



The Progress Report



Issue 11 · Fall 2010

“Hartford HELP” Pro Bono Legal Assistance to the Homeless

Sometimes, simple legal assistance can be the key to getting someone off the streets and into a more secure and productive life. U.S. District Judge Jay Zainey organized the first Homeless Experience Legal Protection (“HELP”) program in 2004 in New Orleans and has since expanded it to 15 other cities. Prompted by an early 2009 visit from Judge Zainey, Connecticut Appleseed began developing a HELP program for Hartford.

Volunteer attorneys can often help homeless individuals with their need for a birth certificate or drivers license, with applying for social security or appealing the denial of benefits, with obtaining lost or missing identification, or with clearing up minor criminal matters that are preventing the individual from getting housing or applying for a job. Such legal issues can often be resolved in a few hours, or by making telephone calls. Attorneys assist homeless individuals on a single consultation, advice only and/or limited representation basis, and occasionally provide referrals when more intensive legal work is needed.

“Hartford HELP” Launched October, 2009

For nine consecutive months, Hartford HELP offered free weekly legal clinics that alternated between Mercy Housing at 118 Main St. and the House of Bread at 27 Chestnut St. Between one and three attorneys staffed each clinic, and were assisted by two students from the UCONN Law School. During the initial 9 months, 33 clinics assisted more than 130 homeless individuals - an average of 4 individuals each week. Positive “word of mouth” that HELP attorneys were able to assist with real problems built gradually at the shelters, as those seeking legal aid steadily increased.

Thanks to Our Volunteers

To date, the primary sources of our volunteers included: Day Pitney LLP; Brown Rudnick; Murtha Cullina LLP; Edwards Angell Palmer & Dodge; the George W. Crawford and Connecticut Hispanic bar associations; and the Young Lawyers Section of the Connecticut Bar Association. An additional handful

of attorneys from a variety of firms also volunteered. For its part, Connecticut Appleseed leads the recruitment of lawyers and law students, oversees provision of a volunteer training manual and handles ongoing administrative responsibilities for the program. Those responsibilities include motivating, participating volunteer attorneys, as well as coordinating with shelter management.

Moving Forward: September, 2010 Into 2011

Law firms and bar associations have already committed to staffing our weekly clinics from September through December, assisted as usual by enthusiastic students from UCONN Law School. And, on November 4, the Hartford HELP team will hold a recruitment meeting at UCONN for 2011 volunteers. For more information, call Bob Kettle at 203 210-5356.

Popular Primers on Education Law for Parents

Parents whose children are having problems with the school system many times feel isolated, frustrated and unsure about their legal rights. Lacking familiarity with the legal/bureaucratic process, parents are often confused about how they can work with a school to ensure that their child gets the resources and support that they need.

Our Parents’ Access to Education Law Information project responded by developing and distributing five short, clearly-written and bilingual informational guides on issues in education law that are also posted online at www.ctappleseed.org. To date, Appleseed has distributed more than 4,500 copies of these guides to statewide and regional offices of Connecticut’s Parent Leadership Training Institute, at more than 15 of the Family Resource Centers located statewide in local

schools and through parent organizations like Danbury Children First.

“Ask a Lawyer” Forums Scheduled Across the State

Since navigating the school system can be daunting at times, the project also offers “Ask a Lawyer” forums where parents can learn to work more effectively with a school on their child’s behalf. In addition to giving parents more information on their legal rights, these forums really emphasize ways for parents to work with – rather than against - their school district.

Forums on the “The Nuts and Bolts of How Your School is Funded” and “Bullying and Your Rights” have already been held in Waterbury, Continued on Page 4

Mission Statement

Our Mission is to develop solutions for the causes, rather than the symptoms, of our state’s social problems. We will deploy volunteer lawyers and other professionals to achieve systemic changes through legal and legislative advocacy, negotiation, education and other initiatives.



Connecticut Appleseed

Bob Kettle
Executive Director

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Another Round of Senior Center Workshops Underway on Elder Law

Born 5 years ago in a symposium at Quinnipiac University's School of Law, Connecticut Appleseed's Elder Law project has to date helped more than 1,300 seniors of modest means to better understand their legal rights and entitlements and to assess their legal needs. After the experts convened that day gave free seminars related to Advance Directives, Wills and Trusts, Long-term Health Care and Prescription Drug Costs, Housing and Consumer Fraud, Appleseed distilled the information presented into an 100-page book which has now been distributed to almost 40 senior centers across the state.

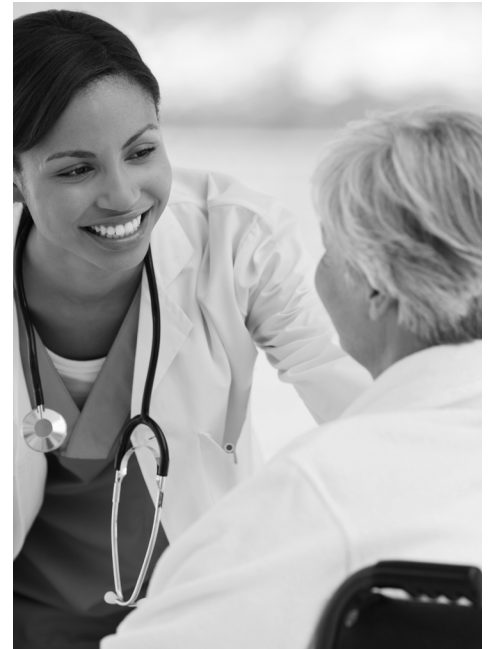
Continuing our Workshops: Beginning Round III in 2011

Enabled most recently by a grant from the Community Foundation of Greater New Haven's Women & Girls Fund, Appleseed is in the process of scheduling a late 2010 round of workshops in that foundation's 20-town service area. And a grant for which we have applied to the Connecticut Community Foundation will hopefully fund yet another round of workshops during early 2011 in the 21 towns that it services in the Waterbury region.

Directing Volunteered Legal Help Toward Seniors

Low and moderate-income seniors often lack affordable access to reliable and objective information regarding legal options, choices available to them, and choices they need to at least consider making. While routinely barraged by slanted information and high-pressure sales pitches for estate planning tools, "will kits" and a myriad of investment and insurance products, seniors face complex, confusing and vitally important legal and financial issues.

Targeting seniors who lack the resources to hire their own attorneys and financial planners, Appleseed's elder law workshops offer a relaxed format that encourages questions and dialogue with pro bono lawyers. In offering seniors free, high-quality legal assistance on a broad menu of elder law topics, Appleseed carefully tailors the workshop topics to requests from local senior center staff. Increasingly, senior centers have requested a series of two or three workshops so that they can offer information on more than one topic.



Save the Date Wednesday Evening, November 3rd

6th Annual CT Appleseed Hartford Event

The Hartford Club – 46 Prospect Street – 5:30 pm

Honoring Webster Bank and Bingham McCutchen LLP

Accepting on behalf of Webster Bank: John Ciulla

Executive Vice President for Middle Market Banking and Chairman of Webster Bank's Regional Presidents Council

Call Bob Kettle, Executive Director, at 203 210-5356 with questions.



Expanding Access to Financial Services

An estimated 19 percent of Connecticut households either have no checking or savings account, or use fringe financial services like check cashers and payday lenders rather than their own dormant accounts. These residents need help avoiding predatory and other high-cost financial services so that they can save, build the credit histories needed to access credit, and accumulate assets.

That is why Connecticut Appleseed stepped in to spearhead a collaboration of financial institutions, community partners, and state and federal banking regulators to connect unbanked and underbanked state residents with mainstream financial services – including affordable checking, savings, and credit opportunities. In response to Connecticut Appleseed’s invitation, Connecticut State Treasurer Denise Nappier keynoted an April 8, 2010 meeting to help launch an initiative called *Bank on Connecticut*. The 68 attendees represented the vast majority of the state’s financial institutions.

Bank on Connecticut Combines Financial Education and Asset-Building

Intended to help people keep more of what they earn and start them on a pathway to improved financial success and self-sufficiency, *Bank on Connecticut* is the logical extension of Connecticut Appleseed’s 2008-2009 “Expanding Financial Access for Immigrants” project. It also integrates financial education activities statewide that are managed by the Connecticut Association of Human Services (CAHS) through the Connecticut Money School (www.ctmoney.org). *Bank on Connecticut’s* success will be measured by the longevity and account balance growth of newly-established accounts and whether it can prompt the unbanked and underbanked to establish long-term banking relationships.

Attendees at the April meeting named a Steering Committee and four workgroups whose efforts will culminate in a formal *Bank on Connecticut* launch in early 2011.

Connecticut Appleseed, CAHS and the State Treasurer’s Office collaborate to lead the workgroups, guide the process and keep progress on schedule.

Piloting *Bank on Connecticut* at Selected Retail Branches

Over the summer the Steering Committee agreed to a modest beginning – a pilot project in targeted areas of cities with large unbanked populations. In this pilot, banks or credit unions in 8-12 key cities would offer incentives in conjunction with outreach and financial education targeted at unbanked and underbanked populations.

To enhance the pilot’s outreach and education components, each of the 8-10 participating financial institutions will pair with a local community-based organization. These nonprofit partners will help community residents overcome any wariness of mainstream banks and credit unions, as well engage them in financial education classes and programs offered either through the Connecticut Money School or the partnering financial institution.

Connecticut Appleseed Thanks our 2009 Supporters . . .

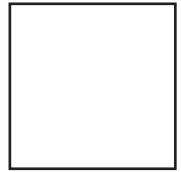
Connecticut Appleseed is supported by regional and local foundations, corporations, law firms and individuals. The following donors and grantors gave \$100 or more in 2009:

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A PART OF THE APPLESEED NETWORK

Appleseed, a non-partisan and non-profit organization, is a network of public interest law Centers working to identify and address injustices in their communities. Appleseed works to build a just society through education, legal advocacy, community activism and policy expertise, addressing root causes and producing practical solutions. As one of the nation's largest legal pro bono networks, Appleseed Centers work both independently and collectively, bringing their own experiences to create local solutions that are nationally relevant. We connect the top private practice lawyers, corporate counsel, law schools, civic leaders, and other professionals to tackle problems locally, at their root cause.

Systemic Change: Improving Access to Dental Care:

By impressing the importance of a pro bono culture on Connecticut State Dental Association (“CSDA”) members over the past several years, Appleseed Board members – most notably, Dr. Michael Perl and Peter Libassi - have vastly expanded the scope of volunteerism among the state’s dental professionals.

Motivating 700 More Dentists to Treat Medicaid Children

Since Connecticut did not increase dental Medicaid reimbursement rates from 1993 until 2008, dentists were discouraged for years from participating in Medicaid and accepting Medicaid patients. In response, Connecticut Appleseed collaborated with CSDA and other oral health advocacy organizations in a successful 2-year legislative effort that prompted the state to appropriate \$20 million to increase Medicaid reimbursement fees. These funds were specifically targeted at motivating dentists to treat children under the state’s HUSKY program.

And how it worked: at present there are approximately 1,000 dentists actively treating HUSKY children - a gain of more than 700 dentists over the last two years. CSDA estimates that these dentists are now providing roughly an

incremental \$60 million per year in dental care to more than 130,000 children.

Launching and Funding the Connecticut Mission of Mercy (“CTMOM”)

While more Connecticut children have been receiving dental care through HUSKY, serious need remains for broader access to oral health care. Fortunately, Dr. Perl had begun collaborating in 2007 with former CSDA President Dr. Bob Schreiber to develop the first weekend-long “CTMOM”.

With over 800 volunteers, the initial 2008 CTMOM delivered approximately \$500,000 of free oral health care and medications to more than 1,200 underserved and uninsured Connecticut residents. Dr. Perl himself led the fund-raising. For an encore, Dr. Perl raised \$200,000 for the 2009 CTMOM that provided free dental care to 1,781 patients and provided \$881,760 in donated care and medications.

In addition to leading the fund-raising for the 2010 CTMOM, Dr. Perl also secured Aetna’s contribution of their Middletown office facility. Held last March, the 2010 CTMOM treated a total

of 2,049 patients with more than 300 volunteer dental personnel and an additional 1,300 community volunteers.

Popular Primers continued from page 1

Stamford, Norwalk, Danbury and New Haven - typically in collaboration with parent-leadership/support groups like Norwalk SEEKS and Danbury Children First.

In August, we partnered with Connecticut Parent Power to offer a forum on School Discipline using a webinar format that was accessible statewide. And most recently, in early October, we offered a forum on bullying at Stamford’s annual “Stone Soup for the 21st Century” resource expo.