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NEWS

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GBLS Keeps Innocent Tenants in Their Home as Foreclosure Crisis Spreads

The foreclosure crisis is not only hurting homeowners. Tenants are also being unfairly hurt, like members of the Ma family who were victims of circumstances beyond their control. The Mas arrived in the United States from a small village in China nearly two and a half years ago. They had already waited over a decade to lawfully enter the country. Mother Man Yi Ma and father Chao Xiong Ma both found employment, and their two children, Daisy and Sam, went to school. During this time, they dutifully paid the rent for their East Boston apartment. They hoped to save enough money to send Daisy and Sam to college.

As Man Yi sat down for lunch last January, movers and a constable arrived to empty her third-story apartment. Bewildered and frightened, she attempted to communicate to the movers that she was a good tenant and had paid her rent. None of the movers spoke Chinese, however, and soon Ma found herself on the street surrounded by her belongings.

At the time, the Mas were unaware that their landlord,



The Ma family was able to stay in their home after GBLS intervened with the bank, that had begun unlawful eviction proceedings against them.

Photo by Kevin Decker

who lived below them on the second floor, had been foreclosed on by the bank months prior. They continued to pay him the monthly rent.

In the meantime, the new owner, the bank, had begun eviction proceedings against the Mas. The Ma family had no idea this was happening, however, because the previous landlord also screened their mail for notices from the bank.

The Ma family contacted Greater Boston Legal Services (GBLS). The GBLS Asian Outreach Unit was able to negotiate with the bank on their behalf. As it turned

out, the execution used by the bank's lawyers to evict the Mas was stale, and therefore unlawful to use.

With GBLS' legal representation, the Mas were able to get the default judgment against them vacated, obtain priority status for stable, affordable housing, and settle their claims against the bank. They will remain in their third-story apartment in East Boston until they can secure new housing.

[Story written by Massachusetts Legal Assistance Corporation staff member Kevin Decker]

Greater Boston Legal Services is the primary provider of free civil legal assistance to poor people living in the City of Boston and 31 surrounding cities and towns.

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This Issue...

GBLS' New Consumer Rights Unit	
Taking on the Foreclosure Crisis	2
Victory on MassHealth Equality Bill . . .	2
Thanks for a Successful Fund Drive . . .	2
An Interview with Alice Izumo	3
An Interview with Ilene Solomon	3
Congratulations to GBLS	
Promoted Leaders	4

GBLS' New Consumer Rights Unit Taking on the Foreclosure Crisis

An El Salvadorean brother and sister who work as factory machinists were targeted by a mortgage broker to buy a home at an unaffordable and inflated price. The broker and the lender purposely disregarded the siblings' actual income and placed them into a loan that they could never afford. Upon realizing they could not make their monthly payments, the pair re-financed into an even bigger loan after being falsely promised better loan terms. Unfortunately, the new loan was in fact for more money, placing this family further in debt.

It was not until they came to GBLS that someone explained the true nature of these predatory loans, and an attorney gave them the possibility of legal recourse.

A Cape Verdean woman with a disability was scammed into buying a \$500,000 house in Somerville by a mortgage broker. Her GBLS attorney is working to bring legal action and/or negotiate to save her house.

These are just two examples of the kinds of crises that many area residents are dealing with and why they're seeking GBLS' help. Since the formation of the Consumer Rights Project in fall 2007 with funding from a *cy pres* award and the hire of attorney Nadine Cohen, GBLS has added a second attorney, Eloise Lawrence, and made the foreclosure crisis the number one priority. The Project has now become the Consumer Rights Unit. In view of the tremendous need for assis-



This Consumer Rights Unit client lost his home to foreclosure. His attorney Nadine Cohen, also pictured, prevented his eviction and negotiated the sale of the property.
Photo by Linda Lank

tance in this area, we are seeking funds for further expansion.

GBLS and Fellow Advocates Achieve Legislative Victory on MassHealth Equality Bill!

Nearly four years after GBLS staff and fellow advocates started working to bring the MassHealth Equality bill to the attention of the Massachusetts Legislature, Governor Deval Patrick signed the bill into law on July 31, 2008. Elder Law Unit attorney Betsey Crimmins and GBLS Cambridge & Somerville office attorney Deborah Filler represented the Public Policy Committee of the LGBT (lesbian, gay, bisexual and transgender) Aging Project, joining efforts with other elder advocates, to get this legislation passed. Deborah



Thomson of the PASS Group, whose lobbying efforts were funded by GBLS, was also instrumental in this success.

The new law will ensure that same-sex married couples are eligible for spousal benefits under MassHealth, the state/federal Medicaid program. The MassHealth Equality law is the first piece of legislation that codifies the Supreme Judicial Court's 2003 *Goodridge v. Dept. of Public Health* decision, which extended marriage to same-sex couples in the Commonwealth.

The MassHealth Equality law will significantly impact couples who are facing nursing home care, as they will be eligible for benefits and protections that allow the "community spouse" to retain the family home and enough assets to live independently, without jeopardizing the other spouse's eligibility for Medicaid coverage of nursing home care.

Attorneys Crimmins and Filler are now working with MassHealth agency representatives on implementing this legislation.

Thanks, Associates, for the Most Successful Associates Fund Drive Ever!

	
\$	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Then (1998, first Associates Drive)	Now (2008)
331 donors	1,103 donors
\$17,000 raised	\$296,369 raised

The Drive:

- Supports the Family Law Unit to help victims of domestic violence and their children
- Launched and run by associates at law firms in Boston and Cambridge
- 2008 Drive Chairs: Jennifer Antoniazzi, Holland & Knight; Kate Haffner, Bingham McCutchen; and Jerry Tichner, McDermott Will & Emery

Special mention this year goes to:

- **Goodwin Procter**—Largest donation from associates
- **Foley Hoag**—Largest total donation, including firm match
- **Day Pitney, DLA Piper, Dwyer & Collora, Robinson & Cole, Skadden**—100% participation



AmeriCorps interns Ilene Solomon (left) and Alice Izumo (right) dedicated themselves to helping Immigration Unit clients.

Photo by Anna Marie Ventura

An interview with Alice Izumo, AmeriCorps Intern 2007-2008

What has been your most memorable moment at GBLS?

One moment that immediately comes to mind is at the New Bedford Whaling Museum back in October. The Immigration Unit was called to the front of the auditorium to be recognized [for its response to the ICE raid on immigrant garment workers in that city]. I just remember standing alongside John, Nancy, Ilene and everyone else, feeling so proud to be a part of this team. Everyone really cares deeply about and respects the clients.

What has a typical day been like?

There's no such thing! I spend most of my time preparing asylum cases. The clients are amazing people. Hearing what they've lived through and yet they are smiling and laughing. They are not defined just by their "refugee" or "victim" status. There is so much more to them. Their children—what they want for them, their hopes if they stay.

How did you find your way to GBLS and to the Immigration Unit?

I went to Yale, where I got bitten by the community service bug. I volunteered at National Student Partnerships, where students help homeless and low-income people access employment, housing and public benefits. Qualifying for a benefit wasn't always enough and I saw how often legal advocacy was necessary to getting public help. I also took a class on refugee law and policy with an inspiring young lawyer who had defended asylum seekers. She changed the course of my professional life—I had never seriously considered going to law school.

What effect has your experience at GBLS had on you?

GBLS has allowed me to appreciate how much I've been given and how much I have to give back. After hearing our clients' stories, you get a different perspective. I look differently at everyone around me. It's a privilege and people who don't get to do this work are missing out.

(Alice started her first year at Columbia Law in August. She is looking forward to getting involved in an immigrant advocacy and legal services network in New York.)

An interview with Ilene Solomon, Volunteer and AmeriCorps Intern 2007-2008

How did you come to GBLS?

After graduating from Yale with a major in art I tried four career paths before deciding that law would lead me to eternal happiness. I realized that law is how we ultimately design our society. After convincing [supervising attorney] Nancy Kelly of the similarities between art and law, I volunteered in the GBLS Immigration Unit for 6 months. [Subsequently] the AmeriCorps program became a fantastic opportunity to continue helping clients and to develop my legal understanding.

Does one client or case stand out for you?

I feel honored to have assisted so many heroic people in pursuing the dignified life to which they are entitled. The refugees I've worked with put their lives in danger to stand up for human rights. One client had a significant impact on me—a very shy and thoughtful person who, despite years of persecution, maintains a beautiful optimistic spirit.

What's your most memorable moment at GBLS?

Telling a client that she had been granted asylum. Her reaction was unforgettable. Sitting on Nancy Kelly's lap in a police car on my second day of work [going to visit the New Bedford detainees in Fort Devens] is a close second. As I tried not to crush her on our midnight trip, she laughed and said "Welcome to GBLS".

What effect has your experience at GBLS had on you?

Learning about events from people who have experienced them first hand reveals a level of complexity hard to grasp from traditional research. My experience has also solidified my decision to pursue a legal career. Thank you to my supervising attorneys John Willshire Carrera and Nancy Kelly, the Immigration Unit, and everyone at GBLS who made my time here so enjoyable.

(In September Ilene started law school at the University of Toronto.)

Income from The Albert J. Marks Fund of GBLS' endowment provided a stipend for these volunteers.



Attorney General Martha Coakley's keynote address was the highlight of GBLS' 2008 Annual Meeting in June.

Photo by Bachrach Studios

Congratulations to GBLS' Recently-Promoted Outstanding Leaders!



Lead Attorneys: **Monica Halas** (Employment), **James "Mac" McCreight** (Housing), **Pauline Quirion** (Employment) and **John Willshire Carrera** (Immigration). Lead Attorney is a new position at GBLS that recognizes leadership in advocacy over an extended period of time. Each

Lead Attorney will take on new program-wide responsibilities in legislative advocacy, affirmative litigation, appellate advocacy, and immigration issues, respectively.

Lead Paralegals: **Elba Aviles** (Employment), **Linda Garcia** (Housing), **Martha Ramos** (Health & Disability/Medicare Advocacy Project). Lead Paralegal is a new position that recognizes outstanding advocacy accomplishments over an extended period of time.

Senior Attorneys: **Manisha Bhatt** (Family), **Naomi Meyer** (Welfare), and **Elizabeth Toulan** (Welfare/Family Economic Initiative).

Senior Paralegals: **Maria Mendonca-Costanzo** (Health & Disability/Medicare Advocacy Project), **Anh Nguyen** (Asian Outreach Unit), **Armando Ramos** (Immigration).



GBLS Cambridge and Somerville clients, GBLS staff, and a long-time volunteer attorney met with state senator Pat Jehlen (second from right) at GBLS' Client Lobby Day. At this event every year, past and present GBLS clients along with our partner community organizations gather at the Massachusetts State House. They talk to their senators and representatives about the critical importance access to legal services has played in their lives, and request that their legislators vote to increase civil legal aid funding in the state budget.

Photo by Senator Jehlen staff

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