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Free Legal Assistance Available for West Virginia Flood Victims

August 22, 2017 – A toll-free legal aid hotline is now available for victims of the recent storms and flooding in West Virginia. The service, which allows callers to request the assistance of a lawyer, is a partnership between the West Virginia State Bar, Legal Aid of West Virginia, the American Bar Association Young Lawyers Division, and the Federal Emergency Management Agency.

A toll-free legal hotline (**877-331-4259**) is available to connect low-income individuals affected by the disaster with local legal aid providers who can help with:

- Assistance securing FEMA and other government benefits 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

The hotline is available 24/7 and callers can leave a message any time. Individuals who qualify for assistance will be matched with West Virginia lawyers who have volunteered to provide free, limited legal help. Volunteers will be available soon to assist with the hotline.

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

A total of 4 West Virginia counties have been approved to receive federal assistance in the wake of major storms and flooding that began in late June. The counties are **Harrison, Marion, Marshall, and Wetzel** (additional counties may be added later).

People who 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 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 the Legal Aid of West Virginia website at www.lawv.net.

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 disasterloan.sba.gov/ela. Deaf and hard-of-hearing individuals may call 800-877-8339.

For more information on West Virginia recovery, visit the disaster Web page at www.fema.gov/disaster/4273, Twitter at www.twitter.com/femaregion3, and the West Virginia Division of Emergency Management website, <http://www.dhsem.wv.gov/Pages/default.aspx>.

Beware of Fraud

Both FEMA and the West Virginia Attorney General's Office are warning West Virginians 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. West Virginians 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 West Virginia Attorney General's Office Consumer Protection Hotline at 800-368-8808.

Partnership Members

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

American Bar Association Young Lawyers Division (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) - 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.

National Disaster Legal Aid Online – NDLA (available at: disasterlegalaid.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 Aid of West Virginia (<http://www.lawv.net/>) – Legal Aid of West Virginia (LAWV) is the state's primary provider of free legal services for low-income and vulnerable people. With over 100 staff and 12 offices across the state, it provides information, advice, and representation to individuals and families facing threats to their basic well-being, such as problems with housing, safety, and access to income and benefits, healthcare, and education. Since 2002, LAWV has been seeking justice and changing the lives of tens of thousands of West Virginians.

West Virginia State Bar (<http://www.wvbar.org/>) – The objects of the West Virginia State Bar shall be to protect the interests of the public; to advance the administration of justice and the science of jurisprudence; to improve the relations between the public and the bench and the bar; to uphold and elevate the standards of honor, integrity, competency and courtesy in the legal profession; and to encourage cordial relations among its members. It is the purpose of the West Virginia State Bar to give effect to the pertinent rules of the supreme court of appeals of West Virginia, and to perform the functions expressed in this constitution and by-laws.

United Policyholders (www.uphelp.org) – Non-profit voice and information resource for insurance consumers with expertise in assisting disaster victims with insurance claims.