

Free lawyers helped couple stay in home

By Aaron Wasserman/Daily News staff

Posted Jan 23, 2009 @ 01:11 AM

BOSTON —

From her days working in customer service for a utility company, Lisa Damon was already in the habit of keeping thorough documents as Countrywide Financial foreclosed on her family's home last year.

Damon, 40, of Uxbridge, and her husband, Michael, bought a 1,200-square-foot house in town in June 2004. Upon his return from a tour in Iraq with the Massachusetts National Guard in late 2006, however, Michael Damon had a hip condition that prevented him from returning to work and their mortgage's adjustable rate rose to nearly 11 percent, making it hard to keep pace with the payments, they said.

After spending several months on the phone trying to reach an agreement with Countrywide, the Damons were referred last year to the Legal Assistance Corp. of Central Massachusetts. Lisa Damon gave all the documentation she saved to one of their lawyers, Andrea Park, who started "delving through it."

The Damons said without their lawyers at the local Legal Assistance Corp., they are unsure where they would be living, but doubt it would be at the North Main Street house they bought more than four years ago.

"When all hope was lost, they came in like a white knight. I wasn't in a position to hire a lawyer, but they came in and took care of everything," said Michael Damon by phone from Cape Cod, where he is training for a second tour in Iraq, beginning in June. "That's why we're so adamant about helping legal aid."

Now, nearly a year later, Lisa Damon told a crowd of a few hundred lawyers who filled the State House's Great Hall of Flags yesterday, her family is close to re-purchasing the house. With the help of their lawyers, they were already able to reach an agreement to keep living in their house through the process, she said.

"She's just continually been working with them, on the phone with them literally every week, sometimes three or four times every week, trying to find a resolution," Damon said of Park in an interview after her talk at the State House. "They don't do it for the money. It's part of who they are and they're passionate about what they do."

The Damons' recent history was the centerpiece of a morning of lobbying by Massachusetts lawyers for legal aid organizations such as the one that helped them. The service provides legal counsel to low-income and elderly people on civil court cases. Unlike criminal cases, civil courts do not automatically appoint an attorney for people who cannot afford one.

Legal aid is among the many social service programs facing an uncertain financial situation next fiscal year, as state lawmakers will likely have to make large budget cuts.

Lawyers say they are deeply concerned about state funding for civil legal assistance, and are pushing to receive \$11 million in fiscal 2010 - the same amount as this year.

The other source of legal aid organizations' funding, the interest from the accounts where lawyers put their clients' short-term deposits, is also struggling. Declines in the federal interest rate mean returns are lower and a slow housing market, for example, means there is less money from business to put in these accounts, lawyers said.

"This is a time of crisis in the funding of civil legal services," said Julia Huston, chairwoman of the Equal Justice Coalition, founded by area bar associations to support civil legal aid programs. Organizations are "already suffering devastating cuts because of the recession and cannot sustain further cuts," she said.

Kathy B. Weinman, Boston Bar Association president, said as a result, legal aid organizations have to shrink their staff and represent fewer people at the same time as the types of cases they take on - foreclosures, personal bankruptcy and unemployment - have soared.

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