Overview of Achievements

During the reporting period, the Law Center realized several major achievements in our continued efforts to advance greater access to quality legal services for our clients. Most notably, the Law Center collaborated with staff from Mobilization for Justice (MFJ), the Legal Aid Society, Fordham Law School’s Lincoln Square Legal Services Clinic, and the Feerick Center for Social Justice to successfully advocate for the passage of the Fair Consumer Judgment Interest Act (FCJIA). This legislation lowered the interest rate on consumer debt judgments from 9% to 2%. The Law Center worked to get religious leaders, local legislators, and other interested parties to add their names to a sign on letter and encourage Governor Hochul to sign the Act into law. We also contributed client stories to an op-ed that was posted in the Buffalo News in order to ramp up support for this life changing legislation in Western New York.

A lower interest rate on judgments resulting from consumer debt, including student loan and medical debt, reduces the risk of financial instability and provides much-needed comprehensive debt relief to low-and-middle income New Yorkers, especially New Yorkers of color, who have been disproportionately affected by the pandemic and are more than twice as likely to have past-due debt harm their credit.

The Law Center continued to support the legal services community statewide by running the Online Resource Center. There were over 2 million downloads of legal articles from the site during the reporting period. We continued to run and support over 41 statewide email discussion groups for the NYS legal services community. The discussion groups have 8,731 subscribers (3,940 unique subscribers) and contain 38,815 searchable attachments posted by users.
Direct Legal Services: Cases

Housing:
Client in her late fifties came to us concerned about the foreclosure action against the home she lives in with her daughter and son. The home was her deceased grandmother’s home. After her grandmother passed the client tried to work with the bank to resolve the mortgage delinquency but continued to run into roadblocks largely due to the bank’s unwillingness to speak to her. The mortgage foreclosure action was commenced April 27, 2010. We filed an answer and moved to dismiss the case because of the long delay in prosecuting the foreclosure action. We were able to get the case dismissed for failure to obtain a default judgment within one year.

3,129 people benefitted from 2,065 legal cases closed

Cases by Legal Problem Area

- Consumer / Finance: 47%
- Miscellaneous: 35%
- Housing: 18%
Direct Legal Services: Cases

Wills:
Mr. G. and Mrs. B. have similar stories. Both suffered severe medical health issues or around 2021, becoming bedridden and extremely vulnerable. Mr. G. was struggling with a nasty lung infection, and Mrs. B. had suffered over a dozen strokes. Both feared for their lives, and for the security of their next of kin. Mr. G. had an adult daughter, and Mrs. B. an adult son, both of whom later expressed helplessness at the situation. They told our team that they had been seeking help drafting a will and power of attorney for months, but neither were able to find affordable, timely, and safe programs. It was through our outreach efforts at City of Buffalo Clean Sweeps and through radio spots that Mr. G. and Mrs. B. learned about our services. We were able to send staff out to both bedsides to execute each a will and power of attorney. Both clients and their children expressed frustration that basic, affordable wills services are so hard to come by, especially for people of color and those with low incomes, as well as gratitude for our own program.

Other Services: Overview
The Law Center is committed to increasing access to civil legal services, and as such, we provided a wide range of other legal related services during the reporting period. These services included educational workshops, webinars, on-line materials and walk-in clinics. We conducted community legal education on a variety of topics including the prevention of vacant and abandoned properties, the NYS HAF program, and bankruptcy informational sessions. We also continued to operate our consumer clinics- CLARO and the Bankruptcy Assistant Clinic. Finally, we mailed and handed out 14,783 legal education brochures. The primary target population of our other legal related services include low income individuals in our service areas.

Number of People who Benefitted from Services Other Than Direct Legal Representation

<table>
<thead>
<tr>
<th>Service</th>
<th>Number of People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Legal Education</td>
<td>932,540</td>
</tr>
<tr>
<td>Pro Se Assistance</td>
<td>9,676</td>
</tr>
<tr>
<td>Online Assistance</td>
<td>914,275</td>
</tr>
</tbody>
</table>

1,856,491 People Benefitted by Services Other Than Direct Legal Representation
Other Services: Technology and Other Innovations

Because of our move during part of the reporting period to remote work, we installed dual Sophos security routers in our office and implemented a secure VPN system so that all staff could securely log on to our office server remotely. We also implemented Office365 link point protection for incoming email so that links in emails are automatically scanned and blocked if they are insecure. Additionally, we implemented daily offsite backup and followed the current ISO 27k standards in protecting the data. We gave all staff access to a mobile application keyed into our phone system so that staff could remotely make and receive calls through their office phone extensions. We finished the implementation of an online case management system supported by Salesforce, a fortune 500 company with extensive support options.

The Salesforce system is used in applications across the globe and by many legal services organizations, such as Atlanta Legal Aid Society, Inc. and Nassau Suffolk Law Services. The system allows us to email clients through the system and is linked to our DocuSign accounts so that we can obtain signatures remotely. For staff meetings and conferences when all people could not attend in person, we installed a large screen video conferencing system in our conference room. We provided cameras, microphones and access to Zoom on all desktops in the office so that staff could participate in video meetings remotely.

We continued to develop automated pleadings for our consumer clinics to generate lengthy pleadings based upon answers to questions using https://www.theformtool.com/. The document assembly company that designed the automated pleading tool has continued to work with us as a pro bono client to help us develop resources for our consumer clinics.

Other Services: Trainings

The Law Center provides a variety of trainings and professional development opportunities to our staff. The office maintains listservs to keep all staff up to date on legislative changes and substantive law developments. Staff members participate in statewide committees, work groups, and task forces regarding topics that closely impact the work we do. Law Center staff are encouraged to attend trainings in the substantive law areas of their practice and senior employees mentor new hires. We also encourage attorneys and paralegals to join working groups.

All board members are provided with a clear idea of the organization’s vision and strategy. We assess the skills and qualifications of current board members to objectively assess skill gaps and the development needs. Going forward, we plan to do annual board member trainings on all aspects of the role of the board.
Impact Cases

Ronald Bradley v. New Penn Financial LLC:
Ronald Bradley v. New Penn Financial LLC is a lawsuit filed by the Law Center seeking to discharge and cancel a mortgage held by New Penn. The lawsuit alleged that the mortgage was barred due to the six-year statute of limitations. New Penn asserted an unjust enrichment counterclaim against Bradley for payment of taxes and insurance made pursuant to the mortgage.

The Fourth Department issued a decision cancelling the mortgage. The court concluded: (a) that a voluntary discontinuance filed more than six years after acceleration was ineffective in revoking the acceleration of the mortgage, (b) the bank’s claim for unjust enrichment based on its payment of property taxes and insurance was properly dismissed because the mortgage contract precludes recovery in quasi-contract or unjust enrichment.

This decision resulted in the cancellation and discharge of Mr. Bradley’s mortgage in the amount of $264,000.00. In view of the current uncertainties in the law subsequent to the Court of Appeal’s decision in Freedom Mortgage Corporation v. Engel, 37 N.Y.3d 1 (2021), a case in which the Law Center contributed to an amicus brief on behalf of legal services agencies, this decision is impactful because it has widespread implications beyond Mr. Bradley’s case. The Fourth Department joined the Second Department in holding that a voluntary discontinuance must be filed before the six-year statute of limitations expires.

Chipego et al v. Five Star Bank:
We received a favorable decision on a motion for class certification in a two-state class action we are cocounseling with two Pennsylvania firms against Five Star Bank. The lawsuit alleges that Five Star Bank sent defective repossession notices in violation of the New York Uniform Commercial Code. Both New York class representatives started as CLARO visitors and now represent approximately 5,000 New York class members with statutory damages claims totaling around $50 Million.
Pro Bono Volunteer Involvement

We continue to depend on law students, volunteers, and private attorneys to help us in the delivery of services. During the reporting period, the Law Center enlisted the help of 21 attorney and non-attorney volunteers who provided 2,272 hours of service. We recruit law students from Columbia Law School and the University of Buffalo Law School.

The Columbia students help us to maintain our online presence by creating online materials and forms. We pitch projects to the Law in the Digital Age Clinic along with other organizations and students select the projects they are interested in working on. This is a mutually beneficial partnership because students earn credits and are exposed to legal services, while legal service providers gain free technical assistance to start important projects.

We also actively recruit students from the University of Buffalo through job fairs and always post opportunities for internship with the Career Services Office. Additionally, we recently began collaborating with Daemon College to provide paralegal students the opportunity to volunteer with our office, gain hands-on experience and build their resumes.

This reporting period, the Law Center relied on the support of 17 law students, and 3 social work graduate students, as well as Fellows from the local law school. We also continued our relationship with AmeriCorps and used 5 AmeriCorps volunteers to support our clinics and other programs. The volunteers and the relationships we have with the law schools are crucial to us being able to increase access to justice for low-income Western New Yorkers.

1 Attorney volunteered 80 hours

17 Law Students volunteered 2,152 hours

3 Other Volunteers volunteered 40 hours
Significant Collaborations

- Buffalo Niagara Community Reinvestment Coalition
- CLARO - Civil Legal Advice and Resource Office
- Erie County Zombie Foreclosure Task Force
- Small Business Legal Clinic
- Foreclosure Prevention Project
- Online Resource Center (Empire Justice Center, NYLAD, Legal Aid Society of NYC)
- Columbia Law School
- SUNY Buffalo Law School
- WNY Eviction Prevention Project
- New Yorkers for Responsible Lending

This year we joined forces with Neighborhood Legal Services (NLS), Center for Elder Law & Justice (CELJ), Legal Aid Bureau of Buffalo (LABB), and the Volunteer Lawyers Project (VLP) to start the WNY Eviction Prevention project, which aims to provide legal representation to tenants facing eviction in Erie, Genesee, Niagara, and Wyoming Counties. We also collaborated with Belmont Housing, 211, NLS, CELJ, VLP and LABB to assist tenants and landlords in Erie County under the Emergency Rental Assistance Program.

The Law Center staff continued to serve on numerous task forces and coalitions, including the New Yorkers for Responsible Lending coalition, the Buffalo Niagara Community Reinvestment Coalition, the New York State Bar Association’s Committee on Legal Aid, and the Erie County Zombie Foreclosure Task Force.

The CLARO clinic is a cooperative effort between the Law Center, Frank E. Merriweather Jr. Library, SUNY Buffalo Law School, volunteer attorneys, AmeriCorps volunteers, Catholic Charities Service Corps volunteers, ACCESS of WNY, Chautauqua Opportunities, the Law in the Digital Age Clinic at Columbia Law School and the 8th Judicial District. We also collaborated with the downstate CLARO projects to share best practices and information.

Our staff continued to work with the Law in the Digital Age Clinic at Columbia Law School to improve and develop educational literature and videos for our websites. We also continued to support the Online Resource Center with the Empire Justice Center, The Legal Aid Society, and SelfHelp Legal Services. The Online Resource Center has various sections where advocates can search for fair hearings and cases and they can view online trainings at the site and receive CLE credit for the trainings.
Sources of Funding

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>IOLA Grant</td>
<td>$386,960</td>
</tr>
<tr>
<td>City and County Funding</td>
<td>$585,740</td>
</tr>
<tr>
<td>State Funding</td>
<td>$1,194,880</td>
</tr>
<tr>
<td>Federal Funding</td>
<td>$335,910</td>
</tr>
<tr>
<td>Foundations</td>
<td>$438,555</td>
</tr>
<tr>
<td>Other</td>
<td>$194,119</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$3,156,164</strong></td>
</tr>
</tbody>
</table>