

Legal Aid Society

# TORNADO RELIEF FREE LEGAL CLINICS

## MARCH CLINICS

March 4th  
Downtown Nashville Public Library  
4 - 6pm  
615 Church St.  
Nashville, TN 37219

March 7th and 8th  
Putnam County Clinic  
8am - 12pm  
4665 Norton Dr.  
Cookeville, TN 38501

March 14th  
McHugh Legal Clinic  
8:30 - 11am  
Belmont Ministry Center  
2005 12th Avenue South  
Nashville, TN 37217

March 4th, 11th, 18th, 25th  
Operation Stand Down Clinic  
11am - 1pm  
1125 12th Ave. South  
Nashville, TN 37203

March 7th and 8th  
Putnam County Clinic  
8am - 12pm  
114 N Cedar Ave.  
Cookeville, TN 38501

March 21st  
Metro Nashville Public Schools  
8:30 - 11:30am  
MNPS Wellness Center  
2694 Fessey Court  
Nashville, TN 37204

March 5th  
Mercy Legal Clinic  
4:30 - 6:30pm  
908 Murfreesboro Road  
Franklin, TN 37064

March 10th  
Gallatin Free Legal Clinic  
4:30 - 6:30pm  
Gallatin Civic Center  
210 Albert Gallatin Ave.  
Gallatin, TN 37066

March 28th  
Belmont Legal Clinic  
8:30 - 11am  
Belmont Ministry Center  
2005 12th Ave. South  
Nashville, TN 37217



Legal Aid Society  
of Middle Tennessee & The Cumberland  
Joining Together Strong Justice Restoring Hope



Starting 3/10/20, you can call 1-844-HELP4TN for immediate legal advice. To apply for legal assistance, please call Legal Aid Society at 1-800-238-1443 or visit [www.las.org](http://www.las.org) for more information. Contact Andrae Crismon at [acrismon@las.org](mailto:acrismon@las.org) for more information about the clinics.

#### 4. Adding Applications for a dynamic profile – it's show time!

"There's no business like show business" went the old song. I agree, and this advice applies directly to your profile. LinkedIn provides you with a whole range of free applications that bring your profile to life, transforming it from a dry, dull resume-like recitation of your experiences into a multi-media extravaganza. Why be boring and one-dimensional when you can put on a show?

To see what I mean, go to *More* across the top menu, click on *Get more applications* and you'll be taken to a page with all kinds of great features that will turn your profile into a multi-media wonderland. The great part about adding them to your profile is that these applications are working for your 24/7 while you are busy doing other things, spreading your articles, videos and presentations to everyone who wants to know more about you.

##### Blogs

If you have a blog, use the Blog Link or WordPress application. Download the application, insert your URL, and every time you update your blog a new post will appear in your profile. That way your profile becomes a living thing and stays constantly fresh; and if you want to be seen as an expert, there's no better way to continually be expressing your ideas and opinions to the professionals on LinkedIn.

The blog application also works as a traffic generator, because when someone clicks on a post in your profile, it opens your blog in a new window. Once there, they can look around your blog and join your mailing list, view products you have for sale, find out about events you are organizing, and interact with you in a variety of ways that deepen your connection and could lead to more sales.

##### Slideshare



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## COMMON LEGAL PROBLEMS FACED BY DISASTER SURVIVORS

### EMPLOYMENT

- I lost my job due to the disaster. What are my rights?
- Can I get unemployment benefits?
- My application for unemployment benefits was denied. What can I do?
- The amount of unemployment compensation I received is not correct. What can I do?
- What do I do if I have not received my paycheck?

### HOUSING (RENTERS)

- My rental unit needs repairs, but my landlord is not making the repairs. What can I do?
- My rental unit was destroyed or is so damaged that it's not safe to live there. What are my rights? Does the landlord have to provide me with somewhere else to live? Do I have to pay rent?
- I need help working with my landlord.
- I need help getting a security deposit back.
- I am having problems with renters insurance.
- I prepaid rent on a house or apartment that has been destroyed. What are my rights?
- I have been discriminated against for housing because of my race, color, religion, national origin, gender, family status, or medical issues. What should I do?
- I have a medical condition that requires me to use a wheelchair ramp, a handicap shower, or other special accommodations.
- I am being treated differently because I'm a victim of domestic violence.
- I need a support animal but animals are not allowed where I live or want to live. What can I do?

### HOUSING (OWNERS)

- I own a house with a mortgage, but I am having trouble paying the mortgage because of the event. What are my options?
- I need help with my mortgage company.
- I was in the process of buying or selling a house at the time of the disaster. What can I do if the property was damaged or destroyed? What if I no longer want to buy or sell?

### EDUCATION ISSUES:

- What are my options if I lost my housing due to the disaster but would like for my children to remain at their old school?
- What can I do if I am having trouble registering my children at their old school or at a new school?
- What are my options if I am having trouble with transportation to get my children to and from school?

### FAMILY LAW ISSUES:

- What are my options if the child support I pay is too high or the child support I am receiving is too low because of the disaster?
- My children are living with a different parent or relative because of the event. What are my rights and responsibilities in this situation?
- I need to move more than 50 miles with my children because of the disaster. Can I do this?
- I need to let someone else temporarily take care of my children because of the event. What do I need to do?



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Often the person will be so grateful that they ask for some words from me so they can write a great recommendation back (and I'm prepared.) One time a fellow trainer picked up the phone and called me to thank me, offered to return the recommendation, and then suggested we meet up and come up with some partnership ideas. The other day another trainer emailed me to say thanks for an unsolicited recommendation, told me to call him, and we got together and his now sending me business. I try to write at least one unsolicited recommendations a day because of the recommendations, potential business and exposure on LinkedIn that it gives me.

#### Know who you are recommending

Sooner or later, you are going to get a recommendation request from someone you don't know. The other day I got a request from someone asking for a recommendation based on the fact that we were both on LinkedIn. Fail! I just ignore these. Remember, it's your reputation on the line. Guard your brand wisely on LinkedIn and just give recommendations to people you know and you feel can do good work for others.

Just because I'm an Open Networker, does not mean I recommend anyone. I will connect with them...but I will recommend only people I know.

#### Manage your recommendations

You have complete control over which recommendations you show. Simply go to *Profile > Recommendations > Received Recommendations*. Click on *Manage* by any job. You will get a screen displaying all your recommendations for that position. You can click on the box that says *show* to show or hide recommendations, and at the bottom you will see *Pending Recommendation Requests* that shows recommendation requests which have not been answered.

Everyone networks at different speeds, and everyone uses LinkedIn according to their own needs. I find that it's okay if a week or two has gone by, you can remind them by resending the request. Sometimes they are too busy when the request first arrived in their



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## DISASTER INSURANCE CLAIM TIP SHEET

- Find a copy of your policy. Your agent can provide one, if needed. Think about all insurance policies (property, car, health) that might cover a loss. Look at your policy and find the address where you send a written notice.
- Give written notice of your loss to your insurance company. It's a good idea to call immediately, then follow-up with a written notice. The written notice is a **MUST**.
- Take photos and/or videos of property damage, if possible, before making repairs.
- Make an inventory of damaged or lost items. Ask your insurance agent about any specific forms required by your insurer.
- Keep receipts for any expenses to repair your property and/or for any extra living costs such as hotels and meals away from home.
- Give your insurance company a list of all expenses. Find out if you need to get approval before spending any money or making any contracts.
- Review checks, payments, letters, emails, etc. from your insurance company to make sure there is not any language releasing or giving up any claims. If you are in doubt, discuss with your agent. You also may need to talk to an attorney
- Follow up with your insurance company about your claim.
- Send in proof of loss (photos, receipts, etc.) and other documents required by the policy to obtain coverage and payments from the insurance company.
- Request partial or advance payments from your insurance company as needed.
- Keep notes whenever you talk with your insurance company, agent, or broker, including the dates and times and the people in the conversation. Keep copies of all letters, emails, etc. that are sent to and from your insurance company or agent.
- Check your insurance policy for deadlines or special requirements. As much as you can, you must follow all the rules listed in your policy.
- Contact the Tennessee Department of Commerce and Insurance if you need help during your recovery process. Helpful information may be found by calling 800-342-4029 or by visiting <https://www.tn.gov/commerce/disasters>.
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We are here together. Standing for the most vulnerable.





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## HIRING A CONTRACTOR AFTER A DISASTER SHEET

When you have been impacted by an event like a tornado or flood, you will be faced with hiring a professional contractor to make repairs or rebuild your home. The following is a list of things to remember when hiring a contractor. Do your homework and proceed with care.

- **Ask for proof of the contractor's general liability insurance.** A reputable contractor should be able to show you an insurance certificate. Usually, the insurance carrier can have a copy of the certificate sent directly from their agency, however, this may not be realistic during this time of disaster.
- **In Tennessee, all jobs should be permitted and inspected.** Please check with your local municipality or county to verify the contractor submitted the proper permits and inspection requests.
- **Contact the Board for Licensing Contractors in the Tennessee Department of Commerce and Insurance to view the repair service report of a particular contractor or to report any suspicious activity.** You can contact them at 1-800-544-7693 or by email at [Contractors.Home-Improvement@TN.Gov](mailto:Contractors.Home-Improvement@TN.Gov). Closed complaints with disciplinary action may be reviewed at: [Disciplinary Actions](#)
- **Call 800-342-4029 or visit <http://verify.tn.gov> and verify that the contractor is licensed and certified by the state.**
- **Check with the Better Business Bureau for any history of unsatisfied complaints at 703-276-0100 or <http://www.bbb.org/us>**
- **Check with your local Home Builders Association to verify credentials and membership.**
- **Verify the company's permanent business address is in this area and not from out of state.**
- **You should fully understand your contract and the warranties that the builder will provide - or the work performed.** The contract should outline the scope of the work, the price, and at what points of completion payment is due.
- **Be wary of low bids - lowest bid is not always the best.** Do not feel any pressure from the contractor to make an immediate decision.
- **Be wary of a contractor who wants full payment before the job begins or will only accept cash payments.**
- **Ask for references and check them**
- **Starting 3/10/20, you can call 1-844-HELP4TN for immediate legal advice. To apply for legal assistance, please call Legal Aid Society at 1-800-238-1443 or visit [www.las.org](http://www.las.org) for more information.**



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## RENTER'S RIGHTS AFTER A DISASTER

- Can I get out of my lease if my home is damaged?

If your lease says you can or if you cannot live in part of your rented home because of damage, you can cancel the lease. If you cannot live in any part of your rental unit, you must give your landlord a written notice that you are canceling your lease. You should also ask in writing a refund of your security deposit and any pre-paid rent from your landlord.

- What do I do if I lost my job because of the disaster and cannot pay rent?

If you do not pay rent your landlord can give you a notice to move. Your landlord may later file an eviction case against you. If your rent is subsidized by the government, you are entitled to have your part of the rent reduced. You should contact the agency that helps you with your rent to get a reduction.

- Can my landlord make me move immediately if I can live in my home?

No. If your home is still in livable shape, then normal landlord-tenant laws apply. You cannot be evicted without reason. Your landlord can only evict you if the lease is expired or you break the lease. A landlord can only make you move by giving you a notice telling you to get out by a certain date and then filing a lawsuit after that date. Your landlord may not have to give you notice if you do not pay rent. If your lease is expired, your landlord may be able to force you to move by giving you a 30-day notice. If your landlord locks you out and refuses to give you a key, you can sue to get back in your place.

- Can my landlord make me move so they can make repairs?

If you can still live in the home safely, you do not have to move until the lease is over. If you have a written lease, it may cover this problem. If not, your landlord can only make you move if your home is not safe to live in. If the landlord has to move you out to make repairs so that the home will be safe again, the landlord can break your lease. The landlord should give you 14 days to move out. The landlord should also give you back your security deposit and any pre-paid rent.

- What do I do if I am served with an eviction lawsuit?

Carefully read the papers and be sure to show up in court to tell your side of the story. You have the right to represent yourself or you can call Legal Aid Society for information or to help if you qualify. You may also find helpful information regarding eviction lawsuits at [www.las.org](http://www.las.org).

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## REPLACING IMPORTANT DOCUMENTS AFTER A DISASTER

### • How do I replace my driver's license?

Contact the local Tennessee Department of Public Safety office or a tag agency. You may find more information on the following website: <https://www.tn.gov/safety>

### • How do I replace my social security card?

At this time there is no emergency procedure to replace your Social Security card. Currently, the replacement procedure requires another form of identification, such as a driver's license. You will need to complete an Application For A Social Security Card (Form SS-5). You will have to show documents proving your identity, and other documents. The process is explained on the SSA website: [www.ssa.gov](http://www.ssa.gov).

### • How do I replace my debit card?

Call your bank. They will tell you what their procedures are. If you keep documents in your bank's safety deposit box, you may want to ask if the boxes are intact. If you can't remember how to contact your bank or credit union, call FDIC's toll-free number: 1-877-275-3342, for contact information.

### • How do I replace my TN Birth Certificate?

Instructions and an application may be found at: <https://www.tn.gov/health/health-program-areas/vital-records/certificate.html>

### • How do I replace my lost checks or debit/credit cards?

Call your bank about lost checks, debit cards, and bank-issued credit cards; they will tell you how to report them lost and get replacements. Call your credit card company if your credit card was not issued by your bank. Major credit card companies include: American Express: 1-800-992-3404 [www.americanexpress.com](http://www.americanexpress.com); Discover: 1-800-347-2683 [www.discovercard.com](http://www.discovercard.com); MasterCard: 1-800-627-8372 [www.mastercard.com](http://www.mastercard.com); VISA: 1-800-847-2911 [www.usa.visa.com](http://www.usa.visa.com)

### • What else can serve as proof of identity?

Passport, Military ID, Employer ID card, Adoption Record, School ID card, Life Insurance Policy, Marriage, or divorce record, Health Insurance card (not a Medicare card)

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