

IMPACT REPORT 2020



Brooklyn
Legal
Services
Corporation A

building communities
ensuring opportunity
achieving justice



FROM THE EXECUTIVE DIRECTOR



Dear Brooklyn A Community,

Last year was marked by the global spread of COVID-19 and by our nation grappling with systemic racism. As events of the past year have demonstrated, it is as crucial as ever that we face and address inequity head on. The pandemic and the ensuing economic crisis have disproportionately impacted BIPOC New Yorkers, in low-income, historically disenfranchised neighborhoods. They are the client communities that Brooklyn Legal Services Corporation A (Brooklyn A) has served since our founding 53 years ago.

We began 2020 with the opening of our new Bedford-Stuyvesant office. It was a physical reaffirmation to our mission to continue to have a presence in a rampantly gentrifying neighborhood and make ourselves easily accessible to its residents and small businesses. As lockdown took hold, we remained available to our clients through virtual clinics, town halls, and collaborations with long-time and new partners. We worked with elected officials to build awareness of foreclosure and eviction moratoriums; we supported community-based organizations that were in the frontlines of COVID-19 relief services; and we represented small businesses, particularly in the outer boroughs and in commercial corridors within BIPOC communities.

Brooklyn A's 2020 Impact Report highlights the resilience of our clients. In a city beset by the pandemic and racial injustice, our clients' stories give us hope. Their resilience and our shared desire for equity and justice serves as the basis for our work with one another. We share stories of clients like Kiana, a restaurant owner, essential workers Lauro and Lupe, tenant association president, Alice, and first-time homeowners John and Starlett, to stoke the fire within each of us to build a more just world that protects and supports all of its people.

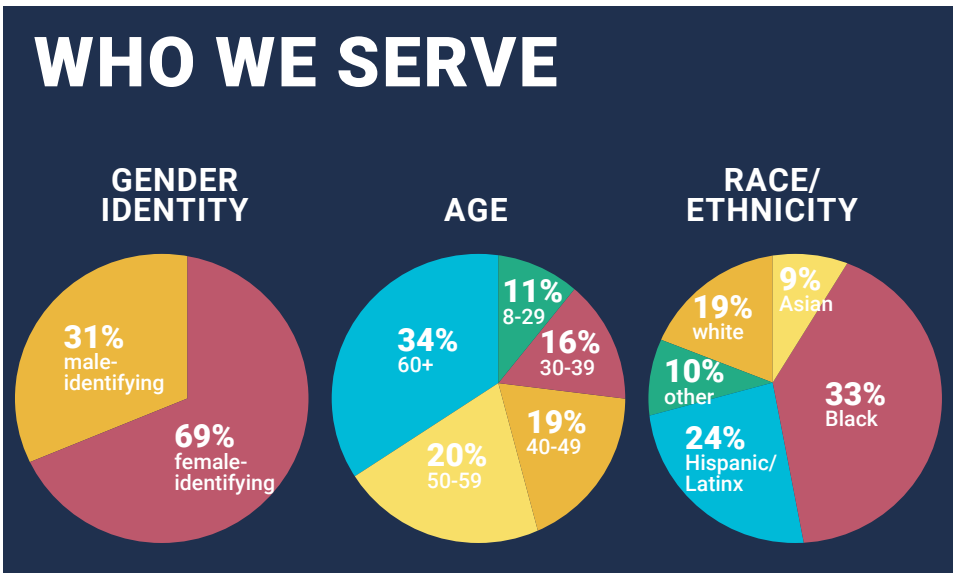
So many individuals and institutions have come together to play a crucial part in our advocacy for vulnerable New Yorkers over this past year: clients, staff, Board members, elected officials, funders, and community partners. In each person we reached, we witnessed strength and humanity.

In gratitude,

A handwritten signature in black ink, appearing to read "Jessica A. Rose".

Jessica A. Rose, Esq.
Executive Director

Brooklyn A advances **social and economic justice** and **empowers communities** through innovative, collaborative, high-quality **neighborhood-based legal representation and advocacy.**



2020

BROOKLYN A BY THE NUMBERS

125

foreclosures prevented

12,742

lives impacted

\$21,476

federal and state tax refunds returned

1,823

legal matters resolved

2,240

individuals saved from eviction

34

tenant associations supported and organized, involving **935** tenants

\$446,073

federal tax liabilities recovered by the Low-Income Taxpayer Clinic

\$8,286,000

value preserved of homes that were in danger of foreclosure

175

small business matters handled

17

non-profits supported

FY 2020 FINANCIAL SUMMARY

REVENUE AND SUPPORT

| | |
|----------------------------------|--------------------|
| Government Contracts & Grants | \$4,728,257 |
| Contributions | 492,254 |
| Special Events | 132,123 |
| Program Fees | 249,323 |
| Other Income | 412,007 |
| Total Revenue and Support | \$6,013,964 |

EXPENSES

| | |
|-----------------------|--------------------|
| Program Services | \$5,200,856 |
| Supporting Services | \$1,322,911 |
| Total Expenses | \$6,523,767 |

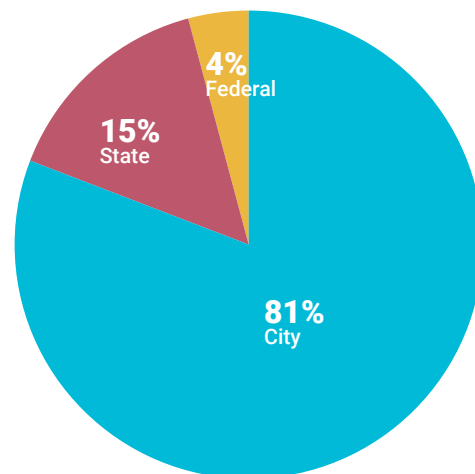
Change in Net Assets (509,803)

WHERE YOUR MONEY GOES

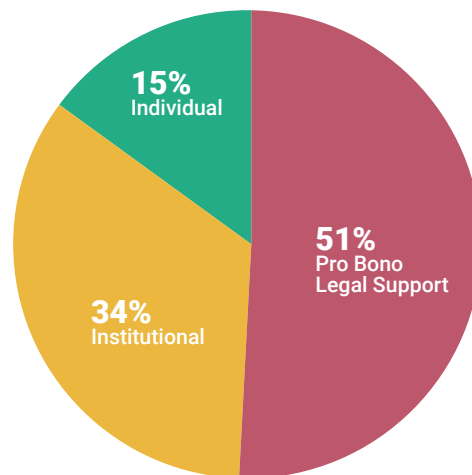
| | |
|----------------------------|-----|
| Program services | 80% |
| Management & General Admin | 17% |
| Fundraising | 4% |



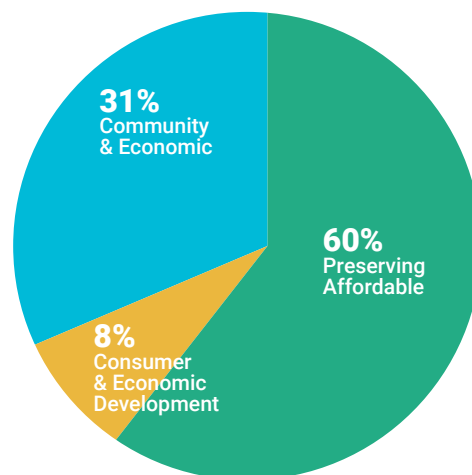
GOVERNMENT CONTRACTS & GRANTS



CONTRIBUTIONS



PROGRAM SERVICES



CONSUMER & ECONOMIC ADVOCACY (CEA) HOUSING PRESERVATION

The CEA program represents and advocates on behalf of low- and moderate-income consumers to protect economic equity and assert their rights in the marketplace.

Foreclosures in New York have temporarily been put on pause through a moratorium and some homeowners have been able to obtain limited time period loan forbearances. Last year, Brooklyn A defended over 125 individuals and families from discriminatory practices by utilizing complex litigation against subprime lenders, and deed scam artists.¹ Additionally, some homeowners are more at risk than ever, as the prevalence of predatory lending, deed theft, and other illegal practices particularly target elderly and BIPOC homeowners.

We prevent foreclosures and protect home equity by defending against predatory lending. Last year, Brooklyn A defended over 125 individuals and families from discriminatory practices by utilizing complex litigation against subprime lenders, deed scam artists. Our bankruptcy practice makes us unique in NYC as one of the only non-profit legal organizations utilizing bankruptcy chapter 13 to offer clients relief.

1. www.nysenate.gov/newsroom/press-releases/brian-kavanagh/forwarding-half-million-nyers-danger-displacement-due-covid. See also: www.corelogic.com/blog/2020/8/overall-delinquency-rate-increases-to-highest-level-in-more-than-five-years.aspx



MEET JOHN & STARLETT

“We were facing foreclosure, and we didn’t want to lose the home we loved and the community we were part of.” — *Starlett*

John and Starlett are first-time homeowners in tranquil, tree-lined Laurelton, Queens. They are the parents of four children and work as MTA employees. Buying their home was an investment in their family and future. Through the years, the couple has played a consequential role in the neighborhood. As block association president, John and his family work with local elected officials to resolve issues that arise and help organize block parties for their neighbors that help to foster community. Starlett is pursuing a bachelor’s degree in the health field to provide healing support to her family and community.

After facing medical issues and struggling financially through recovery, John and Starlett fell behind on their mortgage payments and defaulted. Determined to save the home they loved, but with limited resources, they sought the help of Brooklyn A. Their Brooklyn A attorney worked with them to file for bankruptcy, obtain a loan modification, and prevent the foreclosure of their family’s home. John and Starlett were on a course to stability when the pandemic hit, bringing more health complications to these essential workers who keep the subway trains moving. They worked with their attorney to modify their loan to a point where they are finally in a place of firm footing. Keeping their home was important to them because it is more than just a house, it is their safe haven and community, and is key to building intergenerational wealth.



CONSUMER & ECONOMIC ADVOCACY (CEA) TAXPAYER ADVOCACY

The CEA program represents and advocates on behalf of low- and moderate-income consumers to protect economic equity and assert their rights in the marketplace.

We have seen a number of our most vulnerable clients face the greatest hurdles in securing their stimulus checks. The primary mechanism by which the government sends the checks to people is through their tax filing, meaning that New Yorkers who are low-income, homeless, lacking banking services, identification documents, or domestic violence victims and survivors have been largely left out of the government's relief efforts. ProPublica estimated in the fall that 9 million Americans who were eligible for a stimulus check didn't receive one, mostly because their income was so low they did not file income taxes or because the IRS sent millions of Americans' stimulus checks to the wrong bank accounts.²

We resolve tax issues with the IRS and New York State for low-income taxpayers. In 2020, Brooklyn A represented 98 low-income taxpayers, impacting the lives of 165 people across New York City. Because of this work, \$21,476 in federal and state tax refunds were received by our clients, \$446,073 in corrected tax liabilities, penalties, and interest were saved, and many more tens of thousands of dollars in economic stimulus payments were collected which otherwise would not have been acquired.

2. www.propublica.org/article/millions-still-havent-gotten-stimulus-checks-including-many-who-need-them-most. See also: www.nytimes.com/2021/01/06/business/stimulus-payment-delay-irs.html



MEET LAURO & LUPE

“My family and I were in need of help navigating the IRS. We found Brooklyn A just as we were running out of options. My wife and I are incredibly grateful and now we can focus on the future of our family.”

– Lauro

Lauro and Lupe are an immigrant couple from Ecuador living with their young children in Sunset Park, Brooklyn. Ever since immigrating to the United States, they have worked hard to support their family and make their home a safe and pleasant place to live. They came to Brooklyn A’s Low-Income Taxpayer Clinic with over \$30,000 in tax liabilities after experiencing challenges in navigating IRS systems in English.

The debt caused tremendous pressure on the family. It weighed on the family’s physical and mental health, at times forcing them to choose between purchasing food or paying rent. Through prayer and diligent work with their Brooklyn A attorney, they found relief. Review of their financial circumstances and through offering representation in Spanish, Brooklyn A successfully settled their liabilities for \$2. Brooklyn A also renewed Lupe’s ITIN number to prevent additional tax complications. The resolution has given the family renewed hope for a better future.



COMMUNITY & ECONOMIC DEVELOPMENT (CED)

The CED Program provides transactional legal counsel to small businesses and non-profits that sustain and empower low-income communities throughout New York City.

COMMUNITY
RESPONSE
TEAM

The pandemic has caused more than 2,800 businesses in New York City to permanently close since March 1, 2020 and with these closures over half a million jobs have been lost.³ Small businesses represent roughly 98 percent of the city's employers and provide jobs to more than 3 million people – half of NYC's workforce.⁴ Moreover, NYC's non-profits account for over 17.8 percent of all private sector jobs, contributing over \$77.7 billion a year to the city's economy.

We are a lifeline for small businesses. In 2020, Brooklyn A, as the lead contractor of the City's Commercial Lease Assistance Program, provided much-needed assistance to small businesses on 175 commercial lease matters, impacting approximately 858 employees and their families. Amidst the crisis, we have negotiated rent abatements, payment plans and other lease amendments and lease renewals to enable small businesses to remain in their commercial spaces. We have also assisted many small businesses to negotiate beneficial terms for termination and release of personal liability when they can no longer remain in their spaces due to the loss of revenue.

We assist community-based organizations with an array of development and operational projects to sustain affordable housing developments, community health centers, schools, and other community institutions. As these enterprises face similar tenuous circumstances as small businesses, the wellness of the neighborhoods most impacted by the pandemic hinge on the social services, employment, and resources community-based organizations provide. In 2020, we supported 17 non-profit organizations. The pandemic has exacerbated the vulnerability and obstacles to recovery for these essential community institutions at the most critical time.

3. www.nytimes.com/2020/08/03/nyregion/nyc-small-businesses-closing-coronavirus.html

4. www.nytimes.com/2020/08/03/nyregion/nyc-small-businesses-closing-coronavirus.html



MEET KIANA

“The way it was at my grandmother’s table is the way things are at my restaurant. We know who our customers are. We know their family. We know what work they do for a living. We build a relationship.”

– Kiana

Kiana is the owner of a soul food restaurant in Prospect Lefferts Gardens, Brooklyn. Like most small businesses owners across the city, the restaurant’s expiring lease was challenging to understand. The landlord was also not providing services, such as a working boiler or a reliable heating and cooling system, that they are legally obliged to provide. She sought help and found Brooklyn A. Attorneys in Brooklyn A’s Community and Economic Development Program provided her with a number of transactional legal services and education including negotiating a lease renewal for her restaurant, advocating for the repairs, and assisting her with obtaining adequate insurance. Every step of the way, Brooklyn A attorneys made sure that Kiana understood what her rights are as a tenant and that they were upheld.

Meanwhile, Kiana is focused on what matters to her most – her restaurant and her community. In fact, despite the challenges of COVID-19, she and her staff sprang into action to serve 2,000 free meals a week to schools, seniors, and domestic violence shelters in collaboration with Rethink Food NYC. Legal counsel has allowed Kiana to focus on her love for food and a communal dinner table, just like her grandparents.



PRESERVING AFFORDABLE HOUSING (PAH)

The PAH Program uses legal and organizing strategies to preserve and protect affordable housing, prevent evictions, combat tenant harassment and discrimination, and ensure tenants have access to safe and sanitary housing.

BIPOC communities have disproportionately become ill with COVID-19 and lost income from pandemic related shutdowns, affecting their ability to pay rent.⁷ Stable housing is not only a fundamental human need, but also a necessary tool for society to combat the spread of the coronavirus.⁸ Moratoriums on evictions have been in place though will eventually lift, potentially putting millions of New Yorkers in a vulnerable place.

We are preparing New Yorkers for the coming lift of the moratorium on evictions and responding to the emerging needs from the pandemic. Over the past year, the PAH Program provided legal advocacy to prevent illegal evictions and harassment and to advocate for repairs and restoration of essential services. It has also conducted virtual workshops on tenants' rights, organized tenant associations to build collective power and support through the pandemic, and assisted tenants to apply for rental assistance through special COVID-19 rent-relief programs and one-shot deals.

In 2020, Brooklyn A represented 34 tenant associations involving 935 residents. Last year, our legal advocacy prevented evictions for 2,240 people. Brooklyn A's commitment to keeping tenants in their homes and asserting their rights has been unwavering through the pandemic.

7. furnancenter.org/thestoop/entry/understanding-the-potential-magnitude-of-rent-shortfalls-in-new-york-state

8. www.brookings.edu/blog/up-front/2020/12/18/housing-inequality-gets-worse-as-the-covid-19-pandemic-is-prolonged/



MEET ALICE

“I am a firm believer that it takes a village to raise a child. I have been in Spring Creek since 1989. I’ve seen children grow up here during that time. I get a warm and fuzzy feeling knowing that I am part of that village.”

– Alice

Alice is the tenant association (TA) president of the Spring Creek Gardens in East New York. She is on the board of several local organizations, including Community Board 5 and Man Up!, a violence interruption community advocacy group. As an MTA employee, her job is to bring people to where they need to be and that is precisely what she does as a community leader.

Under her leadership, Spring Creek Gardens had a strong tenant association before they started working with Brooklyn A but it was a heavy burden on Alice to navigate complicated systems and organize her neighbors to work collectively. Together, Brooklyn A and the Spring Creek Gardens TA are enhancing and elevating tenants’ rights and resources in the community.

Their successes include obtaining rent reductions for 30 tenants and repairs made to common spaces and individual units. Alice sprung into action when a woman in her building fell short of meeting an eligibility requirement to stay in her home. To this day, partially due to the support of organizers and attorneys at Brooklyn A and the elected officials representing Spring Creek Gardens, they are still neighbors.

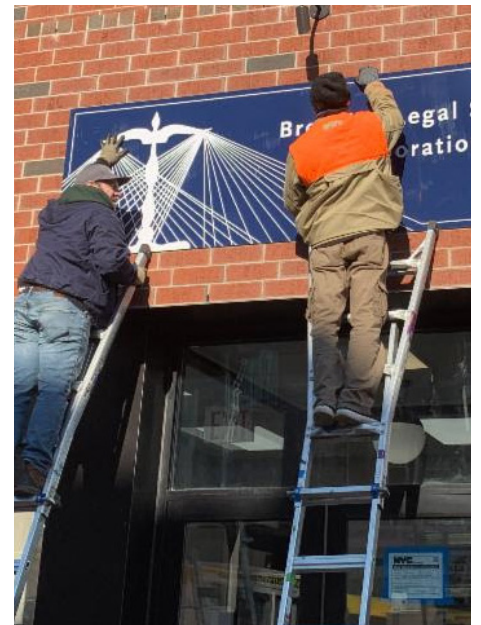
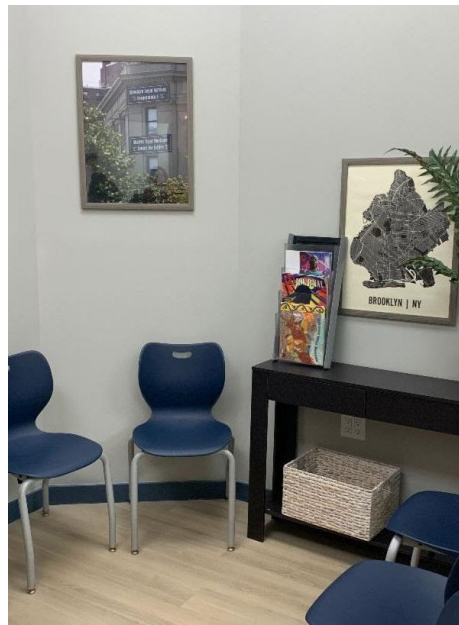


EVENT HIGHLIGHTS



Bed-Stuy Office Opening

On Friday January 31, 2020 we held a Ribbon Cutting Ceremony that celebrated the opening of our newest community office located at 1471 Fulton Street in Bedford-Stuyvesant, Brooklyn with members of the Brooklyn A staff, our Board of Directors, elected officials, and community partners. The opening was a new chapter in our 53-year history serving Bed-Stuy and neighborhoods across New York City.



The ceremony began with a welcome by Harold Green, member of Brooklyn A's Board of Directors. Following, our Executive Director, Jessica Rose, said, "It is critical that there are community-based service providers fighting side-by-side with our neighbors to sustain and support the community. It is exciting for us to have this new storefront space so that every day as people walk or drive down Fulton Street, they can easily see that they have a place to turn for help." She also thanked the elected officials in attendance including New York State Senator Kevin Parker, Council Members Robert E. Cornegy and Chaim M. Deutsch.



EVENT HIGHLIGHTS CONT.

Town Halls

For over half a century, Brooklyn A has provided high-quality, low-barrier legal services at our neighborhood based offices, at courthouses, and in community spaces, where our staff meet face-to-face with clients. Due to the pandemic, in 2020, our staff worked to assist thousands individuals and families remotely.

At the start of the pandemic, with confusion abound, we quickly identified the need to convene a space to educate our clients and communities on their rights and to answer their questions. We began hosting town halls, often partnering with elected officials and community based organizations. Our offerings continue to evolve to meet the needs of our client community. Some topics we covered this past year were tenant's rights, homeowner protections, collecting economic stimulus payments, economic relief for tenants and homeowners, taxpayer's rights, fair housing laws, small business relief and commercial lease assistance, tenant organizing, eviction and foreclosure moratoria, and the property tax lien sale.

Our attorneys participated in 31 virtual events reaching 5,837 individuals.

Among many long-time and new partners, we were joined by the Cypress Hills Local Development Corporation, the Business Center for New Americans, NHS Brooklyn, Good Shepherd Services, the Community Housing Improvement Program (CHIP); Attorney General Letitia James; Assembly Members Rodneyse Bichotte, Charles D. Fall, Walter T. Mosley, Jaime R. Williams, and Tremaine Wright; State Senators Leroy Comrie, Kevin S. Parker, and Roxanne J. Persaud; Council Members Adrienne E. Adams, Alicka Ampry-Samuel, Diana Ayala, Inez Barron, Robert E. Cornegy Jr., Mark Gjonaj, I. Daneek Miller, and Carlina Rivera.



DO YOU OWN YOUR HOME?
Have questions about your rights & responsibilities as a homeowner during the COVID-19 crisis?

JOIN BROOKLYN A FOR A HOMEOWNERS' RIGHTS VIRTUAL TOWN HALL

CO-SPONSORS:
SENATOR LEROY COMRIE (D 14)
ASSEMBLY MEMBER TREMAINE WRIGHT (D 56)
COUNCIL MEMBER I. DANEK MILLER (D 27)

SMALL BUSINESS VIRTUAL TOWN HALL

OCTOBER 22ND, 2020 6:00 PM

Learn about how the Commercial Lease Assistance Program can assist your business. Hear from other business owners who have been helped by the program. Q&A session with the CLA Program Attorneys will follow the presentation.

Sponsored by:
NYS Assembly Member Charles D. Fall (D-61)

Email sblock@bka.org for the Zoom link. The event will also be streamed live on facebook.

**Tenant Association Meeting/
Reunión De Asociación De Inquilinos**

Let's share about the needs for repairs throughout the building.

Compartamos acerca de las necesidades de reparación en todo el edificio.

**Date / Fecha: November 20, 2020
Time / Hora: 7:00 PM**

Via / por Zoom: Meeting ID: 410 231 4120
<https://zoom.us/j/4102314120>

DO YOU HAVE QUESTIONS ABOUT YOUR TAXES OR THE ECONOMIC STIMULUS PAYMENT?

JOIN BROOKLYN A FOR A TAX PAYERS' RIGHTS VIRTUAL TOWN HALL

Co-Sponsored By:
Assembly Member Walter Mosley (D 57)
Council Member Adrienne Adams (D 28)
Council Member Robert E. Cornegy, Jr. (D 36)

**WE ARE
BROOKLYN A**

