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House Committee on Judiciary
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Dear Chair Martin Lalonde,

My name is Yasmin Dwedar and I am the new Executive Director at Vermont Legal Aid (VLA). Since the start of the session, I have had the privilege of meeting with a number of committees and members of the legislature and am deeply grateful for the warm welcome I have received. I look forward to continuing to build relationships within the statehouse, attend meetings, and offer testimony to discuss our shared interest in increasing access to justice for our most vulnerable populations.

As you may know, VLA is a legal services nonprofit that has worked tirelessly to address the social and economic interests of Vermonters and confront the underlying causes of poverty, discrimination, and inequality for nearly 56 years. At VLA, we work to address systemic and institutional problems that impact the communities we serve. We work with our clients to tackle barriers and impediments interfering with their rights or diminishing the quality of their lives, including in core areas such as eviction, foreclosure, healthcare, discrimination, disability services, civil rights, public benefits, and issues with landlords or creditors. Increasing access to legal services for the underserved, underprivileged, and marginalized, is at the core of everything we do. Access empowers our communities to shift the power imbalance and helps make the justice system more just for everyone.

At VLA we are committed to addressing the root causes of social injustice, including poverty, which destabilizes families and jeopardizes community safety, ultimately leading to increased contact with our justice system for Vermonters. One of the major areas where Vermonters are feeling the impact of poverty and encountering our justice system is in the realm of housing. Vermont has the second highest rate of homelessness in the nation. Eviction and foreclosure directly contribute to the housing crisis we are facing. In 2023, there were nearly 1900 eviction actions and we project over 2000 eviction filings this year (with an approximate average of 2 tenants per eviction, we anticipate around 4,000 people will be looking for new homes). In 2023, there were over



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400¹ foreclosures across the state and foreclosure cases make up nearly a third of the court's civil court docket. A number of these homeowners live on a fixed income, including social security or disability, making it near impossible for some to keep up with the rising cost of homes and property taxes. Some homeowners risk losing their homes over mere hundreds or thousands of dollars owed in property taxes for real estate worth significantly more than what they owe. Unfortunately our Housing for Everyone Law Project (HELP) and Homeowner Legal Assistance Project (HLAP) are slated to run out of funding in FY25. Given increased pressure for legal assistance in the realm of housing, particularly evictions, we are running out of funding sooner than anticipated with a projected shortfall of approximately \$730,000 for FY25. We also anticipate increased costs to the tune of \$550,000 to maintain our current staffing/legal service operations. Accordingly, VLA is seeking approximately \$1,300,000 in increased funding for FY25. Closing this funding gap is critical to sustain our work to keep Vermonters housed and increase access to justice for all.

Funding legal services is not only crucial to help break cycles of poverty and injustice, but also contributes to supporting and alleviating the mounting burden on our justice systems which, in turn, helps stabilize households and make our communities safer. VLA is committed to continuing to combat poverty and injustice and uplift our communities. I welcome the opportunity to be able to share more about VLA and our funding needs to sustain our critical work for the communities we serve.

Respectfully,

Yasmin Dwedar
Executive Director
Vermont Legal Aid

¹ https://dfr.vermont.gov/sites/finreg/files/documents/Foreclosures-County-Website-01022024%20-YearEnd_0.pdf

Vermont Legal Aid

Request to Increase Funding to Base – \$1,300,000

Vermont Legal Aid (VLA) is a state-wide nonprofit that has been providing legal services to underrepresented, underprivileged, and marginalized Vermonters for well over 50 years. With our sister organization, Legal Services Vermont, we respond to over 26,000 requests of legal assistance each year, helping Vermonters with legal issues involving housing, health, education, employment, civil and individual rights, benefits, and assistance for crime victims.

These legal issues are often rooted in poverty, which is unfortunately on the rise. Since 2020, Vermont has experienced a 197% increase in homelessness.¹ In 2022, of those experiencing homelessness, 12% were chronically homeless, 22% struggled with mental health, and 15% were disabled. That year, nearly 30% of Vermont's homeless population was experiencing homelessness for the first time. Moreover, within the past year, there was a 36% increase in families with children experiencing homelessness for the first time (11% increase in adult only households).² Addressing the myriad of issues connected to poverty and homelessness entails increased funding to support legal services to not only assist our clients, but also to fight for systemic change in these areas.

To do this important work, VLA is requesting a \$1,300,000 increase to base to support and sustain Vermont Legal Aid's crucial work to meet the legal service needs of our most vulnerable populations. Last year, VLA requested a \$1.3M increase and the legislature approved approximately \$650,000 to its base. The vast majority of this funding was used to keep up with increased operating costs. Accordingly, VLA was able to maintain legal operations, but is currently unable to keep up with the increasing legal service needs of Vermonters.

Increased funding is needed for the following reasons:

1) Unmet legal needs on the rise

Last year, we helped nearly 17,000 Vermonters address legal struggles. This year, we helped nearly 18,000. In core areas, VLA has experienced an approximate 10% increase in intake. While VLA aims to help as many callers as possible, this year, thousands of callers were unable to receive substantive legal assistance due to lack of resources and capacity, including in the following areas:

- Family law: 1165 callers
- Housing law: 1474 callers
- Consumer Law: 168 callers
- Elder Law: 298 callers

2) Insufficient staffing to meet the needs of Vermonters requiring legal assistance

¹ <https://helpingtohousevt.org/wp-content/uploads/2023/06/2023-Vermont-Point-in-Time-Report-6-6-23.pdf>

² <https://helpingtohousevt.org/wp-content/uploads/2023/06/2023-Vermont-Point-in-Time-Report-6-6-23.pdf>

Despite the increasing demand for legal services, year over year, VLA has experienced a reduction in staffing³, limiting its ability to serve the growing need for access to justice, including in these core areas of practice:

Legislative Funding

	2022	2023	2024
AHS Funding	\$1.4M	\$1.7M	\$2M

	2018	2019	2020	2021	2022	2023	% Decrease Over Time
DLP	7.6	7.6	7.1	7.1	5.3	4.7	40%
ELP	6.5	4.5	4.5	5	4.5	2.3	65%
PLP	14.3	13.3	9.8	10.8	10.3	10	30%

*While HLAP gained .5 FTE, HLAP lost 1.5 FTE over the past year.

Moreover, due to increased demand for legal services relating to housing, HELP (Housing for Everyone Law Project) and HLAP (Homeowner Legal Assistance Project) are running out of funding sooner than anticipated, with a projected shortfall of approximately \$730,000.

Accordingly, VLA would require ~\$730k to close the funding gap to maintain HELP and HLAP operations in FY25.

3) Rising cost to provide legal services

Every year, costs increase to maintain legal service operations, and while the legislature has consistently increased funding to VLA, those amounts barely allow VLA to keep up with those increases. Given rising healthcare costs, inflation, and additional operation expenses, VLA will incur increased expenses to the tune of \$550,000.

Accordingly, VLA requires ~\$550,000 to maintain current staffing/operations in FY25.

This brings VLA's total ask to ~\$1,300,000

³ While Homeowner Legal Assistance Project gained .5 FTE between 2022 and 2023, the Housing for Everyone Law Project lost approximately 1.5 FTE (an approximate 25% reduction).