

Bay Area Legal Services is a regional, nonprofit public interest law firm providing the highest quality legal counsel by:

- Assisting individuals and nonprofit groups with limited access to legal services;
- Resolving the legal problems of our clients; and
- Preserving the independence, hope, and dignity of those we serve.

Vision

Bay Area Legal Services aims to eliminate barriers to justice through high quality legal services, education, and community partnerships.

Who is eligible for our free legal services?

- Low-income residents of Hillsborough, Manatee, Pasco, Pinellas, and Sarasota counties
- Domestic violence victims throughout our service area, regardless of income
- Seniors (age 60 and older) living in other Florida counties through the Florida Senior Legal Helpline
- Nonprofit and community groups that serve low-income individuals or distressed communities
- Other clients who qualify under special programs.

For more information, visit our website at www.bals.org

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BALS is a nonprofit 501(c)(3) organization. We receive funding from a variety of sources, including:

- Area Agency on Aging of Pasco-Pinellas
- Buchanan Ingersoll & Rooney/Fowler White Boggs
- Carlton Fields Jordan Burt
- Children's Board of Hillsborough County
- Community Foundation of Tampa Bay
- Florida Attorney General's Office
- Florida Bar Foundation
- Florida Coalition Against Domestic Violence
- Florida Department of Elder Affairs
- Hillsborough County Bar Foundation
- Hillsborough County Board of County Commissioners
- Hillsborough County Clerk of the Court
- Holland & Knight
- Internal Revenue Service
- Legal Services Corporation
- Pasco County Board of County Commissioners
- Pinellas County Board of County Commissioners
- Senior Connection Center
- Society of St. Vincent de Paul South Pinellas
- Tampa Crossroads
- TECO Energy, Inc.
- The Children's Home
- The Spring of Tampa Bay
- United Way of Pasco County
- United Way Suncoast
- U.S. Department of Housing and Urban Development
- U.S. Department of Justice, Office on Violence Against Women



Disaster Information for Homeowners

PRESERVING INDEPENDENCE, HOPE, AND DIGNITY SINCE 1967



813-232-1343
www.bals.org

Disaster Information revised 12/14 by Community Legal Services of Mid-Florida



My house was damaged and I cannot live in it-do I need to pay the mortgage?

You must pay your mortgage even if your house is damaged and you cannot live in it.

However, check with your lender since many companies may offer a grace period of several months to delay payments (although interest may continue to be added).

What if I cannot pay my mortgage?

If you have received a written foreclosure notice as result of a disaster related financial hardship, you may be eligible for Federal Emergency Management Agency (FEMA) payments to help you with your mortgage payments. FEMA benefits are explained more in the Brochure “**Disaster Relief (FEMA)**.”

If you have income and you want to keep your house, you may be able to file Chapter 13 bankruptcy. In this type of bankruptcy, the homeowner proposes a plan of how (s)he will repay regular mortgage payments and all other living expenses, and also pay an amount every month toward the mortgage arrears. If you think you may want to file Chapter 13 bankruptcy, you should consult an attorney.

What if I live in a condominium?

If you live in a condominium or pay maintenance to any type of homeowners’ association, you still need to pay your homeowner’s association fees even if your homeowners’ association is not fixing the common areas or you do not like the way they are doing the repairs. You should attend the homeowners’ association meetings to voice your concerns, and talk with other homeowners and members of the board about your complaints. A group of you may want to seek legal advice. If you just stop paying maintenance, you could lose your home to foreclosure.

I have homeowner’s insurance, but was told it will take months for an adjuster to look at my house and longer for a check to be issued– am I eligible for any type of assistance because my house needs lots of expensive repairs and I’m not sure I can live there until it’s fixed?

If you have homeowner’s insurance, you will most likely be eligible for money for living expenses while you cannot live in your house. You need to contact your insurance company. If you did not have homeowner’s insurance you may be eligible for assistance under the Individual and Family Grant (IFG) Program to pay for necessary repairs to essential parts of your home. You may apply for IFG by telephone at 800-621-3362 (hearing or speech impaired 800-462-7585).

I have homeowner’s insurance–how do I make sure I am paid fair value for my losses?

Don’t make extensive repairs before a claims adjuster arrives. If you have to make emergency repairs to prevent further damage, keep a file with all your receipts and take pictures before and after the repairs to submit with the claim. Don’t throw out damaged furniture or other expensive items. Make a list of everything you want to show the adjuster. When you are contacted by the adjuster, make sure (s)he is licensed. Ask to see the license. If you are uncertain, call 800-227-8676 or 800-342-2762 (Office of Insurance Regulation).

