

What will the Consumers and Workers Legal Assistance Project Do for You?

- ◆ Directly represent consumers and workers in approved cases involving the areas of consumer and workers rights listed here.
- ◆ Assist consumers and workers in pursuing their rights in various legal forums by writing letters, preparing legal documents for court or agency filing, engaging in negotiations to resolve problems, and other services that may be relevant to their cases.
- ◆ Give consumers and workers advice to empower them to fight for their rights to keep their jobs and earn a living wage, and restore their credit and defend against fraud in the marketplace.
- ◆ Appear in local media outlets to educate consumers and workers about their rights and to tell them about the project's services that are available to them.
- ◆ Make presentations at local community agencies and organizations to educate the public about the rights and services available to low income consumers and workers.
- ◆ Publish articles in local newspapers and magazines and webzines to educate the public about the legal rights, remedies, and services available to low income consumers and workers in California.

Areas of Focus:

- Debt Collection Abuse
- Unfair/ Deceptive Sales
- Credit Repair
- Identity Theft Workers
- Wage Garnishment
- Wage Claim enforcement
- Unemployment Benefits
- Workers Compensation
- Workplace Discrimination
- Human Trafficking

Resources

Legal Services Corporation (www.lsc.gov) Their mission is to promote equal access to justice in our nation and to provide high quality civil legal assistance to low-income persons. 3333 K Street, NW, 3rd Floor Washington, DC 20007-3522 (202) 295-1500

California Attorney General (www.ag.ca.gov) Assistance and guidance in filing consumer complaints. (800) 952-5225

California Department of Consumer Affairs (www.dca.ca.gov) The department takes consumer complaints. (800) 952-5210

California Department of Corporations (www.corp.ca.gov) This department is where you report Banks or retailers for violating the law. (866) 275-2677 or 866 ASK CORP

Inland Counties Legal Services

Riverside Office: (951) 368-2555
Indio Office: (760) 342-1591
San Bernardino Office: (909) 884-8615
Rancho Cucamonga Office: (909) 980-0982
Victorville Office: (760) 241-7073

About This Publication

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CONSUMERS & WORKERS LEGAL ASSISTANCE PROJECT



Inland Counties Legal Services
Consumer Unit
Serving Riverside and San Bernardino Counties

What is the Consumers and Workers Legal Assistance Project (CWLAP)?

CWLAP is a project of Inland Counties Legal Services (ICLS) that gives free legal advice, assistance and representation to low income residents of San Bernardino and the surrounding communities who are experiencing consumer and workers rights related legal problems. In addition to providing general legal information and advice on how to resolve problems, ICLS may, if clients qualify, represent them in legal proceedings to defend or enforce their rights.

Consumer Cases

- ◆ **Collections, Repossessions, Deficiency Judgments, & Garnishments** – Cases can include responding to and negotiating credit card collections, car repossessions, excessive wage garnishments and improper liens, etc.
- ◆ **Contracts and Warranties** – Cases can include unfair contracts, breach of contracts, failure to honor warranties or rescission rights, etc.
- ◆ **Credit Access** – Cases include dealing with credit discrimination due to race, gender or age, and wrong information on a credit report that is damaging credit history, as well as identity theft.



- ◆ **Loans/Installment Purchase agreements** – Cases include, pay-day loans, pawn shop loans, any purchase on credit, etc.
- ◆ **Unfair Sales Practices** – Cases can include any and all unfair and fraudulent actions committed by businesses.
- ◆ **Home Improvement & Other Liens & Foreclosures** Cases can include window and door replacement contracts, or plumbing and heating repairs that result in a lien on your home are a threat to low income housing. Also, we'll help clients deal with foreclosure actions based on these and other liens.

Workers Rights Cases

- ◆ **Drivers License Reinstatement** – We will assist workers in getting their licenses back after they've been revoked due to a judgment.
- ◆ **Wage Garnishment** – There are important restrictions on wage garnishment in California. We can help make sure clients are not being abused by unlawful garnishment.
- ◆ **Unemployment Insurance** – We'll help workers who've been fired unjustly defend themselves against employers who are contesting their unemployment benefits.
- ◆ **Unpaid Wage Claims** – We will assist clients in getting their lawful wages. **Employment Disputes** – Workers have certain basic rights in the workplace in California. We'll help defend them.
- ◆ **Workers Compensation (education)** – Workplace injuries must be compensated according to California



- law. We can advise clients how to ensure they get what they deserve.
- ◆ **Family Rights Medical Leave Violations** – Federal law protects workers rights to take leave for various family related reasons. Workers not given these rights by their employers have legal options to fight back. We'll educate & empower workers about these rights.
- ◆ **Reasonable Accommodation Issues** – Workers with disabilities are also protected from losing their job as long as reasonable accommodations can be made.
- ◆ **Victims of Trafficking** – Poor immigrant and illegal immigrant workers can become victims of trafficking for slave like labor practices. We will assist any victims of trafficking to be freed from these illegal networks and to achieve independence and security.



Cambodian girl rescued from a brothel

GOALS OF CWLAP

Our goals include:

- ◆ **Increased awareness of legal rights and remedies for consumers and wage earners**
- ◆ **Consumers and workers will become aware of where and how to file complaints with state agencies for discrimination, unpaid wages, consumer fraud scams, etc.**
- ◆ **Workers will receive unemployment insurance benefits that would otherwise be denied**
- ◆ **Unpaid wages will be recovered for workers**
- ◆ **Low income wage earners will report and file workers compensation claims and obtain medical treatment for work-related injuries**
- ◆ **Unfair debt collection practices will be stopped**
- ◆ **Identity theft problems**
- ◆ **Driver's licenses will be reinstated**
- ◆ **Wage garnishments will not exceed statutory limits**
- ◆ **Employment leave rights will be honored**
- ◆ **Victims of trafficking will come forward for legal assistance**
- ◆ **Illegal contracts will be rescinded**