

Bar News - May 21, 2014

NHLA Launches Periodic Payment Clinic in Candia

New Hampshire Legal Assistance (NHLA) has recently launched a new initiative in the Candia District Division to help low-income judgment debtors facing “periodic payment” hearings in consumer debt cases.

One of the main goals of the Periodic Payment Clinic, which NHLA hopes to expand to other court locations, is making sure debtors receive all of the federal and state statutory income exemptions and protections to which they are entitled. Many low-income individuals have only “protected income,” such as Social Security Supplemental Security Income (SSI), but are unaware of their rights. Such individuals may be using their protected SSI money in an increasingly desperate attempt to pay creditors, while attempting to feed themselves at soup kitchens and food pantries.

NHLA, with help from one volunteer attorney so far, has made a big difference for these debtors. Using “limited appearance” procedures, NHLA advises and/or represents individuals in court in the mornings on the fourth Monday of each month when the payment hearings are held.

NHLA seeks additional volunteer attorneys to help them provide legal services at these clinics, with training and support from NHLA.

“This is a great way for New Hampshire attorneys to help us meet the 2014 Justice for All Challenge” said NH Bar Association President Jaye Rancourt. “Attorneys can make a big difference in the lives of low-income consumers without having to commit to representation beyond the day of the hearing.”

NHBA Governor-at-Large Quentin Blaine agrees: “I participated in the last clinic session and was able to represent a young woman dealing with an unaffordable payment order. It was very rewarding to be able to help her and she was extremely grateful for the assistance.”

NH Circuit Court Administrative Judge Edwin Kelly said he sees this project as a great way for attorneys to provide public service and help streamline the hearing process.

“Virtually all of the debtors that come before the court in periodic payment hearing are without counsel, confused about the process and unaware of the laws that are in place to protect them,” Kelly said. “This project helps balance the scales of justice for these pro se litigants.”

Attorneys interested in volunteering for the clinic should contact NHLA Senior Law Project directing attorney [Cheryl Driscoll](#), 206-2210.