



Justice Served: How We Use **Litigation** to Make Change

A JUSTICE *Circle* EVENT

PRESENTERS:



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Executive Director



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Director of Litigation



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Housekeeping Tips and Reminders

- This event is being recorded
- There will be time for questions at the end of the 30-minute presentation. **Please put any questions in the chat.**
- For IT concerns, please message Tim Hazlehurst or email Tim@ncjustice.org

A Brief History

- **1995: Congress announced sweeping changes** to federally-funded legal services programs
 - Reduction in funding
 - Restrictions on the type of work undertaken by programs
- **1996: NC Justice Center formed in response** to these restrictions

1996 Congressional Restrictions

- **Prohibitions on representing certain categories of clients:**
 - Most immigrants
 - Public housing residents who were being evicted based on drug related charges.

Congressional Restrictions, *cont'd*

- **Restrictions on types of cases**
 - Lobbying and rulemaking activities
 - Class action litigation
 - Welfare reform advocacy
 - Claiming or collecting attorneys' fees

Implications for Existing Cases

- Hyatt
- FLSA class action against a chicken processing plant
- Education case against State Board of Education/DPI
- Farmworker cases
- Immigration cases



Continued Litigation

- Focus on IMPACT cases and cases that federally-funded legal services programs cannot do
- Class action litigation
- Precedent setting case
- Cases on behalf of immigrants




NC Justice Center Case Types

- Immigration cases
- Immigrants' rights
- Civil Cases on behalf of Immigrants
- Workers Rights
- Public Benefits
- Fair Chance Criminal Justice
- Consumer
- Housing
- Utilities



Specific Grant-Funded Work



Considering a
FOR-PROFIT SCHOOL?

Don't get trapped by
Deceptive Education Business Tactics (D.E.B.T.)

.....

YOU'VE SEEN THE ADS from these schools on the Internet and late-night TV, promising a quick pathway to an exciting and rewarding career.

Here's what those commercials *didn't* tell you:

THEY'RE AFTER YOUR MONEY. An associate degree or certificate at a for-profit school will cost you *four times as much*, on average, as a similar program at a community college.

THEY DON'T CARE IF YOU FAIL. According to a recent study, nearly **80%** of African-American and two-thirds of Latino students at four-year, for-profit colleges did not complete their degree. Another investigation found that **63%** percent of students working toward two-year associate degrees failed to complete the program. If you drop out, it's not the school's problem. They already have your loan money, and *you're the one stuck with that debt.*

Tips for Protecting Yourself:

DO YOUR HOMEWORK. Ask for information about the school and degree program. What is the graduation rate? What is the job-placement rate? Will my credits transfer to another school? Does the school have regional accreditation? Get it in writing. And check online to see what is being said about the school.

YOU HAVE OPTIONS. Comparison shop before you enroll at a for-profit school. Consider community colleges and public schools that are often far cheaper and often have better reputations with employers.

1. Be an educated consumer.
2. Make an informed choice.
3. Help Eliminate D.E.B.T.

To learn more, visit: NORTH CAROLINA JUSTICE CENTER
www.ncjustice.org/forprofitschools

- Foreclosure
- Student Loan/For-Profit School Scams
- Disaster Relief
- Robo Fraud/Debt Collection

NC Justice Center Litigation Staff

- **Clermont Ripley** and **Carol Brooke** focus on low-wage worker issues
- **Carlene McNulty** and **Jason Pikler** focus on consumer, including foreclosure and rent to own scams
- **Maryam Kahn** and **Jasmina Nogo** handle immigration caseload
- **Kate Woomer Deters** handles civil needs of immigrants
- **Shray Shetty** is our Leslie Winner Civil Rights fellow
- **Laura Webb** and **Quisha Mallette** are Fair Chance attorneys, engage in some litigation
- 3 paralegals: **Juan Calderon**, **Diana Espinal-Gutierrez**, **Andressia Ramirez**

Intersectional Nature of Our Work

- **Cross-Project Work**
 - Deferred Action Clinics
 - Medical Debt
- **Cross-Strategy Work**
 - Legislative and/or Litigation and/or Engagement Strategy?
 - Effort to increase Medicaid reimbursement rate for dentists
 - Debt buyers preying upon NC Consumers

Debt Buyer Litigation

- NCJC has led the fight in North Carolina to protect consumers from abusive collection practices of debt buyers
- In 2009, NCJC helped craft first-in-the-nation consumer protections against debt buyers.
- For nearly 3 years, debt buyers stopped filing cases in NC.
- In 2012, Portfolio Recovery Associates, LLC (“PRA”) began again to file thousands of lawsuits across NC.
- NCJC filed class action against PRA (*PRA v. Houston, et al.*)

Debt Buyer Litigation

- In 2012, NCJC filed 1st class action (*PRA v. Houston, et al.*)
 - *Houston* settled in 2018: \$4M for 25,000 class members
- In 2016, NCJC filed 2nd class action (*Pounds, et al. v. PRA*) and individual case (*Townes v. PRA*)
 - Goal: Challenge PRA's unlawful default judgments
- *Pounds* bogged down: PRA removed case to Federal court and moved to compel arbitration
 - PRA appealed losses on both issues all the way to SCOTUS
- *Townes* went to NC Supreme Court on merits

Debt Buyer Litigation

- *Pounds* settled in Jan. 2024 and court granted final approval in June
 - \$5.75M for benefit of more than 18,000 class members
 - Cease all collections on the disputed debts
 - File cancellations of approximately \$35M in default judgment debt
- Over the last decade, NCJC obtained \$9.75M for more than 40,000 class members and cancellation of approximately \$35M in debt



Client Testimony

“ Dear BEST Attorneys at NC Justice Center!

I wanted to take a moment to express my deepest gratitude for your exceptional work and dedication in representing me in the class action suit against PRA. Your thorough preparation, unwavering commitment, and keen legal acumen were evident throughout the process...a process in which your team continually kept me informed. Your ability to navigate the complexities of the case and your relentless pursuit of justice made all the difference for “the small fish like me in an ocean full of big predator fish like PRA”.

Thanks to your efforts, we have not only achieved a favorable outcome, but I’ve also regained a sense of hope and justice. This victory means so much to me and has/will significantly improve my life and the lives of countless others affected by PRA’s predatory actions.

I am incredibly grateful for your support, dedication and patience, and wish you all continued success in all your future endeavors along with the hope that many more clients will benefit from your exceptional legal expertise.

Sincerely, Iris ””



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Thank you for joining us!



OPPORTUNITY AND PROSPERITY FOR ALL

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