Legal

FAIR HOUSING PROJECT

OF MID-FLORIDA, (CLSMF)

Our mission is to create equal opportunity in housing for all persons through education, investigation, and enforcement. CLSMF provides a full range of fair housing services in Citrus, Flagler, Herando, Lake, Marion, Putnam, Sumter, and Orange Counties.

- Community education presentations which explain the rights and responsibilities of renters and home buyers under fair housing laws;
- Investigations of discriminatory housing practices;
- Assistance with processing fair housing complaints;
- Referrals of discrimination cases to attorneys for legal representation.

This brochure is a publication of CLSMFs FAIR HOUSING PROJECT, which is made possible by a Fair Housing Initiative Program grant from the US Department of Housing and Urban Development. The information in this brochure is for general education only, and is not intended to be used to solve individual problems, nor should it replace the advice of an attorney. The law which supports conclusions contained herein is subject to change.

The mission of CLSMF is to provide access to justice through high quality legal assistance to low-income persons.

Community Legal Services of Mid-Florida Offices:

*BREVARD: 1-866-469-7444

CITRUS & SUMTER

106 N. Osceola Ave., Inverness, FL 34450
(352) 726-6592 — CITRUS
1-800-984-2918— SUMTER

FLAGLER: 1-800-405-1417

HERNANDO: 1-866-801-5566

LAKE— (352) 343-6351 226 West Main St., Tavares, FL 32778

> MARION— (352) 629-6257 2300 SE 17th St. Suite 201 Ocala, FL 34471

*ORANGE — (407) 841-7777 122 E. Colonial Drive, Suite 200 Orlando, FL 32801

OSCEOLA — (407) 933-1791 800 North Main St., Kissimmee, FL 34744

PUTNAM: (386) 385-0928 216 S. 6th Street, Palatka, FL 32177

*SEMINOLE: (407) 322-6673

VOLUSIA — (386) 258-5600 128 Orange Ave., Suite 100, Daytona Beach, FL 32114 Client toll-free number: 1-800-363-2357

Florida Relay TTY calls Dial 711

ADMINISTRATIVE OFFICE: (386)506-5396

info@clsmf.org www.clsmf.org

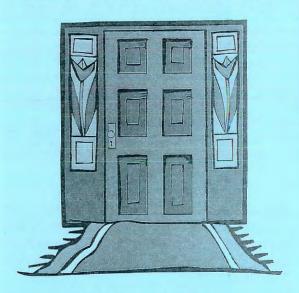
*Offices currently not offering Family Law services

FAIR HOUSING PROJECT



Community Legal
Services of
Mid-Florida

Are You a Victim



of Housing Discrimination?







FAIR HOUSING

Fair Housing refers to laws and regulations that make it illegal to discriminate on the basis of a protected class in many activities which relate to the sale, lease, or rental of housing.

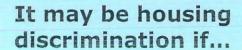
It is illegal to discriminate in housing based on the following:

- Race
- · Color
- National Origin
- · Sex
- Religion
- · Physical or mental disability
- Familial status (the presence of children under the age of 18 or a pregnant female)

Federal and state laws protect you against housing discrimination and intimidation within the home. These laws apply to activities which include the following:

- Renting
- Buying
- Advertising
- Financing
- Purchasing property
- Insurance
- Building accessible housing

Harassment of a person enforcing fair housing rights is prohibited.



 you are told the apartment is not available to inspect, but a "for rent" sign is displayed.



- the owner tells you that your children must have separate bedrooms.
- the manager takes your application and promises to call you, but your phone never rings.
- you have a service animal (such as a guide dog) and you are told "No pets allowed."
- the landlord explains why another place would be better for you.
- the real estate agent steers you away from the neighborhood you requested.
- your condo or homeowners association won't let you make physical modifications to your unit to meet your disability.
- you are told that all first floor units are rented and children aren't allowed on the upper floors.
- a lender imposes different terms and conditions on a mortgage loan (such as interest rates or application procedures).
- the landlord refuses to rent to you because you are a victim of domestic violence

What to do if you experience housing discrimination



- Keep a written record of all attempted and actual contacts and conversations with the manager, landlord, owner, real estate agent, loan officer, mortgage officer, insurance agent, and others involved.
- Keep all documents, including leases, receipts, applications, letters of denial, and other materials related to the discrimination.
- · You may contact:
 - Community Legal Services of Mid-Florida Email us at fairhousing@clsmf.org
 - Florida Commission on Human Relations 800-342-8170 e-mail: chrinfo@fchr.myflorida.com web site: http://fchr.state.fl.us
 - HUD Fair Housing Hotline
 1 8 0 0 6 6 9 9 7 7 7
 e-mail: Fheowebmanager@hud.gov
 web site: www.hud.gov/offices/fheo

Community Legal Services of Mid-Florida

Our mission is to provide access to justice through high quality legal assistance to low-income persons.

Community Legal Services of Mid-Florida (CLSMF) provides free legal assistance to eligible lowincome persons in civil matters (we do not offer legal assistance in criminal or traffic matters). While we have offices in twelve Mid-Florida counties (Brevard, Citrus, Flagler, Hernando, Lake, Marion, Orange, Osceola, Putnam, Seminole, Sumter, and Volusia) The Senior Citizens Law Unit is a division of CLSMF which provides legal services to senior residents (age 60 and over) of Volusia and Flagler counties only.

Services include information, referral, legal advice and/or representation. Call us at:

(386) 255-6573 x 2414

or

1-800-363-2357 x 2414 Online at www.clsmf.org

#LISC







Community Legal
Services of
Mid-Florida



SENIOR CITIZENS SERVICES



PLACE STAMP HERE

Community Legal Services of Mid-Florida Senior Citizens Services
128 Orange Avenue Suite 100

Revised 11/11; PS-2A

WHAT WE PROVIDE:

 Legal advice and services to senior residents (those 60



and over) of Volusia and Flagler counties regardless of income.

- Legal representation to seniors
 whose cases fall within the
 Community Legal Services of
 Mid-Florida, Inc. guidelines.
- Community educational seminars and brochures regarding the major areas of law we practice.



OUTREACH

If you have a disability and cannot come to our office in Daytona Beach, we can arrange an interview at your home. We may be able to assist in the following areas:

HEALTH

- Medicaid
- Medicare
- · HMO
- Nursing Home
 Care
- Medical Bills
- Insurance

CONSUMER

- Debt Relief
- Sale Contracts
- Consumer Fraud
- Garnishment
- Defective goods
 & services

PUBLIC BENEFITS

- S.S.Disability only termination or overpayment
- SSI
 Only termination
 Or overpayment
- · AFDC
- Food Stamps
- Unemployment Compensation

HOUSING

- Landlord-Tenant
- Mobile Home
- Mortgage
- Foreclosure/ Reverse Mort gages
- Liens/ Deeds
- Housing Code Violations
- Home Improve ment Cotracts
- Public Housing
- Bankruptcy

OTHER AREAS

- Employment Law
- Family Law
- **Education Law**
- Individual Rights
- Wills & Advance
 Directives

CONTACT CARD

I AM 60-YEARS-OLD OR OVER AND LIVE IN VOLUSIA OR FLAGLER COUNTY.

am unable to come to your office, but I do need legal assistance Check appropriate box: I would like more information

would like to make an appointment to come to your office

I attend a Dining Site (please write name & location of dining site):

attend a Dining site (piease write flairle & location of ulling);

attend a Senior Center (please write name & location of senior center):

City, & Zip Code:

My Name:

Telephone:

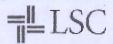
CLSMF has an elder abuse advocate on staffa professional who assists senior victims of financial exploitation and physical abuse.

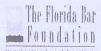
About Community Legal Services of Mid-Florida (CLSMF)

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Community Legal Services of Mid-Florida, Inc. provides free legal assistance to eligible low-income persons in civil matters (we do not provide legal assistance in criminal or traffic matters).

CLSMF provides community education seminars and detailed informational brochures on the major areas of law we practice. Please see the back of this brochure for a complete listing of offices.





The Florida Bar Foundation, with *Interest on Trust Accounts* program funding, provides support for this service.





of Marion County

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> http://www.clsmf.org e-mail: info@clsmf.org

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OSCEOLA — (407) 933-1791 800 North Main St., Kissimmee, FL 34744

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> info@clsmf.org http://www.clsmf.org

*Offices currently not offering Family Law services



Community Legal Services of Mid-Florida



FOOD STAMP TIME LIMITS



Who has a time limit on getting food stamps?

Adults between the ages of 18 and 50 who aren't too sick to work have time limits on their food stamps.



What are the time limits?

Persons who have time limits can only get food stamps for 3 months in a three-year (36 month) period.

Do all adults between 18 and 50 years old have time limits?

No. Here is a list of persons who do not have time limits:

- People who are physically or mentally unfit to work
- A person in the home who has to take care of either a child under age 18 or an incapacitated person
- Pregnant women
- Some students in school, training or college at least half-time
- People doing a work activity for WAGES
- People taking part in the work requirements of the Unemployment Compensation program
- A regular participant in a drug or alcohol treatment and rehabilitation program
- Someone with weekly earnings at least equal to the minimum wage multiplied by 30
- · Someone living in an area deter-

mined by the state to be lacking employment opportunities. These determinations may change every year, so be sure to ask whether you live in one of the areas identified as lacking jobs

I was told I couldn't get food stamps until my 36 months is up. Is there any way that I can become eligible again before 3 years?

Yes, you can begin to get food stamps again if you do one of the following things:

- Start working 80 or more hours a month
- Take part in the Food Stamp Employment and Training Program for 80 or more hours a month
- Take part in a Workfare program
- Take part in a state-established program similar to Workfare

After you became eligible again, you have to continue to do one of the following:

- Work an average of 30 hours per week
- Take part in Food Stamp Employment and Training program requirements for 30 or more hours per week
- Take part in Workfare or a comparable state program

I requalified for food stamps by starting to work again, but I got laid off. Is there any way I can get food stamps?

Possibly, even though you may have already received 3 months of food stamps, you might be able to get a one-time extension of 3 months if you were laid off.



I'm 39-years-old and don't have any children. I work part-time, but can't find a full-time job. I only get a few food stamps a month. Someone told me I may want to go off food stamps unless I'm really bad off. Is that true?

Maybe, since you may only be eligible for 3 months out of a 3 year period, it makes sense to try not to waste your 3 months. But first make sure that you don't meet an exception to the time limits, like living in one of the areas where there aren't enough jobs. If you don't meet an exception to time limits, one of the things you might want to think about is how many food stamps you get now. Think about whether what you get now is worth using up one of your months.

About Us . . .

Community Legal Services of Mid-Florida, Inc. (CLSMF) is a nonprofit law firm serving twelve Florida counties. Our mission is to provide access to justice through high quality legal assistance to low-income people. Since 1966, dedicated CLSMF attorneys, paralegals, legal assistants, and advocates have worked diligently to solve civil legal problems that impact the day-to-day lives of Mid-Florida residents who cannot afford private attorney fees. We do not offer legal assistance in criminal, personal injury, or traffic matters.

Eligibility

Please call the number for your county (listed on the back of this brochure) to determine if you are eligible for services. You may apply for help online at http://applyforhelp.clsmf.org/CLSMF eligibility guidelines are based on income assets, and household size.



Offices

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PUTNAM — (386) 385-0928 216 S. 6th St. • Palatka, FL 32177

HERNANDO — (866) 801-5566

LAKE - (352) 343-6351

226 West Main St. • Tavares, FL 32778

MARION — (352) 629-6257

1610 SE 36th Ave. • Ocala, FL 34471-9185

ORANGE* — (407) 841-7777 122 E. Colonial Dr. • Orlando, FL 32801

OSCEOLA — (407) 933-1791 800 N. Main St. • Kissimmee, FL 34744

SEMINOLE* — (407) 322-6673 315 Magnolia Ave. • Sanford, FL 32771

VOLUSIA — (386) 258-5600

128 Orange Ave., Suite 100 Daytona Beach, FL 32114-4310

Toll Free outside Daytona area: (800) 363-2357

Apply Online at www.clsmf.org

ADMINISTRATION OFFICE

(386) 506-5396 128 Orange Ave., Suite 300 Daytona Beach, FL 32114

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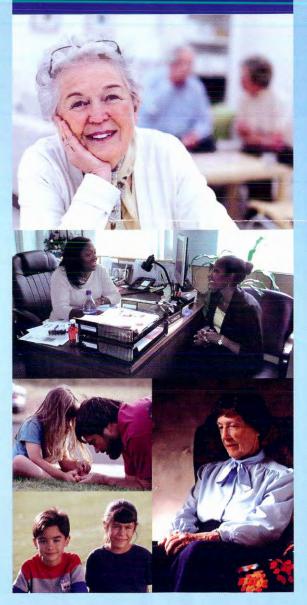












CLSMF Services

Please call the number for your county to determine whether help for your problem is available. Availability of services may differ according to county. If Community Legal Services of Mid-Florida, Inc. (CLSMF) cannot help you, we may refer you elsewhere.

CONSUMER LAW

CLSMF handles consumer problems such as sales contracts, credit issues, defective goods and services, false advertising, repossession, harassment by creditors, debt counseling, bankruptcy, and wage garnishment.

EDUCATION

CLSMF tackles legal problems related to school suspensions, the rights of those with disabilities, and discrimination as we strive toward all children gaining access to proper education.

FAMILY LAW

CLSMF helps victims of domestic violence break the cycle of violence and move forward by dealing with matters such as injunctions for protection, dissolution of marriage, custody, child support and visitation. We do not currently practice Family Law in Brevard, Orange, or Seminole counties. For assistance, you may contact Legal Aid in those counties:

- Brevard County Legal Aid (321) 631-2500
- Legal Aid Society of the Orange County Bar (407) 841-8310
- Seminole County Bar Association Legal Aid Society (407) 834-1660

ELDER LAW

CLSMF staff members deal with senior citizens' concerns such as living wills, financial scams, health care, and durable powers of attorney.

HEALTH

CLSMF assists clients in resolving legal issues related to living wills, advanced health care directives, and durable powers of attorney.

HOUSING

CLSMF works vigilantly on housing issues such as fair housing, landlord/tenant issues, foreclosure, housing code violations, repair contracts, public housing, Section 8, and affordable housing.

PUBLIC BENEFITS

CLSMF is committed to assisting people with issues related to cash assistance, Medicaid, Medicare, food stamps, Social Security/SSI, relative caregiver, and unemployment compensation.

TAXES

The CLSMF Community Tax Aid Program and the Low-Income Taxpayer Clinic (LITC) work with people to solve tax controversies, claim the Earned Income Tax Credit, and solve various tax problems. The LITC does not assist with tax preparation. To learn more information about the LITC, to learn if you are eligible for LITC services, and to make an appointment, call the LITC toll-free number at 1-866-886-1799.

Special Services

PRO SE/SELF HELP MATERIALS

CLSMF publishes Family Law self-help forms and instructions for those who wish to represent themselves with regard to the following legal issues:

- Divorce
- Modification of Family Law Judgment
- Child Support Enforcement
- Custody
- Name Change
- Other Family Law issues

Pro Se packets are available at all CLSMF offices, all family court offices and the Volusia County Law Library. Order Pro Se packets online from our web site, www.clsmf.org. Look under the "Our Services" tab.

The price of the self-help packets does not include filing fees. Ask the Court's Clerk for a list of current filing fees.

VOLUNTEER LAWYERS PROJECT

The Volunteer Lawyers Project matches private attorneys with low-income people in need of civil legal assistance. The project works with local bar associations to provide pro bono legal services to the disadvantaged in central Florida.

Volunteer attorneys gain experience, exposure and fulfillment of a professional obligation to help the less fortunate as well as the satisfaction of having made a difference in the community.

If you are an attorney who would like to volunteer, email us at probono@clsmf.org or call us at (386) 255-6573 x2425.

PARTIAL UNEMPLOYMENT BENEFITS

If you have been working full-time and your work hours have been reduced substantially, you may be eligible for partial unemployment benefits. While there is no clear definition of "sub-stantially reduced," a 25% reduction in work hours would probably be considered a substantial reduction.

If you apply for partial unemployment, you must be ready and willing to accept a job that will enable you to work full-time. This means that while you are receiving unemployment benefits, you must agree to look for and accept work that would provide full-time hours.

Important Considerations

- You must have been employed for a certain amount of time before you are eligible for unemployment benefits.
- If you have been court-ordered to pay child support, the Department of Revenue could intercept your benefits and apply them to the payment of your support.
- Unemployment benefits are taxable income.

Your Wage Transcript

If you decide to file for unemployment, you will receive a wage transcript within 7 to 14 days. If you are eligible for benefits, the wage transcript will show you your maximum benefit amount. If you disagree with any information on the wage transcript, you have appeal rights. You can call Community Legal Services of Mid-Florida (CLSMF) for assistance. In Orange County, you can call either CLSMF or the Legal Aid Society of the Orange County Bar Association.

Where to Obtain an Unemployment Application & Learn More

For more information on unemployment benefits and to pick up an Unemployment Compensation application, visit the One-Stop Career Center nearest you. At the One-Stop Center, ask for a booklet called Florida's Unemployment Compensation Claims Services. This booklet can also be accessed by going to http://www.floridajobs.org/unemployment/claimsservices/default.htm, or you may contact a CLSMF office for a copy.

Internet Filing

The easiest and most efficient way to file an Unemployment Claim is on the Internet. You can do this by going to http://www.myflorida.com. Select Unemployment/Reemployment after clicking on View e-Government Services. It will take 30 minutes to an hour to complete the Internet claim.

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Community Legal Services of Mid-Florida



PARTIAL UNEMPLOYMENT BENEFITS



Revised 11/11 Brochure P-12

Appeal Rights for Denial of Benefits

you are denied unemployment, ou can appeal the decision. nmediately call CLSMF (our fices are listed on the back of is brochure). In the Orlando ea, call CLSMF or Legal Aid to et up an appointment.

One-Stop Career Center Locations

BREVARD COUNTY

Brevard Workforce-Rockledge

295 Barnes Boulevard Rockledge, FL 32955-5325 (321)504-7600 (TDD) (800)955-8771

CITRUS COUNTY

One-Stop Workforce Connection

1107 East Inverness Boulevard Inverness, FL 34452 (352) 637-2223 (**TDD**) 711

FLAGLER COUNTY

Flagler One-Stop Career Center

20 Airport Rd. Ste E Palm Coast, Fl 32164 (386) 586-5169 (TDD) 711

HERNANDO COUNTY

Career Central Hernando

7361 Forest Oaks Boulevard Spring Hill, FL 34606 (352) 666-5700 (TDD) 711

LAKE & SUMTER COUNTIES

Lake/Sumter One-Stop Career Center

Southside Shopping Center 1411 South 14th St. Ste 100 Leesburg, FL 34748 (352) 360-6280 (TDD) 711

MARION COUNTY

One-Stop Workforce Connection

2703 NE 14th Street Ocala, FL 34470 (352) 840-5700 (**TDD**) 711

ORANGE & SEMINOLE COUNTIES

Orange County One-Stop Career Center

4360 East Colonial Drive Orlando, FL 32803 (407) 531-1227 x4400 (**TDD**) 711

Workforce Express

5362 Silver Star Road Orlando, FL 32808 (407) 531-1226 (**TDD**) 711

OSCEOLA COUNTY

Osceola One-Stop Career Center

1392 East Vine Street Kissimmee, FL 34744 (407) 705-1555 (**TDD**) 711

PUTNAM COUNTY

WorkSource Career Services

Palatka Mall 400 State Road 19 N., Suite 300 Palatka, FL 32177 (888) 702-4396 (**TDD**) 711

VOLUSIA COUNTY

Daytona Beach One-Stop Career Center

359 Bill France Boulevard Daytona Beach, FL 32114 (386) 323-7001 (TDD) (386) 323-7070

DeLand One-Stop Career Center

1382 South Woodland Blvd.
DeLand, FL 32720
(386) 740-3232
(TDD) (386) 740-6960
(TDD2) (386) 740-3260

About Community Legal Services of Mid-Florida

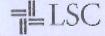
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United Way of Marion County