

Georgia Senior Legal Hotline

Improving the lives of Georgia's most vulnerable seniors by providing access to high-quality legal services

Mission:

- (1) Protect the security and dignity of economically and socially vulnerable older adults by addressing the critical legal threats to independence: the loss of homes through foreclosure and illegal evictions; the loss of income and destruction of nest eggs through consumer scams; challenges in accessing important public benefits; financial exploitation by trusted individuals; and elder abuse.
- (2) Stabilize and strengthen "kinship care" families.

Description:

- Statewide program since 1998
- Partner with Division of Aging Services (DAS)
- Georgians 60 years of age and older and family/agents with legal authority
- No income caps, but target economically and socially disadvantaged seniors
- Legal advice, brief services, some extended service
- Referrals to and from "full service" providers of free legal services, pro bono, and private bar
- Referrals to and from aging network, state agencies like Adult Protective Services, DFCS, Area Agencies on Aging, Ombudsman, Aging Disability Resource Connection, Georgia Cares

Relative Caregivers Project:

- Georgians of any age who are caring for grandchildren or other young relatives
- Establish legal relationships so families can keep children out of foster care, access health and other benefits, enroll children in school
- Address other legal issues that jeopardize family stability: housing, consumer, education
- 366 cases in CY 2011
- Serve on DAS-led interagency taskforce

Case Totals, Budget and Staffing:

Cases (2011)	Staff/volunteers	Funding (2011)
4,020 (10,000 calls)	- Paid Attorneys: 4 FTEs - Volunteer attorneys: 5 - Non-attorney volunteer: 1 - Pro bono partnerships: <ul style="list-style-type: none">- Alston + Bird- Troutman Sanders- County Pro Bono organizations	\$281,000 (cost per case = \$71) Sources: Federal grant (\$100,000), Atlanta Legal Aid Society (\$110,000), Promoting Safe and Stable Families Program grant (\$50,000), and in-kind funding from DHS (\$21,000)

Model Approaches Grant:

- 3 year grant of \$100,000 per year awarded by U.S. Administration on Aging
- Ends July 2013
- Enhance the low-cost components of the legal services delivery system--the Hotline and volunteer attorneys--through technology and new programs
- Integrate legal services network to maximize resources (allocate cases to appropriate provider, combine training and legal resources)

What is a “Case”?

- Mr. J, an 85-year-old man from Troup County, received notice of foreclosure after he applied for a mortgage modification through HAMP, the federal loan modification program. Under HAMP, a lender cannot foreclose until it has processed the application for the loan modification. The Hotline contacted loan company, stopped the foreclosure, and demanded that the mortgage lender processed the HAMP application. Two weeks later, the mortgage company approved the loan modification and reduced Mr. J's monthly mortgage payments by 20%! Mr. J. is now able to remain in the home he has owned for over 40 years.
- A hospice social worker called the Hotline on behalf of a 93-year-old woman, who was dehydrated and malnourished. The social worker gained the trust of the senior who reluctantly explained that her agent under financial power of attorney, who was also the manager at the personal care home where the senior lived, collected the senior's social security check and food stamps, but failed to properly feed and care for the senior. Working with a hospice social worker, the Hotline attorney helped the woman revoke the power of attorney and contacted Adult Protective Services, which secured proper care for the woman.
- Mrs. B's adult son tricked her into signing an irrevocable trust, naming the son as Trustee. The only asset placed in the Trust was Mrs. B's home, which was completely paid for and unencumbered. The day after establishing the Trust, the adult son took out a mortgage on the home. He used the money to purchase himself a car. A dear friend of Mrs. B's contacted the Hotline. She had found Mrs. B in the home alone, with no air conditioning which has stopped working. The Hotline tried, but was unable to contact the son. Recognizing the complexity of the legal problem, the Hotline reached out to the pro bono coordinator at the law firm of Kilpatrick Townsend & Stockton. One of the firm's partners who specialized in Trusts and Estates took the case on a pro bono basis.
- Mrs. C's new dentures were too painful to wear; she could not eat solid foods and lost 15 pounds. Her dentist refused to correct the problem. The Hotline attorney called the dentist office and secured a complete refund so Mrs. C could go to a reputable dentist.

Top Seven Types of Cases

1. Consumer – 935
 - Collections -- 420 – lawsuits, harassment, repossession, garnishment
 - Contracts – 220 -- medical equipment, home appliances
 - Bankruptcy -- 145
 - Other consumer finance – 150 – title pawn, tax refund advances
2. Housing – 640
 - Homeowners – 380 --mortgages, foreclosures, taxes
 - Rental – 260 -- public/subsidized and private
3. Public Benefits – 550
4. Kinship Care – 366
 - Adoptions --109
 - Custody -- 110
 - Minor g-ships—70
5. Estate/Probate – 340
6. Family Law – 250
7. Advance Directives/Financial Power of Attorney – 180