

Free Legal Assistance Available for Victims of Smoky Mountain Wildfires

January 4, 2017 – A toll-free legal aid hotline is now available for victims of wildfires in Sevier County, Tennessee. The service, which allows callers to request the assistance of a lawyer, is a partnership between the Tennessee Bar Association (TBA), Legal Aid of East Tennessee (LAET), Tennessee Alliance for Legal Services (TALS), the Tennessee Supreme Court's Access to Justice Commission, the American Bar Association Young Lawyers Division, and the Federal Emergency Management Agency (FEMA).

Victims of wildfires residing in Sevier County facing legal issues who are unable to afford a lawyer may call TALS' free legal helpline, **1-844-HELP4TN (1-844-435-7486)**. Callers will be guided to an extension set up specifically for wildfire-related legal assistance where they will be able to leave a message and receive a return call from a volunteer attorney. Survivors can also go online to www.help4tn.org for resources and access to TN Free Legal Answers. Legal Aid of East Tennessee has planned a clinic to occur in Gatlinburg, TN on January 23, 2017, from 1:00 pm-5:00 pm at 1 Courtyard Gatlinburg, 315 Historic Nature Trail, Gatlinburg, TN, and other clinics may be scheduled. Updated information will be available on www.help4tn.org as it becomes available. Survivors who qualify for assistance will be matched with Tennessee lawyers who have volunteered to provide free legal help.

Examples of legal assistance available include:

- Assistance with securing FEMA and other benefits available to disaster survivors
- Assistance with life, medical and property insurance claims
- Help with home repair contracts and contractors
- Replacement of wills and other important legal documents destroyed in the disaster
- Assistance with consumer protection matters, remedies and procedures

- Counseling on mortgage-foreclosure problems
- Counseling on landlord/tenant problems

The hotline is available weekdays from 9:00 am to 4:30 pm CST. Individuals who qualify for assistance will be matched with Tennessee lawyers who have volunteered to provide free, limited legal help. Survivors should be aware that there are some limitations on disaster legal services. For example, assistance is not available for cases that will produce a fee (i.e., those cases where fees are paid part of the settlement by the court). Such cases are referred to a lawyer referral service.

Federal Assistance

Sevier County is approved to receive federal assistance in the wake of the wildfires that occurred from November 28, 2016 to December 9, 2016. Additional counties may be added as inspections continue.

People who sustained property damage as a result of the wildfires are urged to register with FEMA, as they may be eligible for federal and state disaster assistance. Survivors can register online at DisasterAssistance.gov or via smartphone or Web-enabled device at m.fema.gov. Applicants may also call 800-621-3362 or 800-462-7585 (TTY) from 6 a.m. to 10 p.m. seven days a week. Wildfire survivors also are encouraged to call the FEMA hotline to report their damage. Other resources may be found on <https://www.tals.org/>. **Currently, the deadline to apply for FEMA benefits is February 13; however, this date may be extended at the discretion of FEMA.**

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, or visiting SBA's website at <https://disasterloan.sba.gov/ela>. Deaf and hard-of-hearing individuals may call 800-877-8339.

For more information on Tennessee's recovery, visit the disaster Web page at <https://www.fema.gov/disaster/4293> and the Tennessee Emergency Management Agency website at <http://www.tnema.org/>.

Beware of Fraud

FEMA warns Tennessee residents of the risk of fraud and common scams in the wake of the wildfires. 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. Survivors 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.

Background

When the President declares a major disaster, FEMA, in cooperation with the American Bar Association Young Lawyers Division, establishes a toll-free number for disaster victims to request legal assistance. Funding for the

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toll-free line comes from FEMA under the authority of Section 415 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law 100-707). The American Bar Association Young Lawyers Division in turn collaborates with state bar associations and other legal organizations to recruit volunteers in affected areas to handle victims' cases.

Partner Organizations:

American Bar Association Young Lawyers Division (ABA YLD)

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.

Tennessee Bar Association (TBA)

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.

Legal Aid of East Tennessee (LAET)

LAET is a non-profit law firm that provides free civil (non-criminal) legal assistance to elderly, abused, and low-income East Tennesseans. LAET has been part of the community fabric of East Tennessee for more than 50 years, serving 26 counties from Chattanooga to Johnson City. With offices in Chattanooga, Knoxville, Johnson City, Maryville, Morristown, and Cleveland, LAET provides civil legal representation to those who otherwise would have no one to help them secure their basic legal rights.

Tennessee Alliance for Legal Services (TALS)

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 a 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 (links to onlineTNFreeLegalAnswers.org), phone (1 844- HELP4TN) watching videos about what to expect in court, finding court approved legal forms and more.

National Disaster Legal Aid Online (NLDA)

NDLA (available at: disasterlegalaid.org) is a collaborative effort of Lone Star Legal Aid, the American Bar Association, the Legal Services Corporation, the National Legal Aid and Defender Association, and Pro Bono Net.

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