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New Online Resources Will Help Prevent Debt Collection Abuse

Pro Bono Net and MFY Legal Services Use Technology to Address Consumer Debt Crisis

New York, New York (March 29, 2013) – With a grant from the New York Community Trust, [Pro Bono Net](#) and [MFY Legal Services, Inc. \(MFY\)](#) are leveraging technology and legal expertise to help New Yorkers sued for consumer debt or harassed by collection agencies. While debt collection abuse is widespread, legal services organizations can help only a fraction of consumers in need. Pro Bono Net and MFY recently joined forces on a series of initiatives to address the consumer debt crisis.

Called the NYC Consumer Debt Defense Project, its initiatives empower low-income New Yorkers sued for consumer debt with information and self-help resources and increase the capabilities of pro bono lawyers assisting consumers.

“The NYC Consumer Debt Defense Project exemplifies our mission of increasing access to justice through innovative uses of technology and collaboration,” said Mark O’Brien, Executive Director, Pro Bono Net.

Each year, tens of thousands of New York City residents, many among the city’s vulnerable populations, including recent immigrants, the elderly, and the working poor, go to court for consumer debts including credit card, telephone, and medical debts, which they often incur because of identity theft, financial scams, loss of a job, or medical emergencies. The vast majority have no choice but to go to court and navigate a complex and intimidating court system on their own. *Less than 3% have an attorney*, while virtually 100 % of the companies suing them are represented by counsel.

“Debt collectors win cases even when they sue the wrong person because people do not have a way to fight back,” said Carolyn Coffey, supervising attorney at MFY Legal Services. “These forms give thousands of New Yorkers a fighting chance in court and will help low-income people avoid financial ruin.”

Innovative features of the project include:

- **Pro se forms for self-represented litigants** - Automated online forms, available on [LawHelpNY](#) – NY’s leading online resource legal referrals and information, give low-income New Yorkers going to court without an attorney the tools to advocate for

themselves. With the information available, self-represented litigants can effectively respond to a lawsuit.

- **Building the capacity of volunteer attorneys** - With the help of the new technology, pro bono attorneys and legal services providers are able to quickly and efficiently generate high-quality legal documents at walk-in consumer debt clinics. These clinics, known by the acronym CLARO (Civil Legal Advice and Resource Office), operate in all five boroughs and give unrepresented defendants the opportunity to meet with volunteer attorneys or law students who provide brief legal advice.
- **Creating an online community for pro bono lawyers and consumer law experts** – In addition to templates, the new site offers a library full of resources (including training materials, important case law, sample documents, and more), up-to-date news, an events and training calendar, podcasts, and a listserv that is *the* primary discussion forum on consumer debt defense for consumer advocates in NYC.

The online templates for volunteer attorneys to help consumers are highly effective in clinical settings where attorneys face an overwhelming demand in a limited window of time. Pro bono attorneys can easily access a template to draft an Opposition to a Motion for Summary Judgment, which previously required hours to prepare. Litigants can then file those papers and effectively oppose the motion, thus robbing plaintiffs' attorneys of one of their favorite weapons for taking advantage of pro se individuals.

The technology revolutionizes the way cases are handled in New York. Dora Galacatos, Executive Director of Fordham Law School's Feerick Center and Supervisor of CLARO clinics in the Bronx, Manhattan, and Staten Island, calls this tool "a huge leap forward in practice."

Because of the success of the project, Pro Bono Net and MFY are already looking ahead. In the coming year, they hope to develop a series of videos to educate unrepresented litigants about their rights and the court process. Additionally, they hope to expand the menu of available forms, translate the forms into other languages, and develop resources for courts outside NYC.

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About Pro Bono Net

Pro Bono Net is a national nonprofit organization dedicated to increasing access to justice through innovative uses of technology and increased volunteer lawyer participation. Pro Bono Net uses innovative web-based platforms—www.probono.net, www.lawhelp.org and www.lawhelpinteractive.org—to recruit and support volunteer lawyers and provide direct information and tools for self-representation to low-income communities. Pro Bono Net also developed [Pro Bono Manager](#), pro bono practice management software that helps AmLaw 200 law firms increase pro bono participation, manage pro bono caseloads and raise internal and external awareness of pro bono efforts. For more information, visit www.probono.net.

About MFY Legal Services

[MFY Legal Services \(MFY\)](#) is an independent, not-for-profit law firm that provides community-based legal representation to low-income New Yorkers in the areas of housing, public benefits, consumer rights, foreclosure, employment, civil rights, disability rights, and family matters.