Detecting legal problems

When people come to you for help, they may not realize they have a legal problem. Identifying a person's legal problem and making them aware of it allows you to:

- direct them to reliable legal information
- refer them to useful resources in their community
- show them where to get legal help
- help them deal with the issue before it gets more serious

Detecting legal problems can be difficult. When a person comes to you for help, ask yourself these questions:

- Do they mention a life event?
- Did they bring legal documents or forms?
- Do they make statements that may indicate a legal problem?

If you answer "yes" to one or more of these questions, the person may have a legal problem. Or they may have an issue that can grow into a legal problem.

Do they mention a life event?

A life event is something big that happens in a person's life that changes their situation. When people come to you for help, do they mention any major life events? For example, do they say that they:

- got separated or filed for divorced
- developed a disability
- lost their job
- were abused by a partner
- started to get income support from the government
- received an eviction notice

Life events sometimes trigger legal problems.

Did they bring legal documents or forms?

When people come to you for help, do they bring or tell you about legal documents or letters they got? Or do they have forms they filled in or need to fill in? This kind of paperwork may tell you that their problem has a legal aspect.

If someone brings you a document or form, do a search using the form's name. For example, an online search of "Form N4" tells you that it's a notice a landlord uses to start the eviction process against a tenant who has not paid rent. Review documents carefully and look for deadlines.

Do they make statements that may indicate a legal problem?

When people come to you for help, do they say things that suggest they have a legal problem? For example, the following statements might indicate a legal problem:

- "My ex-partner has stopped paying child support."
- "My employer is always commenting on my appearance."
- "Are there any shelters close by?"
- "I'm having trouble paying rent."

If you're not sure whether a problem is a legal one, search websites with reliable legal information like CLEO's stepstojustice.ca using key words. For example, you can search for "child support", "sexual harassment", or "tenant rights".

By asking a few questions, you can help your client recognize when their problem is a legal one. And you can help them find legal information that is specific to their situation.

Here are some examples of life events, documents, and statements that may indicate a legal problem, by area of law.

The first column has examples of what a person may say. The second column has examples of related legal documents or forms a person may have. The third column has a URL to relevant legal information on CLEO's Steps to Justice website for a person in that situation.

Consumer law

Life events that might trigger a legal problem in consumer law:

- declaring bankruptcy
- getting divorced
- losing a job

What someone might say	Documents a person might bring	Legal information
"A collection agency keeps calling me about my debt payments."	Demand letters from a collection agency or a lawyer that tells the person to take a certain action, such as pay money. Consumer Complaint Form	stepstojustice.ca/collection-rules
"I cannot afford my car payments."	Credit report or consumer report that shows details of the person's credit history.	stepstojustice.ca/debt-help
"The repair shop charged me more than they said they would."	Copy of invoice from the dealer. Flyer from the dealer with their rates.	stepstojustice.ca/ministry-of-pbsd
"I felt pressured to buy something from a door-to-door salesperson."	Contract the person signed. Receipt for what they bought. Business card.	stepstojustice.ca/d2d-sales-contract
"I want to cancel my payday loan agreement."	Loan agreement between the lender and the person, called the borrower.	stepstojustice.ca/cancel-payday-loans

Consumer law		
"My landlord asked for a credit check."	Consent form a person signs to say they agree to a credit check.	stepstojustice.ca/credit-check
"I might have to declare bankruptcy. Do I have other options?"	Credit report or consumer report that shows details of the person's credit history.	stepstojustice.ca/other-debt-options

Employment law

Life events that might trigger a legal problem in employment law include:

- getting a job
- changing jobs
- being fired or laid off
- having to care for a sick family member

What someone might say	Documents a person might bring	Legal information
"I've been working extra hours but my employer is not paying me for them."	Employment contract. Overtime agreement that an employee might be asked to sign to agree to work more hours than the Employment Standards Act allows. Employment Standards Claim Form.	stepstojustice.ca/ot-pay
"I was laid off without notice or extra pay."	Record of Employment. Employment contract.	stepstojustice.ca/fired-without-notice

Employment law		
"I got a job but I quit because my employer changed my job description and salary."	Employment contract. Letter from employer stating change in job description and salary.	stepstojustice.ca/forced-to-leave-job
"I have back pain from the heavy lifting I do at work. My boss offered me a different job that pays less."	Request for information about a need for accommodation at work – an employer might ask for a medical report.	stepstojustice.ca/work-with-all-parties
"I feel uncomfortable with how my employer talks to me. They're always commenting on my appearance."	Human Rights Tribunal of Ontario Notice of Application.	stepstojustice.ca/workplace-harassment
"I was not hired and I think it's because of my disability/ race/ age/gender/other human rights ground."	Human Rights Tribunal of Ontario Notice of Application.	stepstojustice.ca/workplace-discrimination
"I got hurt at work."	Worker's Report of Injury/ Disease (Form 6) – A form an employee might fill out when they're injured at work or if they have a disease that they believe was caused by their working conditions.	stepstojustice.ca/hurt-at-work
"My mom is very sick and I need to take some time off work to care for her."	Medical note	stepstojustice.ca/family-sick-take-time-off

Family law

Life events that might trigger a legal problem in family law include:

- getting separated or divorced
- having and raising children
- experiencing domestic violence

The Ontario Court Services website has the forms used in family law.

CLEO's Family Law Guided Pathways are online tools that help people fill out family law forms: stepstojustice.ca/guided-pathways/family-law-about/.

What someone might say	Documents a person might bring	Legal information
"I want to change my separation agreement."	Separation agreement. Form 26B, Affidavit for Filing Domestic Contract or Paternity Agreement with Court	stepstojustice.ca/change-separation
"How do I get a divorce?"	Marriage certificate Form 8A Application	stepstojustice.ca/solo-divorce
"My ex-partner is making more money now, so I want them to pay more child support."	Support agreement or court order. Notice of assessment or income statements	stepstojustice.ca/child-support-change
"My ex-partner is having a child with someone else and says they do not have to pay child support anymore."	Support agreement or court order.	stepstojustice.ca/pay-less-child-support
"I think my partner is hiding income to avoid paying child support."	Support agreement or court order.	stepstojustice.ca/hiding-child-support-cash

Family law		
"My ex-partner keeps changing our parenting schedule."	Separation agreement, parenting agreement, or court order.	stepstojustice.ca/not-following-separation
"There was a fight in my home and someone called the police."	Copy of a police report related to the incident.	stepstojustice.ca/call-police-abuse
"Are there any shelters near here?"	Abusive texts from their partner. Forms for a restraining order or peace bond.	stepstojustice.ca/get-help-if-danger

Housing law

Life events that might trigger a legal problem in housing law include:

- moving into or out of an apartment
- moving in with a roommate
- losing a job

The Landlord and Tenant Board website has the forms used in housing law.

CLEO's Housing Law Guided Pathways are online tools that help people fill out housing law forms: stepstojustice.ca/guided-pathways/housing-law-about/.

What someone might say	Documents a person might bring	Legal information
"I'm behind on my rent and my landlord said I have to move out."	Form N4 – Notice to End a Tenancy for Non-payment of Rent. Form L1 - Application to Evict a Tenant for Non-payment of Rent and to Collect Rent the Tenant Owes.	stepstojustice.ca/dont-pay-rent-time

Housing law		
"My landlord asked me to move out so that their family can move into the home, but I want to stay."	Form N12 – Notice to End a Tenancy Because the Landlord, a Purchaser or a Family Member Requires the Rental Unit. Form L2 – Application to End a Tenancy and Evict a Tenant.	stepstojustice.ca/landlord-eviction
"My landlord has threatened to evict me for making too much noise."	Form N5 – Notice to End your Tenancy for Interfering with Others, Damage, or Overcrowding. Form L2 – Application to End a Tenancy and Evict a Tenant.	stepstojustice.ca/disturb-other-tenants
"My landlord threatened to evict me because I damaged my apartment."	Form N5 – Notice to End your Tenancy for Interfering with Others, Damage, or Overcrowding. Form L2 – Application to End a Tenancy and Evict a Tenant.	stepstojustice.ca/eviction-damage
"There's an eviction order against me, do I have to move?"	Notice to Vacate.	stepstojustice.ca/dont-move-eviction
"My heat is not working and my landlord has not fixed it."	Form T6 – Tenant Application about Maintenance.	stepstojustice.ca/heat
"My apartment has bedbugs and my landlord said he cannot pay for an exterminator."	Form T6 – Tenant Application about Maintenance.	stepstojustice.ca/pests

Housing law		
"My landlord comes into my apartment whenever they want to do repairs without giving me notice."	Form T2 – Application about Tenant Rights.	stepstojustice.ca/repairs
"My landlord says I cannot have guests over late at night."	Letter from landlord saying the tenant cannot have guests. Copy of tenancy agreement with a clause saying "no guests".	stepstojustice.ca/guests

Income assistance

Life events that might trigger a legal problem in income assistance include:

- an adult child moving in when they're on OW
- losing a job
- developing a disability
- getting an inheritance when they're on ODSP

What someone might say	Documents a person might bring	Legal information
"I'm on OW and my ex-partner finally started paying child support. Does this affect my OW?"	Agreement or court order about child support	stepstojustice.ca/child-support-and-ow
"If my partner moves in with me, will this affect my ODSP?"		stepstojustice.ca/partner-odsp

Income assistance		
"I'm about to turn 65. Can I get any income support?"		stepstojustice.ca/other-govt-benefits
"I'm on ODSP and my father left me money in his will. Do I have to report it?"	Copy of the will	stepstojustice.ca/odsp-inheritance

More resources

CLEO Connect provides training, tools, and resources for community workers and other trusted helpers who support people with legal problems. Visit cleoconnect.ca for more tip sheets and training opportunities.

You can find more information about the law at stepstojustice.ca.

This is general legal information for people in Ontario, Canada. It's not intended to be used as legal advice.

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