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

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 non-service-related public benefits, state-specific landlord/tenant laws, etc.
- Bridge the cultural gap
But why do we care?

- Over 23.8 million veterans live in the U.S.
- 5.7% of 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 homeless people in U.S.
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

1. 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
3. 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
HelpME Law 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.

Search Tips

If you are concerned about how HelpME Law uses this information, please read our Privacy Statement.

Answer these questions to improve your search results

Which Maine county do you live in? Hancock

Are you age 60 or over? Yes

Do you think you may qualify as a low income household? Yes

Enter a word or phrase that describes the problem you need help with: divorce

Begin Search
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

These legal organizations may be able to help you with 'divorce'

Maine Legal Services for the Elderly
5 Wabon
Augusta, Maine 04330
Phone: 207-623-1797
Phone: 1-800-750-5353

Maine Volunteer Lawyers Project
P.O. Box 547
Portland, Maine 04112
Phone: 774-4348
Phone: 1-800-442-4293

Maine Lawyer Referral and Information Service
Maine
Phone: 622-1460
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 we'll get back to you.

For a $25 referral fee, LRIS will refer you to a private lawyer for a half hour initial consultation.
- Input format

**Vocabularies**

**NSMI:**

- <none>  

All selections

Nothing has been selected.

NSMI cache to be used as source for local vocabulary based on NSMI.

**Military Branch:**

- None -  
- Air Force  
- Army  
- Coast Guard  
- Marines  
- Navy

**Military Status:**

- None selected -

**States:**

- None -  
- Alabama  
- Alaska  
- Arizona  
- Arkansas  
- California  
- Colorado  
- Connecticut  
- Delaware
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 kcaldwell@ptla.org or vmorris@arkansaslegalservices.org
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
Video Fact Sheet Series

- Servicemembers Civil Relief Act – Overview
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 pre-service 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:

- 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 as 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 entitled to, contact your local advocate or...
Multi-media

Example:
Servicemembers Civil Relief Act - Overview
http://www.youtube.com/watch?v=Z5dxGNgyc_4
Help for Military Members and their families

National Guard and Reserve Units served here
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.
Special Issues: 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 both non-compliance and non-cooperation.

Millions of credit card and other credit agreements select the NAF as their required arbitration forum.2 The consent order applies both to arbitrations on credit consumer debt 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 Mac Bracken, a large national debt collection law firm.3 Mac 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 deceives the fees paid credit card issuers to place arbitration clauses in their contracts, approximating NAF as the arbitration forum.4

1. Arbitration Clause: Naming NAF as the Solo Forum May Now Be Unenforceable

The consent order means that consumers arbitration agreements specifying NAF as the sole arbitration forum may now be unenforceable, unless the agreement contains an arbitration clause accepted by the courts. Instead of the solo forum, any arbitration clause needs to be part of a court, and the agreement cannot be used without accordance to its terms. Earlier the court must take the role of the arbitration agreement and exclude the arbitration clauses unenforceable.

Case law is divided whether, under these conditions, a court should enforce the arbitration requirement.5 It instead agrees points the arbitrator.6 The Federal Arbitration Act (FAA) § 5 provides that where the court "shall designate and appoint an arbitrator.7 The relevant section for purposes of NAF arbitration is "for any other reason where there shall be a later in the making of an arbitrator ... or in filling a vacancy." This provision applies only in making an arbitrator, not to the designated arbitration forum's failure to administer the arbitration.8 The arbitration forum is distinct from the arbitrator and does far more than simply select arbitrators.

When parties designate a specific arbitration forum, such designation has wide-ranging substantive implications that may affect, for example, the arbitrator-selection process, the law, and procedures, and the rules that govern the arbitration, the enforcement of the arbitration award, and the cost of the arbitration.9 Often, courts, though, find FAA § 5 authorizes them to appoint an arbitrator where the chosen forum is unavailable.10 But even those courts rely on their finding that the consent's designation of a particular arbitration forum was merely an auxiliary logistical concern, and not integral to the agreement.11 Where courts instead find the designation integral, they refuse to enforce the arbitration requirement.12

1 Rosen v. ITT Continental Bkcorp., 211 F.3d 1237 (11th Cir. 2000).
4 See supra note 5.
5 See supra note 5.
6 See supra note 5.
7 See supra note 5.
8 See supra note 5.
9 See supra note 5.
10 See supra note 5.
11 See supra note 5.
12 See supra note 5.

NCLC REPORTS DECEPTIVE PRACTICES AND WARRANTIES EDITION 2009

Developments and Ideas for the Practice of Consumer Law

Volume 35
July/August 2009
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

Foreclosure in California

Are you looking for a manageable mortgage? Are you facing foreclosure? Are you a renter who may be facing eviction due to a foreclosure? This website can help answer your questions. Simply click on the categories in the panel on the left for information on:

- Mortgages and Loans: How do I buy a home? How can I find a loan that is affordable? How can I modify my loan?
- Avoiding Foreclosure: What should I do if I cannot pay my mortgage and am facing foreclosure?
- Renters and Foreclosure: What should I do if I live in a house or apartment building that has been foreclosed? Can I be evicted? What are my rights?

This website is brought to you by LawHelpCalifornia.org, a project of the Public Interest Clearinghouse, and the State Bar of California.
Illinois Legal Aid Online

Legal Self-Help Center: McHenry County, Illinois

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
*person available to help use computer 10 am - 2 pm

McHenry County Legal Information

- How Do I Protect Myself and My Children From Domestic Violence?
  Explains how to get an order of protection, along with the necessary forms and instructions

- How Do I Get a Divorce In Illinois?
  Information about how you can get a divorce, including automated forms

- What Can I Do If I Am Sued for Mortgage Foreclosure?
  Information about how to respond to a lawsuit for foreclosure on your home

- I Want to Sue Someone for $10,000 or Less
  Explains the process for suing in small claims court in Illinois

- I Am Being Sued for $10,000 or Less
  Explains the process for responding to a lawsuit in small claims court in Illinois

- How Do I Stop or Modify My Child Support Payments?
  Explains how to modify your child support payments, or stop paying child support, and provides the necessary forms and instructions

Search for other legal information

Location

McHenry County Government Center
2200 North Seminary Ave.
Room 8340
Woodstock, Illinois 60098
(815) 334-4242

Helpful Organizations
I Need Protection from Domestic Violence

You can protect yourself and your children from domestic abuse by obtaining an Order of Protection. The steps involved in getting an Order of Protection are as follows:

- Review the "Common Questions" to understand whether you can get an Order of Protection, how you can get the Order and what relief you can get in the Order.
- Complete and file the forms to obtain an Order of Protection with the office of the Court Clerk in your county.
- Present yourself before the judge and answer his questions.
- The Sheriff will serve the court papers and the Emergency order, if granted, on the respondent abuser and will ask him to appear in court on the set date.
- Go to court on the set date and present your case to the judge.

Click on words that appear like "this" to learn what these words mean.
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

- **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
Consumer Law Module

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)
Consumer Law Module

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)
Consumer Law Module

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

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