

ANNUAL REPORT Central Jersey Legal Services





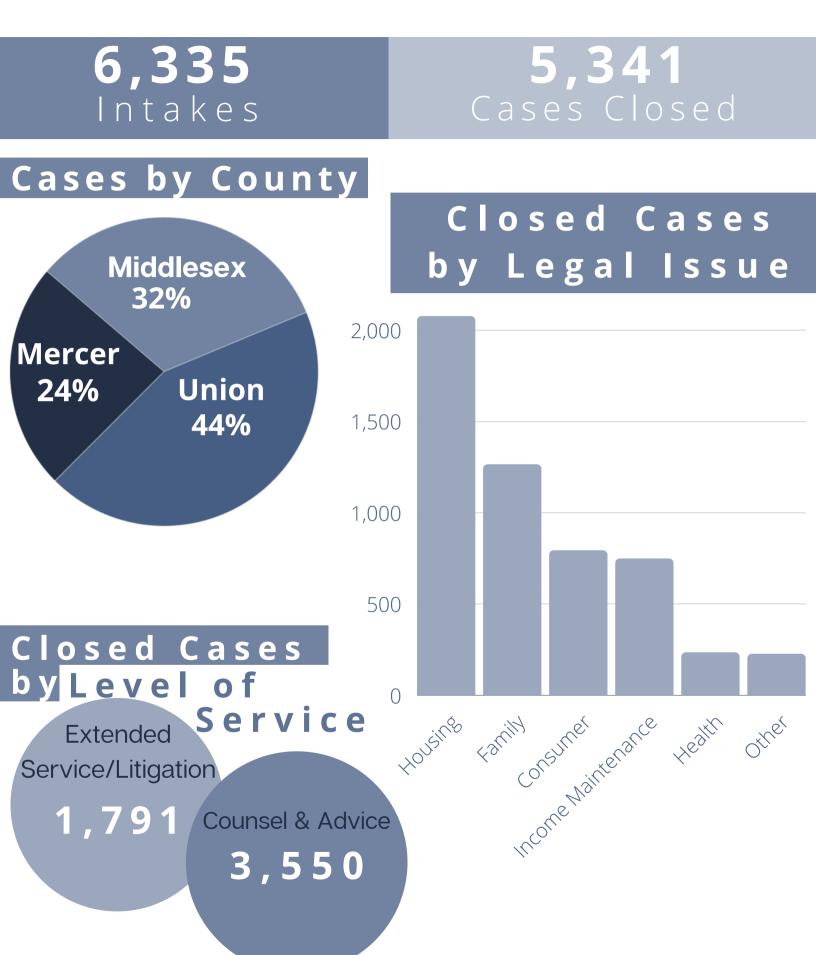
2020 AT A GLANCE

It goes without saying that **2020 was a year like no other**. The COVID-19 pandemic strained our civil justice system and brought inequities in the system into sharp focus.

At CJLS we strengthened our commitment to expand access to justice to low-income, vulnerable communities. We worked quickly to move our operations online, allowing staff to answer our phones, process intake, schedule appointments, and provide much needed legal assistance while remaining safe in their own homes. We set up spaces in our offices where clients who lacked the technology to attend remote hearings or trials could safely engage in those proceedings. We advocated for the rights of clients to postpone virtual hearings when that forum presented barriers to a just outcome. We identified areas of greatest need: housing, unemployment, nutrition and cash benefits, domestic violence, and debt collection, and allocated resources to provide our client community with accurate information and accessible services to address those issues. We engaged with our partners in the judiciary, government, and the private sector to ensure that new administrative and court procedures developed to address the pandemic safeguarded the rights of low-income people. We've streamlined our operations and are now opening more cases each month than we were before the pandemic, while continuing to work remotely.

in 2021, we're adding staff in preparation for the looming eviction crisis. By one estimate, between 640,000 and 1,180,000
New Jersey households are currently at risk of eviction. Keeping people housed is now more than ever a matter of life or death.
CJLS is ready for the challenges ahead.

CASES



OUR CLIENTS

1,2458 people lived in households we assisted in 2020

4,642 were children under 18

73% of clients were women

24% of clients were age 60 or over

37% of clients were living with a physical or mental disability

18% of clients spoke a language other than English.

White

22%

Clients' average annual income in 2020

\$18,662.40

Black/African American 39% Asian 2%

Clients by Race/Ethnicity

Latinx 33%

CASE OUTCOMES

Prevented **119** evictions in 2020









Disability, Unemployment, and other benefits secured





Competed wills, power of attorney, or health care proxy

Health Care Accessed

A caseworker from a food delivery program was **talking to** several clients who were staying at a local motel. They told him there was a group of people who had been placed at the motel by the Board of Social Services and had just received termination notices. He told them to call CILS. We heard from **fourteen different clients** who had been placed at the motel after calling the homeless hotline for a safe place to shelter during the pandemic. They'd been given notices that their time at the hotel was up and they needed to vacate. Most of them had no place else to go. We advised them to stay put - the Governor's Executive Order prevented them from being evicted during the pandemic. Our attorney contacted Social Services to see if we could assist with other placements for these clients. Then the motel started **locking people out** of their rooms and removing their belongings. Some residents called the police, but the officers refused to enforce the EO and require the motel to let the clients back into their rooms. The police officers told everyone they would be there the next morning to remove anyone who remained.

A **CJLS housing attorney filed an emergency order** on behalf of one of the already locked out clients – a young woman with a newborn. Once served with the complaint, the police department **helped the tenants regain access to their rooms**. We requested and received assurance from the police department that no one else would be removed. The department notified the motel that they would have to **produce a court order** if they requested assistance removing any tenant. Our attorney was then able to **negotiate an extension at the motel**, and social services began looking for alternative placements for the tenants they'd placed there.

CJLS was able to prevent several people from illegally losing their housing during the pandemic, and helped to clarify the rights of tenants in motels under the eviction moratorium.

Elena is a disabled single mother of three.

She manages to keep her family going with SSI/SSD benefits and inconsistent child support. She received a letter from the Mercer County Board of Social Services. The agency hadn't properly accounted for her SSI/SSD income and overpaid her benefits. Now they wanted her to repay them \$13,900 more than half what the family made in a year. Elena called CJLS for help. After looking through Elena's records, a CJLS attorney realized that the Board of Social Services had been collecting Elena's child support during the overpayment period, and had failed to offset the amount collected – an amount nearly identical to the amount of her overpayment. Once they looked at our records the agency agreed that the child support collected should have been offset. The amount of Elena's overpayment was adjusted down to \$171. Elena agreed to a payment plan with a delayed start date that **allowed her to** save enough to make payments. She avoided paying back an overwhelming debt that she didn't owe and can afford to cover her rent and other necessary expenses for herself and her children.



Marilyn is an 85 year-old woman who suffers from dementia. She was hospitalized and upon her release went to live with a relative, where she pays room and board. Her daughter called CJLS when she received a letter from Social Security that Marilyn's direct deposit had changed. Marilyn's daughter has power of attorney and had made no such change. She contacted her mother's bank and was told that someone contacted them and changed the direct deposit for Marilyn's Social Security, and the payments were going to a different institution. They did not provide any option to stop payment, file a complaint, or investigate. Two months of Marilyn's Social Security and her stimulus check were missing. Marilyn tried to get in touch with SSA's Fraud Unit, but since the pandemic had closed all offices she could not get through over the phone. Marilyn's daughter could not afford to continue paying her rent and the cost of her prescriptions, so she called her local office on aging, and they referred her to CJLS. A CJLS consumer attorney helped Marilyn to file a police report, an appeal of the direct deposit change, and a fraud report with the Office of the Inspector General. Everything was more difficult to do with offices shuttered due to the pandemic, but with our help Marilyn's daughter was able to undo the fraudulent changes to her mother's account. The SSA returned Marilyn's missing funds and fixed her direct deposit. CJLS also helped Marilyn apply for prescription assistance, which reduced her monthly expenses. With our help, Marilyn was able to recover her missing funds and is better able to cover her monthly expenses.

Valerie is a 55 year-old woman caring for her 7 year-old granddaughter. She was laid off from her job because there wasn't enough work. She was able to support the family with her **unemployment benefits**, and was optimistic she would find a new job soon. Then the COVID-19 pandemic shut down most of New Jersey's economy, and there were **no jobs to be had**. In mid-April Valerie's unemployment benefits ran out, and she found herself with no income at all. She was told there would be an extension of unemployment benefits, but her checks stopped coming, even as she completed her weekly certification. She tried to apply for SNAP benefits online, but the system kept telling her she had an application pending. She spoke to someone at social services who told her that there was no pending application for her, and she had to continue trying to apply online. She **called CJLS** in May, after a month without any income. A CJLS attorney reached out to her contacts at several human services agencies and was able to get Valerie a voucher so she could buy food.

The attorney contacted social services and got Valerie an appointment to complete her SNAP application over the phone, since the online system wasn't working for her. CJLS also reached out to unemployment and was told that extended UI benefits would be issued in late May. There was also a problem identified in the system that was preventing Valerie from recertifying, and we were able to get that resolved at the same time. Valerie was approved for SNAP benefits so she was able to buy food for her small family. Her unemployment also restarted, but then stopped again. We went back to unemployment a second time and resolved the issue. While we were working through the UI and SNAP issues, Valerie was approved for subsidized housing, but didn't have any money to buy furniture. Our attorney helped her secure some donated furniture, and she and her granddaughter moved into a new home. Valerie is confident she will eventually get back to work. In the meantime, the family has income and nutrition benefits to keep them afloat.