

# About Community Legal Services of Mid-Florida (CLSMF)

*The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.*

CLSMF is a nonprofit legal aid organization which provides free legal assistance to low-income people with civil legal problems in twelve counties across Central Florida. Since 1966, dedicated CLSMF lawyers, paralegals, legal assistants and advocates have worked diligently to solve civil legal problems for people facing life-changing situations, such as domestic violence, unlawful eviction, or the loss of veterans' health or public benefits. We are committed to delivering the highest quality legal aid, with dignity and respect, for those who are seeking access to justice.

*\*We do not provide legal assistance in criminal or traffic matters*



The Florida Bar Foundation, with *Interest on Trust Accounts* program funding, provides support for this service.

## CONTACT US

Helpline: 1-800-405-1417

Monday - Thursday, 8:30 a.m. - 4:30 p.m.

Florida Relay TTY calls Dial 711

[www.clsmf.org](http://www.clsmf.org)

### OFFICE LOCATIONS

#### DAYTONA BEACH OFFICE

128 Orange Avenue, Daytona Beach, FL 32114  
Administrative Office Phone: (386) 255-6573

#### INVERNESS OFFICE

106 N. Osceola Avenue, Inverness, FL 34450

#### KISSIMMEE OFFICE

800 North Main Street, Kissimmee, FL 34744

#### OCALA OFFICE

1610 SE 36th Avenue, Ocala, FL 34471

#### ORLANDO OFFICE

122 E. Colonial Dr., Ste 200, Orlando, FL 32801

#### PALATKA OFFICE

216 S. 6th Street, Palatka, FL 32177

#### SANFORD OFFICE

315 Magnolia Avenue, Sanford, FL 32771

#### TAVARES OFFICE

226 West Main Street, Tavares, FL 32778



## Frequently Asked Questions



# DISASTER INFORMATION FOR HOMEOWNERS

Revised 12/14 Brochure M-12

## **My house was damaged and I cannot live in it-do I need to pay my 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 a 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 in Brochure M-10.

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 homeowner's association, you still need to pay your maintenance 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. However, 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 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 you 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 1-800-227-8676 or 1-800-342-2762.