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Bicameral Hearing on the Impacts of COVID-19 on New York's Veterans, before:

NYS Senate Standing Committee on Veterans, Homeland Security & Military Affairs NYS Assembly Standing Committee on Veterans' Affairs NYS Assembly Subcommittee on Women Veterans

Date: August 14, 2020

Good morning, my name is Solomon Chouicha. I am a staff attorney at Legal Services of the Hudson Valley ("Legal Services"). I work in Legal Services' veterans practice unit in Poughkeepsie, NY. I would like to thank Chairman Brooks, Chairwoman Barret, and Chairwoman Hunter for the opportunity to speak here today. I wish to address one way to protect veterans from the adverse impacts of the coronavirus pandemic. Namely, providing free legal assistance to moderate- and low-income veterans and their families.

Legal Services' funding for critical legal services to low income Veterans has been primarily from New York State. We would like to deeply thank and acknowledge the Assembly and Assemblywoman Didi Barrett for her advocacy in securing additional state funding to serve veterans in Dutchess, Putnam, and Ulster Counties. Additionally, Senators Skoufis and Metzger were instrumental in securing \$200,000 for Legal Services to serve Veterans and their families in Orange, Sullivan, and northern Rockland Counties.

The devastating impact on the State's economy on New Yorkers – particularly low income individuals and families – is unprecedented. Consequently, I write to convey the urgency of maintaining funding for essential civil legal services for low-income residents of the Hudson Valley. Before the pandemic, less than 40% of civil legal needs statewide could be met for low-

income New Yorkers. There are over 535,000 people in the Hudson Valley who qualify for civil legal services, and we expect that this number is even higher due to the dire economic situation low and middle-income individuals and families are facing as a result of the pandemic. Issue areas such as housing, unemployment, and family law will continue to see an increased need for legal representation due to the effects and after-effects of the pandemic.

Funding from New York State comprises of 56% of Legal Services' budget and these funds are essential for it to be able to continue to provide high quality civil legal services to those most vulnerable including: seniors, veterans, victims of domestic violence, kinship caregivers, the LGBTQ community, victims of crime, and those affected by HIV. If Legal Services' funding is cut, thousands of these clients will lose legal representation and could risk losing their homes, government benefits or legal protections that keep them safe._Legal Services is the only provider of free comprehensive services to low-income residents facing civil legal problems in Dutchess, Orange, Ulster, Sullivan, Putnam, Rockland, and Westchester Counties. We protect individuals' legal rights and safeguard their benefits.

For example, recently, I assisted a Navy veteran in securing additional disability benefits from the federal Veterans Administration ("VA"). We had to file two appeals with the VA before our claim was successful. The VA awarded that veteran approximately \$4,000 in retroactive benefits, and he is now receiving about \$300 in additional monthly benefits from the VA. That veteran is currently in transitional housing. Thus, those funds will help that veteran afford more permanent housing.

Currently, I am working with the spouse of a veteran who lost her job at the end of June due to the pandemic. She had worked at her company for about six years. Her employer offered her a severance payment if she signed an agreement releasing the company from any liability.

Page 2 of 4

The agreement was dense with legal terminology. I reviewed the agreement, and I am currently re-negotiating it with the employer's attorney to make it fairer and more equitable. Through those negotiations thus far, the employer agreed to add about \$700 more to the severance payment. Those funds are critical since the \$600 federal unemployment supplement has expired.

Housing is one of the most crucial areas facing veterans and individuals with low or moderate incomes. The laws and procedures governing evictions are complex. There are separate rules and regulations for mobile home parks, subsidized housing, and private rentals. An attorney represents almost every landlord who brings an eviction case. In contrast, over ninety percent of tenants are unrepresented. Legal Services, and other legal aid organizations throughout the State, are the only thing standing between a tenant and homelessness.

For example, about a year ago, a family in Ulster County lost their house to foreclosure. Living in the house is a disabled veteran who is on dialysis. The bank acquired the house in the foreclosure sale. The bank then sold the house to another company. Before the pandemic, that company started a case to evict the family from the house. The eviction had been stayed due to the Governor's Executive Orders and administrative orders from the courts. However, at the end of this month, a hearing on the case is scheduled. We assisted the veteran's daughter draft an application to the court to dismiss the case because the company failed to serve the family with a necessary document before it started the eviction.

Also, about a week ago, a disabled veteran called Legal Services because his landlord was threatening to evict him. The veteran rents a mobile home, and his family had been helping pay the lot rent. Due to the pandemic, his family is no longer able to assist him with the rent. A housing attorney with my organization informed the veteran about the current eviction moratorium, advised him of the eviction procedures and the notices he is entitled to under the law, and referred him to several charities and veteran organizations for assistance with his rent arrears.

At Legal Services we defend tenants facing eviction, we appeal disability denials, we represent people at unemployment hearings, and we help individuals secure vital public benefits. Funding from New York State comprises of more than half of Legal Services' budget. Other legal aid providers are also heavily reliant on funding from the State. Those funds are essential to provide high-quality legal help to our most vulnerable citizens. Such assistance will help mitigate the adverse impacts from this pandemic and those most vulnerable in our State.

Thank you for your time.