

WHO WE ARE

CONTACT WTLS

WTLS OFFERS FREE LEGAL HELP WITH CIVIL LEGAL ISSUES

WTLS began providing West Tennesseans free civil legal aid on January 1, 1979. In 1981, WTLS grew to 17 counties with offices in Selmer, Huntingdon, and Dyersburg, in addition to its main Jackson location. In 2024, WTLS added a fifth location in Memphis and began serving Fayette, Lauderdale, Shelby and Tipton counties. We now serve all of West Tennessee.

At WTLS, we believe everyone should have equal access to justice, regardless of their income level. WTLS provides crucial legal services to individuals and families facing urgent crises such as eviction, financial hardship, and domestic violence. We focus on fundamental issues like safe housing, protection from abuse, and access to public benefits, helping those who lack the means to hire a private attorney.

West Tennessee Legal Services

800-372-8346

731-423-0616

901-471-8006

Jackson

210 W Main St
Jackson, TN 38301

Memphis

1407 Union Ave, Suite 1100
Memphis, TN 38104

Dyersburg

208 S Church Ave
Dyersburg, TN 38024

Huntingdon

113 W Paris St
Huntingdon, TN 38344

Selmer

141 N Third St
Selmer, TN 38375

WTLS does not discriminate on the basis of age, race, color, religion, national origin, sex, or disability status. If you feel you have been discriminated against, you may file a complaint by writing to:

WTLS EEOC Officer
210 W. Main St.
Jackson, TN 38301

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for Equal Justice
LEGAL SERVICES CORPORATION

TIPS TO AVOID CONTRACTOR SCAMS AFTER A DISASTER



WEST TENNESSEE LEGAL SERVICES

WTLS.ORG

FREE CIVIL LEGAL HELP FOR WEST TENNESSEE

After a natural disaster, many homeowners fall victim to home repair scams.
Use these tips to help protect yourself.

TIP #1: Contact your Insurance agent Right away.

Before you hire a contractor to do any repairs, contact your insurance agent. Your insurance might not pay for any repairs until an adjuster sees the damage to your home.

TIP #2: Make sure the contractor is licensed and insured.

Ask for proof of their insurance and license, do not just take their word for it. You can verify a state license online at www.verify.tn.gov.

TIP #3: Check out their references.

Ask the contractor for a list of references. Call the references and confirm them. Check the Better Business Bureau for any past complaints about them.

TIP #4: Watch out for door-to-door solicitations.

Contractors who approach your home and pressure you into buying their services are usually trying to prey on victims of natural disasters.

TIP #5: Do not hire a contractor who pressures you into their services.

If a contractor is offering you a special price but only if you agree to their services now or if they offer a special price because they will be using "leftover materials," these are probably scams.

TIP #6: Do not pay in cash.

Whenever you pay your contractor, it is important to have a record of the amounts paid and the dates they were paid.

TIP #7: Read the contract carefully.

Do not sign anything without reading it first. Make sure it states the right amount of money you have agreed to pay, the date the work should be completed, and what work the contractor has agreed to do. Be sure all blanks are filled in before signing. Do not sign the contract if any of the information in it is incorrect.

TIP #8: Never pay the full contract price up front.

At most, you should only pay about one third of the total project cost. Never pay anything to a contractor until you sign a contract expressly stating what the contractor is agreeing to do and what you are agreeing to pay.