

# Missouri Legal Services

Legal aid programs providing free legal help to the low-income and disadvantaged in Missouri



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## Mid-Missouri Legal Services: Above and Beyond - Nonprofit Spotlight

Everyone needs a lawyer at some point in their lives — whether you're dealing with a divorce or need a will drawn up, professional legal assistance can make your life much easier. Unfortunately that assistance can quickly become unaffordable. And that's the problem that Mid-Missouri Legal Services wants to solve.

Founded nearly 40 years ago with support from The Missouri Bar, the MU School of Law, Central Missouri Community Action Program, and six Mid-Missouri county bar associations, MMLS serves eligible mid-Missouri residents in Columbia, Jefferson City, Fulton, Eldon, Moberly, and more in almost any non-criminal legal issue.

"MMLS is the only free legal services provider in central Missouri that represents low-income people in complex court or administrative cases," says Executive Director Susan Lutton. "We provide access to justice to people in more than 1,100 cases each year who otherwise would not have legal help. Unless they have legal representation, most of these people could not prevail in their case, especially if their adversary has a lawyer."

### True Need

It isn't hard to picture. A family of four is doing their best to live within their means. Mom and Dad both work two jobs, only making enough to feed their kids and save what little they can for their future. A parent is wrongfully terminated from one of their jobs and cannot afford the legal help they need to keep their family afloat.

When someone is working their hardest and life throws a curveball at them, services like MMLS can provide the relief of knowing that help is available.

Tyler Levsen is one of the eight MMLS staff attorneys who provide that needed support. He also represents low-income people who are purchasing homes through community redevelopment projects, and he defends homeowners in foreclosure proceedings. Levsen ensure homeowners are protected if lenders fail to provide notice of impending foreclosures.

"People fall behind in making mortgage payments often due to various setbacks, such as losing a job or having a health crisis," says Levsen. "Without MMLS's assistance, they would lose their

homes without even knowing all of their legal options.”

Ed Kolkebeck, another staff attorney, represents clients who have complex health care issues. Kolkebeck helps remove obstacles that prevent clients from enrolling in health insurance, giving them an opportunity to get coverage and effectively use their health care plans. “The federal marketplace and Medicaid systems can be very complicated, and many people aren’t aware of all of the options and benefits that are available to them,” he says. “I help clients by explaining different insurance options and by resolving difficulties that arise when trying to enroll in or use their health care coverage.”

MMLS also serves clients dealing with consumer law, domestic violence and family law, elder law, employment law, and public benefits law.

### **Reciprocal Service**

MMLS’s dedication to the needs of Mid-Missouri is on clear display in their Veterans Clinic. Through a partnership with the Harry S. Truman Memorial Veterans’ Hospital, MMLS holds a walk-in clinic for veterans and their families to discuss their legal issues. Lutton traveled to Washington, D.C. last year to discuss the program’s impact at a congressional briefing.

The clinic helps address legal issues that are common among veterans, which can lead to the disproportionately high number of veterans who are homeless. In large part, this is due to errors in the collection of debts. “We see a lot of people with consumer issues and that’s what usually leads to the homelessness we see,” Lutton says. “They don’t go to hearings, they think ‘I’ve already paid this company for this debt, I don’t have to go to this hearing, this must be an error.’ A default judgment is entered and it comes straight out of their paycheck. That’s when the homelessness starts, because they can’t pay their rent.”

Enter MMLS. The Tuesday and Thursday clinics are held when and where veterans can easily access them. “We’re referred people by the social workers at the VA hospital, by other community social agencies that also work in the VA hospital,” Lutton says, “and often we meet with people who have called our office, and they can meet us at the hospital on days when they’re going to be there anyway.”

Trained attorneys and volunteers are able to counsel veterans and their families in not only consumer issues, but also any other civil legal matter they may need help with, including protective services, housing law, and health law. The MMLS staff sees it as a way of returning the favor by serving those who have already sacrificed for others.

MMLS ultimately hopes to help to those who can’t afford to hire an attorney for a complex legal matter that can have far-reaching consequences. “Without an attorney, domestic and sexual violence survivors are much more likely to stay with their abuser because they can’t navigate the court system alone,” Lutton says. “Other individuals are likely to lose their home, custody of their children, their health coverage, or to have judgments entered against them for debts they don’t owe. MMLS often is their only hope to prevail in their case.”

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