



*You have rights. Legal aid can help protect you.*

INFORMATION AND GUIDANCE FROM NEW HAMPSHIRE LEGAL ASSISTANCE | FALL 2020

## WHAT IS CIVIL LEGAL AID?

Civil legal problems are the problems of everyday life.

They include eviction, foreclosure, domestic violence, and bankruptcy. When you are denied veterans' benefits, disability insurance, health coverage, or unemployment, that's a civil legal problem too. To solve these problems, people often hire an attorney.

Civil legal aid is here to help people solve these problems even when they can't pay for help. We represent people in court, give free legal advice, and provide free legal self-help guides.

Our job is to make sure as many people as possible have equal access to justice.

## HOW DO I GET HELP?

You can apply for free civil legal help online 24 hours a day at [nhlegalaid.org](https://nhlegalaid.org). You can also apply over the phone, weekdays from 9 a.m. to 1 p.m. by calling 1-800-639-5290.

For free self-help guides on everything from tenants' rights, to discrimination, to debt, visit [nhlegalaid.org](https://nhlegalaid.org). ■

## EVICITION

The eviction notice came at the worst time for Lela and Mustafa and their 11-month-old daughter. Lela's mother had died just a few months earlier from COVID-19, and they were both out of work. They didn't have the money to pay rent or hire a lawyer. Desperate, they contacted NH Legal Assistance three days before they were to be locked out of their apartment.

"We were so scared. We were so confused," said Mustafa, who, like his wife is a New American from Sudan. "We have no other family here and nowhere else to go."

The couple didn't know the CDC had banned evictions to protect families from moving into shelters during the pandemic. But their legal aid lawyer did and fought in court to stop the eviction. "I felt like crying," said Mustafa. "NHLA kept us from being homeless."



## UNEMPLOYMENT

Unemployment kept Stephen afloat when COVID-19 forced him to close his restaurant. Then, he feared it would bankrupt him when the state told him he had to repay \$11,000 because of a paperwork mistake. When the state refused to review the case again, Stephen called legal aid. A legal aid attorney persuaded the state to reconsider its decision. Stephen actually owed the state nothing.

In New Hampshire, more than 10,000 people who collected unemployment during the pandemic have received notices demanding they repay some or all of the money they received, according to New Hampshire Public Radio.

Unemployment benefit overpayments happen for a variety of reasons, including good-faith mistakes on the complicated forms.

But in many cases, especially because of how complicated the new pandemic-related programs are, these notices are incorrect. Civil legal aid can help people appeal, like we did for Stephen.



# COVID-19 Resources

Updated October 9, 2020

**THIS GUIDANCE IS GENERAL INFORMATION FOR OUR COMMUNITY REGARDING COVID-19.**



If you need **financial help** with your rent, utilities or other COVID related expenses, apply at [www.capnh.org](http://www.capnh.org)

If you need to apply for **unemployment**, go to [www.nhes.nh.gov/](http://www.nhes.nh.gov/) or call 603-271-7700.

If you need **health insurance, food assistance**, or access to other public benefits, apply online at <https://nheasy.nh.gov/#/> or call 1-844-275-3447. You can also apply for temporary Medicaid coverage to get a COVID test if you are uninsured.

The CDC has issued an **eviction moratorium** through the end of 2020, but there are several steps you need to take to be protected: <http://bit.ly/evictionsteps> If you are **unable to pay your rent**, contact your local welfare office by phone or e-mail and apply for help at [www.capnh.org](http://www.capnh.org)

If you need help with your **utilities**, you can apply for financial help at [www.capnh.org](http://www.capnh.org). You can also contact your utilities about a repayment plan. If you have a financial hardship, you can qualify for more time to repay. If your utility provider has discontinued services, contact the Public Utility Commission at 1-800-852-3793 or [puc@puc.nh.gov](mailto:puc@puc.nh.gov).

If you need to apply for **Social Security benefits** or help with other routine SSA services, go to: [www.ssa.gov/onlineservices/](http://www.ssa.gov/onlineservices/). If you need help

with a critical SSA issue call your local SSA office at 1-888-397-9798 or TTY 603-225-8475.

If you have a loved one in a **nursing facility**, there are changes to visitation here: <http://bit.ly/NHvisits> For concerns, contact the Long-term Care Ombudsman at [OLTCO@dhhs.nh.gov](mailto:OLTCO@dhhs.nh.gov) or (603) 271-4375.

If you are a **victim of domestic violence, stalking, or sexual abuse** please call the 24/7 statewide hotlines. For domestic violence and stalking call 1-866-644-3574. For sexual assault call 1-800-277-5570. Victims may go to court to file DV/stalking petitions or contact their local crisis center to file electronically.

If your child receives **special education services**, school districts are required to hold IEP meetings no later than 30 calendar days after the first day of the school year. Districts who have selected a remote instructional model for their general education population should not rule out in-person services for students with disabilities. Regardless of the model a district chooses, each school must take any and all necessary steps to meet its obligation to provide a free and appropriate education to its students.

Please **be aware of the many new scams**. For more info go to: <https://www.ftc.gov/coronavirus/scams-consumer-advice>

If you have any questions, please call 1-800-639-5290, or apply for help online at [NHLegalAid.org](http://NHLegalAid.org). You can always call 211 to find out where to go for the help you need.

# CDC Eviction Ban: How to use it

**Expires Dec. 31, 2020. You are not protected unless you complete these steps.**

## 1.) Ask for help with rent at CAPnh.org and your local welfare office

This is your first step. You must ask for help paying rent to qualify for the eviction ban.



## 2.) Keep paying as much rent as you can

You have to pay all unpaid rent when the ban ends Dec. 31 - or risk eviction. Paying as much rent as you can now will make that easier.

## 3.) Complete the required form

To avoid eviction, all adults in your home must complete a declaration form confirming they:

- Cannot pay rent because of lost income or medical bills
- Have applied for rent assistance
- Are paying as much rent as they can



## 4.) Give your landlord the form

This is required. Keep a copy of the form(s) you give to the landlord.

## 5.) Contact us if you get an eviction notice

You may qualify for free legal help. Apply at [nhlegalaid.org](http://nhlegalaid.org) or 1-800-639-5290.



**Complete declaration form in English or Spanish here:**

**[covid19evictionforms.com](http://covid19evictionforms.com)**

NH Legal Assistance

[nhla.org](http://nhla.org)

[@NHJustice4all](https://www.facebook.com/NHJustice4all)

[@NHJustice4all](https://twitter.com/NHJustice4all)

# Can't pay your utility bills?

**Call your utility company ASAP about these options.**



- If you have overdue bills, your utility will give you a repayment plan of at least 12 months to catch up on your bill.
- You can ask for more time if you cannot afford the 12-month plan.
- **If you receive public benefits** – like food stamps, SSI, Medicaid, or unemployment insurance – tell your utility!
- Show proof of these benefits within 60 days to avoid disconnection and get up to 24 months to pay your bill.



NH Legal Assistance

1-800-639-5290

[nhlegalaid.org](http://nhlegalaid.org)

## INSIDE THIS ISSUE:

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  - COVID-19 has changed *everything*. Here's some places that may help
  - Who to call, what to do, where to go *if you can't make rent*
  - How to keep the lights and heat on



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1-800-639-5290

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## LARC SELF-HELP RESOURCES

Did you know tenants have a legal right to safe and sanitary housing? Are you getting all the state financial assistance you can? Wondering if you qualify for additional child support or veterans' benefits?

The Legal Advice & Referral Center (LARC) provides free self-help guides that answer these questions and many more. You'll find them at [nhlegalaid.org](http://nhlegalaid.org), under the "Self-Help Guides" tab at the top of the page. They are available in English and Spanish.

These guides cover many issues that include bankruptcy, discrimination, domestic violence, foreclosure and eviction, welfare, and financial scams against seniors.

If your problem is related to the Covid-19 pandemic, click the "Legal Issues During Covid-19 Crisis" link for specific pandemic protections and help. ■

## ARE YOU STRUGGLING TO PAY YOUR ELECTRIC OR GAS BILLS OR KNOW SOMEONE WHO IS?

Join NH Legal Assistance attorney Ray Burke and representatives from utility companies and the Community Action Program online on Nov. 17 to learn about different assistance programs you may be eligible for.

This customer webinar runs from 9 a.m. to 10 a.m. The program is free and a link to view the webinar can be found on our website at [nhla.org](http://nhla.org).

No internet connection? You can listen to the webinar on your phone by calling **925-271-5246** and entering the conference **ID 744 549 563#**.

**CAN'T ATTEND?** The show will be taped and available on YouTube. Check our website after Nov. 17 for the link to watch anytime. ■

## HELP US HELP YOU

How has COVID-19 impacted you? Please share your experiences in this short, four-question survey. Your answers will let us know where our community needs our legal help the most. Use the QR code to the right or type the URL into your browser: <https://www.surveymonkey.com/r/YBWF3BG>

