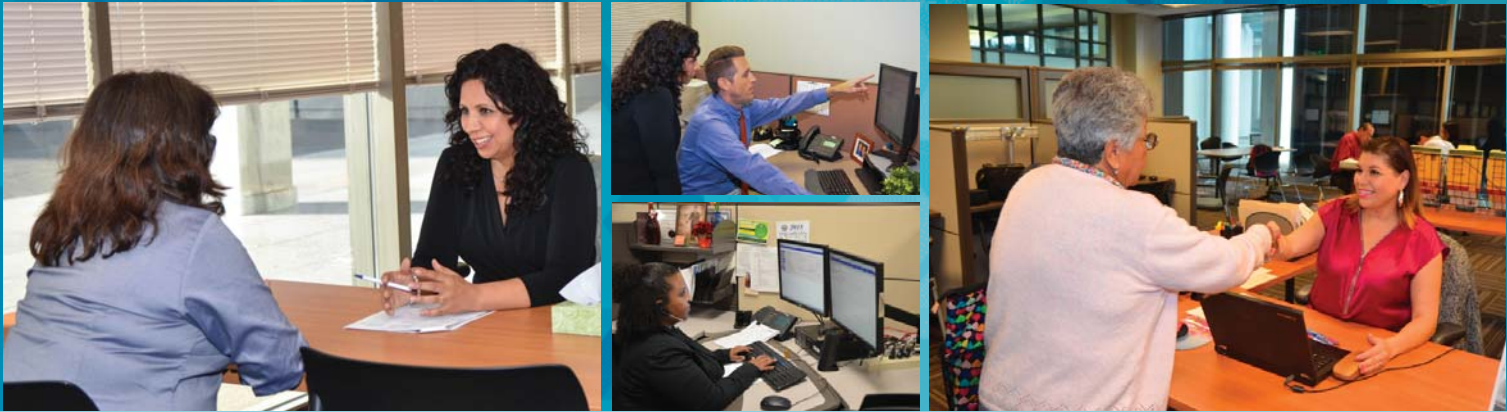




United States Bankruptcy Court Central District of California



Access to Justice: Self-Represented Parties and the Court

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FOREWORD

Although total case filings have dropped dramatically in the last few years, the percentage of debtors who represent themselves remains constant. This report reviews the outcome of self-represented cases and compares them to results seen in attorney-represented cases. Chapter 13 debtors who represent themselves fail at a much greater rate than either attorney-represented chapter 13 debtors or self-represented chapter 7 debtors. Chapter 13 trends are therefore more closely examined this year than in past reports.

Once again, you will see the extraordinary efforts made by our *pro bono* partners and volunteers. Their efforts provide essential services to economically vulnerable people who otherwise would not have adequate access to the Court. These efforts provided 6,780 people last year with necessary legal advice and representation. The ability to provide access to the Court expanded in 2014 through the addition of a clinic in the Coachella Valley, online chat functions and a free Internet-based petition preparation program.

Low-income debtors lost one of their biggest champions, and our court lost one of its kindest advocates shortly after 2014 came to a close. James T. King, a dedicated consumer bankruptcy attorney and a tireless *pro bono* volunteer, lost his battle to cancer on February 9, 2015. Jim helped with many projects at the court to increase access to justice. He began by volunteering to represent low income debtors through the Los Angeles County Bar Debtor Assistance Project. Later, Jim's assistance was invaluable in developing bankruptcy self-help clinics in the district. Jim was instrumental in establishing the Earle Hagen Memorial Golf Tournament seven years ago, the proceeds from which continue to increase the funding for *pro se* resources. We will all miss him terribly. This report is dedicated to Jim, a true warrior for access to justice.


United States Bankruptcy Judge
Central District of California
Chair, *Pro Se* Resources Committee

In Memoriam:



James T. King
Aug. 13, 1948 - Feb. 9, 2015

I. INTRODUCTION

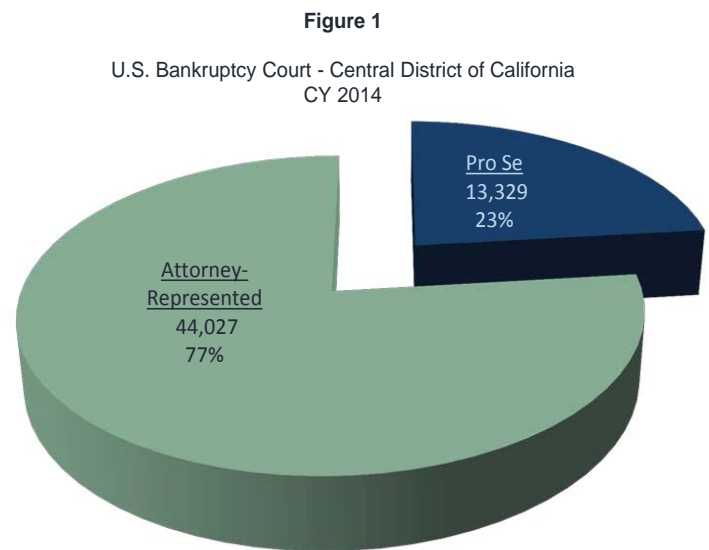
This report includes a lot of numbers summarizing what happened in cases, how many *pro bono* volunteers there were, and how many litigants received assistance. These summaries, unfortunately, do not enable the Court to measure the success of the access to justice programs in the district. The numbers provide a piece of the puzzle, but causation between *pro bono* or self-help services and “success” in a given case is not possible to study in any reliable or extensive way. An increase or decrease in the *pro se* level does not tell us whether those who filed needed to file or whether they filled out the many required forms correctly. The filing and *pro se* numbers are tied to many factors that cannot be measured. Even the numbers explaining dismissal and discharge rates do not tell us if the debtor was still able to save a home or a car, or whether there were non-dischargeable debts they did not realize would still be with them. We do know that 6,780 individuals who believed they could not afford counsel received legal advice from knowledgeable bankruptcy attorneys instead of turning to unlicensed petition preparers, random Internet advice or worse. We know from previous studies that many of these people also did not file bankruptcy after learning more. If they did choose to file, they were more likely to file the correct chapter, be aware of what a filing could and could not successfully address, and to actually obtain a discharge of debts.

The details gathered in this report may provide more information for academic professionals and others to evaluate self-represented parties in bankruptcy. We need to know much more about how to adequately address self-represented litigants in the bankruptcy courts. With the limited knowledge we do have, the Court’s goal is to provide proper access for all parties, whether represented or not. Our case filing system is limited in what reports it can produce, and the following section provides the only “hard data” available at this time to learn how self-represented debtors fared in 2014. It will be instructive to see whether broader access to both Electronic Self-Representation (eSR) and Debtor Electronic Bankruptcy Noticing (DeBN) will increase successful outcomes for *pro se* debtors. While the ultimate goal is to have *pro se* debtors find quality bankruptcy attorneys to represent them, improving electronic access to the Court for *pro se* debtors enables them to better manage their cases on their schedule – helping to bridge the gap in access to the Court between represented parties and *pro se* debtors.

II. SELF-REPRESENTED PARTIES – THE NUMBERS

a. New Filings in 2014

In 2014, even with a substantial decline in its overall number of filings, the Central District of California continued to lead the nation with over 57,000 filings. More than 23 percent of these filings were filed without an attorney (self-represented or *pro se*), approximately 16.1 percent of the nation’s total *pro se* bankruptcy filings. The total percentage of *pro se* filings nationwide was approximately 8.8 percent. The District has more than twice the number of *pro se* filings as the bankruptcy court with the next highest number of total *pro se* filings, the Middle District of Florida.

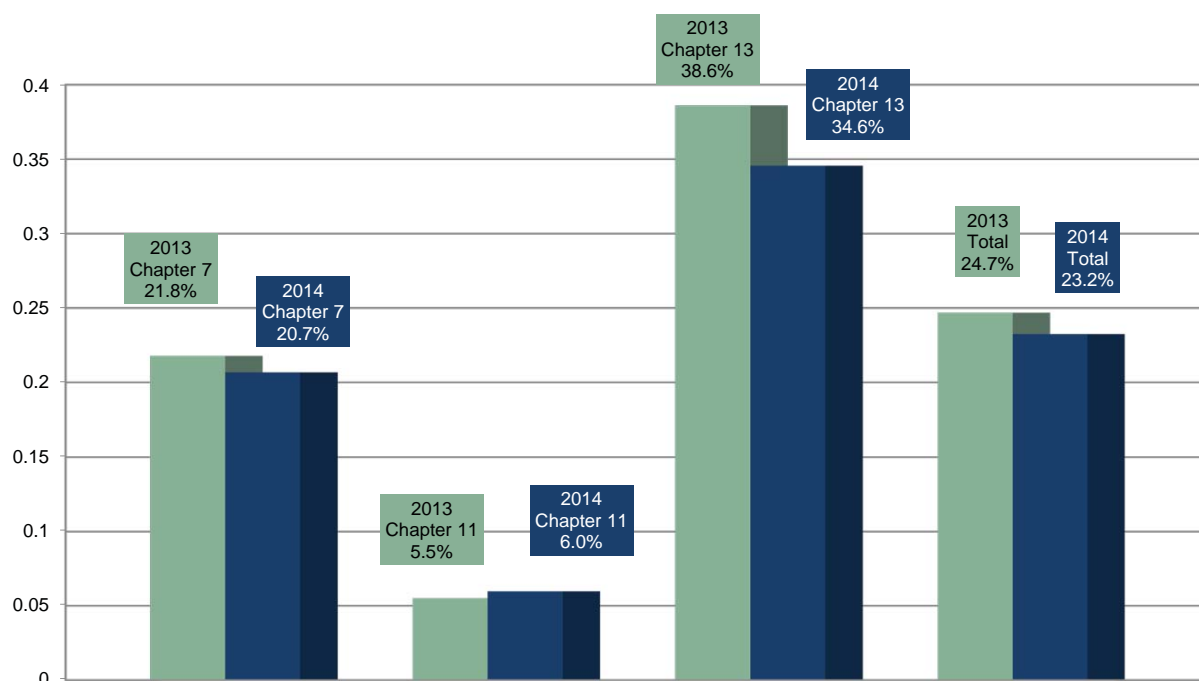


*Total filings include chapter 9, 12, and 15 filings

Figure 1 shows the breakdown between represented and *pro se* debtors in all chapters filed in 2014. This does not include the numerous *pro se* creditors whom our case filing system cannot track. In 2014, the Court’s *pro se* rate remained relatively about the same as the previous year: 23.2 percent, compared to 24.7 percent in 2013.

Figure 2

U.S. Bankruptcy Court - Central District of California
2013 vs. 2014 Percentage of *Pro Se* Debtors by Chapter



*Total filings include chapter 9, 12, and 15 filings

Almost 80 percent of all bankruptcy cases filed in the Central District were chapter 7 cases. Figure 2 shows that over one-fifth of the Court's chapter 7 cases were filed by self-represented parties in 2014 – a sizeable portion of the Court's largest segment of filings.

The second most filed bankruptcy chapter in the District was chapter 13. As shown by Figure 2, chapter 13 has a higher rate of *pro se* debtors than in chapter 7. This may be due to the *pro se* debtors seeking a cost savings in obtaining the automatic stay, as the actual filing fee of \$310 is slightly less than the chapter 7 fee of \$335. This could also be the result of foreclosure mitigation schemes using chapter 13 as a means to obtain a stay without the oversight of a chapter 7 trustee. The breakdown of how many debtors filed each chapter, and whether represented or not, is detailed in Table 1.

i. Cases Reaching Final Disposition in 2014

The graphs in this section illustrate the incidence of significant bankruptcy case events (e.g. confirmation, discharge, dismissal and closing) within the calendar year of 2014. The calendar year approach used in previous reports failed to present a complete picture for a small number of cases. For example, if a case is filed in December 2014, it will not have progressed to the point of having a plan confirmed or receiving a discharge or dismissal within the calendar year.

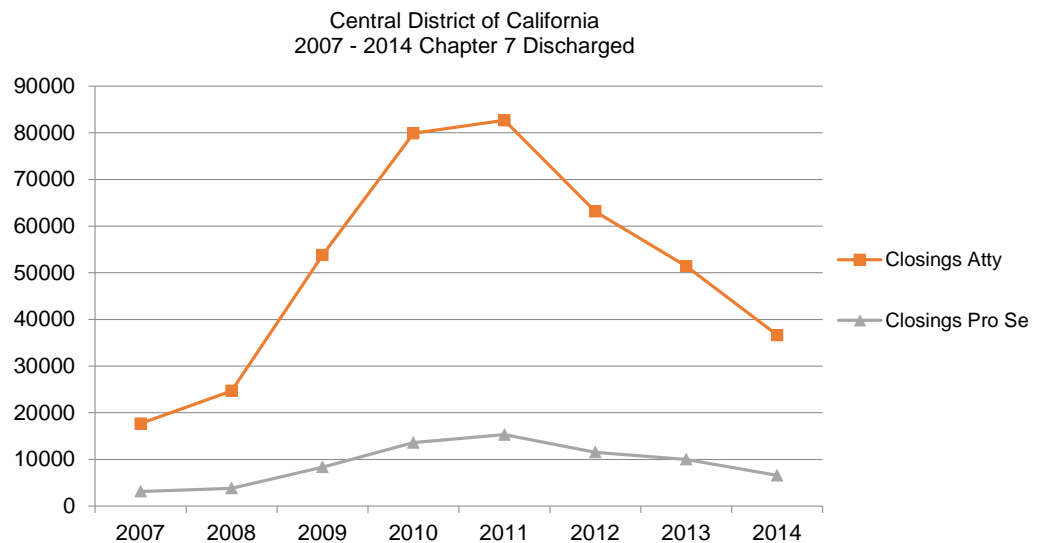
Table 1			
Representation in All Bankruptcy Filings 12-Month Period Ending 12/31/14			
	Represented	Pro Se	Total
Ch. 7	36,263	9,447	45,710
Ch. 9	0	0	0
Ch. 11	472	30	502
Ch. 12	3	0	3
Ch. 13	7,289	3,851	11,140
Total	44,027	13,329	57,356
	76.8%	23.2%	

Totals include chapter 15s.

The revised method in this report accounts for the fact that many bankruptcy cases continue into subsequent years before the case reaches a final disposition. Even with the limitations of the data presented based on cases filed within a calendar year, used in past reports, we found no significant variation from the conclusions reached when analyzing the same data based on the cases closed.

As shown in Figure 3, every year a far larger number of chapter 7 debtors hire attorneys for representation. The number of self-represented cases closed with a discharge was significantly lower than for the attorney-represented cases, especially in the years from 2009 to 2011. The steep curve of the attorney-represented line reflects a peak in the number of filings following the Great Recession of 2008. A slight lag time in the number of discharges following the 2008 filings may have been due to the Clerk's Office catching up on a backlog of cases to discharge

Figure 3

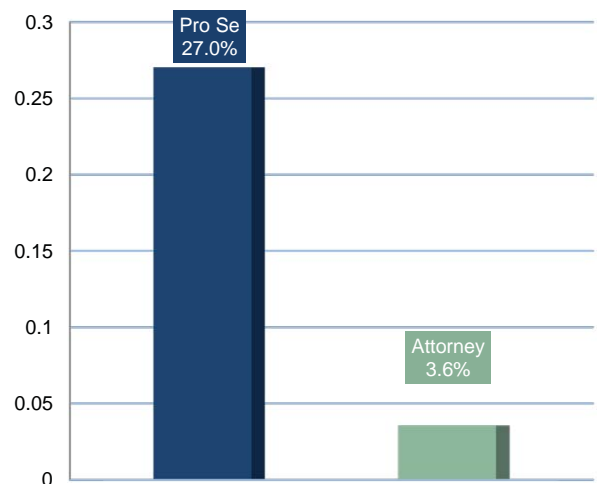


from these peak filings. The number of self-represented chapter 7 debtors who received a discharge did not increase in proportion to the number of self-represented cases filed over peak filing years. This, once again, underscores the relatively poor success rate of self-represented debtors in chapter 7.

Pro se cases represented nearly a third of the chapter 7 cases that were dismissed. The percentage of attorney-represented chapter 7 cases that were dismissed, on the other hand, was miniscule (Figure 4). For all chapters, *pro se* cases were dismissed at an even higher rate, approaching almost half of the dismissed cases for the year (Figure 5). At 13.7 percent, dismissals of attorney-represented cases were only a slightly higher rate, when considering all chapters, than for chapter 7, alone (Figure 5).

Figure 4

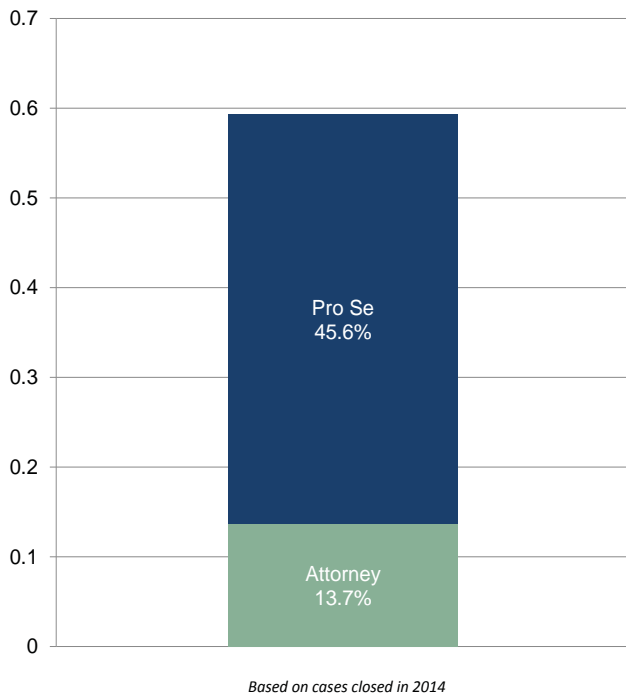
U.S. Bankruptcy Court - Central District of California
Percent of Chapter 7s Dismissed - 2014



Based on cases closed in 2014

Figure 5

U.S. Bankruptcy Court - Central District of California
2014 Dismissals - All Chapters

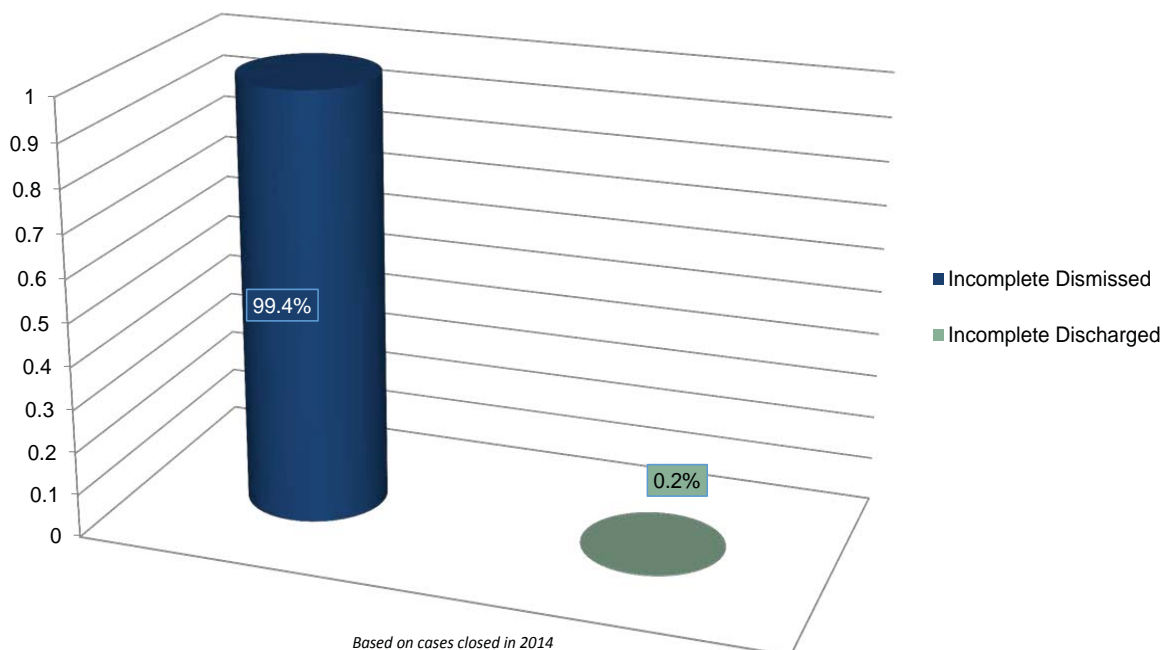


Incomplete cases are those cases filed without all required schedules and the statement of financial affairs. When everything required under Federal Rule of Bankruptcy Procedure 1007 is not filed, the case is typically dismissed after 14 days (See 11 U.S.C. § 521). This may be due to filers hastily seeking the protection of the automatic stay to forestall events such as imminent foreclosures or evictions. In their haste, these debtors may neglect to file the correct papers or meet the necessary deadlines for filing schedules. The debtor may obtain the protection of the automatic stay for a couple of weeks, but fail to receive a discharge of debts and raise a presumption of abuse in future filings (See 11 USC § 362(b)(21)).

Dismissal is almost a certainty for self-represented parties who do not file a complete petition package. Figure 6 shows that the percentage of *pro se* cases filed with incomplete information that were dismissed was over 99 percent. More incomplete cases are filed by *pro se* debtors (over 21 percent) as compared to about three percent of attorney-represented cases (Figure 7). Figure 8 illustrates the rate of incomplete cases in 2014, compared to the total rate of dismissed *pro se* cases in each bankruptcy chapter for that year.

Figure 6

U.S. Bankruptcy Court - Central District of California
Percent of *Pro Se* Incomplete Closings Dismissed vs. Discharged
2014 - All Chapters



In 2014, nearly twice the number of *pro se* chapter 7 cases were dismissed as attorney-represented cases. A similar trend emerges regarding the number of incomplete chapter 7 *pro se* cases that were dismissed as compared to attorney-represented incomplete cases (Table 2).

Given that attorneys filed almost four times the number of chapter 7 cases as self-represented parties (Table 1), the higher number of *pro se* cases that were dismissed is especially striking (Table 2).

Figure 7

U.S. Bankruptcy Court - Central District of California
2014 Percent of Incomplete Closings - All Chapters

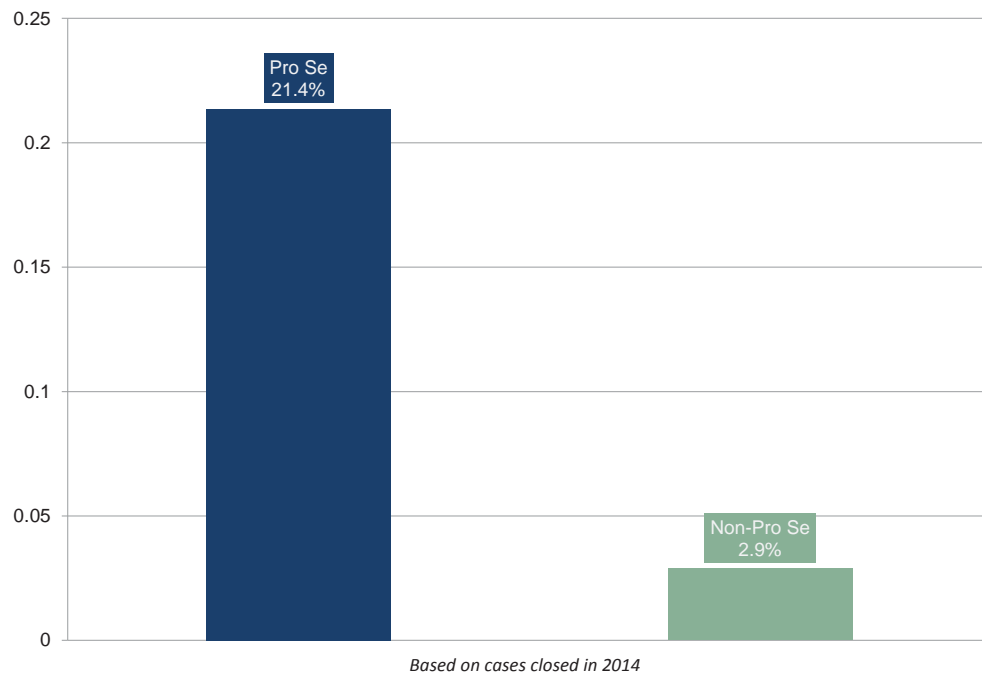


Figure 8

2014 Percentage of *Pro Se* Cases
Dismissed or Incomplete - All Chapters

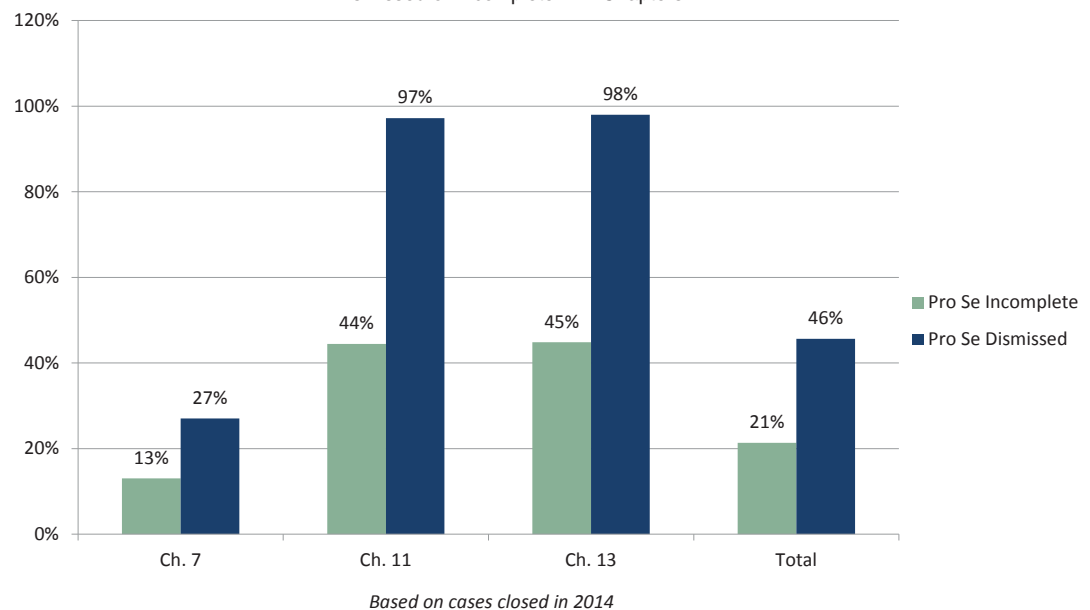


Table 2

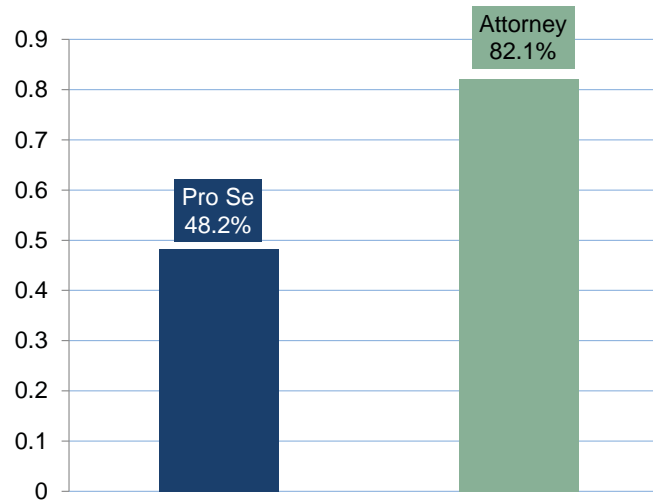
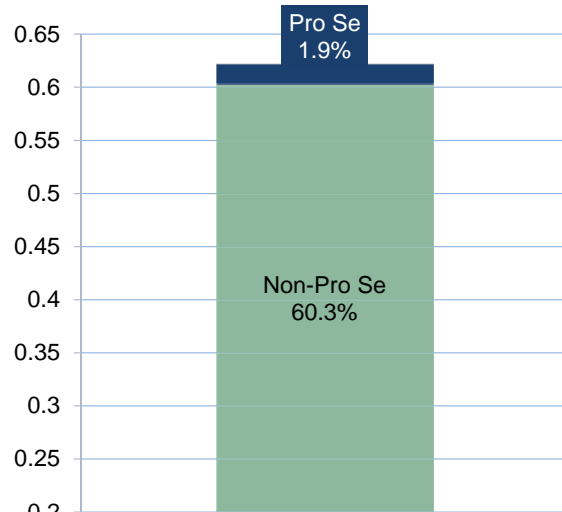
2014 Chapter 7 Cases

	Attorney-Represented	Pro Se	Total
Dismissed	1,410	2,737	4,147
Incomplete Dismissed	595	1,307	1,902
Percent Dismissed Of Total Cases	3.6%	27.0%	8.3%
Discharged	36,638	6,589	43,227
Incomplete Discharged	36	5	41
Percent Discharged Of Total Cases	92.6%	65.1%	87.0%
Total Cases	39,575	10,122	49,697

*Based on cases closed in 2014***b. Chapter 13 Updates**

This year, we discovered a programming error in the national bankruptcy case filing system, CM/ECF, which caused the chapter 13 confirmation rate to be slightly under-reported for 2013 and 2014. The programming error was reported to the Administrative Office of the United States Courts (AO) and corrected. In the last report, we stated that there were only three plan confirmations out of the chapter 13 self-represented filings in 2013. There were actually 25 confirmations from chapter 13 self-represented filings, as compared to 2,810 plans confirmed for chapter 13 attorney-represented filings in 2013. In 2012, of chapter 13 self-represented filings, there were 33 instead of 24 confirmed plans. These 33 confirmed plans, were dwarfed in number compared to the 3,842 plans confirmed for chapter 13 attorney-represented cases.

The corrected numbers did not change the conclusion drawn in previous reports, which is still that an extremely small percentage of the self-represented chapter 13 filings reach plan confirmation (Figure 10). This abysmal success rate continues every year, illustrating why representing oneself in chapter 13 is either a mistake or a tactical decision. As the attorney fee can be paid through the plan over three to five years, any debtor that is seriously seeking the advantages of chapter 13 should consult a chapter 13 attorney. Instead, over the peak filing years between 2009 and 2013,

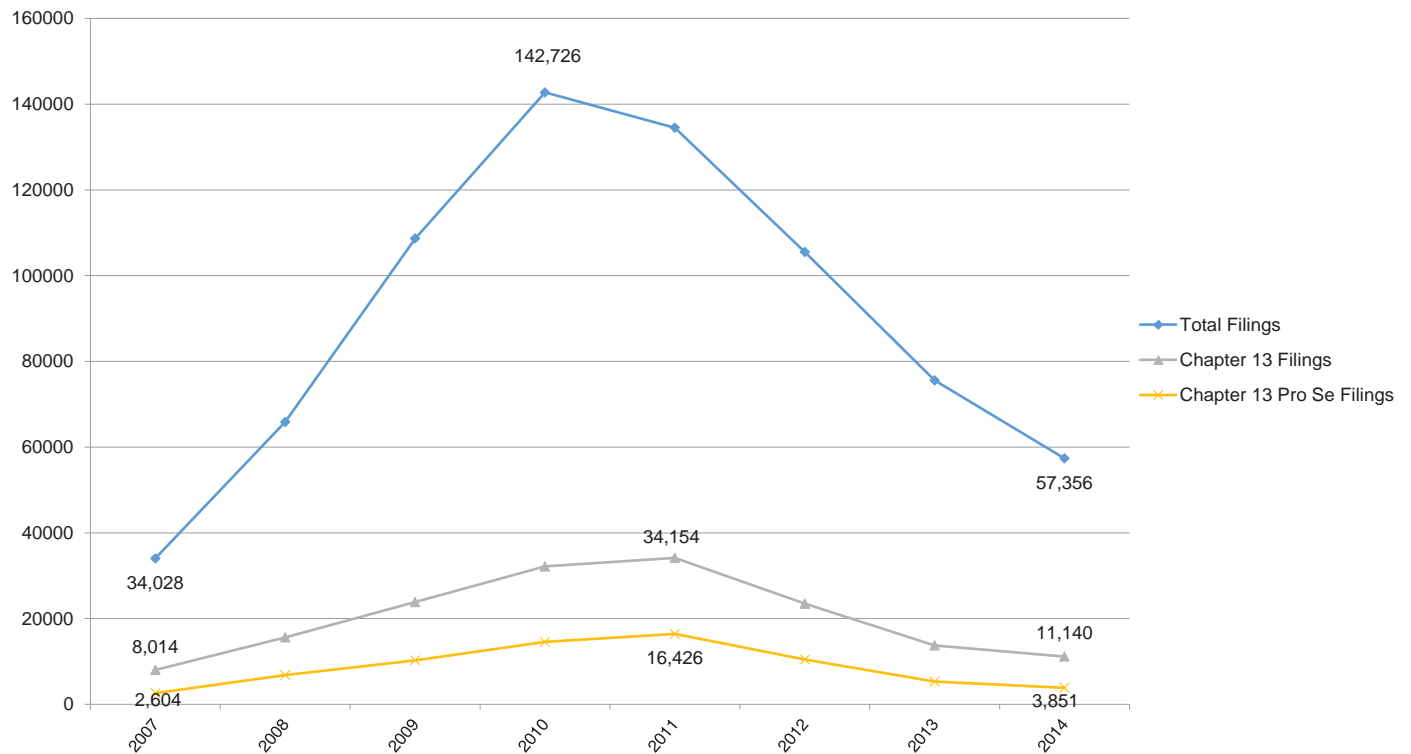
Figure 9U.S. Bankruptcy Court - Central District of California
Percent Discharged - 2014 - All Chapters*Based on cases closed in 2014***Figure 10**U.S. Bankruptcy Court - Central District of California
Percent of Chapter 13s With Plan Confirmed - 2014*Based on cases closed in 2014*

such as in 2011, the number of pro se filings hovered around half of chapter 13 filings. (Figure 11).

Less than half of all pro se cases closed in 2014 received a discharge, while over 82 percent of attorney-represented cases received a discharge (Figure 9). Although more than half of self-represented filers receive no financial relief from the process, their credit reports still reflect that they have filed for bankruptcy.

Figure 11

U.S. Bankruptcy Court - Central District of California
2007 - 2014 Chapter 13 and Total Filings


Table 3

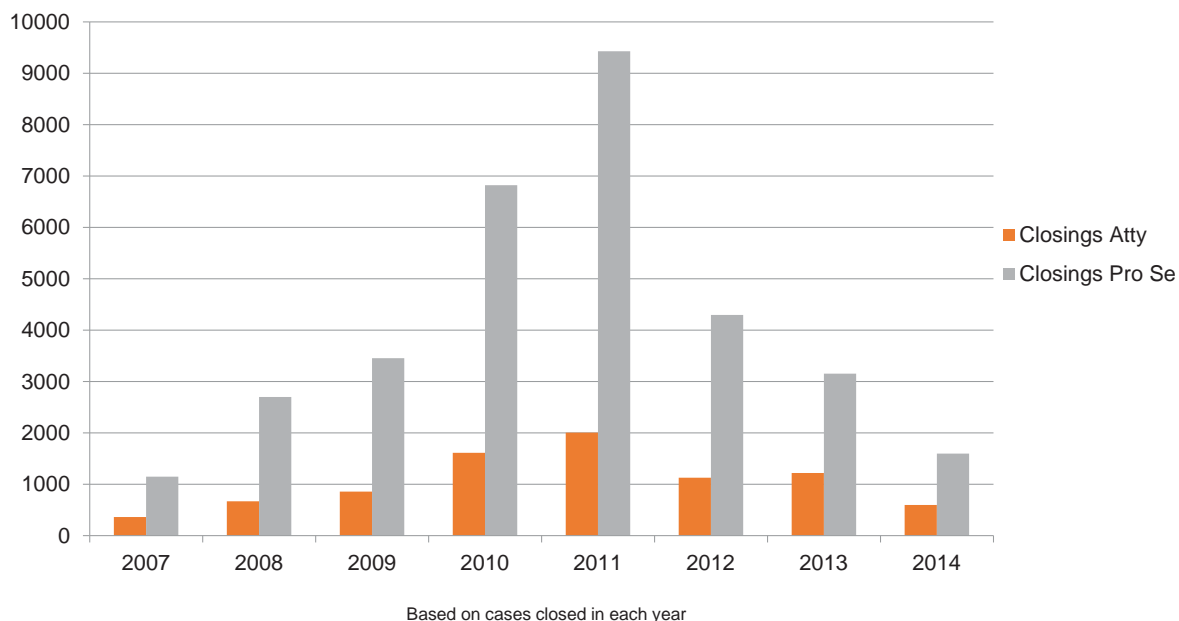
Central District of California
2007 - 2014 Chapter 13 Discharges

	Attorney	Pro Se
2007	1,207	25
2008	489	10
2009	652	6
2010	515	12
2011	624	8
2012	696	4
2013	1,932	16
2014	2,907	28

Based on cases closed in each year

Figure 12

Central District of California
2007 - 2014 Chapter 13 Incomplete Dismissed

**Table 4**

Central District of California
2007 - 2014 Percent of *Pro Se* Chapter 13 -
Dismissed After Plan Confirmation

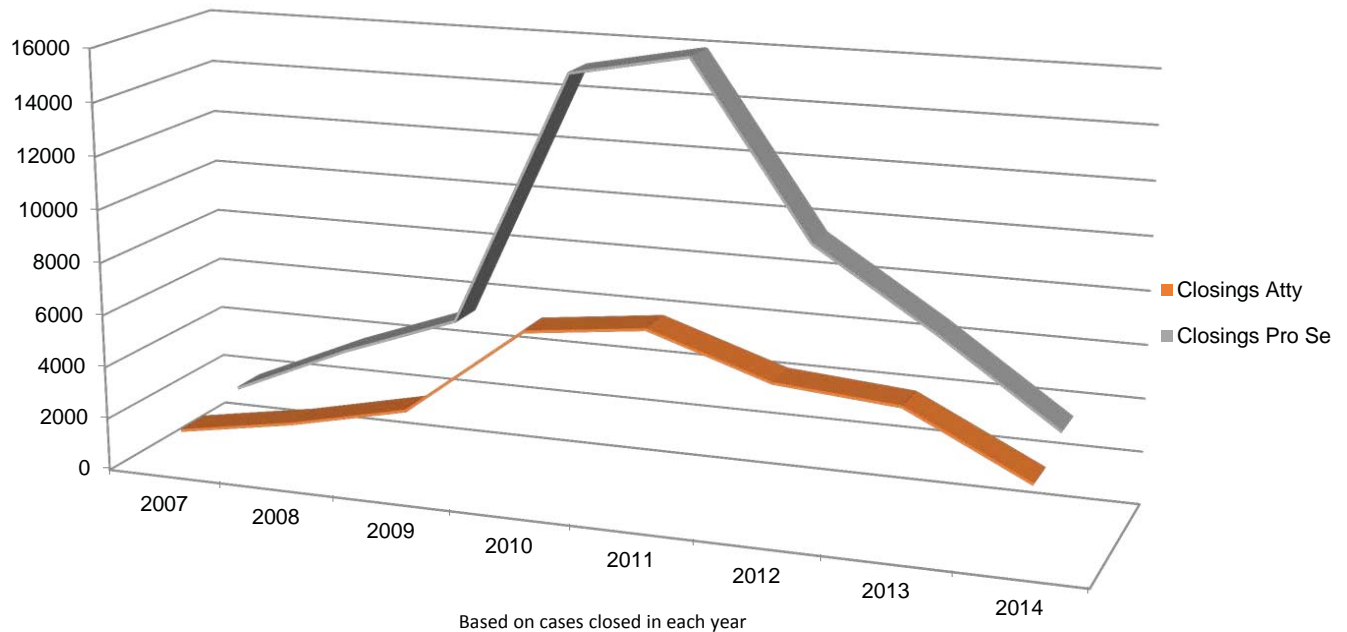
Plan Confirmed	Dismissed After Plan Confirmed	% Plan Confirmed - Dismissed
39	10	25.6%
47	29	61.7%
43	27	62.8%
75	58	77.3%
49	35	71.4%
40	34	85.0%
70	51	72.9%
68	37	54.4%

The above bar graph emphasizes the overwhelming number of chapter 13 incomplete *pro se* cases dismissed each year, as compared to the number of attorney-represented incomplete chapter 13s. Just as in chapter 7, self-represented parties are more likely to have their incomplete chapter 13 cases dismissed than attorney-represented debtors. This trend is consistent year after year.

The number of *pro se* cases that were dismissed prior to plan confirmation in 2014 remains notably higher than attorney-represented cases also dismissed prior to plan confirmation (Figure 13). Even for *pro se* cases that make it through plan confirmation, the number that gets dismissed remains high (Table 4). This trend is also consistent year after year, demonstrating that even savvy *pro se* debtors are perhaps encountering difficulty administering their own chapter 13 cases (e.g., knowing whether to file motions to modify the plan, object to claims, or strip liens).

Figure 13

Central District of California
2007 - 2014 Chapter 13 Cases
Dismissed Prior to Plan Confirmation



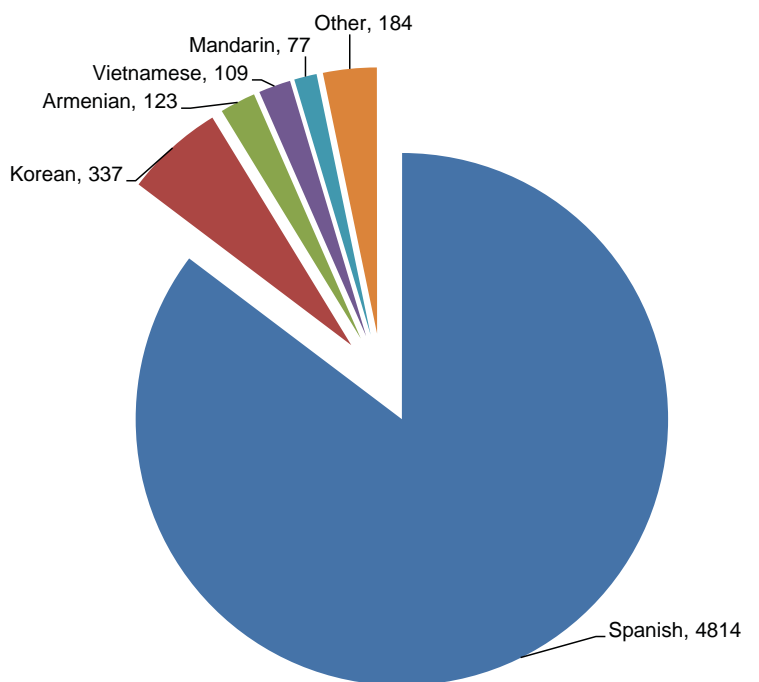
c. Language Barriers

The Central District of California remains one of the most racially and culturally diverse districts in the nation. Figure 14 is drawn from the United States Trustee Program's Language Assistance Summary, and shows the variety of language requests serviced in the District.

A lack of English language proficiency in the region presents yet another obstacle to both Court accessibility and to obtaining services for these parties. In total, data collected from the United States Trustee's Language Assistance Program (January – December 2014) identifies foreign language interpretation service requests for a total of 32 different languages, with Spanish being requested most often.

Figure 14

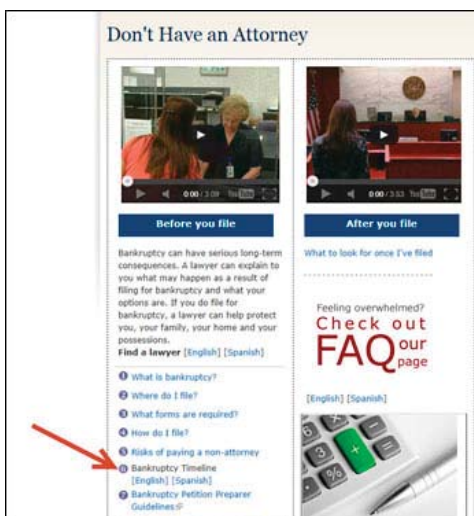
U.S. Trustee Program
Language Assistance Summary Statistics for 2014



III. EXISTING PROGRAMS AND SERVICES

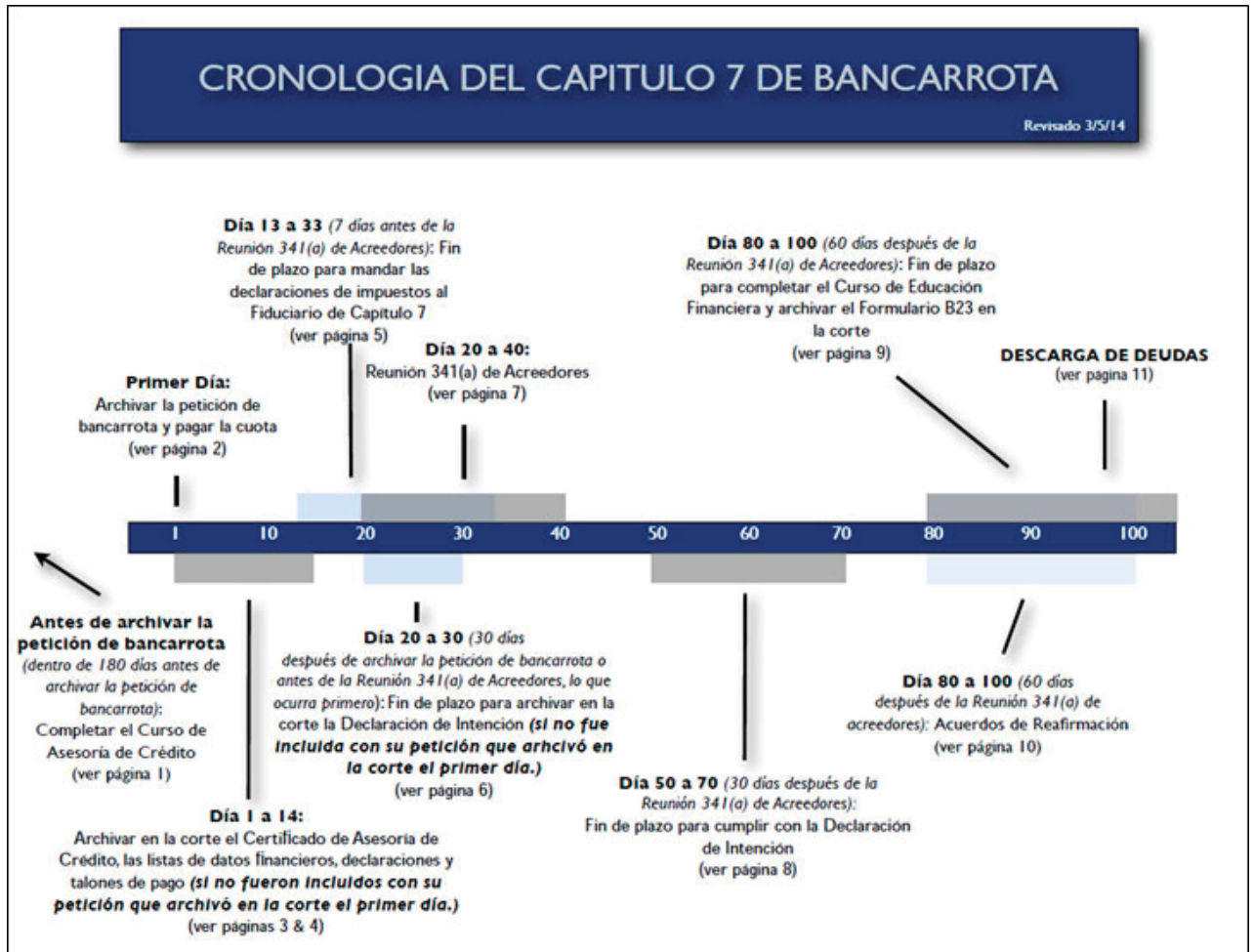
a. Online Resources

As mentioned in the 2013 report, the Court has added a wide array of resources for self-represented parties visiting the Court's website and Intake areas. The "Don't Have an Attorney" page on the Court's website is a one-stop page providing self-help guidance. It includes information geared toward those who have yet to file and those who have already filed. Both at the window and online, the Court provides petition packets that include instructions and examples for filling out the petition, schedules, and statement of financial affairs. The Court website has long displayed judge-specific information, trustee office locations, FAQ's for a broad range of bankruptcy questions (in both Spanish and English), links to approved credit counseling agencies and financial management courses, bankruptcy fees, and download ready rules and forms. Additionally, the Court distributes State Bar pamphlets, and other flyers specifically troubleshooting the common problems that arise in cases filed by those without an attorney.



The Court's "Don't Have an Attorney" web page serves as a centralized place for self-represented parties to locate information specific to their needs, such as the hours for self-help clinics and seminars offered at each division, and contact information for free or low cost bankruptcy attorneys.

In 2014, the Court began reviewing data to analyze how website visitors accessed this information. Based on its analysis of the website's Google analytics, the *Pro Se* Committee began planning a website task force to observe use of the website by self-represented debtors visiting the Court's self-help desks. This task force will analyze how the web page is currently used in order to update the location of information so that the links used more frequently, such as the "For Debtors" link, will access the most informative web page on that topic in the future.



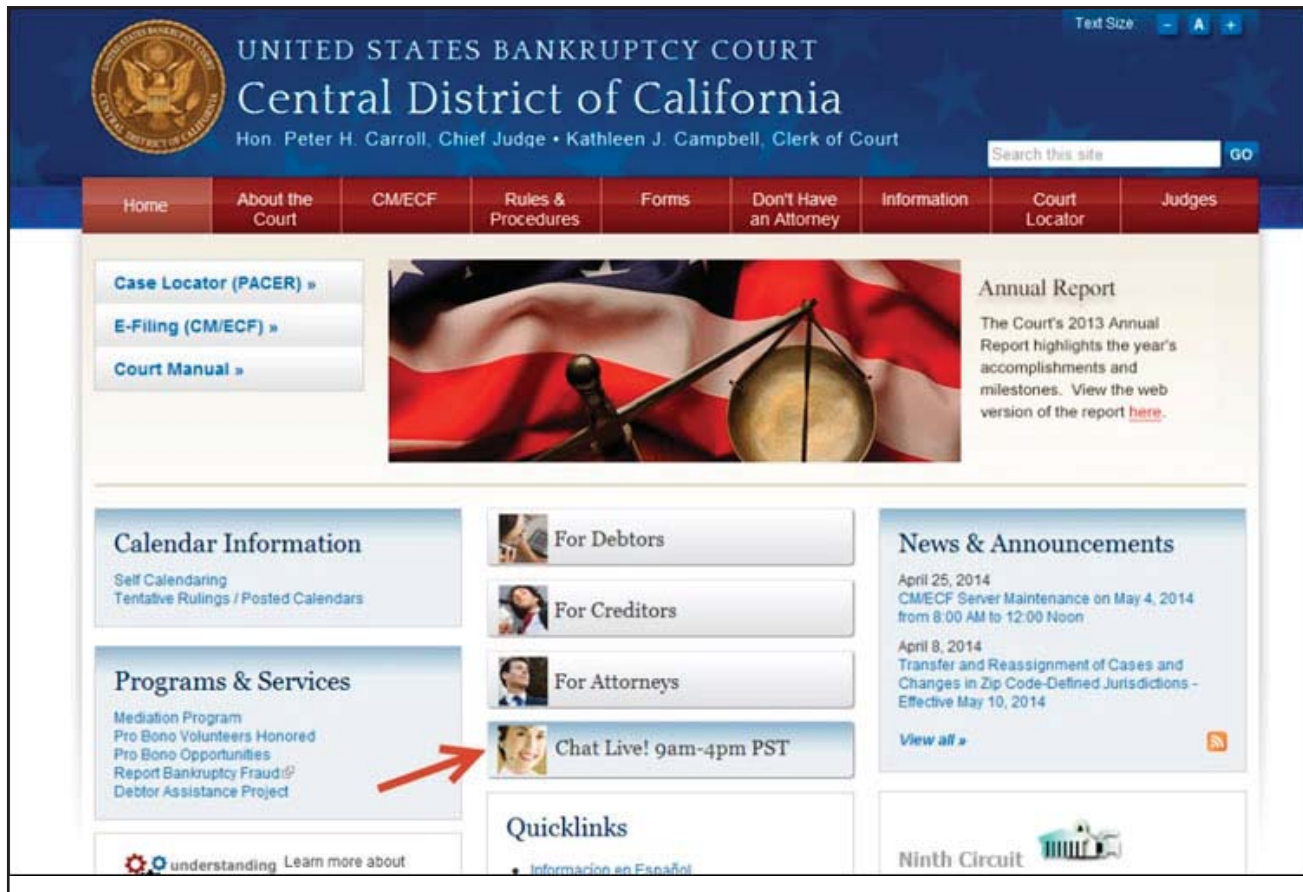
i. Spanish Timeline

In 2014, the Court expanded its interactive, virtual timeline of chapter 7 bankruptcy with a version translated into [Spanish](#). Viewable on the “Don’t Have An Attorney” web page, the timeline visually represents a typical sequence of events for chapter 7 bankruptcy -- beginning with the pre-filing credit counseling course, and ending with the bankruptcy discharge. Debtors can click on each event in the timeline to find more information on specific requirements, deadlines, and links to useful resources. The timeline gives debtors critical information in manageable segments focused on the aspect of the bankruptcy case they need.

ii. Online Chat

The Court’s Online Chat was developed in 2013 to make it easier for court users to find answers to their procedural questions. In its initial phase, the chat feature was only available to filers using CM/ECF, which is largely used by attorneys. This included online instant messaging with a Court representative to answer case-specific questions and obtain links to frequently requested forms, motions, and orders.

In 2014, the Court’s online chat was made available to all visitors surfing the Court’s website and to self-represented litigants through the Court’s “Don’t Have an Attorney” web page. Approximately 1,730 chats came in from the Court’s website in 2014 (excluding January when the chat feature was not yet available on the website).



A review of quarterly chat reports showed the number of chats received from the general public is generally two to three times higher than chat requests from CM/ECF users. However, chat requests from the website may also include attorneys in addition to creditors and debtors. Chat users are not restricted from using the general public access to chat and are not required to identify themselves, so the Court is unable to track the type of chat user making the request.

Common questions received concern the location of 341(a) meetings and continuance dates; the status of orders and motions, reaffirmations, audio/transcript requests and the amount of fees; general questions regarding discharge, closings, and dismissals; and general case information about credit counseling courses, as well as how to obtain copies and certifications. Also, Court representatives have anecdotally mentioned that they frequently receive inquiries from self-represented parties as to where they may electronically file documents.

While self-represented parties may not file documents through CM/ECF, the eSR software featured in the next section may provide some additional convenience to self-represented parties. Both eSR and chat may be especially helpful to parties in remote locations and disabled parties who have difficulty visiting our onsite self-help desks detailed later in this report. Online chat is available Monday through Friday from 9:00 a.m. to 4:00 p.m., excluding federal holidays and other published Court closures.

iii. eSR and Self-Help Resource Center



1. Thinking about filing bankruptcy?

2. Don't want to pay a non-attorney simply to type your paperwork?

3. Comfortable using a computer?

Give *electronic Self-Representation* a try!

Filing bankruptcy can have serious long-term legal and financial consequences. Potential debtors are encouraged to consult a competent bankruptcy attorney for legal advice before making the decision to proceed with the filing.


This computer program is offered to individuals who reside in the Central District of California who have made the decision to file a bankruptcy case without the representation of an attorney. eSR allows self-represented debtors to electronically prepare and submit an individual Chapter 7 bankruptcy petition. A paper petition is not required if eSR is used to file the bankruptcy petition. eSR users are asked to answer a series of questions and enter personal information to create the data that automatically populates official bankruptcy forms required for filing bankruptcy.

Interested? Email Sabrina Palacio-Garcia at Sabrina_Palacio-Garcia@cacb.uscourts.gov

You may also provide your contact information to any Clerk's Office employee.

An attorney is **HIGHLY** recommended if you:

- Have tax debts or student loans, own your own business, are facing foreclosure, are filing Chapter 13, or have previously filed bankruptcy.

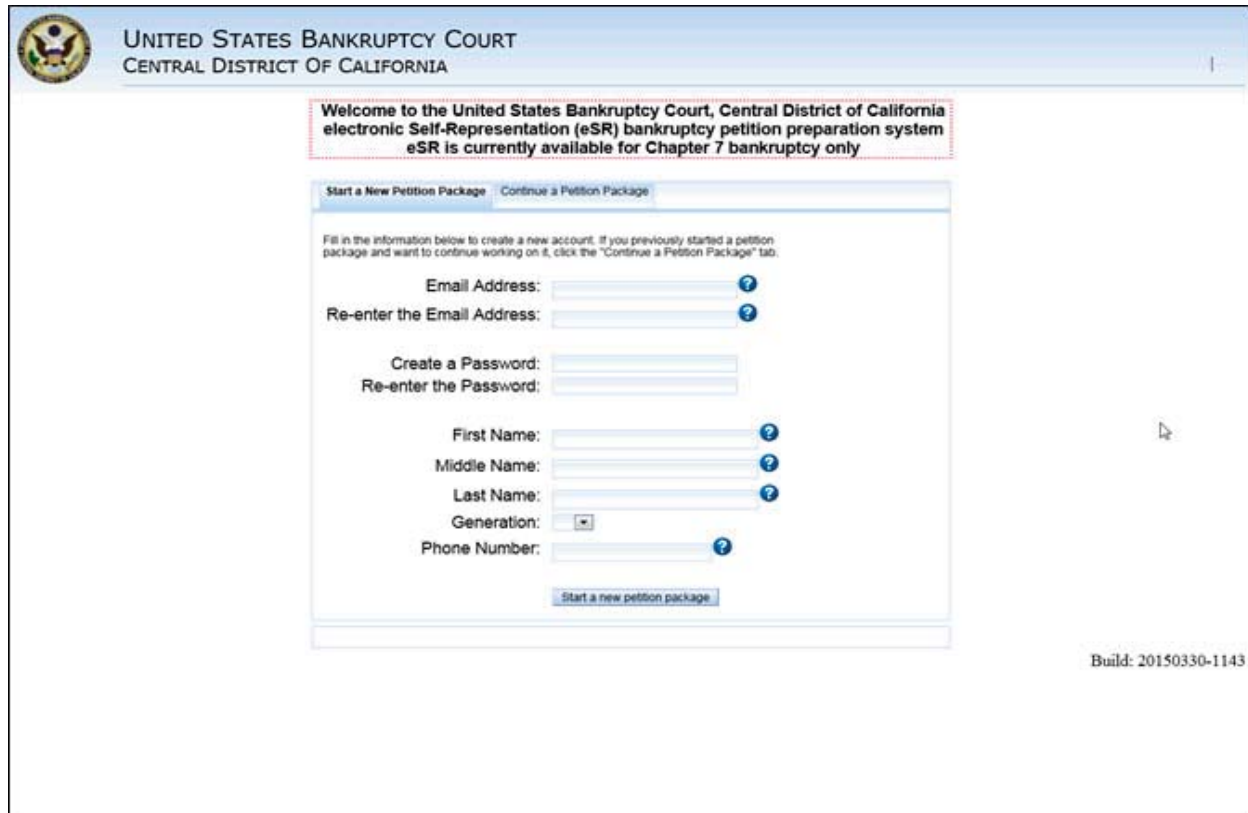


On March 31, 2014, the Central District of California became the first of three test courts to install the electronic Self-Representation (eSR) software successfully in the live environment. eSR is an online tool to help individuals prepare a chapter 7 bankruptcy petition when they have decided to file bankruptcy without an attorney. Judge Maureen A. Tighe has led the Court's participation over the past several years in developing this tool as part of a national pathfinder initiated by the Administrative Office of the United States Courts.

Initially, eSR was only available at the Los Angeles Division. Debtors were screened for moderate typing skills, literacy in English, and to determine if they were preparing a chapter 7 consumer debt filing that was non-emergency. Screening was completed by Public Counsel after attending a chapter 7 bankruptcy seminar held twice a month at Public Counsel's office. A similar collaboration was established with Public Service Law Corporation at the Riverside self-help clinic.

The Los Angeles Division had its first official eSR debtor file for bankruptcy on April 16, 2014, making the Court the first in the nation to have an eSR filing. District-wide, intake staff was trained on how the eSR software works and on case processing. Additionally, attorneys volunteering in the self-help clinics also received an overview of eSR and case processing in order to be equipped to answer questions from those using the eSR software to prepare petitions.

INITIAL SCREEN BEFORE SIGN IN:



UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA

Welcome to the United States Bankruptcy Court, Central District of California electronic Self-Representation (eSR) bankruptcy petition preparation system
eSR is currently available for Chapter 7 bankruptcy only

[Start a New Petition Package](#) [Continue a Petition Package](#)

Fill in the information below to create a new account. If you previously started a petition package and want to continue working on it, click the "Continue a Petition Package" tab.

Email Address: ?

Re-enter the Email Address: ?

Create a Password:

Re-enter the Password:

First Name: ?

Middle Name: ?

Last Name: ?

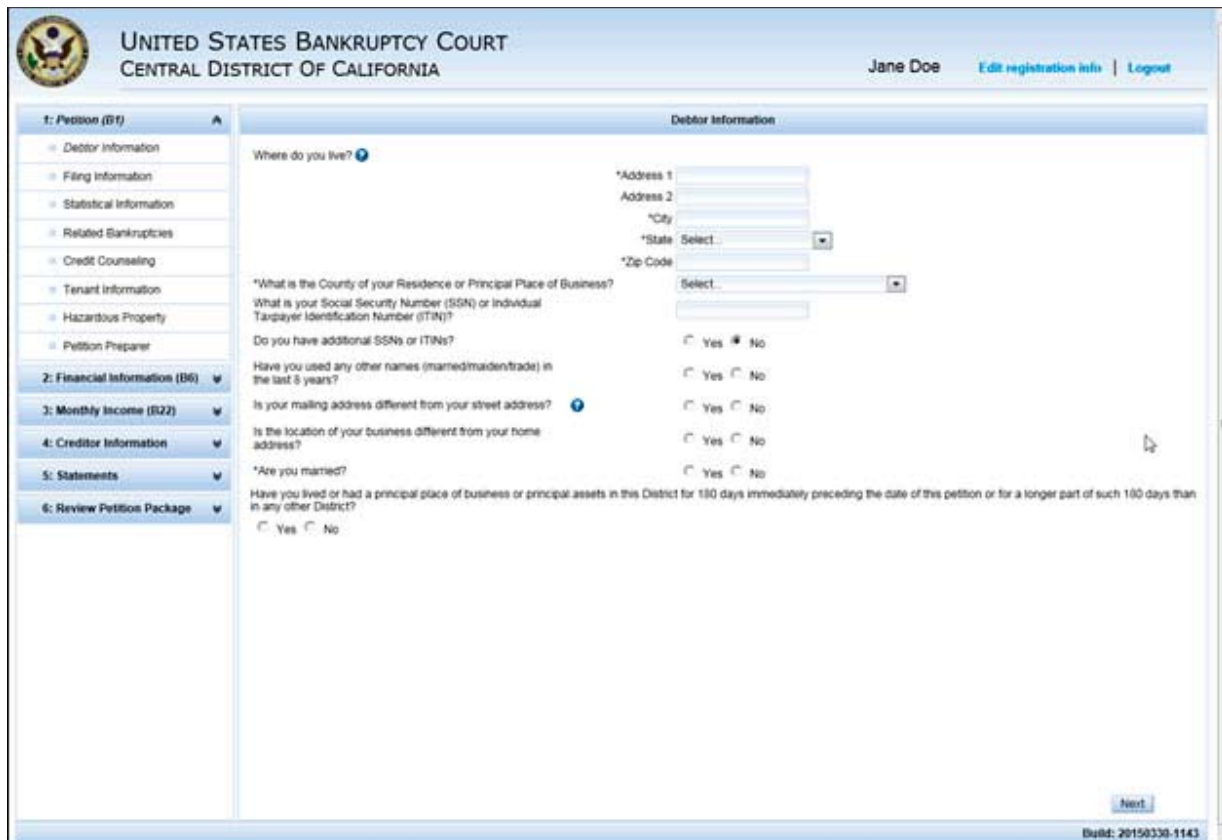
Generation:

Phone Number: ?

[Start a new petition package](#)

Build: 20150330-1143

SECOND SCREEN AFTER SIGN IN



UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA

Jane Doe [Edit registration info](#) | [Logout](#)

1: Petition (B7)

- Debtor Information
- Filing Information
- Statistical Information
- Related Bankruptcies
- Credit Counseling
- Tenant Information
- Hazardous Property
- Petition Preparer

2: Financial Information (B6)

3: Monthly Income (B22)

4: Creditor Information

5: Statements

6: Review Petition Package

Debtor Information

Where do you live? ?

*Address 1

Address 2

*City

*State

*Zip Code

*What is the County of your Residence or Principal Place of Business?

What is your Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN)?

Do you have additional SSNs or ITINs? ☐ Yes ☒ No

Have you used any other names (married/maiden/trade) in the last 8 years? ☐ Yes ☐ No

Is your mailing address different from your street address? ? ☐ Yes ☐ No

Is the location of your business different from your home address? ☐ Yes ☐ No

*Are you married? ☐ Yes ☐ No

Have you lived or had a principal place of business or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District? ☐ Yes ☐ No

[Next](#)

Build: 20150330-1143

LIST OF CREDITORS

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA

Jane Doe [Edit registration info](#) | [Logout](#)

1: Petition (B1) ▾
2: Financial Information (B6) ▾
3: Monthly Income (B22) ▾
4: Creditor Information ▲
 ▢ List of Creditors:
5: Statements ▾
6: Review Petition Package ▾

List of Creditors

Provide the names and addresses of all your creditors. Type the information for one creditor and click 'Add'; repeat for each creditor

Name
 Address1
 Address2
 City
 State/Province
 ZIP/Postal Code
 Country (if not U.S.)

Name	Address
------	---------

Build: 20150330-1143

All divisions now have at least one computer dedicated for the public to use eSR for preparing their filings and one computer to use as a resource to research bankruptcy information or to find credit and financial management courses. The Los Angeles and Riverside divisions' self-help desks received valuable suggestions from the staff and eSR debtors during this period. Many users suggested expanding the software's help feature and adding edit functionality to modify information already entered throughout the module.

After integrating suggestions from initial software users, on Wednesday, September 24, the Court soft-launched the eSR software on the Internet for general access by the public – a major milestone in the project. The software is accessible via the eSR homepage located on the Court's website at <http://www.cacb.uscourts.gov/esr>. In addition to a link to eSR, the homepage has eSR frequently asked questions, links to additional forms to be completed and filed with an eSR petition, and also an electronic bankruptcy petition checklist to assist debtors with gathering all the required documents before getting started on a petition. The first two debtors who used eSR to submit and subsequently file for chapter 7 bankruptcy successfully received their discharge in 2014. There were a total of 15 eSR filings in 2014. This is a significant step forward in making the Court fully accessible electronically to self-represented users.

HOW ARE WE DOING?




Please visit our **Don't Have an Attorney** page at
<http://www.cacb.uscourts.gov/Dont-Have-Attorney>
 to find great resources and complete our
"Survey regarding Self-Help Resources"
 (<https://www.surveymonkey.com/s/CACBSelfHelp>)
 which is located under QUICKLINKS or
 scan the QR codes below from your mobile device:






[take our survey](#)
[great resources](#)

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

HOW ARE WE DOING?



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[great resources](#)

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

iv. Survey Results

In the Spring of 2014, the Court began distributing a self-help flyer with a QR code to link to a new survey and self-help resources. The survey examines the demographics and experience of those using the Court's self-help resources. Survey responses have been overwhelmingly positive regarding the services provided on the Court's website, as well as the services provided by Court staff and self-help desk representatives.

Survey participants were largely in the age range of 51-65; and most listed English as their primary language. Every survey participant listed the wait time to receive guidance with an attorney volunteer was as at least "good." Many survey participants visited a self-help desk and said they would visit the self-help desk and bankruptcy court website in the future. Many survey participants also mentioned that medical bills/health, job loss/unemployment, or credit card debt led them to file bankruptcy. An example of comments received is shown on the next page. We continue to seek new avenues for feedback from self-represented parties so that we can assist them in obtaining advice of counsel for the information they need.

HOW ARE WE DOING?



Please visit our **Don't Have an Attorney** page at <http://www.cacb.uscourts.gov/Dont-Have-Attorney> to find great resources and complete our **"Survey regarding Self-Help Resources"** (<https://www.surveymonkey.com/s/CACBSelfHelp>) which is located under QUICKLINKS or scan the QR codes below from your mobile device:



[take our survey](#)



[great resources](#)

UNITED STATES BANKRUPTCY COURT - CENTRAL DISTRICT OF CALIFORNIA

CACB Self-Help Survey

Thank you for helping the court improve its services by briefly answering the following questions

1. Please choose your primary language from the list below.

☐ English
☐ Spanish
☐ Arabic
☐ Mandarin
☐ Japanese
☐ Armenian
☐ Vietnamese
☐ Russian
☐ Korean
☐ Farsi
☐ Other (please specify):

2. Please choose your age from the selection below:

☐ [18-35]
☐ [36-50]
☐ [51-65]
☐ [66+]

3. When did you visit the free self-help center or clinic?

MM DD YYYY HH MM AM/PM

I visited on: / / : -

4. Which self-help location did you visit?

☐ Los Angeles Self-Help Resources Center
☐ San Fernando Valley Self-Help Desk
☐ Northern Division Consumer Debt and Bankruptcy Clinic (Santa Barbara)

Comment: "Received helpful, thorough information and assistance with knowledge and understanding of debtor's problems n [sic] anxieties. The individuals assisting are patient, courteous and generous with their expertise."

b. Court Resources and *Pro Bono* Partnership

i. San Fernando Valley Reaffirmation Breakfast

Public Counsel started the reaffirmation hearing clinic program in 1998 under the leadership of two private attorneys, Jeff Krause and Tom Walper. The program was first implemented in the Los Angeles Division in conjunction with Public Counsel. The program was so successful that Public Counsel later worked with the San Fernando Valley Division, as well as local consumer bankruptcy bar associations and law firms in the Woodland Hills area, to staff the clinic on a monthly basis. In Woodland Hills, the judges host breakfast for the volunteers and any other attorneys appearing for reaffirmation 30 minutes before the volunteers are scheduled to provide counsel and advice to debtors that day. After breakfast, the volunteer attorneys then meet with the debtors on calendar before the hearings.



Reaffirmation hearing volunteers at the San Fernando Valley Division. (From left to right: Steve Hoffman; Hon. Martin R. Barash; Michael Gottfried; Hon. Victoria S. Kaufman; R. Grace Rodriguez; George Dulgeryan, Ilsa Klavir; Stella Havkin; Hon. Geraldine Mund; and Gayle Higgins)

ii. *Pro Bono* Volunteers Honored (*Pro Bono* Breakfast)



Hon. Peter H. Carroll provides remarks at the Court's Pro Bono Breakfast Reception



Hon. Maureen A. Tighe speaking at the Court's Pro Bono Breakfast Reception



National Pro Bono Celebration
October 19 - 25, 2014



From left to right: Middle District of Florida Bankruptcy Clerk Lee Ann Bennett, Hon. Vincent P. Zurzolo, and Clerk of Court Kathleen J. Campbell attending the 2014 Pro Bono Breakfast Reception.



Clockwise left to right: Hon. Thomas Donovan, Public Counsel Supervising Senior Staff Attorney Magdalena Reyes-Bordeaux; Dr. Maureen Conner, Michigan State University Judicial Administration Program Director; and guests attending the Court's Pro Bono Breakfast Reception.

On October 20, 2014, the Court hosted a breakfast reception for the *pro bono* volunteers listed in its 2014 Honor Roll. The Court also published its annual Honor Roll update to commemorate the beginning of the American Bar Association's National *Pro Bono* Celebration week, which took place October 19-25. Clerk of Court Kathleen J. Campbell and Judges Neil W. Bason, Thomas B. Donovan, Sandra R. Klein, Maureen A. Tighe and Vincent P. Zurzolo mingled with over 40 guests, including volunteers, judiciary staff, and guests from the United States Trustee's Office who were treated to breakfast pizza, hashbrowns and muffins. The event was made possible by funds provided by the Central District's Attorney Admission Fund.

Chief Judge Peter H. Carroll made remarks in appreciation of the Court's *pro bono* volunteers, noting that the Central District is still the only bankruptcy court to participate in the national *pro bono* celebration. Judge Maureen A. Tighe then shared words of inspiration from her recent introduction to Supreme Court Justice Sonia Sotomayor, who also champions *pro bono* work, emphasizing the impact volunteers have made in the District. Volunteers in attendance were provided certificates of recognition, "celebrate *pro bono*" lapel pins and pens, and copies of the 2013 Report, [*Access to Justice: Self-Represented Parties and the Court*](#). Certificates for those volunteers who were unable to attend the celebration were distributed to the *pro bono* organization with which they served. To view the list of honorees, the 2014 Honor Roll is posted on the Court's website under Programs & Services>[Pro Bono Volunteers Honored](#).

IV. FUNDING SOURCES FOR NON-COURT SERVICES

a. Attorney Admission Fund

The self-help desks at the Los Angeles, Santa Ana, and Riverside Divisions are funded, in part, by the Attorney Admission Fund managed by the Attorney Admission Fund Board. Continued annual funding by the Attorney Admission Fund of the clinics and self-help desks throughout the District depends heavily on the ability of each clinic to show that it has sought and obtained funding from other sources to meet its obligations. The self-help desks are also supported through their independent fundraising efforts, grants, and by local bar associations, as described in the next section of this report.

b. Bar Support and Holiday Parties

i. Orange County

The Court thanks the Orange County Bar Association's Commercial Law and Bankruptcy Section and its members for their generous contribution to the Santa Ana Self-Help Desk facilitated by Public Law Center (PLC). In September 2014, PLC fundraising, through the hard work of a few and the generosity of many, raised over \$42,000 for the self-help desk located on the second floor of the Ronald Reagan Courthouse at the Santa Ana Division. The local bar and colleagues of the section in Los Angeles and Riverside were very generous despite the financial impact of the decline in filings on firms practicing bankruptcy law. This funding will go a long way to facilitate continued funding of PLC's self-help desk by the Attorney Admission Fund in the future.

ii. Los Angeles

1. Holiday Event at Mr. C's

Bar associations in Los Angeles hosted a holiday party at Mr. C's in Beverly Hills on December 8, 2014. Sponsors included the following organizations: Los Angeles Bankruptcy Forum; Central District Consumer Bankruptcy Attorney Association; Financial Lawyers Conference; and Southern California Turnaround Management Association.



Jeffrey Krause, Esq. speaking at the LABF holiday party



Hon. Vincent P. Zurzolo speaking at the LABF holiday party



Hon. Geraldine Mund speaking at the LABF holiday party



Hon. Alan M. Ahart and Kenneth Sulzer, Esq.



Front Row (left to right): Public Counsel Supervising Senior Staff Attorney Magdalena Reyes-Bordeaux, Hon. Sandra R. Klein, Hon. Alan M. Ahart, LABF President Elissa Miller, Esq. Back Row (left to right): Attorneys Eric Israel, John Tedford, Zev Shechtman, and Ben Logan.

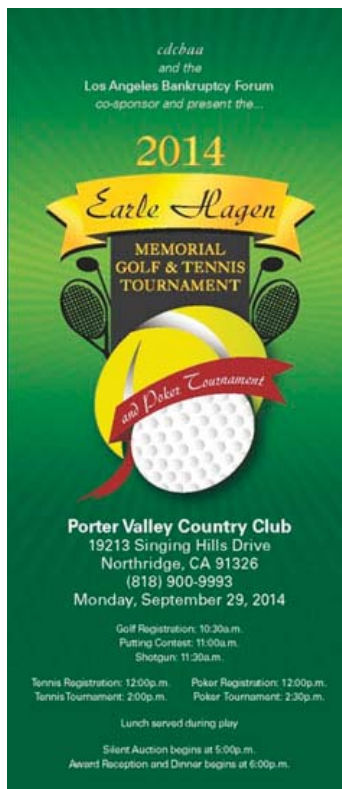
2. California Bankruptcy Forum

With the support of the California Bankruptcy Forum (CBF), Public Counsel was able to purchase new items needed for the self-help desk.



Public Counsel Staff Attorney Christian Cooper using laptop purchased with CBF donation.

c. Golf Tournament



Left to right: Peter Gurfein, Esq.; Hon. Vincent P. Zurzolo; Public Counsel Supervising Senior Staff Attorney Magdalena Reyes-Bordeaux; Public Counsel President and CEO Hernán Vera



Left to right: Hon. Maureen A. Tighe; Hon. Catherine E. Bauer; Hilda Montes de Oca, law clerk; and Marisa Hawkins



Silent Auction



Left to right: Hon. Robert N. Kwan; Hon. Catherine E. Bauer; Hon. Sheri Bluebond; Ray Aver, Esq.; Jonathan Hayes, Esq., Bob Hessling, Esq.



Left to right: Hon. Peter H. Carroll; Public Counsel Supervising Senior Staff Attorney Magdalena Reyes Bordeaux; James King, Esq.; and Public Counsel Staff Attorney Christian Cooper holding a huge \$38,292.64 check for the Debtor Assistance Project from the Earle Hagen Memorial Golf Tournament.

d. Run for Justice

Public Counsel is an official charity of the ASICS LA Marathon, and the Run for Justice raises money to support Public Counsel's *pro bono* assistance programs. On March 8, 2014, the orange T-shirts of Public Counsel's Run for Justice once again colored the LA Big 5K race as *pro bono* attorneys, Public Counsel staff, representatives from local law firms and court staff attended the event. Participants also enjoyed coffee, food, and a photo booth at the Third Base Club inside Dodger Stadium hosted by Public Counsel.



Left to right: Bankruptcy Court staff pictured at the Run for Justice: Front row: Veronica Magno, Jennifer Harmon, and Sandi Brask; Back row: Michele Downing, Leanne O'Brien, Jan Zari, Wendy Jackson, and Jennifer Wright.

e. Leslie Cohen 5K

The Leslie Cohen Law (LCL) 5K was held April 27, 2014 at Santa Monica's Reed Emerson Park. In 2014, the LCL 5K raised \$7,500 to support Public Counsel's Debtor Assistance Project (DAP).



Front Row (left to right): Law Clerks Albert Sheen, Angella Yates, Lily Tran; Hon. Julia W. Brand; Hon. Catherine E. Bauer; Law Clerk Jennifer Leinbach. Back Row (left to right): Law Clerks Jeff Tchakarov, Lovee Sarenas; Extern Jamie Lopez, and Law Clerk Kristin Smith.

V. PROJECT UPDATES AND FUTURE ENHANCEMENTS

a. Electronic Self-Representation (eSR)

The electronic filing project will continue to improve as we see how the public interacts with Electronic Self-Representation (eSR). The Court will be increasing its outreach efforts so that more debtors learn of this free service.



b. Limited Scope of Representation

An August 2014 Ninth Circuit BAP decision, *DeLuca v. Seare*, addressed ethical concerns regarding limited scope of representation, prompting Judge Maureen A. Tighe and Judge Meredith A. Jury to establish a bench-bar committee to reconsider the Court's limited scope rules in relation to the California Rules of Professional Conduct and the *Seare* decision. (See *DeLuca v. Seare*, BAP No. NV-13-1196-KiTaJu (B.A.P. 9th Cir. Aug. 25, 2014.)) The committee had its first meeting in December 2014, and plans to continue through 2015. A new rule addressing limited scope representation should be considered in 2015 enabling more clarity as to when a party is self-represented.

VI. CONCLUSION

Those who seek assistance are generally able to find some guidance, either through the self-help desks or a clinic. Despite these efforts, the indisputable conclusion is that it is better to be represented by qualified counsel. The disparity in outcomes between self-represented debtors and those who have an attorney is vast. While many gaps have been plugged and many debtors are able to succeed without counsel, the Court's goal is still to encourage attorney representation wherever possible.

The Court has provided appropriate resources physically and online to assist litigants in seeking relief at the Court properly and competently. Our ongoing initiatives will continue to reduce staff time spent processing incorrect filings, allowing staff to focus efforts on offering services providing the greatest benefit to all litigants, represented or not. We will continue to measure whether our existing systems and programs are effective in addressing the needs of self-represented litigants, to evaluate whether the Court is utilizing ever-shrinking resources efficiently, and to tailor programs and services more precisely in the future.

VII. APPENDIX

The following section contains reports received from our public interest partners throughout the District.

a. Number of Self-Represented Litigants Served/Services Provided

Self-Help Desks on location at the Los Angeles, San Fernando Valley, Northern, Santa Ana, and Riverside Divisions help the Court and the public they serve within the Central District of California by:

- providing free legal advice and programs for self-represented filers;
- reducing the burden on judges and staff from filers who cannot afford the legal assistance necessary to navigate a complicated bankruptcy process;
- reducing delays for all parties that result from self-represented filers requiring additional time and assistance from judges and staff;
- improving access to the bankruptcy process for all parties, regardless of income;
- enabling referral by Court staff who are prohibited from providing legal advice to those at the self-help desk that can provide it; and
- offering an alternative to non-attorneys who sometimes provide illegal and overpriced services.

Total	PRO BONO SERVICES BY DIVISION				
	Total Debtors Served (January – December 2014)				
	Los Angeles	Riverside	Santa Ana	Northern	San Fernando Valley
6,780	3,268*	1,563	912	230	807
*This number includes pro bono services from Bet Tzedek and Legal Aid Foundation of Los Angeles.					

1. Los Angeles Division

In 2014, the Los Angeles Division was served by several *pro bono* organizations including Public Counsel's Debtor Assistance Project (DAP), Bet Tzedek Legal Services, and the Legal Aid Foundation of Los Angeles. In the following sections, a summary of the number of visitors served accompanies each organization.

Self-help information and materials are coordinated district-wide through Public Counsel's [Debtor Assistance Project \(DAP\)](#). The DAP began as the Court's first effort to make *pro bono* programs available to the public within its jurisdiction, and has become the umbrella committee and resource for projects for all self-represented parties throughout the District.

Despite its name, the DAP addresses the needs of self-represented creditors as well as those of debtors. Each participating nonprofit organization serves its dedicated clientele, but all self-help desks using Court space must provide service to any party who visits the Court.

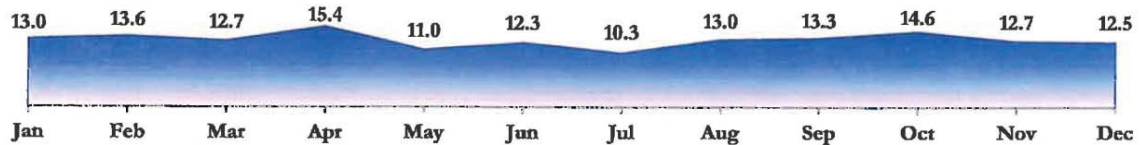
The DAP holds bi-monthly meetings at the Court, bringing together representatives of public interest law firms, volunteer attorneys, chapter 7 and 13 trustees, bankruptcy judges, the Clerk's Office, and the Office of the U.S. Trustee. The DAP raises funds for and awareness of its programs, provides training for *pro bono* attorneys, and exchanges information on trends and issues related to providing *pro bono* and self-help assistance, as well as best practices.

Over 2,846 Debtors Served By Public Counsel in 2014	
Incoming Hotline Calls and Debtor Inquiries	591
Debtors assisted at Los Angeles Bankruptcy Self-Help Desk and Pro Se Clinic:	1,102
Debtors who attended Chapter 7 Bankruptcy Pro Se Clinics:	173
Debtors counseled before reaffirmation hearings in Los Angeles:	747
Debtors counseled before reaffirmation hearings in Woodland Hills:	233
DAP placed cases (full representation by an attorney)	50
TOTAL	2846
Chapter 7, adversary proceeding and reaffirmation hearing volunteers:	72
L.A. Bankruptcy Self-Help Desk volunteers:	77
Chapter 7 Pro Se Clinic volunteers:	43
Translation volunteers	9
TOTAL	201

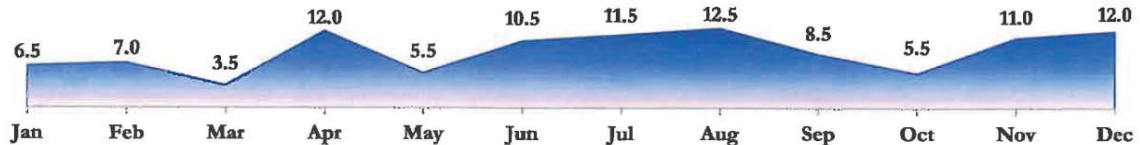


Public Counsel Debtor Assistance Project 2014 Statistics

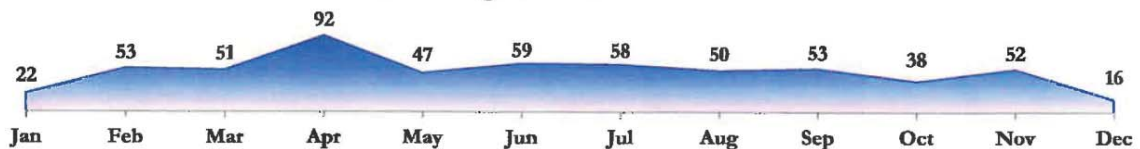
Average Daily Visits to L.A. Bankruptcy Self-Help Desk



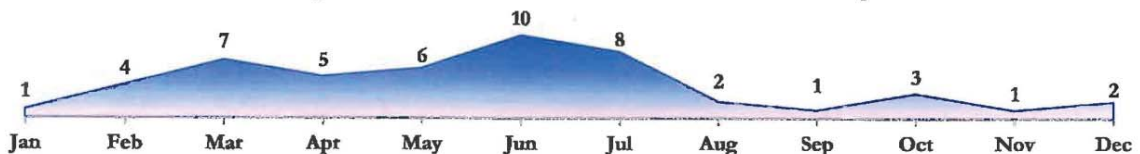
Average Number of Attendees per Chapter 7 Bankruptcy Clinic



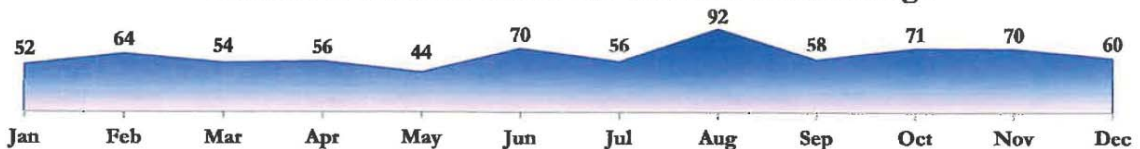
Incoming Calls to DAP Hotline



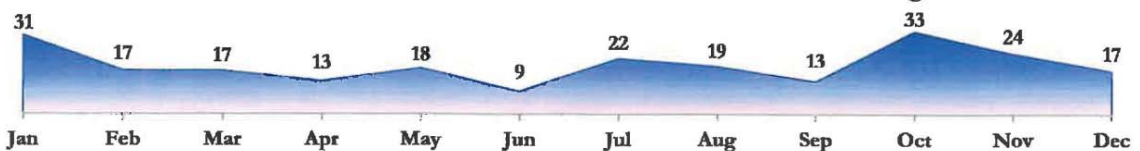
Chapter 7 Cases Placed with Pro Bono Attorneys



Debtors Counselored Before L.A. Reaffirmation Hearings



Debtors Counselored Before W.H. Reaffirmation Hearings



Services offered at the L.A. Self-Help Desk:

- Preparing answers to adversary proceedings
- Amending bankruptcy petitions
- Reporting attorney misconduct
- Motions to vacate bankruptcy case dismissal
- Answering Chapter 7 bankruptcy questions
- Chapter 13 bankruptcy feasibility analysis
- Preparing responses to motions for relief from stay
- Creditor is suing me
- Creditor rights
- Credit repair
- Debt collection/creditor harassment
- Eviction
- Food and housing assistance
- Foreclosure issues
- Identity theft
- Loan modification referrals
- Reporting petition preparer fraud
- Preparing proofs of claim
- Assisting with reaffirmation agreements and rescissions
- Preparing motions to reopen cases to file the financial management certificate
- Review of chapter 7 petition before filing

At the December 2014 DAP meeting, Public Counsel Supervising Senior Staff Attorney Magdalena Reyes Bordeaux reported that the numbers served at the Los Angeles Self-Help Desk had significantly dropped. In 2014, Public Counsel assisted approximately 56 percent of the number of debtors it assisted at Reaffirmation hearings, as compared to 2013. The decreased number of visitors made case placement easier to complete, although the number of complex cases increased.

General Overview of Reaffirmation Program in Los Angeles and Woodland Hills

Public Counsel and *pro bono* volunteers counsel clients before reaffirmation hearings at the bankruptcy courts in Woodland Hills and Downtown L.A. about the pros and cons of signing reaffirmation agreements, mainly for vehicle loans.

Volunteer attorneys find their *pro bono* volunteer contributions to be very rewarding as people often come to the hearings worried that they are going to lose their cars. After volunteers counsel them, they are usually much more relieved, and in most cases can keep their cars if they have complied with the requirements of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (BAPCPA), and the client is current on both the loan and insurance.

As of 2014, the volume of reaffirmation hearings each month had subsided in both divisions along with the reduction in chapter 7 filings. In the Los Angeles Division, there were approximately 50-60 matters on calendar (mostly on vehicles and some real property). In the San Fernando Valley Division, there were 25-35 matters on calendar (mostly on vehicles and real property, as well). The programs are very similar in both divisions, but there are a few differences noted below.

Los Angeles

The program in Los Angeles takes place once a month and the date and location of the hearings rotate each month. Public Counsel receives a six-month calendar for hearings set for the following

six-month period. Participation in the program is voluntary by bankruptcy judges in the Los Angeles Division and there are judges in this division who “opt out” of the program and hear reaffirmations as part of a regular calendar where no volunteers are present.

When Public Counsel receives the calendar, they solicit volunteers for the program and work with the Court to coordinate the logistics of rooms, check-in tables, and conference rooms for that day at least a week in advance of the hearing. Public Counsel has reported the logistical assistance provided by the Court has been very helpful at these hearings, especially when there is a large calendar.

The Court gives notice to debtors appearing at the hearings and advises them to arrive an hour prior to their scheduled hearing to receive counseling. On the day of the hearings, there are typically five to six volunteers available to counsel debtors and each judge has their own procedure regarding how they would like to handle the reaffirmation hearings. For example, some judges will wait until all debtors have been counseled before they start the calendar, while other judges prefer to start on time and make general announcements before allowing uncounseled debtors to obtain individual counseling from a volunteer attorney.

Public Counsel trains all new volunteers by giving them materials in advance of the program and also having them shadow an experienced attorney on their first day. In addition, Public Counsel provides volunteers with parking information so that they will be able to find affordable parking in the surrounding area. Public Counsel also encourages new volunteers to stay and observe the hearings so that they can see what a difference their counseling makes for the judge and for the client. After a debtor is counseled by a volunteer, the reaffirmation hearing moves more quickly and is accompanied by less back and forth between the judge and the debtor when a reaffirmation agreement is denied.

Woodland Hills

The reaffirmation clinic program in Woodland Hills (San Fernando Valley Division) is scheduled for a specific date every month. On the third Tuesday of the month, the San Fernando Valley Division bundles the reaffirmation hearings of all of the judges in the Division. In this Division, there is also a comparatively small calendar and there are usually more than enough volunteers to counsel debtors at the hearings. Given that the parking at the San Fernando Valley Division is free, volunteers may be less discouraged to participate than at the Los Angeles Division where parking fees are borne by volunteers.

Attorney Feedback

Attorneys really enjoy this program because the time commitment is limited and it provides them with hands on experience with counseling debtors. Public Counsel also provides malpractice coverage to all of their *pro bono* attorneys. This has never been an issue, but Public Counsel advises all of their *pro bono* attorneys about this in advance.

Bankruptcy Basics MCLE:

Fifty-nine attorneys and support staff attended a three-hour Bankruptcy Basics training on August 7, 2014 for MCLE credit. The training covered the nuts and bolts of chapter 7 bankruptcy. The following topics were included: the client interview;

bankruptcy basics
Public Counsel an introduction to chapter 7 consumer bankruptcy law

panelists:
Jim King, Esq. Erik Clark, Esq.
King & Associates Bernstein & Clark
Moderator: Christian Cooper, Esq.
Public Counsel

date: Thursday, August 7, 2014
time: 9:00 a.m. - 12:00 p.m.
location: Royal Federal Building
325 E. Temple Street
12th Floor, Assembly Room 1218
Los Angeles, CA 90012

YOU MUST SIGN UP FOR A TWO-HOUR PRO BONO COMMITMENT TO REGISTER FOR THE PROGRAM

If you are interested in attending, please complete a brief questionnaire at www.uscourtsbankruptcy.com/submit to determine your pro bono options. You must sign up for your pro bono hours before you can register for the program. The program is approved for three hours of MCLE credit. Space is limited.

This program is cosponsored by eCdnba and the United States Bankruptcy Court for the Central District of California

Refreshments generously provided by Short Modify, Inc.

preparing and filing the petition; preparing for the meeting of creditors; and issues that may arise after the meeting of creditors.

Settlement Agreements MCLE Program:

Fifty-four attorneys came to a three-hour Settlement Agreements program on November 4, 2014 for MCLE credit. The panelists reviewed the fundamentals of settlement agreements for bankruptcy and state court, from the perspective of plaintiff's counsel and defense counsel.

Funding sources supporting Public Counsel programs are discussed elsewhere in this report and include the following: the Attorney Admission Fund; Earle Hagen Memorial Golf Tournament; Leslie Cohen Law 5K; Run for Justice; Los Angeles Bankruptcy Forum Holiday Party; Mr. C's Annual Holiday Party; and the California Bankruptcy Forum.

settlement agreements:
Public Counsel what you need to know for state and bankruptcy courts

panel:
Hon. Thomas B. Donovan U.S. Bankruptcy Court Stella Hawkin, Esq. Hawkin & Shrago
Raymond H. Aver, Esq. Moderator: Christian Cooper, Esq.
Law Offices of Raymond H. Aver A Professional Corporation Public Counsel

date: Tuesday, November 4, 2014
time: 9:00 a.m. - 12:00 p.m.
location: Royal Federal Building
325 E. Temple Street
12th Floor, Assembly Room 1218
Los Angeles, CA 90012

YOU MUST COMPLETE A TWO-HOUR PRO BONO COMMITMENT BEFORE ATTENDING THE PROGRAM

If you are interested in attending the program, please complete an online survey at www.uscourtsbankruptcy.com/submit to determine your pro bono options. You must complete your pro bono hours before the date of the program. This program is approved for three hours of MCLE credit. Space is limited.

Program co-sponsored by eCdnba and the United States Bankruptcy Court for the Central District of California

Refreshments generously provided by CIN Legal

Bet Tzedek

In 2014, nine volunteers assisted Bet Tzedek's Debtors' Rights and Bankruptcy Project, including one full-time attorney working through the Berkeley Law Public Interest Fellowship program. Project staff also worked closely with the advocates and dozens of volunteers assigned to Bet Tzedek's Community Outreach Project. Project volunteers conducted one-on-one client interviews, reviewed financial documents, prepared chapter 7 bankruptcy petitions, wrote letters to creditors and collectors, helped clients respond to bank levies and wage garnishments, and assisted victims of identity theft. Volunteers also helped clients understand and exercise their rights under the fair debt collection laws, review and correct credit reports, and respond to judgment enforcement actions. Volunteers evaluated each visitor's circumstances and, when appropriate, filed chapter 7 bankruptcy petitions in the Los Angeles and Woodland Hills Divisions. On a more

limited basis, clients were given assistance on debts resulting from identity theft, government offsets from public benefits and lastly, student loan discharge applications.

Bet Tzedek also played a key role in securing the California State Bar's ethics opinion which concluded that it is not a conflict of interest for lawyers and firms who represent banks and other businesses who provide credit, to represent individuals in simple, no-asset chapter 7 bankruptcies. This opinion clears the way for thousands of California attorneys to provide *pro bono* assistance to debtors without jeopardizing their own practices. See Cal 2014-191: *In Rem* Bankruptcy Proceedings at <http://ethics.calbar.ca.gov/Ethics/Opinions.aspx>.

Bet Tzedek provided representation and/or general counseling on debtors' rights and bankruptcy to 422 clients. Of those, the majority specifically requested assistance with bankruptcy. For a variety of reasons, the majority of visitors decided not to proceed with a chapter 7 bankruptcy.

**Bet Tzedek assisted 422 clients in 2014
and
educated more than 500 Individuals
on bankruptcy, credit and other related topics.**

Reasons that mitigated against filing included; the clients' age, income and assets made filing unnecessary; filing for bankruptcy would not grant the relief sought; discovery that they were ineligible to file; or waiting to file at a later date could provide a greater benefit. Debtors were assisted at one of six Debtors' Rights Clinics held at Bet Tzedek's office, each assisting between 35 and 40 people. Those who sought assistance but were not able to attend a clinic were referred to an outreach site for a one-on-one consultation. The outreach sites included senior centers throughout Los Angeles County, St. Francis Medical Center, St. Vincent Medical Center, and SOVA food pantries. In 2014, Bet Tzedek also introduced a new presentation for the community titled "How to Protect and Improve Your Credit." Overall, Bet Tzedek provided bankruptcy/debtor rights' educational services to more than 500 individuals. This was all accomplished even while bankruptcy assistance was closed during the final months of the year while staff was on leave.

Legal Aid Foundation of Los Angeles

The Legal Aid Foundation of Los Angeles (LAFLA) is a Legal Services Corporation funded organization. In 2014, LAFLA participated in Loyola Law School's bankruptcy practicum. The course was taught by Erik Clark and Barry Borowitz. With the help of five law students and three LAFLA staff, twenty clients were provided pro bono assistance with completing their bankruptcy petitions. Unfortunately, LSC funding has steadily decreased over the years. Despite the success of the bankruptcy practicum, LAFLA will not be able to continue to host the program in the 2015-2016 term.

Bet Tzedek	
Training:	Bet Tzedek conducts one-on-one training to volunteers.
Funding:	Several sources provided funding for this project in 2014, including: base funding from Bet Tzedek's general fund (donations), the American College of Bankruptcy, and the California Attorney General's National Mortgage Settlement Fund.

LAFLA assisted 20 bankruptcy clients in 2014

2. San Fernando Valley Division

Neighborhood Legal Services 2014					
Total Visitors	Chapter 7 Seminars:	Questions & Answers	Total Creditors:	Total Attendees for Seminars:	Total Attendees for Q&A's
807	49	48	21	247	279

As mentioned in previous reports, the San Fernando Valley Division opened the Court's first onsite self-help desk in 2007. The self-help desk is operated by [Neighborhood Legal Services of Los Angeles](#), the [Central District Consumer Bankruptcy Attorneys Association](#), and the [San Fernando Valley Bar Association](#). *Pro bono* attorneys from the two bar associations continue to hold weekly seminars and provide free legal information on bankruptcy, including a variety of self-help resources, videos, seminars, and one-on-one workshops for self-represented litigants. Topics commonly covered include bankruptcy filing requirements, the difference between chapter 7 and chapter 13, and where to find a bankruptcy attorney. In 2014, approximately 807 visitors were assisted by the self-help desk and its programs. The number of visitors has decreased as result of reduced clinic hours due to funding cuts. Neighborhood Legal Services does not provide a formal training program, but new volunteers come in to observe the programs for training purposes. Approximately 15 volunteers came in to observe as a part of their training in 2014.

3. Northern Division

Northern Division Consumer Debt Clinic Assisted 230 individuals in 2014

Consumer Debt Clinic

Serving Santa Barbara, San Luis Obispo, and Ventura counties, a Consumer Debt Clinic was formed and began operation in 2009 in Lompoc before moving to the Northern Division in 2010. The clinic is operated by the Legal Aid Foundation of Santa Barbara County (LAFSBC) on Friday mornings between 10 a.m. to 12 p.m., with a Spanish language clinic held the first Friday of every month. The clinic provides legal advice regarding consumer debt and bankruptcy matters. In 2014, the clinic was served by seven volunteers assisting 230 visitors, including between 5-14 people each day, with approximately 85 percent having chapter 7 questions. Depending on prior experience, training for new volunteers consists of on-site training, where new volunteers "shadow" current volunteers until they are comfortable being at the clinic on their own and knowledgeable to handle the debt- and bankruptcy-related questions.

The Northern Division's Clerk's Office also hosts a Resource Center in its first floor lobby. The Resource Center is staffed by a Court clerk during clinic hours and provides forms and filing information. The Center also maintains a set of bankruptcy resource materials that clinic attendees may check out.

Reaffirmation Agreement Clinic

Since the Fall of 2000, reaffirmation assistance has been provided at the Northern Division in Santa Barbara to counsel debtors on their rights prior to reaffirming debt owed for property, such as an automobile. Instead of an organized clinic, the Santa Barbara County Bar Association arranges for volunteer attorneys to coordinate with chambers and meet with self-represented debtors before each reaffirmation agreement hearing.

4. Santa Ana Division

Approximately 912 Debtors Served in 2014	
Chapter 7 debtors (with some chapter 13 and creditors):	576
Reaffirmation:	162
Total:	738
Total Cases Placed with Volunteer Attorneys in 2014	34

Legal Clinic

At the Santa Ana Division, an on-site legal clinic operated by Public Law Center (PLC) operates two days a week. Funding for the clinic comes from the Attorney Admission Fund, the American College of Bankruptcy Foundation, and donations from numerous lawyers and law firms in Orange County. PLC also provides *pro bono* representation in chapter 7 cases with attorneys from the local bar, when available. In 2014, 149 volunteer attorneys, paralegals, and law students provided 738 consultations to self-represented parties through 97 chapter 7 clinics and 12 reaffirmation clinics. The clinic opened 95 cases in-house and closed 94 cases (some of these, but not all overlap). PLC volunteers attended one training in 2014, "Basic Chapter 7 Bankruptcy," with approximately 45 attendees. The training was free in exchange for volunteers donating two hours to the chapter 7 bankruptcy clinic.

The legal clinic is co-sponsored by the Orange County Bar Association, Orange County Bar Association – Commercial Law and Bankruptcy Section, and the Orange County Bankruptcy Forum. Orange County Legal Aid also holds a weekly chapter 7 clinic and assists debtors in filing on their own if it is a no asset case.

Reaffirmation Agreement Clinic

The Santa Ana Division also has a Reaffirmation Agreement Clinic similar to the one in Los Angeles and the San Fernando Valley. The clinic is operated by the Public Law Center with volunteers from the local bar.

5. Riverside

Public Service Law Corporation held two quarterly public chapter 7 workshops in Riverside and two in the Coachella Valley, where visitors were provided information and instructions on how to file a chapter 7, including page-by-page instructions on the forms. The Federal *Pro Se* Clinic held at the Riverside Division on Tuesdays and Thursday between 10 a.m. and 2 p.m. generally sees 19-20 clients each day.

In addition to their quarterly Chapter 7 workshops, Public Service Law Corporation received an American College of Bankruptcy Foundation grant that enabled it to provide bankruptcy services in the Coachella Valley area. They held the first clinic January 27, 2014 from 10:30 a.m. to 2:30 p.m. Since its first workshop, the clinic opens for four hours on every fourth Monday of each month at the Cathedral City Library. The library provides its main room and private conference rooms for the new clinic. On the first day of the Coachella Valley clinic, two volunteers saw eight clients.

Public Service Law Corporation 2014	
24 volunteers donated a total of 1057.2 hours, including 675.5 <i>pro bono</i> direct representation hours.	
Riverside:	1459 total visits (1434 debtors, 129 creditors)
Coachella Valley:	104 (all debtors)

The organization also provides extensive on-the-job training by having volunteers shadow our experienced attorneys until supervising attorneys are satisfied the volunteers are ready to work independently. Some of the volunteers also attended Public Counsel's bankruptcy training in Los Angeles or the IEBF conferences. Volunteers are welcome to view State Bar approved bankruptcy basics CLE programs on CDs and free/low-cost PLI online webinars.

Most of the funding for the Riverside Clinic came from the Court's Attorney Admission Fund, along with donations from the FBA Inland Empire Chapter. The Coachella Valley Clinic was funded primarily by a grant from the American College of Bankruptcy and the American College of Bankruptcy Foundation.

2014 HONOR ROLL OF PRO BONO VOLUNTEERS



National Pro Bono Celebration

October 19-25, 2014

Public Counsel's Debtors Assistance Project
Chapter 7, Adversary Proceeding & Reaffirmation Hearing Volunteers

Carolyn Afari	Suzette Douglas	Jonathan Leventhal	Todd Roberts
Andrew Aholtz	Shawn Eldridge	Peter Lively	R. Grace Rodriguez
Martin Barash	Douglas Flahaut	Osheen Lucasian	Selena Rojhani
James Beirne	Faith S. Ford	René López de Arenosa Jr.	Siovash Rokni
Nan Blitman	Norma Garcia	Eva Malholtra	Lauren Ross
Cliff Bordeaux	Henry Glowa	Richard E. McGuire	Allan Sarver
Ted Boxer	Michael I. Gottfried	Juanita Miller	Zev Shechtman
Mark E. Brenner	David S. Hagen	Susan I. Montgomery	Salvatore Sciortino
Christopher D. Cantore	Stella Havkin	Roksana D. Moradi	Claire Shin
Corey Carter	Marisa H. Hawkins	Jason Murai	Jennifer Skornik
Ellen Cheney	M. Jonathan Hayes	Sandra Nutt	Marla Tauscher
Laura Claveran	Carmel Herr	Philomena Nzegge	Meghan Triplett
Joseph Collier	Keith Higginbotham	Lisa Oh	Thomas Ure
Natalie Dagbandan	Gail Higgins	Shai Oved	Jason Wallach
Jill David	Steve Hoffman	Louis Park	Steven Wolvek
Lesley Davis	Jim King	Leonard Pena	Regina Zeltser
Aaron de Leest	Ilyse Klavir	Monica Reider	Aleksandra Zimonjic
Dana Douglas	Michael Kwasigroch	Niloofar Rezvanpour	Roye Zur
Interpreters:			
Sunny Cardona	Carlos Herrera	Patricia Paredes	
Gabriela Denicke	Marcela Von Ins	Patricia Cruz Pepper	
Cesar Hernandez	Evelyn Lemus	Leticia Salisbury	

Los Angeles Bankruptcy Self Help Desk & Clinic Volunteers

Danny Agai	Faith Disbrow	Erin Huyn	Arpi Mnatsakanyan
Maryam Azizi	Shannon Doyle	Jorge Isla	Adriana Montia
Matthew Baker	Chike Emenike	Ivan Kallick	Negah Mouzoon
Elissa Barratt	Shehade Fakhoury	Melina Karamian	Susan Murphy
Sheila Bayne	A'Lisha Fall	Bert Kawahara	Edward Navarro
Saman Behnam	John Farmer	Lindsay Kawahara	Matt Nawrocki
Jim Beirne	Erin Flynn	Kelly Kim	Julie Nong
Pravin Bhambri	Alexandra Garchie	John Kim	Krista Ocon
Shirlee Bliss	Claudia Garcia	Patricia Kossitch	Lisa Oh
Nan Blitman	Marisela Garcia	Jun Lee	Calvin Park
James Boyd	Norma Garcia	Simon Lee	Kathryn Parry
Deana Brown	Sarah Garrett	Kevin Liu	Rene Pena
Kim Bui	Henry Glowa	Dolores Lopez	Kenneth Perry
Diana Butler	Mario Gomes	Tom Lucero	Chiquitha Prescott
Austin Cheng	Stephen Greenstein Katz	David Marh	Louretta Randell
Joseph Chou	Hillary Grosberg	Agnes Martin	Niloofar Rezvanpoor
Atyria Clark	Sinda Hamon	Lindsay McMenamin	Judy Rodriguez
Randi Cooper	David Hiller	Shawna Melton	David Rowe
Brady Cox	Huang Ho	Andrew Menotti	Daren Schlechter
Jill David	Tien Ho	Eric Mercaldo	Stanley Shar
David Delgado	Thi Huyen	Ramit Mizrahi	Tony Shields
			Evelina Shpoylansky

Los Angeles Bankruptcy Self Help Desk & Clinic Volunteers (cont.)

Michael Smith	Dianna Ter-Vardanyan	Carolyn Walter-Burch	Sloan Youkstetter
Angela Swan	Laura Thatcher	Youchen Wang	Ana Zuniga
Diana Ta	Holly Trief	Vanessa Widener	
Newton Tak	Mitchell Tsai	Sunghyun Yang	
Yogesh Tendulkar	Kevin Van Hout	Andy Yoo	

San Fernando Valley Division Self-Help Desk Volunteers

Anil Bhartia	M. Jonathan Hayes	Ilyse Klavir	Todd Roberts
James Bierne	Gail Higgins	Jonathan Leventhal	Pat Said
Nan Blitman	Yi Sun Kim	René López de Arenosa Jr	
Mark Brenner	James King	Roksana D. Moradi	

Law Student: George K. Dulgeryan

Bet Tzedek Legal Services Debtors' Rights and Bankruptcy Program Volunteers

Attorney Volunteers:	Harrison Flanagan Mark Gordon	Arthur Wilner Jonathan Zweig
Additional Volunteers:	Tim Christian Karen Getelman Merle Gould John Joy Elizabeth Kim Gagan Khan	Natalie Minev Limor Mojdehiazad Faramarz Nabavi Christian Ochoa Kathryn Podsiadlo Kenneth Star

Legal Aid Foundation of Santa Barbara County Consumer Debt Clinic Volunteers

Uchechi Egeonuigwe	Carissa Horowitz	Jennifer Smith
Chris Gautschi	Reed Olmstead	Natalie Spilborghs
Christopher Harshman	Monica Robles	Randall Sutter
	Paralegal Volunteer(s):	Jean Lynn

**Public Service Law Corporation (Riverside Legal Aid)
Riverside & Coachella Valley Volunteers**

K. Steven Blake	Ruben Escalante Sheppard Mullin Richter & Hampton, LLC	Jennifer Lemm-Spere Donald McKay Manfred Schroer
David Egli	Benjamin Heston Amelie A. Kamau	Summer Shaw Hanover & Shaw

Orange County Bar and Public Law Center Volunteers

Michael Allison	Alan Friedman	Sonia Linnaus	Tina Rad
Anerio Altman	Bernard Frimond	Doug Luther	Stephanie Ramirez
Gary Angotti	Rob Garretson	Solida Ly	Brett Ramsaur
John Au-Yeng	Selene Geoppo	Kerri Lyman	Peter Rasla
Nora Aponte-Woodring	J Victor Giongco	Kevin Macnamara	Daniel Rios
Dan Bane	Rob Goe	Anthony Madu	Constance Rogers
Andrew Bisom	Kathleen Goldberg	Aaron Malo	Matthew Rosene
Laily Boutaleb	Ronald Gomez	Amanda Malutzky	Fatima Saleh
David Boyer	Mark Gordon	Alan Martin	Mohammed Saleh
David Boyle	Jacqueline Gottlieb	Lynn Matus	Filemon Kevin Samson
Steve Burnell	Christian Graham	-Collins	Bruce Schweitzer
Richard Brunette	Michael Green	Michael McMahon	Amir Seyadhashi
Brad Calvin	Richard Green	Jennifer McNabb	Jennifer Lee Siegert
Paul Cambio	John Grieffendorf	Shawna Melton	Sheniece Smith
Jeffrey Cancellia	Jason Guyser	Jessica Mercado	Michael Spector
Steve Cardoza	Cara Hagan	Angela Mestre	Mark Swirt
Cathrine Castaldi	James A. Hayes, Jr.	Abby Meyer	Steve Swytak
Dan Chambers	Arnold Hernandez	Harlene Miller	Chris Taylor
Christina Chan	Benjamin Heston	Anthony Modarelli	Raphaella Taylor
Steven Chang	Halli Heston	Alexandra Morgan	Robert Taylor
Angela Chappus	Richard Heston	Justin Morgan	Ashley Teesdale
Heath Chim	Matthew Holbrook	Amir Nader	Sara Tidd
Daniel Cornelious	Thi Huyen	RJ Naples	M. Silvina Tondini
Jeff Crowe	Misty Perry Isaacson	Chris Navarro	Krystina Tran
David D'Amour	Casey Jensen	Joann Nguyen	Lydia Tse
Caroline Djang	Michael Jones	Esther Ngounly	Adanna Ukah
Brian Dow	Mark Karpe	Rosemary Nguyen	Fermin Valencia
Alyssa Dowding	Les Kaufman	Ashleigh Noda	Eric Vinje
Angelo DuPlantier	Bridget Kelly	Henry Nunez	Michael Wallin
Andy Epstein	Eugene Kim	Sean O'Connor	Robert Wishner
Elyza Eshaghi	Soon Kim	Sean O'Hair	Bruce White
Brian Farrell	Leslie Klott	Carolyn Olson	Eric Wilson
Robert Farrell	Casey Koone	Angelica Ornelas	Helen Wong
Joshua Finkelstein	Kristine Kyllander	Bryan Owens	Jeff Wong
Erin Fitzgerald	Elizabeth LaRocque	Suresh Pathak	Kelly Zinser
Aimee Flanagan	Debby Le	James D. Perry	Pamela Zylstra
Elizabeth Fleming	Adrienne Lee	Fred S. Peters	
Ken Fox	Megan Lencek	Gary Polston	
Law Student Volunteers:	Yashina Burns	Myrna Miranda	
	Morgan Davis	Cyrus Moslemi	
	Christopher Fisher	Katherine Neal	
	Samantha Goates	Michael Olson	
	Leah Kaufman	Rahul Sajani	
	Scott Laes	Hollie Washington	
	Calvin Love	Donna Woo	
	Ashton Massey		
Paralegal Volunteers:	Lori Gauthier		