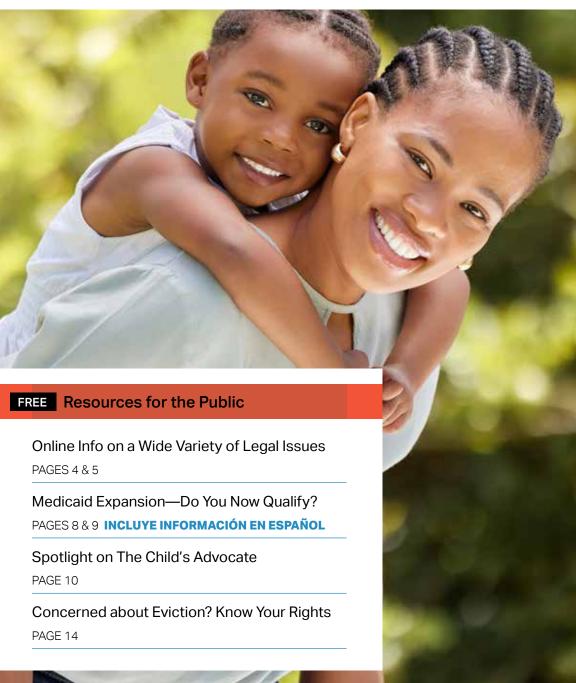


# LEGAL AID JUSTICEGUIDE





# CIVIL LAW

#### **Get Legal Help**





#### Legal Aid NC

Our services are **FREE** to low-income people. To find out if you qualify, apply online or call our helpline.

We can help you with civil legal issues related to

Housing | Consumer | Employment | Public Benefits

Domestic Violence & Sexual Assault

We do not handle criminal cases.

# Facebook Live Streams & Zoom Clinics

See pages 4 & 5 for more information on our FREE, online legal clinics.

Algunos videos, materiales y eventos en línea están disponibles en español.

#### **CONTACT**

PO BOX 28741 RALEIGH, NC 27611

> DEVELOPMENT & DONATIONS 919.436.2340

LEGALAIDNC.ORG

#### PRO BONO

LEGALAIDNC.ORG/PRO-BONO

#### **CONNECT**

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- INSTAGRAM.COM/LEGALAIDNC
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#### GIVE

LEGALAIDNC.ORG/DONATE

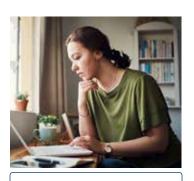


Your gift allows us to provide essential legal services to our clients throughout the state. As an LSC-funded organization, all grants and contributions made to us are subject to the Legal Services Corporation Act, 42 U.S.C. 2996 et seq. and LSC's appropriations. These regulations have been followed by our program since 1976 and ensure that all our funding will be used to meet the most critical legal needs of the most vulnerable North Carolinians.

Please contact us for more information. See Isc.gov.

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Visit legalaidnc.org/clinics for self-help materials that can help citizens address some legal problems without assistance from an attorney.

See pages 4 & 5 for details.

Visit legalaidnc.org/get-help or call 1.866.219.LANC (5262) to apply for brief service and advice on your individual case, as well as to apply for more extensive services.

#### **Leadership Spotlight: Tim Hughes, Bank of America**

Meet Tim Hughes, attorney with Bank of America, member of our Board of Directors, and leader in the Charlotte Triage Pro Bono Partnership.

"I adamantly believe in the importance of removing civil barriers to economic opportunity for those throughout North Carolina," Tim said after joining our Board in 2023. "I look forward to working alongside passionate colleagues in building upon the great work that has already been done to serve clients throughout the state."



As a Housing Champion with Charlotte Triage, Tim does his own great work serving our clients. He helps direct the partnership's effort to serve Queen City residents confronting serious housing issues, including eviction and dangerous living conditions.

"We are fortunate to have Tim as a leader on both our Board and Charlotte Triage," said Hannah Guerrier, our Charlotte Community Engagement Manager. "Our work in Charlotte and throughout the state is stronger with him at the helm."

#### Legal Aid NC Live! Free Webinars on Legal Topics for the Public

#### **Facebook Live Streams & Zoom Clinics**

Facebook.com/LegalAidNC
Detailed information on Facebook Live streams and Zoom clinics on the topics of interest to you.

Facebook.com/LegalAidNC/live
Recordings of past Facebook Live clinics.

Tinyurl.com/LegalAidNCEvents
Info on upcoming Facebook Live clinics.





To learn more and register for a webinar, visit: legalaidnc.org/listen&learn.

Or, scan the QR code above with your smart device to register.

#### **Online Listen & Learn Sessions**

Sessions are FREE to the public and offered on a regular basis to provide you with the latest info.



Criminal Record Expunction





SNAP 101







**Health Care Power of Attorney & Living Wills** 

You can learn how to handle certain basic legal issues without hiring an attorney. Our regularly scheduled Listen & Learn sessions and intermittent clinics provide guidance, support, and necessary paperwork. Webinars and clinics provide general information only.

If you need help specific to your case, call us toll-free at 1.866.219.LANC (5262) to apply for services.

#### **Access Legal Information Whenever Convenient for You**



Our videos are maintained in two archives:

YouTube.com/LegalAidNC Find playlists of videos on certain topics.

LegalAidNC.org/Self-Help-Library Access an alphabetical list of the legal topics on which detailed information is available.

In addition to our online clinics, we offer more than 100 videos on a wide variety of legal topics, such as foreclosure and consumer rights.

Algunos recursos están disponibles en español.



#### YouTube.com/LegalAidNC

Videos of online presentations are posted to our YouTube Channel, so you can view them 24/7. Videos provide information on both your legal rights and Legal Aid NC services. You can access 20 videos on housing alone; other topics include the following:

- Senior Law
- **Tribal Law**
- Motor Vehicle Law
- Medicaid Appeals
- COVID-19
- **Racial Inequality**

Algunos videos están disponibles en español.



#### LegalAidNC.org/Self-Help-Library

The library provides access to self-help videos with extensive information on the following topics:

- Advance Child Tax **Credit Payments**
- **Consumer Rights**
- **Criminal Record Expunction**
- **Disaster Relief**
- **Domestic Violence**
- Sexual Assault
- Education
- **Employment**
- **Health Insurance**
- Housing

Also available in the library is "A Guide to Small Claims Court," a 57-page downloadable booklet that explains how to fill out the right forms, prepare for trial, handle the trial, and follow through on the judge's decision.



#### LANC AT A GLANCE

#### WE ARE THE 3RD LARGEST LAW FIRM IN NORTH CAROLINA



In 2023, Legal Aid NC managed 25K+ cases.

#### Our top service areas included

domestic abuse, eviction, immigration/ naturalization, federally subsidized housing, and criminal record expungement.





Average annual household income of our clients: \$21,635.



Our efforts extended to over 30K children in NC



We empowered more than 65K individuals to understand and assert their rights.

#### In the News: Pittsboro Office Moves to Carrboro to Better Serve Those in Need

Did you know Legal Aid of North Carolina has offices in 23 counties across the state? Our lawyers and other staff are an integral part of the communities they serve.

Our newest office is a relocation of our Pittsboro office to the town of Carrboro. We completed the relocation at the end of 2023 to enhance accessibility and better serve the community.

Since its establishment in 2002, Legal Aid of North Carolina's Pittsboro office served eligible residents of these counties: Alamance, Anson, Chatham, Lee, Moore, Orange, and Richmond. The new location in downtown Carrboro will provide legal assistance to the same seven counties and is within walking distance of many community organizations. The Carrboro office is also accessible using public transportation.

To further extend our reach, our Central Carolina legal team is opening a satellite office in downtown Sanford in Lee County. Slated to open in spring 2024, the creation of this office will complement existing services and help ensure individuals in need of civil legal assistance in this seven-county region have access to support.

The Central Carolina team consists of 10 attorneys and legal staff that specialize in helping low-income people with issues related to domestic violence, family law, housing, consumer law, public benefits, and senior law.

New location for Central Carolina team in Carrboro

205 W. Main Street Suite 203 Carrboro, NC 27510

PH: 919.542.0475



Applying for Medicaid is now easier!

Apply and get results the same day. FREE help:
ncnavigator.org or 1.855.733.3711 (toll-free).



Our state is expanding who can get Medicaid, and you may be able to get healthcare coverage even if you were terminated or denied before. This is a rolling application process with no deadlines.

"There have been 389,411 North Carolinians covered by Medicaid expansion as of March 12, 2024, and this number continues to increase by about 1,000 people per day," says Rebekah Garcia, Project Director of the Medicaid Appeals Team. "Approximately 250,000 more individuals are eligible for Medicaid's comprehensive coverage but may not know they can apply."

North Carolina is now a determination state. This means you may be able to receive a determination regarding Medicaid eligibility the same day as your appointment with the NC Navigation Consortium. Led by Legal Aid NC, the Consortium provides FREE, unbiased help getting healthcare coverage.

Your navigator can now submit your Medicaid application through the same Marketplace established under the Affordable Care Act (ACA). If you don't qualify for Medicaid, you may qualify for a low-cost ACA healthcare plan.

As of April 1, 2024, the income limits for Medicaid will change. Visit medicaid.ncdhhs.gov/questions-and-answers-about-medicaid-expansion for the most current information.

Adults ages 19 through 64 earning up to 138% of the federal poverty level (singles earning approximately \$20,000/year or families of three earning about \$34,000/year) may be eligible.

Legal Aid NC also represents people in cases involving denial, termination, reduction, or overpayment of benefits in many federal and state programs, including Medicaid. If you have received a letter from your local DSS that your Medicaid has been denied, canceled, or reduced, you can ask for an appeal.

#### **One Client's Story**

A 50-year-old woman with cancer came to Legal Aid of NC for help. She was unable to access the care she needed without going into extensive medical debt because she fell within the Medicaid coverage gap. Due to her illness, she had been unable to work and without comprehensive health insurance. On December 1, 2023, this client became eligible for Medicaid because of expansion. She now has access to the lifesaving care she needs without putting her family into deep medical debt.

Appeals are time-sensitive; contact **866.219.LANC (5262)** for help right away.

#### La expansión de Medicaid: lo que necesita saber

¡Solicitar Medicaid es ahora más fácil! Presente su solicitud y conozca los resultados el mismo día. Ayuda GRATUITA: ncnavigator.org o 1.855.733.3711 (teléfono gratis).

Algunas personas que no son ciudadanos de Estados Unidos pueden obtener cobertura a través de Medicaid.



Nuestro estado ha expandido el tipo de personas que pueden obtener Medicaid y es posible que pueda obtener cobertura médica, aunque se la hayan cancelado o se le haya denegado en el pasado. Este es un proceso de solicitud continuo sin fechas límite.

"En Carolina del Norte, con fecha de 12 de marzo de 2024, 389.411 personas están cubiertas por la expansión de Medicaid, y este número continúa aumentando en 1.000 personas al día aproximadamente" —afirma Rebekah García, directora de Proyectos del equipo de apelaciones de Medicaid—. "Alrededor de 250.000 personas más son elegibles para la cobertura integral de Medicaid, pero es posible que no sepan que pueden solicitarla".

Carolina del Norte es ahora un estado de resolución. Esto significa que es posible que se tome una decisión con respecto a su elegibilidad para Medicaid el mismo día de su cita con NC Navigation Consortium. Este consorcio lo dirige Legal Aid NC y proporciona asistencia GRATUITA e imparcial para obtener cobertura médica.

Su navegador puede enviar su solicitud de Medicaid a través del mismo Mercado establecido en virtud de la Ley de Cuidado de Salud a Bajo Precio (ACA). Si no es elegible para Medicaid, es posible que sí lo sea para un plan médico ACA de bajo costo.

A partir del 1 de abril de 2024, cambiarán los límites de ingresos para Medicaid. Visite medicaid.ncdhhs.gov/questions-and-answers-about-medicaid-expansion para más información. Son elegibles los adultos de entre 19 y 64 años que ganen hasta el 138 % del nivel federal de pobreza (solteros que ganen aproximadamente 20.000 \$ al año o familias de tres personas que ganen alrededor de 34.000 \$ al año).

Legal Aid NC también representa a personas en casos de denegación, cancelación, reducción o sobrepago de beneficios en muchos programas federales y estatales, incluyendo Medicaid. Si ha recibido una carta de su DSS informándole de que se le ha denegado Medicaid o que los beneficios que tenía han sido cancelados o reducidos, puede apelar la decisión.

#### La historia de una cliente

Una mujer de 50 años con cáncer acudió a Legal Aid of NC en busca de ayuda. No podía obtener la atención médica que necesitaba sin incurrir en una gran deuda porque se encontraba dentro de la brecha de cobertura de Medicaid. Debido a su enfermedad, no podía trabajar y no contaba con un seguro médico integral. El 1 de diciembre de 2023, esta cliente empezó a ser elegible para Medicaid debido a la expansión. Ahora tiene la atención médica vital que necesita sin que su familia adquiera una enorme deuda.

Las apelaciones tienen fecha límite; llame al **866.219.LANC (5262)** de inmediato.

#### **Spotlight on The Child's Advocate**

The Child's Advocate (TCA) is one of our 16 access to justice projects focusing on unique client populations and special areas of law. TCA attorneys represent children only and provide a traditional attorney-client relationship. The project celebrated its 10th anniversary in 2023.

"The judge appoints us in complex custody cases involving multilayered legal issues that require special expertise," says Atiya Mosley, Project Director. "We give children a real voice, just as Legal Aid NC as a whole does for thousands of adults."

When children 7–17 are caught up in their parents' highly contentious custody disputes, TCA focuses on presenting their client's feelings and objectives to the court. TCA attorneys currently serve children in Wake, Durham, Chatham, and Orange Counties.



YOU can help!





DONATE

VOLUNTEER

You can also visit TheChildsAdvocate.org or email us at TCAvolunteer @legalaidnc.org.

"Before I was appointed an attorney, I felt like nobody cared about what I had to say and, due to my age, I felt small and as if I didn't have a voice to speak up for myself. When I found out [we] were being appointed an attorney, I was relieved and excited to actually speak with the judge and tell him how I feel. For once in my life, I actually felt like people were hearing and listening to me when it came to the court situation with my parents. I got to speak for myself and not [have] others speak for me." –13-year-old client

"Custody cases are one of the most pressing legal needs across North Carolina. We're expanding the program and need community support to do so," Atiya says. In addition to representing children, TCA staff provides training for law students, attorneys, and the judiciary. TCA pro bono attorneys have at least three years of prior experience in family law, and Legal Aid NC provides additional training.

Parents interested in having TCA represent their child must file papers with the judge involved in their case rather than contacting TCA directly.

When parents can't work out custodial arrangements for their children, some turn to the court. The cases TCA handles often include concerns related to:



- Domestic violence.
- Child abuse or mistreatment.
- Substance abuse.
- Mental instability of a parent.
- Relocation of one parent.
- A child with special needs.

#### **Innovation Lab Introduces LANCMobile!**

A generous grant from Legal Services Corporation (LSC) made the purchase of the LANCMobile possible, and the bus was delivered in March 2024. This grant allows Legal Aid NC to increase our ability to aid clients impacted by several federally declared natural disasters, including Tropical Storm Fred. In 2021, this storm severely impacted the western part of the state, causing catastrophic flooding and the loss of six lives. Many people who were impacted live in remote, mountainous areas where cell and internet services are spotty.

The LANCMobile was conceived to meet disaster survivors "where they live" in their communities. It is equipped with technology that allows staff to provide our services remotely and help community members access WiFi during times of disaster—even in remote locations.



"A primary purpose of the Innovation Lab is to develop cost-effective ways to deliver legal help in the sparsely populated areas of our state," says Scheree Gilchrist, Chief Innovation Officer at Legal Aid NC. "We're expanding the project beyond disaster relief to include general service delivery in rural areas and other 'legal deserts' across the state."



For more information about the Lab, visit legalaidnc.org/innovation-lab. We want to hear from people who are directly impacted by our work. Please email your questions and comments to **Lancinnovates@legalaidnc.org.** 

## **Legal Aid NC Community Celebrates Black History Month 2024**Spotlight on the Right to Education Project (REP)

Americans celebrate Black History Month each February to recognize the achievements of African Americans and their central role in our nation's history. This observance began in 1915, 50 years after the Thirteenth Amendment abolished slavery.

One of Legal Aid NC's many efforts in recognition of Black History Month 2024 was producing a 3-minute video on our Right to Education Project titled *Leaving a Legacy*. REP is our statewide education justice project fighting for students in the public education system. We help ensure students receive access to the quality education that is their right and work to end the school to prison pipeline.

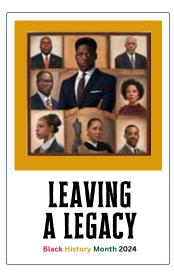
Visit legalaidnc.org/leavingalegacy to view *Leaving a Legacy*. The video features interviews with Black leaders Crystal Ingram and Carlton Powell, both attorneys with the project.

#### Did you know?

- The rate of suspension for Black students in our state is approximately 3.6 times that of white students.
- Due to disciplinary action, Black students lost about 650,000 days of education last year.

To learn more about REP, visit legalaidnc.org/project/rep.

Chief Diversity Officer Demetrius Edwards, MPA encouraged all members of the Legal Aid NC community to participate in community events related to Black History Month. He provided information on lectures, workshops, festivals, film series, art exhibits, and musical performances around the state.



"This year's theme of 'Leaving a Legacy' encourages us to reflect on how we contribute to the ongoing narrative of progress," Demetrius says. "We are not only the beneficiaries of the struggles and triumphs of those who came before us but also the architects of a future that builds upon their legacy. As an organization, we strive to embody the principles of equity, diversity, and inclusion in our daily work, creating a legacy that resonates with generations to come."

Engaging in community celebrations provided staff with the opportunity to connect with diverse perspectives and foster a deeper appreciation for Black individuals' stories, traditions, and contributions throughout history. Members of the Legal Aid NC community came together to share their experiences and newfound knowledge with their colleagues, thereby creating a space for open dialogue and a vibrant cultural exchange within our organization.

#### **Client Stories**

#### **Protecting Older Adults from Scams**

Rose, an 84-year-old widow, was approached by two con artists while living in assisted housing. They promised to find and pay for a house for her through a reverse mortgage. The pair misrepresented the value of a house they knew was headed toward foreclosure and took Rose to a housing counselor. They had her sign a one-paragraph contract stating that they were obtaining the reverse mortgage for her, and she was giving them a Chrysler 300 valued at \$16,500 as a non-refundable down payment on the home.



The director for the Office of Aging brought Rose to Legal Aid because she was living in the house without a stove or refrigerator and had no money for food. The LANC attorney obtained a legitimate reverse mortgage for Rose and negotiated a lower price on the home. This allowed her to buy the home in full, without monthly payments. The con artists refused to return the car, and LANC sued in Superior Court, obtaining the return of the car and monetary compensation for the loss of use of the car for one year.

### Senior Law Project, TSA Join Forces to Help Senior Escape Domestic Abuse

Staff at a local senior center contacted the Senior Law Project in our Raleigh office on behalf of Ms. Jackson, an 86-year-old woman. She was suffering life-threatening physical abuse at the hands of her daughter-in-law. She was desperate to escape, but the daughter-in-law controlled all her personal identification. She was effectively



held captive. As part of an escape plan, some friends from out of town agreed to buy her a plane ticket, but how could she board the plane without identification? Our staff contacted the DMV and the State Department to get her some new IDs, but it soon became clear the process would take weeks. Meanwhile, the level of violence was increasing at home. Our staff contacted the Transportation Security Administration (TSA) at the local airport. Once the situation was explained, the TSA staff agreed to help and escorted the woman through the pre-boarding process and onto the plane without an ID. She touched down and was with her friends before the daughter-in-law even knew she was gone.

#### **Concerned about Eviction? Know Your Rights**

Our Eviction Defense Manual is available online: legalaidnc.org/resource/eviction-defense-manual.



The threat of eviction is scary and stressful. Legal Aid NC designed our Eviction Defense Manual to help tenants understand their legal rights and get ready for eviction court. This free, 82-page booklet provides detailed information about the eviction process, the four types of legal claims a landlord can bring for eviction, common defenses, how to appeal an eviction order, tips for success in court, and other information to help tenants avoid homelessness.

In North Carolina, the legal term for eviction is "summary ejectment." A landlord must start a court case to evict a tenant. The landlord must then get a court order against the tenant and ask the sheriff to schedule the lockout. Going to court and getting an eviction order is the only legal way for a landlord to evict a tenant.

Most eviction cases take place in small claims court. There is no jury in small claims court. There is a magistrate who acts as the judge. The magistrate makes the final choice about who wins the case in small claims court.

A tenant is allowed to bring a lawyer with them to court, but the court will not give the tenant a lawyer for free. Unfortunately, tenants do not have a legal right to a lawyer like people who have been charged with a crime do. Most landlords have a lawyer because they can afford to pay for one.

There are four legal reasons a landlord may evict a tenant: (1) nonpayment of rent; (2) holdover, which means the term of the lease (either the original term or the renewal) has ended, and the tenant is still in the home; (3) breach of lease; and (4) criminal activity.

The third reason, breach of lease, is by far the most common type of eviction case. In these cases, the landlord has a written lease with a forfeiture clause that allows the landlord to end the lease if the tenant breaks a rule in the lease—including not paying rent on time.

The Eviction Defense Manual was produced through a collaboration with Wake Forest University School of Law. We thank them for their support!

The manual has a lot of helpful information about the court paperwork, how eviction papers are served, who can file an appeal, how to make a counterclaim, and more—but only a lawyer can give you specific advice about your case. You should speak to a lawyer about what you should and should not do.

**Visit legalaidnc.org/topic/housing** for more information on how Legal Aid NC can help with evictions, fair housing, foreclosures, housing discrimination, maintenance disputes, and more. Legal assistance is free to those who qualify.

Call our toll-free helpline: 1.866.219.LANC (5262).



- \$6K assists survivors of sexual assault and human trafficking with complex, lengthy processes like obtaining visas, jobs, and child custody.
- prevents homelessness and substandard housing conditions through legal advocacy in eviction court.
- \$1 K helps domestic violence survivors obtain Orders of Protection, child custody, and divorce settlements.
- \$500 protects seniors and veterans from the impacts of mortgage and benefits scams that target the vulnerable.
- \$250 helps the parents of children with disabilities secure equitable education services.
  - \$80 provides legal advice to a family in crisis.

# Thank you for your support!

**Visit legalaidnc.org/donate to give securely online.** You can make a one-time or monthly donation. If you prefer to mail a check, the address is Legal Aid NC, PO Box 28741, Raleigh, NC, 27611.

Contact Development Director Missy Hatley at missyh@legalaidnc.org for information about planned giving, giving stock, or donating via your IRA.

We can also provide detailed information regarding *cy pres* funds.



Unemployment Benefits | Domestic Violence |

# **NEED LEGAL HELP?**

**SUPPORT OUR WORK** 

1.866.219.LANC (5262)

If you need help, call us toll-free:

legalaidnc.org

If you are in a position to support legalaidnc.org/donate our work, please visit:

PO Box 28741 Legal Aid NC

Raleigh, NC 27611