STATESIDE LEGAL



An online resource for finding legal resources – all branches, veterans, family members









Coming Soon in 2010

Individuals with Military Connections

For our Defenders and Heroes

Why a Legal Services Website for Military-Connected Individuals?

- We legal services programs should know more about military-related issues.
- We would better serve our military-related clients if we got to know the JAG's better.
- In reverse, JAG's could serve their clients better if they knew more about nonservice-related public benefits, statespecific landlord/tenant laws, etc.
- Bridge the cultural gap





THE NINT

SEASO

1

But why do we care?

- Over 23.8 million veterans live in the U.S.
- 5.7% or these veterans lived at or below the poverty level in 2007 (likely higher now)
- 25% of veterans report a disability but only 11% are receiving VA disability benefits
- QUIZ: What percent of U.S. homeless are veterans? a) 5% b)10% c)20%
- Veterans account for almost 25% of all bomeless people in LLS

A few more statistics

- An additional 3 million individuals currently serve in the US military.
- Roughly half of those are reserve personnel.
- An increasing number of their families are also living at or below the poverty level.

Objectives

- Provide a new and easily accessible gateway portal for IMC's needing legal help
- 2. Develop a library with original content addressing a wide range of legal topics responsive to the highest priority needs of IMCs, as well as links to related information
- Increase the availability and use of federal protections and benefits available to IMCs through access to new automated forms
- 4. Increase access to underutilized benefits through guided interviews
- 5. Develop a better understanding of the highest priority needs and unmet legal problems of IMCs
- 6. Promote visibility of the site within the stakeholder community and through the use of social media which IMC's are likely to be using.

Content is Based on User Status

- The user selects status
- Content is delivered based on status and on legal category
- Tagged Content Search
- Open Source Technology







HelpMELaw Smart Search

If you answer the 3 questions in the top box before you search, you will get more useful information.

To find information, type a word or phrase about your problem in the search box. <u>Search Tips</u>

If you are concerned about how HelpMELaw uses this information, please read our <u>Privacy Statement</u>.

Answer these questions to improve your search results			
Which Maine county do you live in?	Hancock	~	
Are you age 60 or over?	Yes	🔿 No	
Do you think you may qualify as a low income household?	Yes	🔿 No	
Enter a word or phrase that describes the problem you	need help	with:	

divorce

Begin Search

Home | Search | Legal Library | About HelpMELaw | Contact Us | Help



These online legal resources matched your search for 'divorce'

Need Help Doing Your Own Divorce or Custody Action?

Help with preparing forms, serving papers, and doing child support calculations in divorce and parental rights cases and, in Bangor, small claims cases. If your district court isn't listed, you may want to use the statewide Helpline.

Divorce and Parental Rights in Maine

Step by step guide for getting a divorce or parental rights order in Maine.

Court Forms

Find Maine court forms for filing family law cases (like divorce or parental rights), requests for protection from abuse or harassment, and small claims actions. We also have forms for changing or enforcing a family law court order.

More Results

Maine Legal Services for the Elderly	Maine Volunteer Lawyers Project	Maine Lawyer Referral and Information
5 Wabon	P.O. Box 547	Service
Augusta, Maine 04330	Portland, Maine 04112	Maine
Phone: 207-623-1797	Phone: 774-4348	Phone: 622-1460
Phone: 1-800-750-5353	Phone: 1-800-442-4293	Phone: 1-800-860-1460
	Monday, Wednesday and Friday: 9:00 AM - Noon; Tuesday, Thursday: 1:00 PM - 4:00 PM. If you can't get through to us by phone, send us a letter and well get back to you.	For a \$25 referral fee, LRIS will refer you to a private lawyer for a half hour initia consultation.

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Additions to National Subject Matter Index

- See 2-page handout
- What's missing?
- Send any additions to kcaldwell@ptla.org

Content

- See 7-page handout of proposed content
- Suggestions?
- If you come up with some ideas later, please e-mail to <u>kcaldwell@ptla.org</u> or <u>vmorris@arkansaslegalservices.org</u>

State-specific content and related projects

- Legal Aid Society (Kentucky) A2J guided interview "triage" tool, to identify the legal needs of IMCs seeking services as well as a range of IMC-specific self-help materials
- Colorado Legal Services recruit and train legal services advocates and pro bono attorneys to provide LiveHelp assistance
- Wisconsin Judicare collaboration with the private bar and County Veterans Service organizations to create a "mobile office," providing services to veterans

Automated Document Series

A2

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Video Fact Sheet Series



Servicemembers Civil Relief Act – Overview

Fact Sheet Series

THE LEGAL HOME FRONT

January 2010 IMC Status Suggestion: Active Duty

Service Members' Civil Relief Act

The purpose of the Service Members' Civil Relief Act is to provide protection to service members who have difficulty meeting their personal financial and legal obligations because of their military service.

All members of the uniformed services serving on active duty are covered under this Act. This includes reserve component personnel called to active duty. Coast Guard personnel, as well as officers of the Public Health Service and the National Oceanic and Atmospheric Administration. You may qualify for any or all of the following:

- Reduced interest rate on mortgage payments.
- Reduced interest rate on credit card debt.
 Protection from eviction if your rent is \$2,465
- per month or less.
- Delay of all civil court actions, such as bankruptcy, foreclosure or divorce proceedings.
- Early termination of car or housing lease without penalty.

Interest Rates

The amount of interest that may be collected on debts of persons in military service is limited to 6% per year during the period of military service. This provision applies to all debts incurred prior to the start of active duty and includes interest on credit card debt, mortgages, car loans and other debts. The provision, applies to preservice debts. The interest rate reduction doesn't occur automatically — service members must request it.

This 6% limitation on interest rates for pre-service debts requires a reduction in monthly payments, and any

What do I do about my Housing Lease? The SCRA also gives the service member who has received permanent-change-of-station orders, or who is being deployed for not less than 90 days, the right to terminate a housing lease with 30 days' written notice.

What do I do about my Car Lease?

Any active duty service member who has received PCS orders outside the continental U.S., or who is being deployed for not less than 180 days, may terminate a motor vehicle lease. The law prohibits early termination penalties against you.

What if I am sued while on Active Duty?

The SCRA provides an automatic 90-day stay of civil proceedings upon application by the service member. This applies to all judicial and administrative hearings.

What about my School Loans?

The interest rate cap does not apply to federal guaranteed student loans. However, the Department of Education has in the past deferred or suspended payments on student loans for reserve component military members called to active duty. Contact your lender or schools to determine if such options are available.

What else can the SCRA do for me?

The Act has many provisions that may benefit you and your family. Service members may not always realize all the protections they have under the law. If you have questions about the SCRA or the protections that you may be available to contact your unit index advocate or

Multi-media

Example:

Servicemembers Civil Relief Act - Overview http://www.youtube.com/watch?v=Z5dxGNg yc 4



Help for Military Members and their families

National Guard and Reserve Units served here







Legal Home Front

Providing civil legal resources for low-income Americans with a military connection



STATESIDE LEGAL



Coming Soon in 2010

A Website with Civil Legal Resources For:

Individuals with Military Connections

For our Defenders and Heroes

Response to the Economic Crisis

- National Consumer Law Center Materials
- Reproducible videos
- Informational A2J interviews
- Highlight content on program site/new flexible web interface

2009 TIG Grant

- Court/Pro Bono Collaboration
- Atlanta Legal Aid providing the technology resources for a new Small Claims Court Self Help Center
 - □ Landlord/tenant eviction
 - □ Foreclosure information
 - Consumer debt defense

National Arbitration Forum Settlement

- Changes the landscape of consumer debt collection.
- NAF and AAA not longer handling any consumer debt collection cases.
- Bank of America no longer requiring arbitration.
- Possibility of objecting to confirmations or setting them aside for fraud.
- Arbitration clauses may be unenforceable or substitute arbitration should meet NAF's consumer-friendly cost structure.

NCLC REPORTS

Deceptive Practices and Warranties Edition

July/August 2009

Developments and Ideas For the Practice of Consumer Law

Special Issue: Ten stunning practice implications of NAF withdrawal from all consumer arbitrations

Ten Stunning Practice Implications of NAF Withdrawal from All Consumer Arbitrations

In a stunning development, the National Arbitration Forum (NAF) has entered into a consent order with the Minnesota Attorney General, agreeing to cease administering any consumer arbitrations nationwide as of July 24.1 The consent agreement was reached just three days after AG Lori Swanson filed suit against NAF for bias and deception.

Millions of credit card and other credit agreements select the NAF as the required arbitration forum.² The consent order applies both to arbitrations to collect consumer debts and those initiated by consumers to challenge corporations.

The Minnesota suit alleges that, in 2007, corporations controlled by a hedge fund obtained ownership interests in both NAF and Mann Bracken, a large national debt collection law firm.3 Mann Bracken filed over 100,000 collection complaints with NAF a year, while NAF held itself out as independent and unaffiliated with any party. The Minnesota complaint also alleges that NAF behind the scenes persuaded credit card issuers to place arbitration clauses in their contracts, appointing NAF as the arbitration forum.4

1. Arbitration Clauses Naming NAF As the Sole Forum May Now Be Unenforceable

The NAF consent order means that consumer arbitration agreements specifying NAF as the sole arbitration forum may now be unenforceable, since the agreement cannot be carried out according to its terms. Either the court must take over the role of the arbitration forum (appoint an arbitrator, and arrange rules, costs, and other procedures) or rule the arbitration clause unenforceable.

Case law is divided whether, under these conditions, a court throws out the arbitration requirement,5 or instead appoints the arbitrator.⁶ The Federal Arbitration Act (FAA) § 57 specifies conditions where the court "shall designate and appoint an arbitrator.28 'The relevant condition for purposes of NAF arbitrations is "for any other reason there shall be a lapse in the naming of an arbitrator ... or in filling a vacancy."

The more persuasive case law holds that, by its very terms, this provision applies only to a lapse in naming an arbitrator, not to the designated arbitration forum's failure to administer the arbitration.9 The arbitration forum is distinct from the arbitrator and does far more than just select arbitrators. "When parties designate a specific arbitral forum, such designation has wide-ranging substantive implications that may affect, inter alia, the arbitrator-selection process, the law, procedures, and rules that govern the arbitration, the enforcement of the arbitral award, and the cost of the arbitration."10

Other courts, though, find FAA § 5 authorizes them to appoint an arbitrator where the chosen forum is unavailable.11 But even these courts also rely on their finding that the contract's designation of a particular arbitration forum was merely an ancillary logistical concern, and not integral to the agreement.12 Where courts instead find the designation integral, they refuse to enforce the arbitration requirement.13

9 U.S.C. § 5.

⁸ State law generally follows the same approach. Ser Uniform Arbitration Art § 3; Revised Uniform Arbitration Act § 11. ⁹ Is a Salomon Inc. Shareholden' Derivative Litig. 91 CIV. 5500 (RRP), 68 R3d 554 (2d Car. 1995); Dover Limited v. A.B. Whatley, Inc., 2006 WL. 2987054 (S.D.N.Y. 2006); Martinez v. Master Protection Corp., 118 Cal. App. 4* 107 (2004); Alan v. The Superior Court, 111 Cal. App. 4* 217 (2003); Grant v. Magnolia Manor-Greenwood, Inc., 678 S.E.d2d 435 (S.C. 2009). CC Zechman v. Merrill Lynch, Pierce, Fenner & Smith, 742 F. Supp. 1359 (NLD III. 1990).

 ²⁰ Singelton v. Grade A. Market, Inc., 607 F. Supp. 2d 333 (D. Conn. 2009).
 ²¹ Brown v. ITT Consumer Fin. Corp., 211 F3d 1217 (11⁶ Cir. 2000);
 ²¹ McGaire, Conrwell & Biskry v. Grider, 771 F. Supp. 319 (D. Colo. 1991); Warren v. American Home Place, Inc., 718 So. 2d 45 (Ala. 1998); New Port Richey Med. Investors v. Stern, 2009 WL 1563424 (Fla. Dist. Ct. App. Ju 5, 2009); Owens v. National Health Corp., 263 S.W.3d 876 (Tenn. 2008); In re Brock Specialty Servs, Ltd., 2009 WL 1546935 (Tex. Ct. App. May 29, 2009).

²² Brown v. ITT Consumer Fin. Corp., 211 R3d 1217 (11^a Cir. 2000); McGuire, Comwell & Blakey v. Grider, 771 F. Supp. 319 (D. Colo. 1991); Warren v. American Home Place, Inc., 718 So. 2d 45 (Ala. 1998); New Port Richey Med. Investors v. Stern, 2009 WL 1563424 (Fla. Dist. Ct. App. June 5, 2009) (no evidence presented that the selection of the forum was integral part of the agreement); In n Brock Specialty Services, Ltd., 2009 WL

¹ The complaint and consent order are found at

www.consumerlaw.org/unreported.

² Sav Swanson v. Nat¹ Arbitration Forum, Inc. (Minn. Dist. Ct. complaint filed July 14, 2009), anailable at www.consumerlaw.org/unreported (hereinaf-

ter NAF Complaint). ³ NAF Complaint at ¶ 2, 3.

⁴ I.d.

⁵ In rt Salomon Inc. Shareholders' Derivative Litig. 91 CIV. 5500 (RRP), 68 F3d 554 (2d Cir. 1995); Dover Limited v. A.B. Whatley, Inc., 2006 WL 2987054 (S.D.N.Y. 2006); Martinez v. Master Protection Corp., 118 Cal. App. 4* 107 (2004); Alan v. Superior Court, 111 Cal. App. 4* 217 (2003); Magno lia Healthcare, Inc. v. Barnes, 994 So. 2d 159 (Miss. 2008); Grant v. Magnolia Manor-Greenwood, Inc., 678 S.E.2d 435 (S.C. 2009). Set also Provencio v. WMA Securities, Inc., 125 Cal. App. 4* 1028 (2005).

⁶ Brown v. ITT Consumer Fin. Corp., 211 F.3d 1217 (11* Cir. 2000); Estate of Eckstein v Life Care Cres of Arm, Inc., 2009 WL 1605312 (E.D. Wash. June 3, 2009); McGuire, Comwell & Blakey v. Grider, 771 F. Supp. 319 (D. Colo. 1991); Zechman v. Merrill Lynch, Pierce, Fenner & Smith, 742 F. Supp. 1359 (N.D. III, 1990); Warren v. American Home Place, Inc., 718 So. 2d 45 (Als. 1998); New Port Richey Med. Investors v. Stem, 2009 WL 1563424 (Fla. Dist. Ct. App. June 5, 2009); In re Brock Specialty Serve, Ltd., 2009 WL (Pla. Dat. CL. App. June 5, 2009); is it Brock Specially Serve, Ltd., 2009 WL 1546935 (Tex. CL. App. May 29, 2009). G? Intere@ictivate, Inc. v. Cubic Transp. Sys., Inc., 2007 WL 178429 (Cal. CL. App. Jan. 25, 2007) (designation was a mistake); Owens v. National Health Corp., 263 S.W3d 876 (Tem. 2008) (abitation will proceed where forum would conduct arbitration if ordered to by a court).

National Consumer Law Center Materials

- Support for 2009 consumer law grants
- Focusing on arbitration
 - Online workspace to support grantees
 - □ Self help materials available May 2010
 - □ Pro Bono materials available late Fall 2010
 - □ Webinar for national legal services community
 - December 2010

LawHelp Template Changes

- Helps create content or court based portals
- New flexible web interface like Illinois Legal Aid Online
- Easier video integration
- Easier content management than with old program sites.

California's LawHelp Foreclosure Site



Illinois Legal Aid Online

Legal Self-Help Center: McHenry County, Illinois

500	Hello, my name is Michael Sullivan. I am the Chief Judge of the 22nd Judicial Circuit, McHenry County, Illinois.	Hours of Operation*	
		Mon	8:30am - 4:30pm
		Tue	8:30am - 4:30pm
		Wed	8:30am - 4:30pm
		Thu	8:30am - 4:30pm
		Fri	8:30am - 4:30pm
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		use co	mputer 10 am - 2 pm
McHenry County Legal Information		Location	
How Do I Protect Myself and My Child Explains how to get an order of protection, instructions How Do I Get a Divorce in Illinois? Information about how you can get a divorce What Can I Do If I Am Sued for Morto Information about how to respond to a laws I Want to Sue Someone for \$10,000 of Explains the process for suing in small claim I Am Being Sued for \$10,000 or Less Explains the process for responding to a laws	along with the necessary forms and ee, including automated forms age Foreclosure? wit for foreclosure on your home or Less ns court in Illinois	Gover 2200 N Room Woods (815) 3	nry County nment Center lorth Seminary Ave. B340 tock, Illinois 60098 334-4242 Organizations
How Do I Stop or Modify My Child Sup Explains how to modify your child support p provides the necessary forms and instruction	ayments, or stop paying child support, and		
,			

Illinois Legal Aid Online



New Resources for Self Help Center

Consumer debt
 Landlord/tenant eviction
 Foreclosure information

A2J Content

Informational A2J interviews Help users

- triage their own legal problems
- Find legal information on SWWS
- Find legal referrals on SWWS
- Assemble simple legal documents

"Video for Dummys"

- Editable videos
 - Designed to be easily modified for local courts or other states
 - □ Edited with freeware
 - □ Will use both borrowed and new footage

Video Content

Editable videos

"Acted" footage will discuss the law very generally, using lay terminology, avoiding references to laws that are likely to change

Jurisdiction-specific law addressed using slides with audio

NTAP's Audio Video List Serv

https://lists.mayfirst.org/mailman/listinfo/lsaudiovideo

CONSUMER LAW MODULE



www.ArkansasLegalServices.org

- GOAL #1: Use online tools to educate and assist users in the area of consumer law including:
 - low-income self-helper;
 - pro bono attorney;
 - overburdened legal services staff; and
 - others

GOAL #2: Package content/tools that is based on federal law (or that can be easily modified for state purposes) in a way that can be easily shared and replicated by other programs.

- Use existing advocate consumer law content and develop multimedia consumer law resources for pro se and advocate use.
- National Consumer Law Center (NCLC) will partner in creating general Debt Relief and Consumer materials and advocacy packets relating to the National Arbitration Forum Minnesota decision.
- Creation of new content as needed: repurpose or modify existing content

The Self-Help Section of the Interactive Multimedia Consumer Law Content Module

- interactive tutorials using a2j interviews producing personalized fact sheets of the user's selected consumer law issues
- interactive quizzes (Flash)
- Streaming Video
- Streaming Audio (Mp3/Podcast)

The Advocate Section of the Interactive Multimedia Consumer Law Content Module

- interactive tutorials using a2j interviews producing personalized fact sheets of the user's selected consumer law issues
- interactive quizzes (Flash)
- Streaming Video
- Streaming Audio (Mp3/Podcast)
- Wiki Poverty Law Practice Manual

https://povertylawmanual.wikispaces.com



http://www.youtube.com/user/LunarDog1#p/u



http://www.youtube.com/user/LunarDog1#p/u