

FREE LEGAL HELP...

**A LEGAL AID RESOURCE
GUIDE FOR EVERY DAY
PROBLEMS**

**Society of
St. Vincent de Paul
Seattle-King County**

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Northwest Justice Project

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This guide gives general information only. It is not a substitute for legal advice about your specific problem(s).

This information is current as of September 2017

Many Life Problems Have Legal Solutions

Sometimes it is easy to know you have a legal problem and need a lawyer. For example, if you receive court papers or a letter from a lawyer, or if you are arrested or accused of a crime.

More often though, people do not realize that problems in their life may have a legal solution and that talking to a lawyer may help resolve the problem.

It is challenging to find legal information about problems you may be experiencing, and if you have not tried before, it can be very difficult to find and talk to a lawyer, especially when you are low-income.

Civil legal issues (not involving criminal charges) touch almost every aspect of our lives, including issues with landlords, health care needs, and family or financial problems.

This brochure will tell you how to find free legal information about many problems you may be having, and how to find legal help in resolving these problems.

A recent Supreme Court study found that low-income people in Washington experience on average nine civil legal problems per year, but most people do not know where to get help.

We hope you use this guide and that it helps you, your family, friends, and neighbors.

Can Landlords Do That?

We all need a place to live and most of us rent our home or apartment. Because moving is expensive and difficult, we try to avoid problems with our landlord.

But landlords sometimes treat people unfairly, do not meet their responsibility to maintain the property or make repairs, take advantage of disabled or vulnerable persons, or refuse to rent to some families for reasons that are illegal. These problems are even worse if you have a section 8 voucher.

A lawyer can be of great help when facing these and other housing-related problems.

There are legal solutions when:

- A landlord refuses to rent to families with children, or to people who are disabled, or because of their race or ethnicity.
- A landlord refuses to rent to households who have section 8 vouchers.
- A landlord refuses - or takes too long - to make needed repairs.
- A landlord threatens to evict or retaliates against a tenant who complains or calls inspectors.
- A landlord sends you a vacate or termination notice.
- A landlord refuses to return a security deposit or makes up charges to keep the deposit.
- A Housing Authority refuses to adjust the voucher rent or apartment size, or threatens to take a rent subsidy away.

Do You Have Debts You Just Can't Pay Off?

Some debts seem like they will never be paid off, like hospital bills. Some debts keep growing because penalties, interest or collection charges keep piling on. Other debts may be confusing and unclear, but debt collectors are calling to demand payment or to threaten to send the police or get you fired.

Many debt and consumer-related problems have legal solutions. There are many laws to protect people who have debts, who are being harassed for debts they do not owe, or who have high hospital bills and the hospital did not offer you appropriate financial assistance.

With the assistance of a lawyer, you can address many consumer and debt problems, such as:

- Hospital or medical debt you cannot pay
- Debt collectors call to threaten or harass you at work or at home at all hours
- Your paycheck or bank account is garnished
- You or a family member are having trouble paying student loans
- Demands for payment from companies you do not recognize
- You are unable to pay your mortgage
- A prior landlord is falsely reporting you left owing money or filed an eviction against you
- The used car you bought is a lemon and the seller refuses to fix it
- You have court debts, or your driver's license has been suspended

Family Problems and Caring for Children

Intimate relationships, keeping children safe, and caring for elderly parents can be challenging. Financial problems, health issues, or substance abuse can make these situations even more stressful. Conflict among family members can lead to emotional, financial, and physical abuse.

When you are unable to resolve tensions or conflict with family member around these issues, you will need to consult a lawyer to understand your rights and your options, such as when you must go to court. Lawyers can also prepare documents to help protect vulnerable family members from abuse or neglect.

Family Problems that require legal assistance:

- Obtaining protection from partner violence
- Protecting children from abuse or neglect
- Negotiating or enforcing child support orders
- Working out or modifying parenting plans
- Filing or responding to a divorce action
- Establishing paternity
- Helping with teenagers living away from home
- Protecting elders against financial abuse
- Protecting vulnerable adult family members
- Negotiating finances with family members
- Obtaining living wills or health care directives
- Resolving probate or estate disputes following a death

What If You Can't Get Medical Care?

When we need medical care, we should not have to hold off from getting it because we have too little or no insurance, or because coverage is denied and we are afraid of how much it will cost. Going without care can mean risking even more serious or prolonged illness, extended loss of employment, or worse.

Consulting a lawyer can help address many barriers to health care, including helping you get insurance or Medicaid coverage or enforcing an existing policy. Legal solutions are also available when it comes to hospital bills and medical charges.

Legal solutions exist for health care problems such as:

- Denial of necessary in-home care hours
- Insurance refuses to cover necessary care
- Insurance does not cover needed medical equipment
- Unable to afford prescription drugs
- Incorrect bills for health care services
- Denied government-funded health insurance (Medicaid)
- Can't afford hospital care
- Unable to get private health insurance
- Poor quality of care at a long-term care facility
- Evictions from nursing homes or assisted living facilities.

Having Problems at Work? Lost Your Job?

Just because you work hard does not always mean you will be paid in full or your employer will not mistreat you. Sometimes your supervisor or a co-worker harasses you and nothing is done when you complain. Maybe you lost your job because of discrimination, you have been denied unemployment, or you face barriers to finding work.

Getting legal help may be the only way to protect yourself at work, ensure you are paid fairly, or overcome barriers to employment. A lawyer may be able to identify illegal retaliation or discrimination in the work place or help you get back to work.

Types of employment-related legal problems:

- Not being paid all the wages due
- The employer ignores complaints of harassment based on race, gender, sexual orientation, age, or language
- Denial of accommodation for disability or health condition
- Not being hired, promoted or being fired for reasons unrelated to your qualifications or job performance
- Exposure to unhealthy or dangerous working conditions
- Unable to work because of suspended driver's license, or loss of professional license
- Denied part or full unemployment benefits
- Denied compensation for on the job injury

Need Help With Government Programs?

Federal and state assistance programs are an essential safety net when families and individuals need help meeting basic human needs. But people in need are often denied help, or assistance is reduced or terminated, worsening their hardship.

Legal assistance is essential to make sure that people receive the government benefits they need. These programs often have very technical, legal requirements that can be difficult to satisfy. Persons seeking help have important appeal rights, but also face strict time limits.

Problems with government programs include:

- Denial or termination of food assistance
- Denial or termination of Temporary Assistance for Needy Families (TANF)
- Denial or termination of Medicaid
- Denial of SSI (Supplemental Security Income), or SSDI (Social Security Disability Insurance), or state benefits for disabled people
- Denial or termination of child care assistance
- Reduction of benefits (all types)
- Reduction of in-home personal care hours
- Claims of overpayments of assistance
- Problems with the Earned Income Tax Credit
- Denial of unemployment or workers comp

Legal Help for Life's Problems!

Free legal advice and assistance are available to help you find legal solutions for life problems you may be facing.

In King County, we are fortunate that many private attorneys volunteer their time to provide free (or *pro bono*) legal consultations, assessments and referrals through a network of legal clinics.

In addition, low-income residents are eligible for free legal assistance and representation by a range of legal aid programs (- non-profit law firms funded to provide free legal services to address many of these problems).

1) GETTING STARTED

A very important first step is to begin educating yourself about the legal issues that may be present. Doing this will come in handy when you consult with an attorney.

In Washington, the best source for legal information including access to legal forms and information about courts procedures is:

www.WashingtonLawHelp.org

WashingtonLawHelp contains hundreds of online and downloadable resources to help people with problems they experience in daily life. You will find detailed explanations, articles, legal forms, videos, and even some forms you can complete online to help you understand the legal dimensions of these issues.

Many of these publications are available in Spanish, Vietnamese, Russian and other languages. (If you do not have internet access, you can get access at a local library).

2) SPECIALIZED LEGAL CLINICS

Northwest Justice Project's Debt Collection Defense Clinic - Free legal assistance related to debt collection & garnishment, medical debt, student loans, car loans, and more. Every Tuesday 1:00-3:00 pm at the King County Courthouse in Seattle, 516 3rd Ave, 6th Floor Law Library. First come-first served; bring your paperwork!

King County Bar Association Specialized Legal Clinics: *Free* attorney consultations with: *family law issues; debt problems; discrimination and civil rights claims;* and *LGBTQ issues*. These clinics are held in different locations around King County and require an appointment in advance. (The King County Bar Association – KCBA - also provides referrals for low-cost consultations with private attorneys).

Call 206-267-7070 – Tuesday to Thursday (bet. 9–12)

3) HOUSING JUSTICE PROJECT

Every morning, between 8 a.m. and 10:30 a.m., KCBA has volunteer attorneys at the King County courthouses in Seattle and Kent to provide free legal assistance to tenants facing eviction. Details at www.KCBA.org - search for “housing justice”. For Spanish, call: [\(206\) 267-7090](tel:2062677090).

4. COMMUNITY-BASED & GENERAL LEGAL CLINICS

KCBA also has neighborhood legal clinics and provides information on clinics hosted by community organizations to serve special populations or issues, including *Elder Law, Employment, Spanish language, Immigration, International District, Asian Pacific,* and *Korean* clinics. For appointments, clinic locations and information go to www.KCBA.org - search for “clinics.”

5) FREE LEGAL AID PROGRAMS IN KING COUNTY

In addition to the above, King County has a network of free civil legal aid programs that provide more extended legal assistance and representation. Because civil legal problems touch so many people's lives, more people need legal assistance and representation than legal aid programs can help. *Each program also has a website with detailed information on services and eligibility.*

Legal Action Center (206) 324-6890

Evictions, subsidy terminations, landlord/tenant issues, and debtor issues related to past tenancies

Northwest Consumer Law Center (206) 805-1722

Consumer finance, foreclosure, bankruptcy

Northwest Immigrant Rights Project (800) 445-5771

Immigration issues, status adjustments, deportation

Seattle Community Law Center (206) 686-7252

SSI-SSDI denials, overpayments, terminations

Solid Ground (206) 694-6700

Government benefits/health care (tenant rights information)

Unemployment Law Project (888) 441-9178

Unemployment insurance benefits appeals

TeamChild (206) 322-2444

Obtain health and other services needed to help youth to stay in school

Northwest Justice Project (888) 201-1012

Family law; rental housing denials; debt collection, consumer rights, foreclosure prevention, driver's license restoration.