

EQUAL JUSTICE MATTERS

IMPORTANT NEWS FOR OUR CLIENTS & COMMUNITY

www.nlsa.us

October 2011 | Volume 1 | Issue 4

CAN'T AFFORD A LAWYER?

Help is a phone call away! Neighborhood Legal Services (NLSA) provides free civil legal services for low-income residents of Allegheny, Beaver, Butler and Lawrence Counties.

Free Civil Legal Help with:

- Family Law
- Employment Law
- Protection from Abuse
- Public Benefits
- Housing Problems
- Elder Law
- Consumer & Bankruptcy Problems

Income guidelines apply

Call the Toll-Free Legal Helpline @ 1-866-761-NLSA (6572)

Helpline hours are:

Monday – Friday:

9am – 12pm and

1pm – 2:30pm

Monday and Wednesday:

5pm – 8pm

CONTENTS

- 1 Helping Those Who Have Nowhere Else to Turn
NLSA Provides Free Driving Privileges Info. Guides
- 2 Get Help Now to Avoid Foreclosure
- 3 Victim of Identity Theft? Take These Steps to Restore Your Credit
- 4 Case In Point
New Website Helps Veterans with Legal Problems

next issue... February 2012

NLSA: HELPING THOSE WHO HAVE NOWHERE ELSE TO TURN

Every year, thousands of people feel they have nowhere to turn to get help with pressing civil legal problems. Unfortunately, quality legal representation often comes at a price, a price which many deserving people in our community cannot afford.

Neighborhood Legal Services Association (NLSA) was created in 1966 to serve the needs of these individuals, whether they are low-income individuals, the elderly, or victims of domestic violence.

By the time many clients come to NLSA, they have often already exhausted other resources in the community. For these people, NLSA is a newfound source of hope and often a last resort. By providing high quality, free civil legal services, NLSA delivers on the promise of justice for all!

NLSA's services include direct legal representation, legal advice and counsel, referrals, community legal

education, and self-help clinics. Last year alone, NLSA handled 14,693 cases, 1,973 of which were taken by pro bono attorneys. During this same year, we closed 12,278 cases.

At NLSA, our clients see results. For example, in many cases, resolution means additional money for our clients. Last fiscal year, NLSA won almost \$1.5 million in back awards and settlements, in addition to over \$425,000 in monthly benefits. With results like these, over 95% of NLSA's clients report they are satisfied or highly satisfied with the services that NLSA provides.

Though these numbers are impressive, they fail to reflect how far NLSA's reach truly extends, as each case we handle also impacts the families and communities of our clients. This is part of the reason why, at NLSA, we believe that injustice for one is injustice for all.

For more information on NLSA and our services, please visit www.nlsa.us. If you have a civil legal problem, please call 1-866-761-6572 for assistance.

NLSA PROVIDES FREE DRIVING PRIVILEGES INFORMATION GUIDES

Lack of access to reliable transportation, and specifically the lack of a valid driver's license, creates a significant barrier to employment. When the privilege to drive is taken away, often as the result of a criminal conviction, traffic violation, or the accumulation of too many points, its absence creates a serious obstacle. This situation is especially burdensome for those who suddenly find themselves with no way to get to a job, limiting their ability to provide and care for their families. Faced with this problem, some continue to drive illegally without a license. Once caught, they enter into an endless cycle of suspensions that can spiral into a legal nightmare.

As part of NLSA's commitment to help low-income job seekers address certain employment-related problems, NLSA created a comprehensive manual, entitled *Get in the Driver's Seat: A Guide on How to Obtain, Maintain & Restore Driving Privileges in Pennsylvania*, along with three companion brochures. The manual provides details on Pennsylvania's driving laws and regulations, including chapters on the reasons for license suspension and the restoration process. The guide also provides links to forms, answers to frequently asked questions, and alternative options to consider when driving privileges are suspended.

These materials are also valuable to workforce development staff, educators and other client advocates who can use the information to assist clients in obtaining a driver's license, maintaining driving privileges, and reinstating their driver's license.

All guides may be found under the News Tab on NLSA's website, www.nlsa.us, or under the employment tab on www.palawhelp.org. Funding for the Driver's License Manual Project was provided by the Pittsburgh Foundation.



OCTOBER 2011

Housing Counselor List:

Allegheny County:

NeighborWorks of Western Pennsylvania
710 5th Avenue, Suite 1000
Pittsburgh, PA 15219
412.281.9773

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
412.281.2102
800.792.2801

CCCS of Western PA
River Park Commons
Pittsburgh, PA 15203
2403 Sidney Street, Suite 400
888.511.2227

Beaver County:

Housing Opportunities of Beaver County
282 East End Avenue
Beaver, PA 15009
724.728.7511

Southwestern PA Legal Service, Inc.
10 West Cherry Avenue
Washington, PA 15301
800.846.0871

Butler County:

Advantage Credit Counseling Services, Inc.
River Park Commons
2403 Sidney Street, Suite 400
Pittsburgh, PA 15203
888.511.2227

Lawrence County:

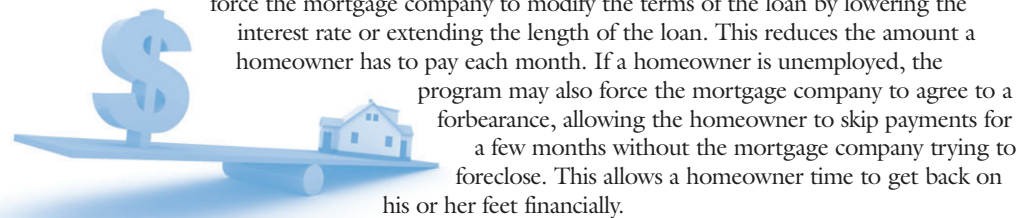
Lawrence County Community Action Program
241 W Grant Street
New Castle, PA 16101
724.658.7258

GET HELP NOW TO AVOID FORECLOSURE

If you are having trouble paying your mortgage loan and staying in your home, you are not alone. Many people are in this position. Help is available, and you should not delay in seeking it out. Even if you are not yet behind on your mortgage but are struggling to make your payments, lots of options are available to help you. If you find yourself struggling with your mortgage payments, contact a Housing Counselor immediately. A Qualified Housing Counselor will help you determine which of the following options is best for you. See the list of Housing Counseling Agencies in the sidebar.

One option is to modify the terms of your mortgage. Both the Pennsylvania and the Federal governments offer programs to homeowners who have fallen behind on their mortgage payments.

For example, the federal Home Affordable Modification Program, known as HAMP, is designed to force the mortgage company to modify the terms of the loan by lowering the



interest rate or extending the length of the loan. This reduces the amount a homeowner has to pay each month. If a homeowner is unemployed, the

program may also force the mortgage company to agree to a forbearance, allowing the homeowner to skip payments for a few months without the mortgage company trying to foreclose. This allows a homeowner time to get back on his or her feet financially.

To learn about loan modification government programs, contact a Housing Counselor immediately. A Housing Counselor will review your financial information and determine if you qualify for any government sponsored assistance programs.

A second option is to refinance through a government program. Several government programs will allow you to refinance your loan. Even individuals who may not typically be eligible to refinance—because they don't have good enough credit or they owe too much on their homes—may qualify under these programs. Refinancing can significantly reduce the interest rate on a loan, making the monthly payments more affordable.

A Housing Counselor will help you gather the necessary paperwork and file an application with the correct agency or with your mortgage company. A Housing Counselor will also help you to follow up with the agency or mortgage company to make sure you get a response and don't become just a statistic.

A third option is to negotiate with your mortgage company. Besides government sponsored programs, the mortgage companies offer lots of options for helping you. Typically the last thing a mortgage company wants to do is add another home to its list of foreclosures.

Getting in contact with your mortgage company and negotiating a deal that benefits you can be very tricky. Remember, the mortgage company is interested in maximizing its profits, not getting you the most affordable adjustment. Always work with a Housing Counselor to ensure you get the best deal.

A final option is filing for bankruptcy. If all else fails and you are not approved for a modification, you still may be able to save your home by filing for bankruptcy. For this option, you'll need the help of an attorney.

NLSA offers a Debt Advice Clinic twice a month on Wednesday nights. The clinic is free for low income individuals. At the clinic, you'll get the chance to meet one on one with an attorney to discuss if filing for bankruptcy is right for you. To sign up for an upcoming Debt Clinic, call 1-866-761-6572.

In bankruptcy, you may be able to force the mortgage company to accept a payment plan to pay back your arrears over a period of three to five years. You may also be able to strip away a second mortgage if you owe more on your first mortgage than the house is worth. Consult an attorney to see if you're eligible for filing a bankruptcy and what advantages a bankruptcy would offer you.

FORECLOSURE HELP (continued)

Even if a judgment in foreclosure has been entered and a sheriff's sale has been scheduled, you have time to save your home. In most situations, filing a bankruptcy will immediately stop the sheriff's sale from being held. You can then proceed with the bankruptcy without your home being sold. Bankruptcy won't work for everyone, though, so do not count on this. Seek help before your house is scheduled for a sheriff's sale.

Don't delay calling a housing counselor or an attorney. While mortgage companies generally want to work with you, they are very busy. Having a housing counselor or an attorney helping you can get their attention and get you on the path to saving your home.

New Program in Pennsylvania to Help Homeowners Reduce Energy Consumption and Costs

With the Keystone HELP® Energy Efficiency Loan & Rebate Program, most Pennsylvania homeowners who meet the program's eligibility guidelines can get a low cost loan or a rebate for energy-saving eligible improvements installed by a Keystone HELP® Approved Contractor. Visit www.keystonehelp.com to apply or for more information.

VICTIM OF IDENTITY THEFT? TAKE THESE STEPS TO RESTORE YOUR CREDIT



Identity theft is a form of fraud where someone uses your personal or financial information without your permission. Identity thieves may steal money from your bank account or open up credit cards in your name.

If you believe you have been a victim of identity theft, take the following steps:

1. Contact your local police department and the Pennsylvania Attorney General's Office (1-800-441-2555) to file a report. You will need the police report to help prove to your bank or other creditors that you were a victim of identity theft, so make sure you ask for a copy of the official police report.
2. Close all accounts that you believe have been tampered with or opened without your permission. You should also contact the fraud department of each bank or company to tell them that you were a victim of identity theft. Do not delay in contacting them. Many companies require that you contact them within two weeks of the theft.

3. Place a FRAUD ALERT on your credit report by contacting one of the three major credit reporting companies:

TransUnion: 1-800-680-7289
Equifax: 1-800-525-6285
Experian: 1-888-EXPERIAN

You will need to provide the company with proof that you have been a victim of identity theft, such as your police report. Once a fraud alert is placed on your account, new creditors must check with you to confirm that you want a new account opened.

In Pennsylvania you are also entitled by law to freeze your credit report for free if you've been the victim of identity theft or you are over age 65. A credit freeze will prevent new creditors from checking your credit report. To place a freeze on your credit report, you must contact the credit reporting agency in writing by certified mail.

4. Check your credit report to see if there are any more fraudulent charges. You can get a FREE copy of your credit report by calling 1-877-322-8228.

For more information on Identify theft, go the the Pennsylvania Attorney General's website at www.attorneygeneral.gov/ or the Federal Trade Commission's website at www.ftc.gov/.

LOCAL NLSA OFFICES

ALLEGHENY COUNTY
928 Penn Avenue
Pittsburgh, PA 15222-3799
Telephone: 412-255-6700

BEAVER COUNTY
Stone Point Landing, Suite 204A
500 Market Street
Bridgewater, PA 15009
Telephone: 724-378-0595

BUTLER COUNTY
Holly Pointe, Suite 301
220 South Main Street
Butler, PA 16001-5973
Telephone: 724-282-3888

LAWRENCE COUNTY
125 East North Street
Suite 329 – Temple Building
New Castle, PA 16101-3751
Telephone: 724-658-2677

NLSA'S MISSION

Our mission is to meet the civil legal needs of the poor and vulnerable in our community through effective legal representation and education.

REMEMBER: The law often changes. Each case is different. This newsletter is meant to give you general legal information and does not constitute specific legal advice. Please use the information in this newsletter carefully because it may not accurately reflect any changes in the law that occurred after its initial publication. If you need legal help, please immediately contact our helpline (1-866-761-6572) or your local Bar Association's lawyer referral service.



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Neighborhood Legal Services Association

OCTOBER 2011



CASE IN POINT

Actual Client Stories

WHO: Anna

TOPIC: Housing

Anna, 64, lived on \$696 of Social Security benefits each month and participated in the Housing Choice Voucher program. Anna contacted NLSA when she received a "notice of termination" from the Housing Authority. The problem started when neighbors called the fire department because of a smoke alarm, but the firemen could not enter because of clutter and filth. The Housing Authority, once notified, inspected the property and found numerous violations, including a flea infestation, trash blocking access to the furnace, and a nonfunctional smoke alarm. They then issued the notice of termination.

NLSA represented Anna, convincing the hearing officer to give her 30 days to clean up the apartment instead of immediately evicting her. NLSA also found a social service agency to help Anna clean up, and upon a second inspection, no violations were found. Anna must continue to work with a home care worker to maintain her house, and she is now safe from impending eviction and able to live independently.

Equal Justice Matters is a free publication of NLSA and is distributed electronically three times a year. To continue to receive this publication (in electronic form), please visit www.nlsa.us and complete the Sign-Up box for our e-mail newsletter or e-mail enews@nlsa.us. Please include your name and email address.

NEW WEBSITE HELPS VETERANS WITH LEGAL PROBLEMS

A new website that focuses exclusively on federal legal rights and resources important to veterans is now up and running. The new site is off to a robust start, with visitors from all 50 states and 77 countries worldwide, including Iraq and Afghanistan.

The website, www.statesidelegal.org, was created by Maine's Pine Tree Legal Assistance, a nonprofit legal aid program similar to NLSA. The goal of the site is to provide veterans with relevant and easy-to-read information when they have a legal problem to solve.

The site includes critical information on many of the serious problems faced by veterans and their families, including foreclosure, consumer debt, and help for those with disabilities, including traumatic brain injury. Veterans, military families, and military personnel will find information on the website that helps them solve their own problems or helps them find someone who can provide legal advice.

The site includes a special "smart search" function, designed to help the user locate information that is especially relevant. The user answers a few questions about himself or herself, using the "About You" button at the top of any page. The user then enters a search term, such as "divorce," "foreclosure," "domestic abuse," or "VA benefits." The site's search function then uses the "About You" information to screen the search returns. For example, the returns will show the user free legal help offices that:

- are located in his or her state
- handle the type of legal matter the user entered
- serve someone of the user's military status (e.g., activated reserve or army veteran)

*The following NLSA attorneys and staff have contributed to the content and publication of the newsletter:
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Neighborhood Legal Services Association

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