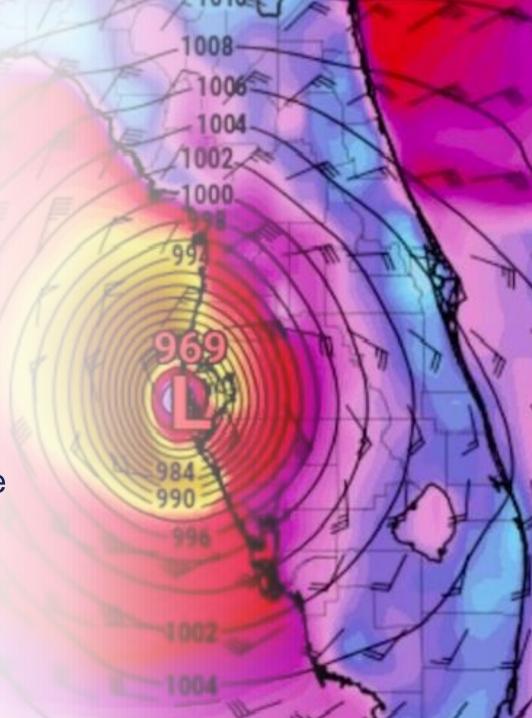
Florida
Housing Coalition
Hurricane Member
Update Webinar

December 9, 2022 Sponsored by Fannie Mae

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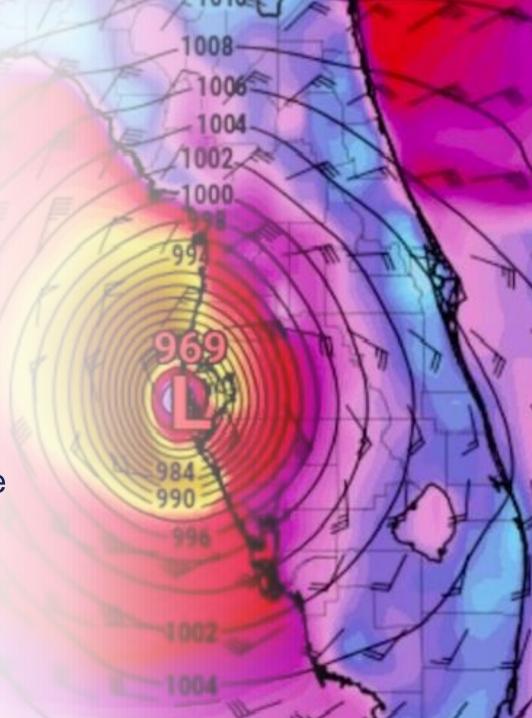




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#### **AGENDA**

- Hurricane Ian Response
- Announcements
- The Legal Needs of Survivors of Disasters



### Update on Hurricane Ian Response

Michael Chaney <a href="mailto:chaney@flhousing.org">chaney@flhousing.org</a>







#### Governor Announces Deductible Assistance

### SHIP Disaster Recovery (SHIP-DR) distributions:

<ul> <li>Charlotte County</li> </ul>	\$513,084
<ul> <li>Punta Gorda</li> </ul>	\$58,916
<ul> <li>Collier County</li> </ul>	\$317,932
<ul> <li>Naples</li> </ul>	\$16,768
<ul> <li>DeSoto County</li> </ul>	\$250,000
<ul> <li>Hardee County</li> </ul>	\$250,000
<ul> <li>Lee County</li> </ul>	\$1,990,648
<ul> <li>Cape Coral</li> </ul>	\$819,941
<ul><li>Ft. Myers</li></ul>	\$372,411
<ul> <li>Sarasota County</li> </ul>	\$358,848

For Immediate Release: October 22, 2022

Contact: Governor's Press Office,

## Governor Ron DeSantis Announces Support for lan-Impacted Homeowners Insurance Deductibles

Funding will Close the Financial Gap to Recovery for Families, Seniors

FORT MYERS, Fla. — Today, Governor Ron DeSantis announced that Florida Housing Finance Corporation (Florida Housing) is awarding \$5 million to local housing partners to help Floridians impacted by Hurricane lan pay their home insurance deductibles in the six hardest hit counties. Funding assistance is available to individuals, families, and seniors living in Charlotte, Collier, DeSoto, Hardee, Lee, and Sarasota counties who apply and qualify through Florida Housing's local housing partners. Homeowners are encouraged to contact their local SHIP office directly for more information: Local Government Information (floridahousing.org).







## SHIP Administrative Workshop



## And Now... The Posting of the PowerPoint

PowerPoint is available in Chat



## LHAP Design Part 2

#### December 13 at 2:00 pm

https://attendee.gotowebinar.com/register/4921879563971165199





# Financing and Monitoring Rental Housing with SHIP

January 5, 2023 at 10:00 am

https://attendee.gotowebinar.com/register/4732468894877493260



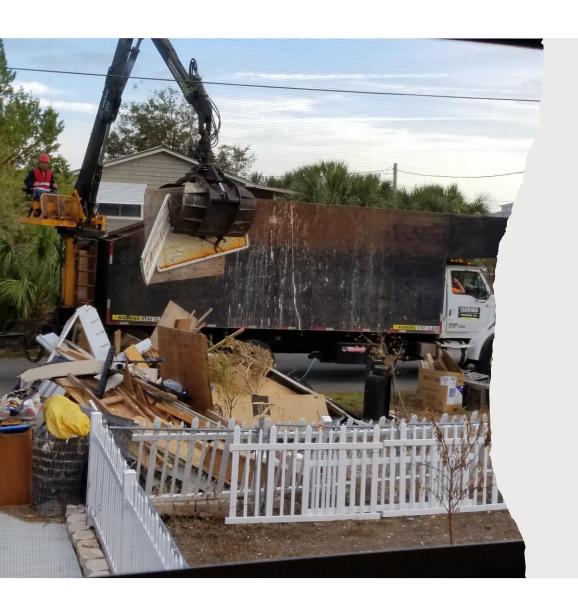
## The Legal Needs of Survivors of Disasters



Kathy Grunewald Legal Services of North Florida, Inc. kgrunewald@lsnf.org







#### Legal Problems encountered after a disaster

- 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



## Legal Aid Programs

- Every county in Florida has at least one legal aid program that covers low income and vulnerable clients in the county. Here is a list of legal help by county: <a href="https://bit.ly/383C6vg">https://bit.ly/383C6vg</a>
- What is legal aid? Civil Legal aid is *free* legal assistance to low- and middle-income people who have *civil* legal problems. These problems are noncriminal; civil legal aid helps people access basic necessities such as healthcare, housing, government benefits, employment, and educational services and disaster legal issues.

https://www.justice.gov/atj/civil-legal-aid-101



## How to Apply

- 1. Phone the organization in the county
- 2. Apply online at Florida Online Intake

https://floi.legalserver.org/modules/matter/externintake.php?pid=38&h=757e8c

#### Disaster Hotlines

- Disaster Legal Hotlines: Volunteer attorneys will give disaster survivors legal advice over the phone. 866-550-2929
- Survivors can call the hotline at any time. Callers will be asked to leave a message that includes their name, phone number, email address, county where they live and a brief description of their legal issue. After a message is received, a Florida-licensed attorney will contact callers within two business days to discuss their needs. The hotline has information in English and Spanish.
- English and Spanish-speaking lawyers are available, at no charge, to offer disaster-related advice to low-income individuals and families. Attorneys can answer questions about:
  - Disaster assistance from FEMA and other federal and state agencies
  - Landlord/tenant or foreclosure issues
  - Replacing wills and other legal documents lost in the disaster
  - Home repair contracts and contractors
  - Filing life, medical and property insurance claims

#### Other Helplines

- Senior Legal Helpline The Senior Legal Helpline provides free legal advice and brief services by telephone to eligible Florida residents aged 60 and older, for civil (not criminal) legal problems. The Senior Legal Helpline 1-888-895-7873 also provides solutions to seniors to help them resolve their legal problems, makes referrals to state and local regulatory agencies and, when it is determined that court representation is necessary, helps seniors find legal providers in their communities.
- Eligible callers are scheduled for a free telephone consultation with an attorney or paralegal. Most callers will receive answers to their legal questions during the initial telephone appointment. Clients may also qualify for referrals to providers who offer free legal services in the clients' local communities. These providers work in partnership with the Senior Legal Helpline and the Department of Elder Affairs to ensure that low-income and other vulnerable elderly Floridians have equal access to legal remedies.

#### Florida Free Legal Answers

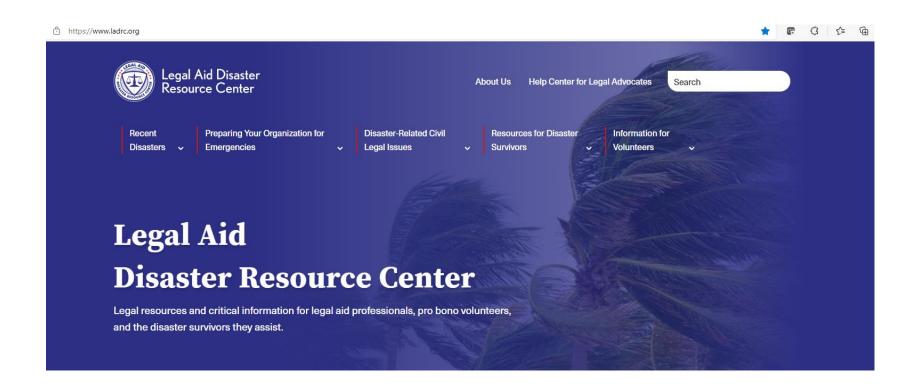


#### How it Works.



https://florida.freelegalanswers.org/

### Legal Aid Disaster Resource Center





#### Disability Rights Florida

Any Floridian with a disability-related issue is eligible to receive Disability Rights Florida services.



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### https://www.immigrationlawhel p.org/search?state=FL

- The Florida organizations listed in Immigration Law Help.
- ImmigrationLawHelp.org is a searchable online directory of over 1,000 free or low-cost nonprofit immigration legal services providers in all 50 states. Users can search ImmigrationLawHelp.org by state, zip code, or detention facility. Users can also refine their search by types and areas of legal assistance provided, populations served, languages spoken, other areas of legal assistance, and non-legal services provided.



## Questions?



#### **Contact Information**



Kathy N. Grunewald Disaster Coordinator Attorney Legal Services of North Florida 850-701-3314

kgrunewald@lsnf.org



### **Next Friday Webinar**

SBPUSA
December 16 at 1:30 pm

Register at

https://us02web.zoom.us/webinar/register/WN\_RtjQEpSJTEuXHImgSZmFUg



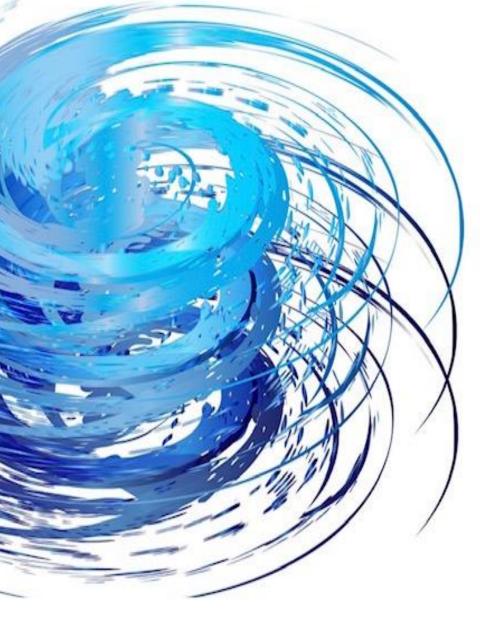


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Options for Further Assistance Include:
Phone and Email consultation
Site Visits

Register at www.flhousing.org for: Webinars and Other Events



### Thank You!

Gladys Cook cook@flhousing.org

Dayna Lazarus <a href="mailto:lazarus@flhousing.org">lazarus@flhousing.org</a>

Michael Chaney <a href="mailto:chaney@flhousing.org">chaney@flhousing.org</a>





## **TOGETHER**

