



Case Study: Consumer Credit & Business Formation



Q: After helping 14,000 distressed consumers through legal representation on bankruptcies, housing discrimination, consumer matters and disability rights cases, what does Western New York Law Center plan to do for an encore?

A: Craft a sustainable solution to economic distress by teaching and helping residents create new businesses.



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The background

After launching in 1996 to address discriminatory housing issues in Western New York, [Western New York Law Center](#) took a leap of determination in 2012 to add an ability to defend consumer credit actions, starting with consumers' problems with service of process. In more than 300,000 consumer credit collection filings in New York in 2008, default judgments were filed in an astonishing 70% of cases, often because consumers didn't know they were defendants until judgements were served.

That first year WNYLC served 300 consumers and recognized that the need for its help would exceed its resources for the foreseeable future. A year later the Center purchased its first software from TheFormTool, TheFormTool PRO, at \$89 for a lifetime license. Eighteen months later the Center started adding Doxserá, PRO's more powerful sibling, and it hasn't looked back.

Last year, WNYLC and CLARO, its [Civil Legal Advice Resource Office](#) serving Buffalo, provided consumer assistance for more than 1,822 consumer cases using a mixture of Center attorneys and volunteers. Funding is provided by foundations, New York's IOLA, its Legislature, and the Attorney General's office. Balancing its requirement to squeeze the most from every dollar with the critical need for consistent high-quality correspondence and legal filings is an ever-present tightrope.

Outgoing letters to regulatory agencies, lenders, and credit agencies need to be perfect and customized to the circumstances of the specific matter. That, and the need to choose properly and customize language from an exhaustive library of legal pleadings, means that TheFormTool's Doxserá software, which does that automatically, has been indispensable for each of the past ten years.



Ryan Ledebur, volunteer attorney

“We recognized from the first day,” said Paulette Campbell, the Supervising Attorney of CLARO, “that we needed a way to assure that everyone involved — whether pro-

fessional staff member or infrequent volunteer — would be able to produce the same quality work product. It needed to be easy for the responsible attorney to quickly and confidently review and approve the intake, strategy, and work product. Given daily pressures to help people in real difficulty, with every case being different, we needed a tool to work the way we work, not one that requires us to work the way it works. We wanted a solution that answers our needs for ease of use, power, flexibility, and, of course, affordable price.

“We look back now and wonder if we could have done all this without Doxserá. Personally, I don’t think so. We were very lucky to find such a great answer.”

Catalyst for change

Two of Doxsera's features turned out to be unexpected but huge advantages for the Center.

After a while, WNYLC’s leaders realized that the volunteers could use Doxserá’s questionnaire for client intake, then minutes later use it to power the supervising lawyers’ triage process and decisioning as to the action to be taken. Because the Questionnaire encourages a disciplined focus on the facts of the matter, the face-to-face interviews are efficient and complete, saving both time and errors. Because the Questionnaire generally contains all the information needed to make case management decisions and to customize all the required documents, the managing attorney has just one place to look for any issues or patterns needing special attention. There’s no need to hunt through the document looking for potentially troublesome variables.

Because volunteers are such significant contributors to the Clinic’s success, training them quickly and well is vital. Basic user training with Doxserá can be accomplished in just ten minutes; it’s as simple as asking and answering questions in a form, deciding whether to save and share them, and clicking the Fill button. And because Doxserá works completely within Microsoft’s Word for Windows®, document management is simply “use whatever system or process you already have.”

And now, the future

After proving to themselves how far WNYLC can leverage its human resources using Doxserá — studies show that Doxserá easily multiply productivity by 3-4 times over a manual approach — the Center is ready to expand its offerings in a most imaginative way. It is dedicating resources to business law matters in order to help residents start businesses in their neighborhoods. In a real-life example of *“teach a person to fish,”* Center lawyers have already

helped start two dozen businesses, represented dozens of residents in business matters and taught business law classes to nearly 150 potential entrepreneurs.

Now Western New York Law Center has decided to “push the pedal to the metal” by expanding its business law efforts to answer more of the demand from people interested in a creating a startup.

Changes lead to changes for the better



Before WNYLC started representing consumers in credit difficulties, more consumer credit cases were filed in New York Civil Court than the total number of civil cases filed in all the U. S. District Courts. Largely because of the efforts of WNYLC and similar firms, those horrific numbers have been cut by more than half. The ratio of default judgements has been cut similarly. Still, more than 95% of defendants in consumer credit actions are unrepresented; there's still a long way to go.

Encouraging business formations, steering residents through the legal steps, and teaching them business law represents a huge and hugely constructive investment in the future. It builds on Western New York Law Center's strong history of helping disadvantaged consumers of Buffalo and western New York. It's a *pro-active* response to a persistent issue and moves the needle at least a little bit from defense to offense.

A helping hand

Last year TheFormTool, LLC was pleased to offer to supply WNYLC with as many licenses for Doxserá as it can use, for free. It also donated a library of 46 intelligent business forms – 341 pages, 120,00 words – to help jumpstart the Center's ability to quickly serve the business law need it's identified. Need... solution!



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