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Ohio Legal Help to offer help to Ohioans facing debt collection in Franklin County via expanded online resources

\$50,000 Columbus Bar Foundation grant will fund new legal help tools in partnership with the Franklin County Municipal Court's Self Help Resource Center

COLUMBUS, Ohio — Of all the legal issues likely to impact vulnerable Ohioans, debt collection is the most common, but legal help has been hard to come by. A 2021 survey of Black Ohioans found that most who had encountered debt collectors took no legal action, putting them at risk of default judgments that could make it harder to get credit, rent a home or get a job.

Thanks to a \$50,000 grant from the Columbus Bar Foundation, help will be available online later this year. Ohio Legal Help will use the grant to add new content to its web portal, <u>OhioLegalHelp.org</u>, including legal information, court forms and tools to help Franklin County residents deal with civil legal issues related to debt collection.

The nonprofit organization, launched in 2019, offers Ohioans more equitable access to the civil justice system by providing robust self-help information online, written in clear, easy-to-understand language. Ohio Legal Help will use the Columbus Bar Foundation grant to develop information and tools to deal with debt collection and navigate small claims and court processes. The content is aimed at assisting people who are representing themselves in court without the help of an attorney.

"This is going to be such a crucial tool for so many people in Franklin County who are struggling with debt collection issues," said Susan Choe, executive director of Ohio Legal Help. "We want to empower Ohioans to resolve their legal problems."

Studies have shown that debt collection disproportionately impacts vulnerable communities and impedes their economic mobility. In 2021, Ohio Legal Help conducted a survey of Black Ohioans to learn their views about and knowledge of the civil justice system. Debt collection was the legal issue most respondents had dealt with. Yet while 52% of them reported direct experience with debt collections, only 17% sought help from a lawyer.

"The findings from the Civil Justice Study reinforce why this type of online, self-help resource is so important," said Sue Porter, president of the Columbus Bar Foundation Board of Trustees. "We hope this new tool will help those who may not know how to resolve their legal issues."

Ohio Legal Help is partnering with the Franklin County Municipal Court's Self Help Resource Center to develop the debt collection content and tools, which should be complete by midsummer. Step-by-step interviews, similar to those used by TurboTax, will guide users through the information, generating necessary forms and documents and providing instructions for proceeding through the court system. The court's Self Help Resource Center, which is a free walk-in service to help individuals represent themselves in court without a lawyer, will offer information about Ohio Legal Help's debt collection resources. The self help center's website and computers will also link users to Ohio Legal Help's debt collection tools. Users can also access the content by visiting OhioLegalHelp.org directly.

"We are excited about this partnership with Ohio Legal Help," said Robert Southers, managing attorney of the Franklin County Municipal Court's Self Help Resource Center. "We have self-represented litigants come to our center every day needing help with debt collection, so this will be a vital tool."

Once the Franklin County debt collection information is made available, Ohio Legal Help hopes to work with other Ohio counties to develop similar debt collection self-help resources.

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<u>Ohio Legal Help</u> is a nonprofit organization launched in 2019 to help all Ohioans access the civil justice system. We provide plain language legal help information, interactive self-help tools and connections to local legal and community resources that can help people resolve their legal issues. In 2023, Ohio Legal Help is projected to help over 800,000 users access free legal information, court forms and other resources.