

## Legal issues just beginning for Sandy victims, pro-bono attorney says

http://www.nj.com/monmouth/index.ssf/2013/05/hurricane survivors legal issues ju...

Hurricane Sandy is long over, with reconstruction under way in most places, but for many impacted by the storm, problems are still piling up – legal problems, that is.

That is why a cadre of pro-bono attorneys has fanned out throughout areas of New Jersey to provide legal advice to affected residents.

Cathy Keenan, director of Volunteer Lawyers for Justice, says her volunteers have seen an upswing in storm survivors asking for legal assistance.

"People's legal issues right now are more acute than they were previously," Keenan said. "For months, people were focused on primary immediate needs –what's happening with their house, how are they going to survive through the storm, now they're having so much difficulty with paperwork, they have to make a decision about whether they repair their home, whether they demolish their home. Their legal issues are coming to a head more than previously."

The group runs a free legal help line, along with walk-in legal clinics in Hoboken, Jersey City and Hazlet. Keenan hopes to open a location in Ocean County as well.

The help line connects financially eligible clients, on a sliding scale based on family size and income, to pro-bono attorneys.

"We gather legal information about their case, if they meet our financial eligibility guidelines, we try to find an attorney for ongoing representation," Keenan said.

The walk-in clinics, on the other hand, provide on-the-spot legal advice.

"Anyone who has legal issues stemming from the storm, there are no screening guidelines for those folks," Keenan said. "They will meet with a volunteer attorney and hopefully get their questions answered."

The clients present with a wide-variety of legal problems related to storm recovery – a lot of them have difficulty understanding the intricate legal language written into insurance policies.

"Insurance is hands-down the largest legal issue," Keenan said. "People are having problems just

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obtaining the amount of insurance proceeds that they think they're entitled to and navigating which insurance – whether it is flood or homeowners' insurance – should be covering their losses." Keenan said her volunteers were also helping people denied FEMA assistance through an appeals process.

"We're also seeing some landlord tenant issues, people being locked out of their apartments, landlords not making their repairs," she said. "The other big issue would be contractor disputes, problems with unscrupulous contractors."

At the Hazlet location, open alternate Friday, volunteers help around 10 clients during each three-hour session.

The organization has a handful of full-time staff members to coordinate its work, but over 100 volunteer attorneys provide most of the counseling. Donations from hurricane-related charities and businesses fund its activities, including the Robin Hood Foundation, Merck and Newark law firm McCarter & English. The Hazlet location, serving Monmouth County residents, will be open from 9 a.m. to 12 p.m. May 17 and May 31 in the Brookdale Community College Northern Monmouth Higher Education Campus, One Crown Plaza, Hazlet.

Plans are to extend all walk-in clinics through out the duration of the summer, and possibly further depending on demand.

The organization's free legal hotline can be reached at 855-301-2525