

# Vermont Legal Aid

Proposal for \$550,000 in Funding under the Coronavirus Relief Fund

## **Keeping Vermont Housed**

**Goal: Assist as many families and individuals as possible to retain or acquire housing that can be maintained for the long term.**

Vermont faces an imminent housing crisis as it prepares for the end of the eviction moratorium with more than 70,000 Vermonters unemployed and a 25% unemployment rate. The scale of the impending crisis can be glimpsed comparing the unemployment rate at the height of the 2009 financial crisis, which was just over 10%. It is reasonable, at least in the short-term, to expect more than double the number of evictions and the likelihood of more foreclosures than we had during the financial crisis 10 years ago. Furthermore, there are over 1,500 Vermonters experiencing homelessness and currently housed in motels around the State, many of whom will need short-term legal help to obtain permanent housing.

Recent successes with pilot programs in Franklin County and elsewhere have demonstrated that integrating Legal Aid attorneys into the courts and community partnerships can have a profound impact and dramatically reduce the number of litigants who become homeless. We are proposing to build on that experience and create a comprehensive and coordinated statewide homelessness prevention project. With \$550,000 in funding, Legal Aid can scale up and rapidly deploy attorneys to all corners of the state until the end of 2020 to represent tenants and homeowners, work with the courts and community groups to prevent eviction where possible, avoid homelessness after eviction, and facilitate rehousing for those already homeless.

- There would be no wrong door for entry into this program, from access through Legal Aid's existing hotline and online-intake system, a new on-line portal, and direct referrals from the courts, community partners, HOP program housing review teams and interagency councils, DCF-ESD, and other state agencies. In addition, Legal Aid will directly reach out to defendants in eviction cases and homeowners in foreclosure proceedings.
- VLA will ensure that tenants and homeowners have access to the programs and resources for which they are eligible and receive the benefits to which they are entitled. This will increase the likelihood that negotiations will successfully result in tenants maintaining their housing and that their housing can be maintained over the long-term.
- Legal Aid will work with tenants at all stages of eviction and foreclosure legal proceedings, as well as in administrative proceedings impacting their housing. We will work with homeowners who may be entitled to protections of the CARES Act but are unaware of them or are misled intentionally or unintentionally by banks and mortgage servicers.

- Legal Aid will work with Vermonters even before the advent of legal proceedings when assistance securing benefits and legal protections can often help avoid litigation altogether.
- VLA will provide trainings to a wide range of community partners, including the Continuum of Care and Housing Review Teams and other interagency councils. Training will be provided on topics including: The Violence Against Women Act, fair housing and reasonable accommodations, allowable discretion regarding barriers to getting or staying in subsidized housing, income maximization, and access for persons with limited English proficiency. Sharing information regarding the legal protections and regulatory possibilities for assisting Vermonters will not only allow us to be more effective during the 6-months of the project but will be of on-going benefit to all partners involved.

VLA proposes to use \$550,000 in Coronavirus Relief Funds to staff this project from July 1<sup>st</sup> through December 31<sup>st</sup> with the addition of an FTE staff attorney in four of its offices (Montpelier, St. Johnsbury, Rutland, and Springfield) and two FTE's in its Burlington Office, as well as a project manager, a paralegal, and the necessary administrative support. Legal Aid already has the necessary expertise to organize and supervise a project like this and the infrastructure to get it up and running quickly. If we are to avoid at least some of the human and economic costs which are certain to follow the end of the eviction moratorium and the reopening of the courts, Vermont must provide vulnerable Vermonters with the help, both financial and legal, that they need to maintain their housing.