redress systemic disaster response problems
- LL/Tenant Issues concerning repair issues, non-repair, mold concealment, etc.
- Disputes regarding home elevation certificates and flood plain zoning
- Disputes regarding significant damage determination against homeowners



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Scenario 1: The Homeowner?

Steve lives in a rural community, in the home where he grew up. Steve's parents passed away ten years ago, and since then he has been living there by himself. Steve has been paying the taxes, but does not have insurance on the property. Steve's home was damaged by severe flooding, and he made an application for FEMA relief which was denied.



Scenario 2: The Renter

Stephen was renting a single-family home which was damaged by a hurricane both by flooding and when a tree fell through the roof of one bedroom. Flooding damaged many of Stephen's personal items, as well as his car. The home has been without power for 5 days. Stephen does not have renter's insurance. Stephen was able to evacuate, and has just returned after 5 days to find that a notice to vacate was posted the day after the storm.





Scenario 3: The Homeowner

Steven owns and lives in a home that was damaged by a hurricane. The local store where Steven worked was destroyed by the storm, leaving him without a job. Steven has both a mortgage and insurance on his property, and he is concerned about being able to pay. A contractor who was making his way through Steven's neighborhood offered to take care of repairs and dealing with his insurance company as long as Steven was willing to sign off.



Scenario 4: The Mobile Home

Stefan lives in a mobile home that he moved into five years ago with his mother. His mother owned the mobile home, and passed away a year ago. The mobile home is in park, and Stefan has been paying the lot rent since his mother passed. A recent storm caused significant damage to both the mobile home and the park generally. Stefan has been unable to live in the home due to the damage and the difficulty of reaching it through the debris, and has not paid lot rent for this month as a result.





Scenario 5: The Cornichons

- Stevin lived on a boat that was destroyed by a hurricane. He anchored his boat off of the coast, and did not have a slip. Stevin applied for FEMA assistance and was denied.
- Steben's house was damaged by a hurricane, and he applied to FEMA for repair assistance. Steben was referred to the SBA for a loan application which he does not want.
- Stevid applied for FEMA relief but received a denial letter. Stevid was too exhausted to do anything with it at the time, but after a couple of months without help he is wondering if anything can be done.




Scenario 6: Shared Parenting

- Stephanie is divorced and has a parenting agreement with her former spouse. She lives in a hurricane affected area with her children. Their house is damaged, and she will need to move in with her parents who live in Alabama almost 100 miles away from her home. The children will need to attend a new school, and she does not have any of their records. She is concerned that the school may not admit her children. She is hopeful that she will only be away for a couple of months, but it is possible that she will have to be in Alabama longer.





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Thank you



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