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**Hello!**  
**Here is the End of Summer Edition of Montana Legal Services Association's Client Newsletter!**

**This letter was created with you in mind.**

Every few months MLSA will send information that may be relevant to you and your families via email. You are receiving this newsletter because you asked to be added to MLSA's newsletter list. You can unsubscribe at anytime.

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## JOIN US! Renters' Rights Sessions in Bozeman and Billings

*Join us!*

Join MLSA for an informational session on evictions, renters' rights, MLSA services and more!

Where

Fork and Spoon  
302 N 7th Ave, Bozeman

When

September 28  
1:00 - 2:30 pm

MLSA staff are able to provide legal information and answer questions but are unable to provide legal advice during this session.

Check out [MontanaLawHelp.org](http://MontanaLawHelp.org) for legal information, to learn more about MLSA and apply for services.



Join us!

Join MLSA for an informational session on evictions, renters' rights, MLSA services and more!

Where

United Way  
2173 Overland Ave, Billings

When

September 29  
11:00 am

MLSA staff are able to provide legal information and answer questions but are unable to provide legal advice during this session.

Check out [MontanaLawHelp.org](http://MontanaLawHelp.org) for legal information, to learn more about MLSA and apply for services.



## The Family Transition Project (Free Family Mediation)



### **Do you need a parenting plan? Would you like to stay out of the courtroom?**

The Office of the Court Administrator and Montana Legal Services Association are thrilled to announce a free family mediation program for separating couples with children is now available statewide!

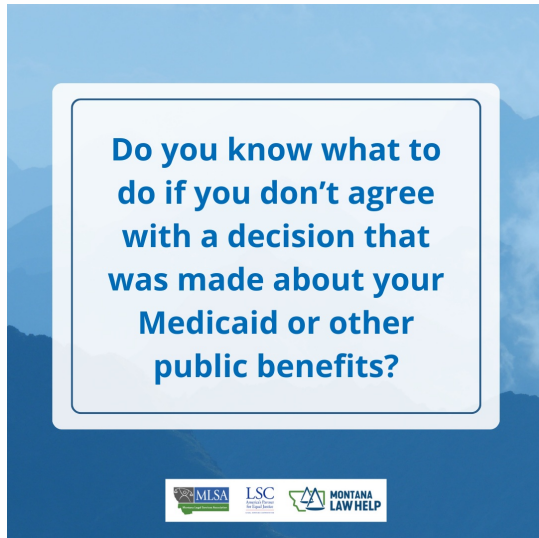
The Montana Family Transition Project offers legal advice, child support calculation, and mediation for parents seeking a divorce or parenting plan.

You may qualify if:

- you need a parenting plan OR a parenting plan and dissolution;
- you have filed or plan to file in Montana;
- both you and your former partner are not represented by an attorney; and
- at least one parent fits the financial criteria for MLSA.

Anyone interested in the program should contact 406-543-8343 ext. 207 or [mediate@mtlsa.org](mailto:mediate@mtlsa.org).

## Medicaid: Fair Hearings



Did you know you have the right to a [Fair Hearing](#) if you lose Medicaid coverage?

A Fair Hearing is where you can appeal a decision the Office of Public Assistance (OPA) makes about your public benefits.

You have a legal right to a Fair Hearing if your public benefits are denied, reduced, or ended. If the OPA has made a decision about your public benefits that you think is unfair, against the rules, or factually wrong, you have

the right to appeal that decision by asking for a Fair Hearing.

You have 90 days from the date of the written denial or notice to ask for a Fair Hearing.

### **For people who currently have Medicaid and CHIP coverage:**

- UPDATE your contact information with your Medicaid or CHIP agency.
  - RESPOND to the Medicaid/CHIP renewal form when it arrives to keep your coverage.
  - PARENTS should respond even if you don't think you're eligible – your kids could still be eligible.
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## Eviction Assistance Updates

**ATTENTION**

Renters who have been served with eviction papers from the court now only have **FIVE business days** to file a written Answer with the court.

Find more information and free forms on [MontanaLawHelp.org](http://MontanaLawHelp.org)



### **Renters who have been served with eviction papers have only 5 business days to file a written Answer with the court.**

If you are facing an eviction it is important that you act quickly and file your answer within that 5 day period.

In counting the business days, you only count weekdays (Monday-Friday). You don't count Saturdays, Sundays, or holidays when the courthouse is closed. Once the court has received your answer, the court is required to hold a hearing on the eviction within 10 business days. You must appear in person in court for that hearing, to tell the judge your side of the story, and why you shouldn't be evicted.

Do you know what to do when served with eviction court papers?

1. Read the court paperwork to figure out your deadline to answer.
2. Download, print, and fill out the free court forms from [MontanaLawHelp.org](http://MontanaLawHelp.org).
3. File your written Answer with the Clerk of Court where the eviction lawsuit was filed by your deadline (5 business days after you were served). Mail a copy to your landlord.
4. Attend all your hearings. Attend mediation (if ordered, usually only in Missoula County).
5. Seek legal help if you have questions.

For more detailed information and links to our free forms, check out our article on [MontanaLawHelp.org](http://MontanaLawHelp.org) titled [5 Steps to Take When Served with Eviction Court Papers in Montana](#).

- Need more help? The Montana Eviction Intervention Project (MEIP) has resources to help tenants facing an eviction. To apply, contact Montana Legal Services Association (MLSA) at 1(800) 666-6899 or apply online at [mtlsa.org](http://mtlsa.org)

# Apply by October 1 to for the Property Tax Rebate!

The Property Tax Rebate is a rebate of up to \$675 a year of property taxes paid on your primary residence. There are rebates available for property taxes paid for the 2022 and 2023 tax years.

To qualify, you must have:

- owned and lived in a Montana residence for at least seven months;
- had property taxes, including special assessments and other fees, billed on this residence; and
- paid those property taxes on this residence.

To claim your 2022 rebate, apply through the [TransAction Portal](#). There is also a paper form available.

You must apply for the 2022 rebate between August 15- October 1, 2023.

## Do you know when a debt collector can take your money or property to pay back a debt?

Debt collectors have different rights depending on if they have a court judgment against you. Without a court judgment, a debt collector can only send you letters, emails, or texts about the debt. They can't force you to pay back a debt they say you owe. When a debt collector has a court judgment against you, they can garnish your wages or levy (take) money from your bank account. But there is a limit to what a debt collector can take from your bank account or wages.

Visit [MontanaDebtOptions.org](https://MontanaDebtOptions.org) to find out if a debt collector could be breaking the law, if you have any protected income or property, and if you might have any defenses to a debt lawsuit.

Free Wage Garnishment Calculator at  
**MontanaDebtOptions.org**

How often are you paid?  
 Weekly  
 Every two (2) weeks  
 Twice a Month (1st & 15th)  
 Monthly

What are your total earnings per paycheck?  
\$ 1000

What's your federal withholding per paycheck?  
\$ 98

What's your state withholding per paycheck?  
\$ 56

Enter Social Security withholding per paycheck?  
\$

Enter medicare withholding per paycheck?

Your Custom Results  
Below are your results and resources, based on the information you provided

Garnishment Calculator

Maximum that should be garnished from your wages each pay period  
\$185.75

Redo calculation

Protected Income and Property

YOUR ACTION ITEMS

Your income and property that is protected

MontanaDebtOptions.org

MLSA

# Maternal Mental Health Hotline

## Not Feeling Like Yourself?

Let's Talk About It.



Always  
Free — 24/7



Support &  
Resources



Confidential  
Call & Text



60+  
Languages



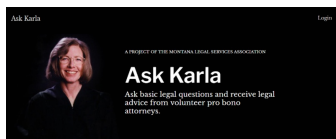
Don't wait. Reach out today.  
1-833-TLC-MAMA (1-833-852-6262)

NMMH-001

## Check Out Our Websites!



[MontanaLawHelp.org](https://MontanaLawHelp.org) - here you can find free legal information, forms, and other resources. We are excited to share that we are revamping our Montana Law Help site and it will launch soon! All information, forms, and links will remain the same, but the new site will be more user friendly to ensure all Montanans can access free legal information.



[AskKarla.org](https://AskKarla.org) - on this website, Montanans who meet the financial requirements can ask a volunteer attorney a civil legal question and receive an answer through email.



[MTCrimeVictimHelp.org](https://MTCrimeVictimHelp.org) - this is where crime victims and their advocates and supporters can access free resources. The website also has a Live Chat option in the bottom right hand corner where you can ask a MLSA advocate for help finding the information you need.



[MontanaDebtOptions.org](http://MontanaDebtOptions.org) - the Montana Debt Options Tool helps Montanans know their rights when dealing with consumer debt.



[Mtlsa.org](http://Mtlsa.org) - folks can go here to apply to services, learn about our work, catch up on news, and donate to support free legal information for all Montanans



[Facebook](https://www.facebook.com/mlsa) and [Instagram](https://www.instagram.com/mlsa). Make sure to follow us for up to date information about what we are up to and important news for our community!

## How to Apply to MLSA

MLSA provides legal information, advice, and legal representation free of charge to low income Montanans with civil legal needs. Some examples of what we help with include:

- Housing Rights;
- Money Problems;
- Domestic Violence; and more.

The best way to find out if we can help is to apply:

- Go to [www.mtlsa.org](http://www.mtlsa.org) and click the blue "Apply Here" button. The online application is available 24/7; or
- Call the HelpLine at 1 (800) 666-6899, Tuesday through Thursday, 9am to 1pm. If you are not able to reach a representative by phone, you can apply online or try us again during operating hours. Please note that helpline hours are limited.
- If you have a deadline, please make sure note it in your application.

## What to Do While You Wait

We do our best to process applications as quickly as possible, but we have been experiencing a very high application volume recently. While you wait for MLSA to process your application, there are things you can do to help yourself:

- Visit [MontanaLawHelp.org](http://MontanaLawHelp.org) for free legal forms and information.
- Visit [MTCrimeVictimHelp.org](http://MTCrimeVictimHelp.org) for free resources for crime victims and their advocates.
- Contact the nearest Self Help Law Center for free help with legal forms

and information. Please call ahead to find out how the centers can help over the phone.

If you have not heard back from us in 3 to 5 business days, you are welcome to call our HelpLine to check the status of your application at 1-800-666-6899. Staff are available to answer the phone Tuesday through Thursday, 9am to 1pm.

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## Montana Legal Services Association

Funding provided in part by:



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To subscribe to MLSA's Client Newsletter, [click here](#).

MLSA is a registered 501 (c)(3) non-profit organization. Because we receive a grant from the federally funded Legal Services Corporation, we are required to notify you that all funds we receive may not be used in any manner inconsistent with the Legal Services Corporation Act of 1974, as amended in 1977, its implementing regulations, and other relevant law.

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