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## Free Legal Assistance Available for Middle Tennessee Storm Survivors in 3 Counties

May 24, 2021 — Legal assistance organizations and bar associations have joined forces to support people affected by the severe storms, tornadoes, and flooding that impacted Davidson, Williamson, and Wilson Counties between March 25 and April 3, 2021.

A toll-free legal assistance hotline is now available to support survivors. This service is a partnership between the Tennessee Bar Association (TBA), the Tennessee Alliance for Legal Services (TALS), the American Bar Association Young Lawyers Division (ABA YLD), the Federal Emergency Management Agency (FEMA), and other local organizations.

Low-income individuals facing legal issues as a result of these severe storms and flooding may call **1-844-HELP4TN (1-844-435-7486)**. Callers should identify that they are seeking storm related legal assistance, should identify the county in which they are located, and be prepared to provide a phone number where they can be reached by an attorney. Survivors can also go online to ask questions to volunteer attorneys through the Tennessee Free Legal Answers service: <https://tn.freelegalanswers.org/>. Additionally, survivors can access information about their rights and resources, including links to upcoming legal clinics, FEMA information, and local resources at <https://www.help4tn.org/>.

Examples of legal assistance available include:

- Assistance securing government benefits as they are made available to disaster victims;
- Assistance with life, medical, and property insurance claims;
- Help with home repair contracts and contractors;

- Replacement of wills and other important legal documents lost or destroyed in the disaster;
- Consumer protection issues such as price-gouging and avoiding contractor scams in the rebuilding process;
- Counseling on mortgage-foreclosure problems; and
- Counseling on landlord-tenant problems.

### **Major Disaster Declaration 4601-DR-TN**

On May 8, 2021, FEMA announced a major disaster declaration in Davidson, Williamson, and Wilson Counties (additional counties may be added later), making federal funding available to individuals and businesses owners who sustained damage as a result of the severe storms between March 25 and April 3, 2021.

People who sustained property damage as a result of the severe storms or flooding are urged to register with FEMA, as they may be eligible for federal and state disaster assistance. People can register online at <https://www.disasterassistance.gov/>. Applicants may also call 800-621-3362 or 800-462-7585 (TTY) from 7 a.m. to 10 p.m. (CT) seven days a week.

Low-interest disaster loans from the U.S. Small Business Administration (SBA) are available for eligible applicants. SBA helps businesses of all sizes (including landlords), private nonprofit organizations, homeowners, and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or damaged personal property. Disaster loans cover losses not fully compensated by insurance or other recoveries.

For more information, individuals may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at <https://disasterloanassistance.sba.gov/ela/s/>. Deaf and hard-of-hearing individuals may call 800-877-8339.

### **Beware of Fraud**

Both FEMA and the Tennessee Attorney General's Office warn Tennessee residents of the risk of fraud and common scams in the wake of the severe weather. Common post-disaster fraud practices include phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations, and fake offers of state or federal aid. Tennessee residents are urged to ask questions, and to require identification when someone claims to represent a government agency.

Survivors should also keep in mind that state and federal workers never ask for or accept money and always carry identification badges with a photograph. There is no fee required to apply for or to receive disaster assistance from FEMA, the SBA, or the state. Additionally, no state or federal government disaster assistance agency will call to ask for your financial account information. Unless you place a call to the agency yourself, you should not provide personal information over the phone as it can lead to identity theft.

Those who suspect fraud can call the FEMA Disaster Fraud Hotline at 866-720-5721 (toll free). Complaints may also be made to the Tennessee Division of Consumer Affairs at 615-741-4737 or local law enforcement agencies

### **Volunteer Attorneys**

Volunteers are needed to provide legal information, advice, and representation to those affected by the recent Middle Tennessee tornados. Attorneys interested in volunteering should complete the online form at [https://www.tba.org/?pg=TN\\_Disaster\\_Response-Pro\\_Bono](https://www.tba.org/?pg=TN_Disaster_Response-Pro_Bono).

*Pro bono* opportunities include in-person legal clinics, answering questions posted to <https://tn.freelegalanswers.org/>, and taking individual cases. The Legal Aid Society of Middle Tennessee & the Cumberland recently launched its <https://las.org/volunteer/pro-bono-matters/> website, which allows attorneys to review case descriptions and volunteer to handle cases online.

### **Barratry or Improper Solicitation**

The Supreme Court of Tennessee reminds the public that in many cases it is unethical or a crime in Tennessee for a lawyer or someone representing a lawyer to contact a person for purposes of legal representation if the person has not first requested the call or personal visit. The contact is not illegal if the attorney is not seeking payment or has a preexisting professional-client or family relationship with the person being contacted.

If you witness something you believe to be improper solicitation, or barratry, please get the name and phone number of the person making contact and report it to your local law enforcement authority or the Supreme Court of Tennessee Board of Professional Responsibility at 800-486-5714 (toll free) or at <https://www.tbpr.org/for-the-public/file-complaint>.

### **Partner Organizations:**

#### **Tennessee Bar Association (TBA) - [tba.org](http://tba.org)**

The TBA is the largest professional association in Tennessee with more than 13,000 members. Founded in 1881, the TBA provides opportunities for continuing legal education, professional development and public service. The TBA's dedication to serving the state's legal community is evidenced by its membership roll, which represents the entire spectrum of legal practice: plaintiff and defense lawyers, corporate counsel, judges, prosecutors, public defenders, government lawyers and legal services attorneys.

#### **Tennessee Alliance for Legal Services (TALS) - [tals.org](http://tals.org)**

TALS is a statewide nonprofit organization that strengthens the delivery of civil legal help to vulnerable Tennesseans. TALS is an alliance of the legal aid programs and other agencies that are committed to increasing equal access to justice in Tennessee. TALS hosts 1-844-HELP4TN, a free legal information and referral helpline staffed by Tennessee attorneys, as well as HELP4TN.org, a mobile responsive web portal that serves as a one-stop venue for accessing legal help via email, watching videos about what to expect in court, finding court approved legal forms, and more.

#### **Legal Aid of Middle Tennessee & the Cumberland - [las.org](http://las.org)**

The Legal Aid Society of Middle Tennessee and the Cumberland is Tennessee's largest nonprofit law firm. It takes a comprehensive approach to providing high quality, free, civil legal services, and community education for people to protect their livelihoods, their health, and their families. The mission of LAS is to advance, defend, and enforce the legal rights of low-income and vulnerable people in order to secure for them the necessities of life. For relief information, visit <https://las.org/tornado-relief/>, call 1-844-HELP4TN or 1-800-238-1443, or visit one of LAS's offices in Nashville, Gallatin, and Cookeville.

#### **American Bar Association Young Lawyers Division - [americanbar.org](http://americanbar.org)**

The ABA YLD, the largest national organization of young lawyers, provides leadership in serving the public and the profession, and promotes excellence and fulfillment in the practice of law. Its parent organization, the ABA, is the national voice of the legal profession and the largest voluntary professional membership group in the world.

**Federal Emergency Management Agency - [fema.gov](http://fema.gov)**

FEMA coordinates the federal government’s role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters—whether natural or man-made—including acts of terror. Through an agreement with the ABA, FEMA underwrites the cost of operating toll-free legal assistance lines for victims in areas designated as federal disaster sites.

**Disaster Legal Aid.Org - [disasterlegalaid.org](http://disasterlegalaid.org)**

The National Disaster Legal Aid Resource Center, or DisasterLegalAid.org (DLA), is a nationwide project that hosts self-help tools and legal information for people and communities impacted by natural disasters. DLA also serves as a central hub for collaboration, communication, and networking among legal advocates serving disaster-affected individuals. It is a collaborative effort of Lone Star Legal Aid, Pro Bono Net, the American Bar Association, the Legal Services Corporation, and the National Legal Aid & Defender Association.

**Nashville Bar Association - [nashvillebar.org](http://nashvillebar.org)**

The Nashville Bar Association, established in 1831, is a professional organization focused on serving the legal community of Nashville, Tennessee. The NBA is the largest metropolitan bar association in Tennessee with over 2,600 members. Among other things, it provides continuing legal programming for attorneys, skills workshops for young attorneys, networking opportunities for practitioners, and opportunities for *pro bono* and community service connections across middle Tennessee.

**Napier-Looby Bar Association - [napierlooby.com](http://napierlooby.com)**

Guided by Dr. Martin L. King, Jr. immortal words: “Injustice anywhere is a threat to justice everywhere,” the Napier-Looby Bar Association is a Nashville-based bar association dedicated to the advancement and development of African-American attorneys. Its membership consists of attorneys, in the private and public sectors, as well as judges, law professors, law students, paralegals and other individuals interested in issues affecting the African-American community. In coordinating leadership training, continuing legal education, *pro bono* and networking opportunities, the NLBA promotes the objectives of the National Bar Association and addresses the needs of the African-American community.

**Tennessee Fair Housing - [tennfairhousing.org](http://tennfairhousing.org)**

The Tennessee Fair Housing Council is a private, non-profit organization, which promotes equity and diversity in housing and safeguards access to affordable housing for under-served and marginalized populations through education, outreach, and enforcement of the Federal Fair Housing Act. The TFHC takes complaints from individuals who believe they are experiencing or have experienced a difference in treatment based on their race, color, religion, national origin, sex, familial status, or disability. The Council may enforce its client’s rights by negotiating disability-related accommodations with landlords or providing legal advice regarding filing an administrative complaint or lawsuit. The TFHC is based in Nashville and concentrates enforcement on Davidson and Wilson Counties.

**The Volunteer Lawyers & Professionals for the Arts - [abcnashville.org/vlpa](http://abcnashville.org/vlpa)**

The Volunteer Lawyers & Professionals for the Arts is a program of the Arts & Business Council of Greater Nashville. The VLPA provides free legal services to low-income artists and creatives of all disciplines and arts nonprofits. The VLPA may be able to assist artists, creatives, arts-related businesses, and arts nonprofits impacted by the Middle Tennessee tornados. For more information, please email [vlpa@abcnashville.org](mailto:vlpa@abcnashville.org) or call 615-460-8274.