

Issue	Resource for no cost	Other things to know
Neighbors are harassing someone	Fair Housing Center of the Greater Palm Beaches <b>1-877-910 FAIR (3247)</b> or at <b>Fairhousingflorida.com</b> Serves the entire state of Florida	The center can assist with harassment based on race, religion, national origin, sex, marital status, familial status, sexual orientation, gender identification, disability or age
Someone suspects that a senior that is abused, neglected or exploited	Call Adult Protective Services at <b>1-800-96-Abuse (1-800-962-2873)</b> You can also call local law enforcement or 911	Reports can be made anonymously
Someone has concerns about a guardianship	To report suspected fraud in Palm Beach County Call <b>561-355-FRAUD (561-355-3728)</b> or visit <b>MyPalmbeachclerk.com</b> or Florida State Guardianship Association <b>Floridaguardians.com</b>	To register for a class on guardianship call Catholic Charities. <b>561-775-9560</b>
A senior has an immigration issue	Catholic Charities of Palm Beach - Immigration Services (Riviera Beach Office) <b>561-345-2003</b>	Services available in Indian River, Martin, Okeechobee, Palm Beach, St Lucie Counties
A senior has problems with an HOA or Condo Association	Division of Florida Condominiums, Timeshares, and Mobile Homes <b>850-488-1122</b>	Use the name of association that is on the deed (This may be different than what the association is called.)
A senior paid money to get something fixed and the company did not fix it.	Florida Department of Business & Professional Regulations <b>1-866-532-1440</b> or visit <b>MyFloridaLicense.com</b> Or Florida Attorney General <b>Myfloridalegal.com</b> Telephone: (850) 414-3990 Toll Free within Florida: 1-866-966-7226	Have a copy of any papers you have and cancelled checks or credit card statements
A senior has a consumer issue ie: the store or repair place ripped them off or treated them badly	Seniors vs. Crime – (800) 203-3099 Palm Beach County Consumer Affairs Division (561) 712-6600 Florida Division of Consumer Services at 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) en Español	Provide as much paperwork about the transaction as possible.
A senior has a problem with an insurance company (any type)	Florida CFO Insurance Fraud Division <b>850-413-3115 or (877) 693-5236</b>	Have your policy number, what you sent the insurance company and anything they sent you available
A senior is getting harassed about a debt they do not owe	Consumer Finance Protection Bureau <b>855-411-2372 Consumerfinance.gov</b> Florida Office of Financial Regulation <b>850-487-9687 FLOFR.gov</b>	Have a copy of the bill, account number and any letters from the debt collector available
A senior is getting harassed about a debt they do owe	Try a certified nonprofit credit counseling agency such as: <ul style="list-style-type: none"> <li>The Urban League <b>561-833-1461</b> or <b>ULPBC.org</b></li> <li>Debthelper at <b>561-472-8000</b> or <b>Debthelper.com</b></li> <li>ClearPoint Credit Counseling at <b>561-472-5060</b> or <b>Credibility.com</b></li> </ul>	Credit and budget counseling are free at each agency, however agencies offer other services that may have a fee. In Florida only the government, mortgage holder, HOA COA, or worker with a lien because worked on home can have a home taken to pay a debt
A senior can't pay their mortgage	<ul style="list-style-type: none"> <li>To find a HUD approved counseling agency call <b>1-888-995-HOPE (4673)</b></li> <li>Florida's Hardest Hit program at <b>1-877-863-5244</b> or visit <b>FLHardestHitHelp.org</b></li> </ul>	They will need a copy of your mortgage statement and proof of your income. Help is available for homes with regular or reverse mortgages.
A senior got eviction notice	<ul style="list-style-type: none"> <li>Must call PB Legal Aide 561-655-8944 or FRLS immediately 772-466-4766. There are time limits of 3-5 days. This is free for people over 60.</li> </ul>	<b>Only a court order can tell a tenant when to leave.</b> However, if landlord wants time out it is time to look for new housing.
A senior needs to find affordable Housing	<ul style="list-style-type: none"> <li>Florida Housing has a great app for location housing</li> <li><b><a href="http://www.floridahousingsearch.org/">http://www.floridahousingsearch.org/</a></b></li> <li><b>Also <a href="http://www.gosection8.com">http://www.gosection8.com</a></b></li> </ul>	Has lists of affordable Housing, ALF's and Adult Family Care Homes by County or zip code. Website has rent calculator
A senior has an issue with a health practitioner Dr. Nurse/Dentist	<ul style="list-style-type: none"> <li>Call Florida Dept of Health <b><a href="http://www.flhealthcomplaint.gov">www.flhealthcomplaint.gov</a></b></li> </ul>	This is for complaints against people with a type of medical license. For a company contact AHCA
Someone has concerns about a Medical Facility, ALF or Nursing Home	<ul style="list-style-type: none"> <li>Agency for Health Care Administration - <b>(888) 419-3456</b></li> <li>Florida Long Term Care Ombudsman <b>1-888-831-0404 (toll-free) or 1-850-414-2323</b></li> </ul>	AHCA is a regulator and investigates complaints; and the Ombudsman works well for ongoing situations and mediates
A senior was paid less than minimum wage or did not get a paycheck	U.S. Dept of Labor 1-866-4USWAGE (1-866-487-9243)	Florida has no Labor Department. There is no law that requires severance pay, or 2 weeks' notice.
A senior believes they were cheated by a car dealer	<ul style="list-style-type: none"> <li>For a motor vehicle finance issue Florida Office of Financial Regulation <b>850-487-9687 FLOFR.gov</b> or Florida Highway Safety and Motor Vehicles <b><a href="https://www.flhsmv.gov/dmv/form">https://www.flhsmv.gov/dmv/form</a></b>.</li> </ul>	There is no 3 day return period in Florida.

## HOW TO GET AN ATTORNEY

Seniors facing legal issues may not know that they have several options to assist them. For private attorneys call the Palm Beach Bar Lawyer Referral 561-687-2800 or visit [Palmbeachbar.org](http://Palmbeachbar.org). In the Treasure Coast call the Florida Bar 1-800-342-8011. Or [FLABAR.org](http://FLABAR.org)

The Older Americans Act provides for Legal Assistance for seniors over 60. In Palm Beach County call Palm Beach County Legal Aid 561-655-8944. In the Treasure Coast call Florida Rural Legal Services at 772-466-4766. They have offices in Ft. Pierce, Stuart and will come to the Okeechobee Senior Center. For other counties in Florida or a great 15 minute free consultation from a Florida lawyer call the Senior Legal Helpline- (888) 895-7873.

Finally several government agencies and nonprofit organizations assist senior and nonsenior Floridians with legal issues. Here are the top twelve legal questions the Elder Rights Center of Excellence receives from seniors, caregivers and loved ones and no cost resources to help.

Certain legal issues will require seniors (or anyone) to get their own attorney and no free legal help is available. These include

- Disputes over a will or property owned by someone who has died. It doesn't matter if the senior is alive or deceased we do not get involved in issues over wills.
- Criminal or traffic cases where the senior is the person charged. If the senior is a victim they may be able to get compensation.
- Automobile accidents
- Bankruptcy – Refer them to Debt Helper/or ClearPoint for class and counseling
- Reverse Mortgage Refer them to Debt Helper/or ClearPoint for class and counseling

### **Some seniors need end of life planning –**

In Palm Beach County call Palm Beach County Legal Aid 561-655-8944. In the Treasure Coast call Florida Rural Legal Services at 772-466-4766. They will have questionnaires to fill out before the appointment. This is for basic power of attorney, health care surrogate, and sometime a deed or will. For a complex estate, business, trust or Medicaid planning a private attorney is needed.

### **Some seniors wish to represent themselves**

The ***Palm Beach County Clerk of Courts*** has a **Self Help Center** with low cost form documents. Attorney consultations are available by appointment at all Self Service Center locations. The attorney can offer procedural advice in Family, Small Claims and Landlord/Tenant actions. The cost of this service is: \$15.00 for 15 minutes, \$30.00 for 30 minutes, and \$60.00 for 60 minutes. To schedule an appointment with an attorney, please call **561-355-7048**.

***Treasure Coast Counties*** may have the forms you need on their web site. For help call the Clerk of Courts for the county where the dispute has or is occurring:

- Martin County 772-288-5576 or [Martinclerk.com](http://Martinclerk.com)
- St. Lucie County 772-462-6900 or [StLucieclerk.com](http://StLucieclerk.com)
- Indian River County 772-770-5185 or [clerk.Indian-River.org](http://clerk.Indian-River.org)
- Okeechobee County 863-763-2131 or [clerk.co.okeechobee.fl.us](http://clerk.co.okeechobee.fl.us)