

A Publication of Neighborhood Legal Services Association

# Safely Back in Her Home

Dana walked into NLSA just six days before the sheriff was scheduled to evict her from her home.

A single mom in her 50s, Dana had a steady job at fast food restaurant and was living with her daughter in public housing in a suburb northeast of Pittsburgh. Always a responsible tenant, Dana paid her rent regularly and was appreciative of being able to live in a stable, affordable home. When Dana took on more hours at work, she was paying close to market rate for her apartment.

Unfortunately when unexpected health problems struck, she became unable to work and got behind on her rent.



Last spring, Dana was in the Court of Common Pleas facing eviction and negotiating on her own with a lawyer hired by her landlord. However, by that time, she was healthier, back to work and hoping she could pay her back rent. But the payment plan set up by the Court was untenable and in just five months, she had to pay back her arrears at a rate of over \$400 per month -- in addition to her ongoing rent. For the first two months, she kept up with the payments until health issues returned, and she lost her job.

By last July, her rent was reduced to \$50 a month as she awaited a decision on her application for Social Security Disability. But the landlord never reduced the payment on the arrears. As months passed and Dana continued to wait for SSD benefits to be approved, a process that often takes up to a year and a half, all she could do was pay her ongoing rent. Her landlord meanwhile took judgment and filed a Writ with the Sheriff to evict.

When NLSA staff attorney Dan Vitek met with Dana, he remembered a Housing and Urban Development (HUD) notice issued about payment plans in public housing which said that the total payment plan and ongoing monthly rent should not exceed 40 percent of the client's income. Quickly putting together an emergency petition to stay the eviction and adjust the payment plan on the grounds the landlord was not compliant with the HUD directive, Vitek argued the petition and the judge agreed, stopping the eviction.

Dana is back in her home, gradually paying off her back rent and working her way toward better health. While NLSA continues to identify and implement new technologies to improve access to legal aid, at the heart of its mission is the hard work and dedication of NLSA attorneys to provide free civil legal aid to all those in need.



### Words from Penn



Even though I have a smart phone, I don't have a smart home. Technology that lets you turn on house lights, program music, or lower heat, all while you're not home sounds appealing, but I'm not sure that kind of innovation will make my life better or fuller right now.

But at NLSA, we've been learning first-hand all the ways that technology and innovation can help our organization serve more clients, faster and more effectively.

A young man from Harvard identified a need to help economically disadvantaged people find a low-cost way to file for bankruptcy and get on the path toward a more stable financial future. Through generous donations, NLSA has partnered with Upsolve Software to offer Do-It-Yourself (Pro Se) bankruptcy filing which reduces attorney time and allows us to work more efficiently on behalf of our clients.

With the recent launch of our online intake system, clients can visit our website and click through a questionnaire to determine if they're eligible for help. This approach has let us shorten the time from application to attorney contact and so reach more people in need.

Innovation and technology can be visual as well. NLSA recently went through a vigorous re-branding process with help and guidance of Joe Cooper-Silvis from The Think Tank Group. The result is we have a new logo, newsletter design and other branding identifications that will help us better communicate what we do. We're excited to unveil it in the next newsletter. Stay tuned!

Finally, two important people in our NLSA family --Phyllis Stevens, who was retired from the NLSA and Nette Oliver, a pro bono champion -- are profiled in this newsletter and are proof that no matter how many innovations or new technologies come our way, without the dedication of staff, attorneys and volunteers, we couldn't do what we do.

To find out how you can volunteer your time or efforts to help NLSA and be a part of making lives better for the nearly 17,500 people we serve, visit our website www.nlsa.us and click on the How You Can Help Tab, email us at support@nlsa.us or call 412-586-6137

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Regards

Bob Racunas, Esq. Executive Director



Phyllis Stevens (left), Sharon Goldsmith, NLSA Executive Secretary, and Bob Racunas, NLSA Executive Director.

## Beloved NLSA Leader Retires

After 47 years with NLSA, Phyllis Stevens retired on March 15. Hired as a secretary in 1971, she has been the assistant director of the organization for the last 27 years. Beloved by countless attorneys, NLSA employees, volunteers and clients, Stevens has done it all at NLSA, including negotiating union contracts, nailing down the best health insurance policy, deftly handling tricky HR conflicts and even overseeing disaster restoration of the Pittsburgh office after a freak flood.

"For the past 27 years, Phyllis has been a treasure for our program, staff, and clients. I can honestly say that in all of that time, we have never said a cross word to each other. Her good judgment, guidance, and leadership will be missed by NLSA and, especially, by me," said NLSA Executive Director Bob Racunas.

Stevens is looking forward to the next chapter of her life and doesn't plan on doing much rocking chair sitting in retirement.

"I'm excited to be spending more time with my 16-year-old granddaughter Jordan before she goes off to college. I love to travel with my family, especially to the Caribbean islands," said Stevens. As the current vice president of the Women's Center & Shelter, she plans to continue her long-standing volunteer work with the organization.

Summing up the changes she's seen over the years Stevens said "When I started NLSA was part of the War on Poverty. It seems like we lost that war but some of the programs survived. Although there are new generations of poor people there are fewer resources to fight the war. But if we don't fight it, who will?"

# Innovative Technologies Help Clients File Bankruptcy

Most bankruptcy cases are filed because of medical debt, divorce, or loss of a job. Getting back on your feet after one of those lifealtering events can be especially challenging. Most people do not want to file bankruptcy, but it can be a path toward a more stable financial future.

Businesses, wealthy people—even U.S. Presidents—file bankruptcy, but economically disadvantaged people often cannot afford to. The average cost of filing a Chapter 7 bankruptcy is \$1,400—way out of reach for most individuals NLSA serves.

NLSA has always used bankruptcy to help its clients deal with certain emergency problems, for example to prevent the loss of housing or to maintain utility service. But there are many clients with less immediate problems who are referred to pro bono attorneys.

To increase the number of individuals who NLSA can assist, the organization has partnered with Upsolve, a nonprofit software company whose mission is to help the economically-disadvantaged have access to bankruptcy. Upsolve's cloud-based technology application uses menu-driven surveys to gather information from clients and then compile it into the necessary formatted petitions for filing with the court.

NLSA's Catherine Martin explains that the Do-It-Yourself (Pro Se) Bankruptcy Clinic utilizes the Upsolve technology and has received impressive support from local pro bono attorneys. "Anytime we can utilize technology and innovation to make help more widely available, we are thrilled to do so because that's our mission – to provide free civil legal aid to those in need."





Jonathan Petts, Executive Director, Upsolve, with Catherine T. Martin, Managing Attorney for NLSA.

After the client has created the court documents, a pro bono lawyer reviews them and advises the client, but does not enter an appearance in the case. The Upsolve pro se cases are expected to take fewer pro bono attorney hours than the typical Chapter 7 case would require.

Last year, NLSA filed 67 bankruptcy cases, 40 Chapter 13s and 27 Chapter 7s. In addition, the organization referred many other clients to pro bono attorneys and distributed 77 reduced fee referrals to clients attending NLSA's debt advice clinic. NLSA also makes a significant number of reduced fee referrals to low-income callers who it is unable to serve.

Clients interested in bankruptcy are screened at NLSA's Debt Advice Clinic to make sure bankruptcy is a good idea. Appointments for the Debt Advice clinic are made by calling 412-255-6700.

### Faster Help with New Online Intake

Neighborhood Legal Services recently announced the launch of Online Intake, an extension of the online triage, which can be accessed from the website at www.nlsa.us by clicking on "Get Legal Help".

The online application was made possible through a partnership with Five Star Development and LegalServer and by the investments of the Legal Services Corporation, the Pennsylvania

IOLTA Board, Pennsylvania Legal Aid Network, Inc, the Forbes Funds, the Richard King Mellon Foundation, UpPrize BNY Mellon Social Innovation Challenge, and Steel City Codefest.

"The online intake module was implemented at the end of 2017," said Intake Coordinator Amy Carpenter, Esq. "Since then we have seen a fairly steady increase in intake numbers and a decrease in wait time for callers."

This new tool makes it easier for potential clients to receive help by accessing the application from any computer or smart phone, at any time of the day.

At the end of triage, clients who are found eligible for services can now fill in necessary information that they would have otherwise been asked by intake staff when calling in. This has led to a shortened period of time from application to attorney contact.

"The online intake frees potential clients from the frustrations of our phone system and the limitations of our office hours," said Carpenter. "We believe that this innovation has significantly expanded our ability to provide equal access to justice."

#### A Passion for Pro Bono

Antoinette "Nette" Oliver has a deep commitment to the practice of law and a passion for pro bono and community service. As a partner with the Pittsburgh law firm Meyer, Unkovic & Scott, Nette dedicates hundreds of volunteer hours as immediate past Chair of the Administrative Board of the Pittsburgh Pro Bono Partnership and to the individual Partnership pro bono projects that she coordinates.

While the focus of this NLSA newsletter is innovation and technology, it's Nette's willingness to take on new pro bono initiatives and hours of hard work on behalf of NLSA's Landlord-Tenant Project that makes her impact on the organization and its clients so significant, and why she will be recognized by the Pennsylvania Legal Aid Network on March 21 with a 2018 Excellence award for her exceptional leadership in pro bono and community service.

In a letter of support for his colleague, Nicklaus A. Oliver, Senior Counsel for the Alcoa Corporation said, "Nette's brand of leadership is that of a servant-leader. She leads quietly and by example. Nette is humble in spirit and has a genuine care and concern for the clients that we serve. She inspires those around her to give just a little bit more of themselves, as they see the passion and dedication that she demonstrates every day."  $\hat{\bot}$ 

