

Legal Aid of Western Michigan



Media Kit

Legal Aid of Western Michigan

legalaidwestmich.org



89 Ionia Ave NW, Suite 400
Grand Rapids, MI 48503

Contact: Mary Ellen Drolet
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For Immediate Release

January 1st, 2008

Legal Aid Helps Low-Income Families with Home Foreclosures

GRAND RAPIDS – Legal Aid of West Michigan is providing free legal advice and representation to low-income families and seniors entering foreclosure and losing their homes to repossession.

While families facing the loss of their home are already in a financial crunch, these legal services serve as hope for getting through their hardships.

Kent County has approximately 3,200 foreclosure homes listed on RealtyTrac.com, a California-based tracking firm.

“The rise in foreclosures and bank repossessions is not just in Flint and Detroit, it’s happening here,” said Legal Aid lawyer, Mary Ellen Drolet. “Since 2005, we have helped 30 families facing this devastating trend.

LAWM provides counsel for the often confusing financial paperwork homeowners must deal with.

“Financial scams are common in the real estate market today,” Drolet said. “We help eligible people understand the financial paperwork and contracts so they can avoid financial scams and subprime mortgages.”

The legal aid offices also look to prevent potential foreclosure. Some clients may be eligible for exemption from paying city taxes which can be a step to avoiding bankruptcy and foreclosure.

“Seniors over the age of 62 that have a lot of equity in their homes but not a lot of cash have the option of a reverse mortgage,” said Drolet.

The reverse mortgage is a type of home equity loan that can minimize homeowners’ financial risks and the threat of foreclosure. LAWM will guide eligible clients to choose the reverse mortgage option that is right for their financial needs.

“Our services can help homeowners at any stage of their financial trouble,” said Drolet.

If someone is facing financial trouble and in risk of foreclosure, he or she is asked to call the Legal Aid office that serves their county. These offices can be found on LAWM’s web site: <http://www.legalaidwestmich.org>.

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Tip Sheet

Starting 2008 Off Right

Legal Aid of West Michigan (LAWM) is doing a few things that can help readers start the new year off right. While Michigan's economy is suffering, citizens can use the legal advice to manage their finances. The unemployed citizens of West Michigan experiencing an employment compensation problems can look to LAWM to find a resolution and get the benefits they are entitled to. LAWM is working to informing readers about important documents that should be kept to prevent other financial problems. With tax season coming up fast, LAWM is also helping eligible citizens file online apply for certain tax credits.

LAWM Unemployment Benefit Cases on the Rise in the New Year

In January and February, the West Michigan unemployment rate is expected to rise from 0.4 to 1.5 percentage, according to the Unemployment Insurance Agency of Michigan. With Michigan's economy yet to turn around, even more West Michigan citizens are facing job loss and having problems claiming their unemployment benefits. Last month, LAWM serviced ten cases of unemployment compensation problems, and cases are expected to increase further into 2008. Low-income people who are unemployed and experiencing compensation benefits and payments can seek LAWM's legal counsel to correct these issues and prevent them from lasting far into 2008.

Source: Mary Ellen Drolet, Legal Aid Lawyer, medrolet@legalaidwestmich.net, 269.684.2920

LAWM Urges West Michigan to Keep Crucial Documents in 2008

LAWM is informing West Michigan citizens to form better habits of keeping crucial documents in 2008. Such documents include tax returns, employment records, contracts, warranties, medical and school records, and money order receipts, among many others. Keeping such documents can prevent financial problems down the road. Disputes over Social Security, food stamps, child care, and disability can be solved quicker with necessary employment records. These financial disputes are common cases with LAWM and many have trouble finding necessary documents to resolve these cases. Above all, documents should be kept in a safe place and destroyed when no longer needed to prevent identity theft.

Source: James Boerigter, President of LAWM, 269.344.8113

LAWM Preparing For 2008 Tax Season

LAWM is helping eligible citizens prepare for tax season in January. Through a Technology Initiative Grant from the Legal Services Corporation, LAWM and other Michigan Legal Aid offices are just a few receiving this grant to utilize I-CAN!, a new tax filing system. LAWM is also helping eligible citizens find out if they are qualified for the Earned Income Tax Credit, which can mean a little more money for a low-income family.

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Fact Sheet

Legal Aid of Western Michigan (LAWM) A non-profit organization providing high quality legal assistance to eligible citizens at no charge

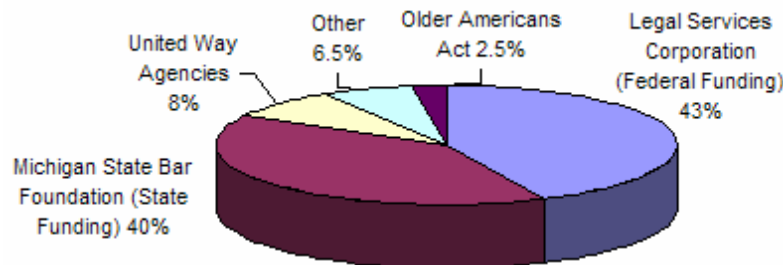
Mission To provide high quality legal services to low income persons and seniors, over the age of 60, in non-fee generating civil cases

How LAWM Formed In February 2001, Berrien County Legal Services, Legal Aid Bureau of SW Michigan, and Legal Aid of Western Michigan merged to collectively form a larger service area named simply Legal Aid of Western Michigan

Services Advice and legal counsel via Call Center, Internet representation, and in-person counseling. LAWM provides legal representation in civil law cases such as government programs, consumer problems, landlord/tenant and housing disputes, family law

Serving 17 Western Michigan Counties Allegan, Berrien, Cass, Ionia, Kalamazoo, Kent, Lake, Mason, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Osceola, Ottawa, St. Joseph, Van Buren

Funding \$4.115 Million from 27 different funding sources



Legal Aid Attorneys vs. Court-Appointed Attorneys Legal Aid does not handle criminal cases. A member of the public would receive representation from a court-appointed attorney when he or she is charged with a crime and cannot afford an attorney

Quick Facts

33 On-Staff
Lawyers

14 Staff Members

In 2006:

- 3,873 clients
were helped

- 1,352 cases
appeared in court

- 196 cases were
handled by
volunteer lawyers

- 5,000 people
were advised or
briefly serviced
through the Call
Center

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Public Service Announcement

Don't Be a Victim of Identity Theft

Format: 15 and 30-second public service announcement

Client: Legal Aid of Western Michigan

Audio 1: Announcer Voice-Over

	<i>Audio 1</i>
:05	Identity theft can happen easier than you know. To prevent it from happening to you, watch your mail
:10	for missing statements and bills, avoid carrying your Social Security card with you, and don't share personal information
:15	online unless you know it's secure. Don't let identity theft happen to you. This public service announcement was brought to you by the Legal Aid of Western Michigan.

	<i>Audio 1</i>
:05	Identity theft can happen easier than you know. Thieves can get it from your mail, trash, wallet, or online.
:10	To prevent it from happening to you, watch your mail for missing statements and bills.
:15	Avoid carrying your Social Security with you, and don't share personal information
:20	online or on the phone unless you know it's safe to do so. You should order a copy of your credit score from the
:25	three main credit bureaus every year to make sure it's accurate. Don't let identity
:30	theft happen to you. This public service announcement was brought to you by the Legal Aid of Western Michigan.