

April Newsletter

This month we focus on safe driving, disabilities, and veterans

Getting a disabled parking permit



As one of the Coye Law Disability Center's [recent blog](#) posts discussed, it can be a simple and straightforward - not to mention helpful! - process to get a disabled parking permit for your vehicles. Whether or not you are receiving Social Security disability or another type of disability doesn't matter. In fact, a disabled parking permit can help you in the process of qualifying for SSD.

According to Florida state statute [320.0848](#) you can have a disabled parking permit issued to you based on a certification provided by a licensed physician, osteopathic physician, podiatric physician, chiropractor, optometrist, an advanced registered nurse practitioner, or a similarly licensed physician from another state. This certification, provided on form [HSMV 83039](#), is part of the application for a disabled parking permit, and should be mailed or delivered in person to your local tax collector's office once completed. There is no fee for a disabled parking permit, and it expires after four years on your birthday - the same as your vehicle's registration. You can request multiple permits if you own multiple vehicles, and may be able to have issued permits on your behalf to professional driving services that you use.

If you qualify for a disabled parking permit, and are not receiving Social Security disability, you may want to consider [applying for SSD](#). The qualifications for SSD are a bit more extensive, however one requirement to be approved for disability is that you must have a physical or mental disability (or a combination of the two) that prevents you from engaging in "substantial gainful activity." Walking, working, and driving are all examples of substantial gainful activities. Being able to show a limited capacity to walk from a far parking space or drive yourself can be used as evidence to support your disability claim.

Since you have already discussed your disability with a physician in order to receive a disabled parking permit, you might talk to the same physician about completing an overall medical exam for your disability application. You will need documentation from a physician of your disability in order to qualify for disability coverage - whether it's from the Social Security Administration, the Veterans Association, or an insurance policy - and speaking to the same doctor throughout your claim can help provide the most thorough and detailed assessment of your condition, treatment, and any progress.

If you have additional questions or are interested in help with your disability application or appeal, [contact](#) a member of our staff right away. Disability claims can be complicated and subject to deadlines for submission, so don't wait to call for legal assistance.

Some relief for servicemembers: the Servicemembers Civil Relief Act comes through

For the last several years families across the country have been hit hard by home [foreclosures](#), [bankruptcies](#), and other stressful economic situations. The Servicemembers Civil Relief Act ([SCRA](#)) was designed to help allow some protection for people serving in the Navy, Army, Marine Corps, Air Force, Coast Guard, or National Guard members who have been on active duty for more than 30 days. Servicemembers are entitled under the act to be alleviated from the worry of having a lawsuit - such as foreclosure, bankruptcy, or divorce - brought against them.

In February the Department of Justice reached a settlement on behalf of military servicemembers that have had their rights in regards to this act violated. JPMorgan Chase & Co., Wells Fargo & Company, Citigroup Inc., and Ally Financial have been ordered to pay a total of \$25 billion dollars in compensation to servicemembers whose homes were foreclosed upon since 2006 or who were being charged in excess of the interest rate allowed by the SCRA. Military families who had their homes foreclosed on are entitled to more than \$116,000 apiece in addition to any home equity that would have accrued since the foreclosure. Those paying more than the allowable interest rate are eligible for a reimbursement of up to four times the amount they overpaid in interest.



To find out if you're eligible for this compensation ask yourself a few simple questions:

- is one of the mortgage holders on military active duty?
- was the servicemember's mortgage held through one of the financial institutions mentioned above? (JPMorgan Chase & Co., Wells Fargo & Company, Citigroup Inc., or Ally Financial)
- was the home foreclosed on since 2006?
- was the mortgage rate on the home above 6%, or is it currently still above 6%?

If this describes your situation, or if you're not sure whether or not you may be eligible for compensation through this settlement, please don't hesitate to give us a call to better understand your rights. For more details, you can see Wade Coye's [blog](#) on the news, or [contact us](#) to discuss your home mortgage situation - whether you are active duty military or not.

Changes to [orlandoabogado.com](#)!



Did you know that the Coye Law Firm has a Spanish-language website? The information that you enjoy access to in English at [www.coyelaw.com](#) and [coyelawdisabilitycenter.com](#) and can be found in Spanish at [www.orlandoabogado.com](#) as well!

Lately, we've been making some big changes to [orlandoabogado.com](#) and there

are more planned! Visit to see our expanded Social Security disability section, our updated staff profiles, new articles on personal injury and worker's compensation, and much much more.

A third of the staff members at our firm are bilingual, and whether you speak Spanish or English fluently, we want to help you with your legal need in any way possible. If you know someone who needs legal assistance and doesn't speak English, or is more comfortable expressing their needs in Spanish, have them visit our site or give us a call.

Hotels retrofitting pools to allow disability access

As summer approaches you will want to make sure your pool is ready for months of enjoyment. If you operate a public pool, as the owner of a hotel or motel, or as a member of a condominium or housing association with a residents' pool, the Americans with Disabilities Act (ADA) may require you to make alterations to your swimming pool this summer. Pools of "public accommodation" must be retrofitted to allow access for persons with disabilities.



There are generally two categories of public pools and different requirements for them to fit the needs of persons with disabilities. In smaller swimming pools with less than 300 lineal feet of pool wall only one mode of access usable by persons with disabilities is necessary. This can be achieved by adding a sloped entry or lift. In swimming pools of more than 300 lineal feet, two methods of entry are required. This means installing either a sloped entry, a lift, or both.

These requirements will be enforced starting May, 15 2012, and all small businesses that operate pools open to the public will be required to follow these ADA guidelines. If you are unsure if your pool must meet these requirements, or have concerns about your business' ability to do so, [contact us](#).

It's a great time to visit Egypt!



Hot air balloon ride over Luxor

Last month my wife Joan and I had the opportunity to spend a week in one of the most historic, beautiful, and well-known countries in the world. The tourist-dependent economy in Egypt has suffered since the Arab Spring, but we found that it's a great time to go: the trip was pleasant, the people were accommodating, and the experience was marvelous. We stayed with a friend of mine that I have known for 30 years on Zamalek, an island in the middle of the Nile in central Cairo. We had the amazing experience of touring the historical sites of pyramids at Giza, the Sphinx, the Valley of the Kings, and Great Bazaar. We took a hot balloon ride over Luxor and rode camels across picturesque sand dunes. We also were excited to visit Tahrir Square, the birthplace of modern Egyptian democracy and the place where their young democracy is flourishing today. Although people may be hesitant to visit, the US State Department and embassies around the world are not discouraging people from visiting Egypt, and I can certainly see why. With such beautiful weather, such friendly and welcoming people, and such amazing monuments of mankind's history, Egypt provides a unique and satisfying destination.

If you're looking for a life-enriching international travel experience this summer, I highly recommend considering Egypt for both its classical and modern significance.

~ Wade Coye



Wade and Joan Coye at the Sphinx

Welcome our two newest legal assistants - Jackie and Shane



Jackie Hogston is a local, having grown up in Orlando, Florida. She attended University High School where she was active in student government, completed the IB program, and performed with a World Championship dance troupe. Currently a junior at the University of Central Florida, Jackie will graduate in spring 2013 with her BA in event management, with minors in both legal studies and sports business management. Jackie is very involved in UCF life, including Relay for Life, KnightThon, the College Republicans, volunteer work, and more. She plans to attend a local law school such as Stetson or FAMU to remain close to family and friends. In law school, she would like to focus on contract negotiations law, possibly specifying in sports business contracts and management. When not engaged with school, work, volunteer work, or intramural sports Jackie enjoys visiting local attractions and going to the movies.

Shane Bryan attended Coral Springs Charter School in Coral Springs, Florida. In high school he served as the secretary for the National Honor Society and class Vice President, in addition to organizing events for the Anti-Defamation League's National Youth Leadership Mission. Shane also volunteered with the Broward County Teen Court, played soccer and hockey, and ran track. Additionally, he graduated in the top 10% of his class. Now a junior at the University of Central Florida, Shane will graduate with his BS in legal studies and a minor in political science. He is engaged with UCF volunteer services, and serves as President of the National Black Law Students Association. Shane is also a member of the Caribbean Students Association and has been a member of the President's Honor Roll for four consecutive semesters. Although he also plans to attend law school after graduation, he is unsure where and is currently exploring options both in and out of state.



You can find out more about Jackie and Shane as well as the rest of our terrific assistant staff at our [Intern Profile page](#).



The Coye Law Firm continues to represent consumers and employees in their claims for [personal injury](#), [workers compensation](#), and [Social Security disability](#) benefits. Call our offices today at [800-648-4941](#) to speak with someone who can evaluate your situation and determine if we can help you with your claim.

To learn more about our firm & practice areas, visit [coyelaw.com](#) or [coyelawdisabilitycenter.com](#)

ORLANDO	TAMPA	MELBOURNE	KISSIMMEE	CLERMONT
730 Vassar street Orlando, FL 32804 Phone: (407) 648-4940 Fax: (407) 648-4614	2202 N. West Shore Blvd Tampa, FL 33607 Phone: (813) 333-2330	6767 North Wickham Road Suite 400 Melbourne, FL 32940 Phone: (321) 751-2300 Fax: (407) 648-4614	3 S John Young Pkwy Kissimmee, FL 34741 Phone: (407) 648-9106 Fax: (407) 648-4614	310 Almond St Clermont, FL 34711 Phone: (352) 702-0199 Fax: (407) 648-4614