

JUSTICE GUIDE

How to obtain FREE civil legal services & information





LEGAL AID NC (LANC)

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

LANC can help you with civil legal issues related to

GET LEGAL HELP

Toll-Free HELPLINE 1.866.219.LANC (5262)



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.

Some videos, materials, and online events are available in Spanish.

CONTACT

PO BOX 28741, RALEIGH, NC 27611

(P) 919.856.2138

(F) 919.856.2120

LEGALAIDNC.ORG

VOLUNTEER

LEGALAIDNC.ORG/VOLUNTEER

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GIVE

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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.

Overview of LANC Services

LANC's mission is to provide free legal services in civil matters to low-income people in order to ensure equal access to justice and to remove legal barriers to economic opportunity. We are a nonprofit law firm providing services to all 100 North Carolina counties.

We've remained fully operational throughout COVID-19. LANC attorneys go to court and meet with clients in person. We also provide free self-help materials to the public in the form of videos, written materials, and online clinics.



Visit legalaidnc.org/clinics

At the beginning of the pandemic, we transitioned to offering all clinics virtually. See pages 4 and 5 for details. Clinics and self-help materials can provide you with the information you need to handle some basic legal issues without hiring an attorney.

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 extended services like representation in court.

Free Legal Assistance Available for NC Survivors of Tropical Storm Fred

A toll-free legal aid hotline is now available for survivors of Tropical Storm Fred in North Carolina. Low-income survivors with disaster-related legal questions may call the disaster legal assistance hotline at 1.866.219.5262, ext. 2657 on weekdays from 9 am to 4 pm. Ask for Disaster Legal Services, state you're seeking storm-related legal assistance, and identify the county in which you're located. Three North Carolina counties have been approved to receive federal assistance in the wake of Tropical Storm Fred: Buncombe, Haywood, and Transylvania. (Additional counties may be added later.) Survivors who qualify will be matched with lawyers who have volunteered to provide free, limited legal help.



Examples of ways LANC can help include:

- Assistance with securing FEMA and other benefits.
- 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.
- Assisting in consumer protection matters.
- Counseling on foreclosure and landlordtenant problems.

Disaster Legal Services is a partnership between the NC Bar Association and Foundation, LANC, the ABA Young Lawyers Division, and FEMA. Visit legalaidnc.org/tsfred for more info.

Legal Aid Live! Free Legal Clinics for the Public



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.

Facebook.com/LegalAidNC/events Info on upcoming Facebook Live clinics.

For the safety of all, LANC and pro bono attorneys are currently covering the topics listed below using Facebook and Zoom.

Pandemic-specific legal info may be provided.

Regularly Scheduled Topics for Online Legal Clinics Held on Specific TUES/THURS, 2:30–4:00 PM



- Child Custody & Visitation
- Criminal Record Expunction
- Employee Rights
- Medicaid Transformation
- Simple Divorce
- Social Security Disability
- Tenant Rights
- Health Care Powers of Attorney & Living Wills

Intermittent Topics for Online Clinics DAYS/TIMES VARY



- Domestic Violence
- Housing
- Disaster Relief
- Unemployment Benefits
- Remote Notarization
- Education Rights
- And More!

Clinics provide you with the guidance and paperwork necessary to handle certain basic legal issues without hiring an attorney. 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

100+ VIDEOS ON LEGAL TOPICS AVAILABLE

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.

Some information is available in Spanish.

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 LANC services. You can access 20 videos on housing topics alone; other topics include the following:

- Senior Law
- Tribal Law
- Motor Vehicle Law
- CDC Eviction Moratorium
- COVID-19
- Racial Inequality

Some videos are available in Spanish.

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

LEGAL AID NC IS ONE OF THE LARGEST LAW FIRMS IN NORTH CAROLINA



Approximately 25% of our state's CHILDREN LIVE IN POVERTY

LANC IS THE LARGEST LEGAL AID PROVIDER IN NO



WITH A STAFF OF 400+,

LANC closes > 20K CASES/YR

FOR LOW-INCOME NORTH CAROLINIANS





Thank You to Ward Black Law and the Top 50 Women Super Lawyers for Fighting for Justice throughout North Carolina

Ward Black Law hosted the 10th Annual Super Lawyers Event in August 2021 to honor our state's top 50 women Super Lawyers and raise funds to support LANC's work. Held virtually for the first time, this year's event featured remarks from keynote speaker Representative Sarah Stevens, House Speaker Pro Tempore in the General Assembly; Janet Ward Black, owner of Ward Black Law; George Hausen, LANC Executive Director; and Adrienne Kennedy, a member of LANC's Board of Directors.



"We hope that no one underestimates the power of hope and the fact that we, as lawyers, can deliver hope in really unique ways,"

Black said.

Rep. Stevens concluded her remarks by saying she felt "very humbled" to have been chosen as a Super Lawyer: "I don't feel like a 'super lawyer.' I'm just a lawyer who cares about my people."

Janet Ward Black, whose firm is one of the largest woman-owned law offices in North Carolina, created this annual event to celebrate and connect outstanding women attorneys, while fundraising for LANC. About 75% of our clients, and the majority of our lawyers, are female.

LANC is using funds raised at the event to expand access to safe and affordable housing, protect victims of domestic violence and sexual assault, fight for equal access to quality education and affordable health care, and provide economic stability for our most vulnerable citizens.

"Seventy percent of our clients are women heads of household," said George Hausen, LANC's executive director. "Forty percent of those women earn less than \$10,000 a year to support their families."

Adrienne Kennedy, a LANC Board member and the mother of three (including a special-needs child), said, "I go to Legal Aid for everything. I thank God for Legal Aid and their humanitarian fight for justice." To help ensure that LANC staff have a deep understanding of clients' needs, some of our board members are financially eligible for our services.

You don't have to be a Super Lawyer or a Legal Aid staff member to work for justice.

By donating to LANC, you are a vital partner helping us further our mission of achieving justice for all for all North Carolinians. Learn more at legalaidnc.org/donate.

Visit legalaidnc.org/superlawyers2021 for more info on how Super Lawyers are selected, as well as the complete list of North Carolina's top 50 women Super Lawyers for 2021.

Know Your Rights: Assistance with Housing

About 1 in 5 homeowners and 44% of renters in North Carolina spend more than 30% of their income on housing. Our attorneys work tirelessly to prevent homelessness and keep families safely housed, despite the added challenges caused by COVID-19.

The main housing issues we assist clients with are foreclosure protection and preventing eviction. We also assist with home repair problems, a variety of private landlord-tenant issues, and matters related to federally subsidized housing.



How we may be able to assist you with housing:

NC Homeowner Assistance Fund (through the NC Housing Finance Agency): This fund helps eligible North Carolina homeowners pay their mortgage, homeowners insurance, flood and mortgage insurance, homeowners association (HOA) fees, and property taxes. If you have an open case with LANC, contact your attorney for help signing up, or let your attorney know you've signed up on your own. Visit legalaidnc.org/homeownerfund to get started.

Legal assistance for mortgage holders during COVID-19: Call LANC's statewide Helpline at **1.866.219.5262** today to see if you qualify for services.

NC HOPE Program for renters: Low-income renters may be eligible for rent and utility assistance. Visit hope.nc.gov. LANC is assisting with administering this fund and providing eviction protection. (See more info on p. 14.)

New Statewide Housing Helpline: This helpline streamlines access to free legal aid for tenants. Call 1.877.201.6426 (toll-free), 8:30 am to 4 pm, Mon.—Thurs. (See p. 9 for more info on how we might be able to assist you.)

Eviction Negotiation Project: This statewide effort matches tenants facing eviction with pro bono attorneys who help them negotiate with landlords. Call 1.866.219.5262, and we will assign you an attorney if you qualify for LANC services.

There are 171
EVICTIONS each
day in our state

Free, live, online legal clinics: Available through Facebook and Zoom (see pp. 4 & 5).

Self-help info: Written materials, videos, and archived Facebook events (see pp. 4 & 5).

Know Your Rights: Assistance with Housing

New Funding from NC Office of Recovery and Resiliency (NCORR) Allows LANC to Help More Families Stay Housed

New NCORR funding is supporting our efforts to help more families avoid homelessness by providing them with legal advice and representation. Residents of all 100 counties can call the Housing Helpline at 1.877.201.6426 (toll-free) to connect directly to our recently expanded team of housing lawyers, paralegals, and outreach workers.



If you need help getting assistance from NC HOPE or another similar program, call LANC's Housing Helpline: 1.877.201.6426 (toll-free), 8:30 am to 4 pm, Mon.–Thurs.

The pandemic has caused an eviction crisis in our state. Thanks to the new funding, we're able to dedicate more resources to negotiating with landlords and helping tenants resolve barriers to receiving rental assistance from NC HOPE (Housing Opportunities and Prevention of Evictions) and other programs. In addition to those facing eviction, families struggling with other housing problems (repairs/maintenance, housing vouchers, public housing, mobile homes, etc.) can call the Housing Helpline for assistance.

Partnering with the HOPE Program is a key part of our eviction diversion effort. We receive referrals directly from HOPE, educate tenants and landlords about how the program works, negotiate with landlords who don't want to accept HOPE funds, and represent tenants in court when the landlord chooses to pursue an eviction rather than accept HOPE funds or after accepting rental assistance.

"We're excited about this partnership with HOPE," says Peter Gilbert, the head of our new eviction diversion program.
"Legal assistance and rental assistance are both often necessary to keep people in their homes. By working together, LANC and HOPE can make sure all

necessary elements come together to prevent eviction and keep families off the street." The HOPE Program continues to accept tenants' applications for rent and utility assistance so they can stay safely housed during the pandemic. Landlords can also refer tenants for rental assistance.

If you previously applied to or received assistance from the HOPE Program, you can reapply now for help with your rent and utilities. Even households that were determined to be ineligible in the past may now be eligible for assistance.

Visit hope.nc.gov for information about HOPE in English and Spanish.

If you don't have internet access, you can **contact the Hope Program Call Center** at **888.ASK.HOPE** or **888.927.5467 to apply by phone.** You can also contact the Call Center if you need help completing your online application.

Know Your Rights: LANC's Health Access Projects

NC Medicaid Ombudsman Program and Medicaid Transformation

People who receive Medicaid are now getting health services in a new way: through Managed Care. NC Medicaid Managed Care launched on July 1, and most Medicaid beneficiaries now receive services through a health plan.

If you have questions about NC Medicaid Managed Care or are having trouble getting services, contact the NC Medicaid Ombudsman. This is an independent organization that provides education, guidance, and referrals to ensure that the more than 2 million North Carolinians with Medicaid coverage can access the care they need.



THE OMBUDSMAN CAN HELP IF:



You have questions about a notice or bill.

You've talked with your health care provider or plan and haven't been able to solve a problem.

You have general questions about the complaint or appeals process.

To contact the NC Medicaid
Ombudsman, you can visit
ncmedicaidombudsman.org
and fill out an online application

Or, send an email: info@ncmedicaidombudsman.org

You can also call: 877.201.3750 (TTY: 711 or RelayNC.com)

CALL FROM 8 AM TO 5 PM MON.- FRI. (except state holidays)

Know Your Rights: LANC's Health Access Projects

Did you know?

- Medicaid beneficiaries have a choice of health plans; all plans offer the same basic services, but some have extra services like programs to help you give up tobacco or have a healthy pregnancy.
- Anyone who didn't choose a plan by May 14, 2021 was auto-enrolled in one to ensure continuous coverage.
- Some people who receive Medicaid don't need to enroll in a health plan. They will stay enrolled in NC Medicaid Direct.
- Those who qualify can enroll in the Eastern Band of Cherokee Indians Tribal Option.

Medicaid Appeals Technical Team (MATT)

What should you do if your health care services have been denied, changed, reduced, or terminated?

Call LANC's statewide
Helpline at 866.219.5262
(toll-free). A member of our
Medicaid Appeals Technical
Team (MATT) may be able
to help you appeal denials
of Medicaid services and/
or coverage.

Did you know QUALITY HEALTH INSURANCE is available for \$10 a MONTH?

of the people LANC
assists through
the NC Navigator
Consortium receive
coverage that costs
\$10/month or less.



New federal laws have lowered the price of health insurance premiums for many North Carolinians.

OPEN ENROLLMENT (the time period during which you can choose a health plan) began on **November 1, 2021 and ends January 15, 2022.** People who enroll in a plan on HealthCare.gov are guaranteed to receive comprehensive coverage, with no pre-existing condition exclusions or markups. One of our navigators can help you choose the best plan for you, and this service is FREE.

All health plans bought through the Marketplace (HealthCare.gov) cover doctor's visits, pre-existing conditions, hospitalizations, mental health care, maternity care, prescription drugs, laboratory services, and more. You also receive free preventive care services like vaccines and health screenings. Testing and treatment of COVID-19 are considered essential health benefits and are covered by all HealthCare.gov plans.

Visit **ncnavigator.net** or call toll-free to schedule your free in-person or virtual appointment: **1.855.733.3711.** If you've missed the open enrollment period, we may still be able to help you enroll. Contact us to find out more.

Vietnam Vet with PTSD Receives Long-Awaited Discharge Upgrade

From 1967 to 1969, James was in the Navy and served in the Vietnam War. This was the deadliest period of the war, and 40,000 American service members died. James saw many friends and comrades killed and was deeply scarred by his experiences. He developed Post-Traumatic Stress Disorder (PTSD). In the late 1960s, PTSD wasn't yet considered a disease. Like



so many traumatized by combat, James self-medicated with alcohol, which led to his exit from military service with an other-than-honorable discharge. As a result, he couldn't access the health care and other VA services he needed when he got home. His health care needs grew desperate as the years passed. Fortunately, he found his way to LANC's Veterans Law Project, which represented him before the Board for Corrections of Naval Records. Thanks to our advocacy, his discharge was upgraded to General Under Honorable Conditions. After waiting nearly 50 years, James can finally receive the health care he needs to treat his PTSD and diabetes. He is also grateful his service is now recognized as honorable.

Clean Slate for Mother with 20-Year-Old Misdemeanor

When she came to us for help, Maria had just received a nasty surprise. The 35-year-old mother of two had been working as a certified nursing aid for the last 10 years but wasn't earning enough money. She applied for a better-paying position at a facility that was closer to home and would allow her to spend more time with her children. When she was turned down for the job, she was shocked to learn why: a 20-year-old nonviolent misdemeanor conviction and dismissed charge had popped up on her criminal record.



She had no idea that a minor mistake from childhood would come back to haunt her as an adult. Maria learned about a free legal clinic in Vance County held by LANC's Second Chance Employment & Housing Project. Our attorneys interviewed her, researched her criminal record, and reviewed the laws governing expunction (the legal mechanism allowing people to clear charges on their criminal records). The lawyers determined that Maria was eligible for multiple expunctions and would have a completely clean criminal record, allowing her to find a job that would help her provide better for her family.

Diversity, Equity, and Inclusion (DEI) Update

American Bar Association (ABA) Recognizes LANC Supervising Attorney Larissa Mervin for DEI Work

Congratulations to LANC Attorney Larissa Mañón Mervin for being named one of the "Stars of the Quarter" by ABA's Young Lawyers Division (YLD) during autumn of 2021. She is the supervising attorney for the domestic violence unit in our Charlotte office and concentrates on representing survivors of domestic violence, sexual assault, and child abuse in their civil protective order cases.

Mervin is deeply committed to DEI work and received this honor from ABA in recognition of coordinating their Young Lawyers Division events for Hispanic Heritage Month. This month-long celebration runs from September 15 to October 15 and acknowledges the influence, achievements, and contributions of Hispanic Americans to the culture and history of the United States.



Mervin is deeply committed to DEI and was named one of the "Stars of the Quarter" by ABA's Young Lawyers Division for her work related to Hispanic Heritage Month. She is a 2021–2022 ABA YLD Scholar.

As part of Hispanic Heritage Month, Mervin moderated a panel discussion for the purpose of illuminating the experiences of the Afro-Latinx community in the legal profession. The event was free and open to the public, with access to the recorded version being available to ABA Members afterwards.



Five legal professionals who identify as Afro-Latinx participated in the panel. They spoke about what it means to them to be of Afro-Latinx heritage and shared details about their experiences as attorneys. The YLD Diversity and Inclusion Team and ABA Commission on Hispanic Legal Rights and Responsibilities sponsored the event.

Mervin received her undergraduate degree from the University of North Carolina at Greensboro in 2008 and her law degree from Quinnipiac University School of Law in 2011. She is actively involved with the North Carolina Bar Association, participating in its Pro Bono Committee as Co-Chair, as well as serving on the Professional Vitality and Women in the Profession Committees. She also serves as Treasurer for the NCBA Family Law Section. She is a 2021–2022 ABA YLD Scholar.



Update on the NC Hope Program

LANC works with a wide range of community organizations to achieve the best possible outcomes for our clients.

In the wake of the pandemic, the NC Housing
Opportunities and Prevention of Evictions (HOPE)
Program is one of our most critical partners. HOPE
distributes rental and utility assistance to tenants in 88
counties, and LANC is one of the nonprofits in North
Carolina helping to administer the HOPE Program.
LANC's partnership with HOPE is also central to the
work of our new Eviction Diversion Program.

The state launched the HOPE program in the fall of 2020 with funds from the federal CARES Act to keep low-income families housed. Since that time, the assistance available to families who qualify has increased.

The HOPE Program may be able to help you by providing rental assistance based on what you owe your landlord. All awards are capped at 130% of the fair market rent for a two-bedroom unit in your county.



RENT AND UTILITY ASSISTANCE

If you're eligible, you may receive up to 15 MONTHS OF HELP WITH YOUR RENT; this may include up to 12 months of past-due rent.

If you're eligible, you may receive up to 15 months of help with your rent; this may include up to 12 months of past-due rent. Rental assistance provided during the first phase of the HOPE Program counts towards the 12 months of past-due rent assistance that an applicant can receive. The program can pay three months of future rent at a time; the maximum amount of assistance the program can provide in total is 15 months of rent. HOPE pays the landlord on behalf of those who qualify for the program. Utility assistance is also available to those who apply and qualify for rental assistance.

Even if you have received assistance previously through the program, you can reapply.

Landlords and tenants can call 888.ASK.HOPE (888.927.5467) or visit hope.nc.gov for more information and assistance.

See pages 8 & 9 for more information about how LANC might be able to assist you with housing issues. In addition to tenants, homeowners may be eligible for help.



GIVE THE GIFT OF JUSTICE!

Make your tax-deductible year-end donation today.

If you have the means to support our work during this time of crisis, please visit

LEGALAIDNC.ORG/DONATE to make a one-time or monthly donation securely online.

Or, make your check out to Legal Aid of North Carolina and mail it to:

Development Officer Legal Aid of North Carolina PO Box 28741, Raleigh, NC 27611

DOUBLE YOUR IMPACT!

Visit doublethedonation.com/ legalaidofnorthcarolina

> to find out if your employer matches volunteer time or donations.

ADDITIONAL OPTIONS

Additional options for giving include donor-advised funds, matching gifts, endowment gifts, Amazon Smile, and cy pres funds. For more information, visit **LEGALAIDNC.ORG/DONATE** or email our Director of Development, Megan Milner, at MeganW@legalaidnc.org.

VOLUNTEER OPPORTUNITIES

VISIT **LEGALAIDNC.ORG/VOLUNTEER** FOR DETAILS

about the many ways you can help the most vulnerable among us:

Lawyer on the Line (LOTL)
Self-Help Clinic Volunteer Program

Volunteer Lawyers Project
(providing extended representation and litigation services to Legal Aid clients)

AND MORE!

We offer pro bono options for lawyers, law students, paralegals, and others who want to donate their time and talents to serve North Carolinians in need.

Necesitamos abogados que hablen español.

IF YOU NEED LEGAL ASSISTANCE with one

of the following, LANC may be able to help: Unemployment Benefits | Domestic Violence Eviction | Utilities | Food Stamps

NEED LEGAL HELP?

SUPPORT OUR WORK

Health Insurance Enrollment Mortgages and Foreclosure

legalaidnc.org/donate

Legal Aid of North Carolina PO Box 28741 Raleigh, NC 27611

If you need help, call us toll-free: 1.866.219.LANC (5262)

legalaidnc.org

If you are in a position to support our work, please visit: