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STUDENT LOAN REPAYMENT SYSTEM & REGAINING FINANCIAL HEALTH

The Volunteer Lawyers Project of CNY is proud to take part in the Education Debt Consumer Assistance Program (EDCAP). EDCAP is a one-stop shop for student loan debt and related issues, assisting both federal and private borrowers. As part of EDCAP, VLPCNY can help student loan borrowers across Central New York effectively manage their education debt and improve their financial health by providing one-on-one consumer assistance.

This new partnership allows our staff to provide aid for those whose payments are too high, need help applying for consolidation or forgiveness, need to develop a plan to get out of default and those who want a comprehensive strategy to pay off student loans.

We can help you:

- Determine your best repayment plan
- Access loan forgiveness, cancellation and discharge programs
- Get out of default to prevent wage garnishments, social security offsets and tax intercepts

Let us help resolve issues with lenders and loan servicers. All services are free, confidential and unbiased. <u>To schedule a session with one of our Student Debt Counselors,</u> <u>call (315) 471-3409 or email debt@vlpcny.org.</u>

The VLPCNY Debt Program also provides free legal advice and help with court cases or judgments related to credit card debt, medical debt, car loans, lines of credit, and charge accounts.

DID YOU KNOW? 45% OF YOUNG ADULTS (18-35 YEARS OLD) HAVE STUDENT LOAN DEBT IN NEW YORK STATE

POLICY PRIORITIES FOR ULPCNY

VLPCNY works with and for those we serve by advocating for policy changes that better the lives of our community. We have had a busy few months lobbying for critical access to justice issues.

Right to Counsel

The Right to Counsel bill (S2721) sponsored by state Senator Rachel May, is a statewide campaign to transform the courts from an "eviction machine" to a place that upholds tenants' rights, holds landlords accountable, and enables tenants remain in their homes. Tenants and legal services workers stand in solidarity together to demand statewide right to counsel and \$260M in the budget. All New Yorkers facing displacement deserve right to counsel and all legal services workers deserve to be paid well and have a manageable caseload.

Director Sal Curran said, "There is just no question about the connection between eviction and homelessness, especially given the rising rates of the cost of living. Across the board, right to counsel and eviction is something that people can get behind because, really, at the end of the day, what you're saying is every tenant deserves due process."

Access to Representation Act

Staff visited Albany this spring to demand a \$150 million investment in immigration legal services and the passage of the Access to Representation Act (S81A/A1961) which would give all individuals in NY the right to legal counsel in immigration court, funded by the government. The legislation would ensure that immigrants had representation in deportation proceedings, but also in any other legal proceedings that were crucial and related to deportation defense.

End Medical Debt

The VLPCNY team is also advocating for legislation pursued by the End Medical Debt coalition. "The Ounce of Prevention Act" (S.7625A/A.8441A) would require all hospitals in the state to adopt a uniform financial assistance application and policy to simplify the process for patients to apply and be eligible for financial assistance. Medical debt should NOT exist. Rural communities and people of color in Upstate NY are especially burdened by hospital bills.

CONNECTING WITH COMMUNITY



In March, the VLPCNY Immigration Program staff was thrilled to be at the Afghan Support Center at The Oncenter in Syracuse. This no-cost event gathered legal service providers and other organizations to assist with Afghan resettlement. As a personal project, Tamana Tajik, Immigration Program Assistant, hosted a successful fundraiser at Salt City Market, with proceeds benefiting women and girls in Afghanistan.

Messaging is critical to providing access to justice and the Immigration Program team gets the job done. Sara McDowell, Deputy Executive Director for Immigration Programs at VLPCNY, recently spoke with WRVO Public Media about forced labor and the impact on the immigrant community and Grace Sullivan, Staff Attorney and New York State Office for New Americans Legal Counsel for the North Country, offered an important lunch and learn at the Saranac Lake Free Library. Educating the community is imperative as we work to identify and dismantle systems of inequity & oppression, particularly those that impede access to justice.



In late February, Director of LGBT+ Rights Program Director, Mallory Livingston, led two days of LGBT law clinics at the Q Center in Syracuse. Mallory, an Adjunct Professor at Cornell Law School, worked with her students in the LGBT Practicum to conduct information gathering dialogs with clients and document their legal needs. Students then helped clients complete all the necessary paperwork — including petitions, complaints, orders, certifications, and more — and in some cases, file it that same day.

REMEMBERING DEB O'SHEA

It is with great sadness that VLPCNY informs you of the passing of Deborah (Deb) O'Shea on February 13, 2024. Deb was a core member of the VLPCNY team for 17 years, for the first 10 years as the sole staff member for the program.

In 2004, Deb was hired by the Onondaga County Bar Association to coordinate the Volunteer Lawyers Project and Lawyer Referral Service. She was challenged to steward the existing pro bono opportunities for attorneys and identify new ways to address the most pressing legal needs in the Syracuse community. In 2018, Deb's outstanding service and leadership was recognized when she received NYSBA's very first Phil Dailey Award, which acknowledges the vital services of non-attorney staff who demonstrate an excellence and dedication to providing equal access to justice.

Prior to her retirement in 2020, Deb's role was refined to focus on her greatest passion: preventing homelessness in the community through eviction defense. Under her coordination, the Eviction Defense Program grew to provide defense to up to 1,000 families a year. Over the years, we were told that Deb made the pro bono experience feel manageable and ensured volunteers were getting the clients the outcomes that they needed.

Deb was a tireless advocate and made a profound impact on our community. She always jumped at the opportunity to help, share her knowledge, celebrate the accomplishments of others and comfort friends and colleagues during challenging times. We will deeply miss her entertaining stories of the adventures she had over the years. We will continue Deb's legacy of pro bono service and remember her in all that we do.









ADVOCATING FOR SAFE & STABLE HOUSING

VLPCNY has been putting tenant protections to work for our clients in Syracuse City Court. One family that VLPCNY represented had been dealing with serious habitability issues in their apartment for over two years, including black mold throughout the apartment, damaged flooring, broken windows, insufficient heat,

and an infestation of cockroaches. Despite repeatedly complaining to the landlord about these issues, the landlord made no efforts to make any repairs. Finally, the family complained to Syracuse Codes about the issues and the apartment was cited for numerous code violations. The very next day the landlord served a notice on the family terminating their tenancy. In Landlord Tenant Court, VLPCNY filed an answer asserting that the eviction was retaliatory and a counterclaim requesting an Order to Compel the landlord to make repairs under the new Tenant Dignity Act that went into effect in December. After a hearing, the Judge ruled in the family's favor, dismissing the eviction as retaliatory and ordering the landlord to make repairs, which he has finally started to do.

SS & FUN

Another family had been struggling with serious habitability issues in their apartment, including sewage in the basement, mold in the apartment, and a mouse and rat infestation, all of which had started to negatively affect the health of the toddler in the family, who has asthma. The family

began to withhold rent due to the landlord refusing to make any repairs. The landlord retaliated against the family and filed a termination of tenancy. After the first court appearance, the landlord illegally locked the family out of their apartment and over the next five weeks removed all the tenant's property from their apartment and denied access despite the Court ordering them to restore possession to the tenants. VLPCNY brought a motion for an Order to Show Cause, both to restore the family to the property, and for damages due to the loss of her personal property valued at over \$6,000. After a hearing, the Judge ruled in the family's favor, ordering not only actual damages, but also treble damages and punitive damages for the egregious behavior of the landlord.

CONTACT THE ULPCNY EVICTION DEFENSE TEAM: 315-807-0043







GROUNDED IN THESE VALUES

After months of working with a consultant from a cooperative dedicated to equity and social justice, VLPCNY's Board, with leadership from the Equity & Justice Committee, has created a values statement to guide us in our work and communicate our priorities. This statement was crafted after workshopping with staff and receiving feedback from clients, volunteers and community partners.

Respect

We root ourselves in our shared humanity and prioritize centering compassion in our work. We treat our clients with the same care we treat colleagues and friends, without judgment. We honor the lived experiences and decisions of those we serve.



Empathy

We commit to showing up for each other and ensuring one another feels heard and appreciated. We understand the prevalence and impact of trauma, and therefore treat our clients with sensitivity. We acknowledge that inclusion of diverse perspectives helps us better promote access to justice and brings awareness to the feelings of others.

Transparency

Our team sets clear expectations, not over promising. We follow through on our word. We are accountable to our community, listen to stakeholders and share resources with others. Community engagement allows us to make actionable change and receive imperative feedback along the way. We educate our clients about the law and their options.



Collaboration

We believe we are part of a larger community with the ability to raise one another up. Cultivating collaborative relationships is a critical piece to serving our clients, engaging the legal community in pro bono service and communicating that everyone deserves freedom from systemic oppression. **READY TO GET INVOLVED?**

> Visit us at vlpcny.org/pro-bono-opportunities to become a volunteer!