

Training Guide for VLN Referrals in Northern Regions

Income Eligibility:

- Less than **300%** FPG
- If applicant is **300-400%**, they may still be able to get legal advice if they have at least 1 of these expenses:
 1. Court-ordered child support
 2. Childcare
 3. Recurring out-of-pocket medical expenses
 4. Garnishment

Case Types/Legal Topics *** Check LOON for the full list!**

- **Landlord/Tenant:** only issues with former landlords about **security deposit or retrieving belongings**
- **Family:** only **advice** on family law cases
- **Most common issues that VLN can help with from their Civil Law listing:**
 - Garnishment (how to avoid, how to stop, etc)
 - Force title transfer on car (when the buyer or seller of a car refuses to sign the title transfer)
 - Disputes with insurance companies (if there is no pending litigation)
 - Disputes with contractors over work on a home applicant owns
 - Disputes with creditors over debt, creditor harassment, concerns about debts a client cannot pay (if there is no pending litigation)
 - How to collect on a judgment
 - Car accidents – what to do, how to respond, disputes with insurance (if there is no pending litigation)
- **Employment** (e.g., wage claims, wrongful termination)
- **Real Estate** (most common legal issues):
 - Issues with joint ownership of property – like needing to change names on deeds or mortgages
 - Foreclosure and mortgage issues (if there is no pending litigation)
 - Real estate fraud and “truth in housing”
- **Criminal Expungement**

REMEMBER: VLN clients most often get phone advice. They have stricter eligibility for full representation. VLN will screen applicants for full representation when applicable. Review Staff Notes for more information.