

January 14, 2021



COURT OF QUEEN'S BENCH OF ALBERTA

ANNOUNCEMENT

ALBERTA DEBTOR SUPPORT PROJECT

It is anticipated that there will be an increase in Court applications related to mortgage defaults and consumer debts in the coming months. A group of lawyers, assisted by the Legal Education Society of Alberta, the Centre for Public Legal Education Alberta, Pro Bono Law Alberta, Calgary Legal Guidance, the University of Calgary Public Interest Law Clinic, the Law Society of Alberta, the Justice Sector Constellation and the ADR Institute of Alberta, have launched the Alberta Debtor Support Project.

The project website, at <http://albertadebtorsupport.ca/index.html>, provides an overview of the resources available and offers a portal for lawyers, both active and retired, to volunteer to assist Albertans dealing with debt. Volunteers will receive detailed online training in consumer debt and foreclosure law to meet the expected increased demand for help at Calgary Legal Guidance, Pro Bono Law Alberta, and the Public Interest Law Clinic. The project hopes to partner with additional Approved Legal Service Providers throughout Alberta to encourage and train their volunteers.

In addition to ramping up existing pro bono legal resources, the project offers two new resources to assist Albertans struggling with personal debt, including mortgage debt.

The first is a website, *Help with Debt Alberta*, at <https://www.cplea.ca/help-with-debt-alberta/>.

It offers individuals struggling with debt a guided pathway to available services and provides information about their available options.

In the case of individuals behind on their mortgages or one or two debts, *Help with Debt Alberta* links them to another new resource, the Consumer Debt Negotiation Project, operated by the Public Interest Law Clinic. This Project is an online pro bono service staffed by volunteer lawyers assisted by students and provides those individuals in default with summary advice and assistance negotiating with their creditors. It is located at: <https://law.ucalgary.ca/clinics/public-interest-law/ongoing-projects/consumer-debt-negotiation-project/info-clients>.

Lawyers are encouraged to make their clients, whether creditors or debtors, aware of the *Help with Debt Alberta* website and to include a link to it in demand letters sent to individuals whose debts or mortgages are outstanding.