# **EBCLC's Strategy for Holistic Recovery**



Our Plan to Restore Economic Security in the Aftermath of COVID-19



Justice through education and advocacy.

www.ebclc.org

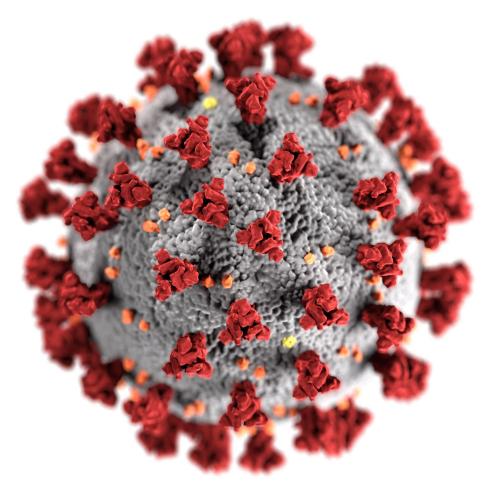


# **COVID-19's Impact on our Communities**

The recession caused by COVID-19 will most acutely impact the low-income families of color and immigrant communities that EBCLC serves.

We are meeting this challenge through:

- specialized, emergency services and advocacy during the public health crisis
- concrete plans to meet an expected deluge of post-crisis legal services





# **EBCLC's Holistic Recovery Strategy**











Remote Services & Local Advocacy

Housing Stabilization Access to Public Benefits

Removing Barriers

Financial Protection

Post- Crisis
Policy Priorities



### **Pivoting to Remote Direct Services**

#### **COVID-19 Challenge:**

The courts are closed, and California's shelter-in-place order has prevented us from meeting with clients in person.

#### **EBCLC's Response:**

EBCLC is open, providing the emergency housing, immigration, and economic security services needed to get our clients through this first phase of the crisis.





# State and Local Emergency Advocacy

#### **COVID-19 Challenge:**

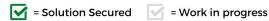
The shelter-in-place order has caused confusion, fear, and destabilization in Alameda County. Local government agencies have ceased operations, limiting the community's access to resources, and the public health crisis has made it dangerous or illegal for people to comply with pre-crisis laws.

#### **EBCLC's Response:**

We've campaigned for sensible, compassionate reforms at the state and local level- and won.

# EBCLC ADVOCACY TO KEEP COMMUNITIES SAFE DURING COVID-19

- Halt evictions to keep families in place
- Allow people to access their public benefits remotely
- Accommodate people who cannot come to traffic court
- Preserve the health and safety of encampment residents
- Pause debt collection through wage garnishments and bank levies
- Stop in-person group meetings for Welfare-to-Work Benefits
- Stop towing vehicles, so sick people don't lose their primary asset
- Reaffirm our Sanctuary City commitment to undocumented people and all immigrants
- Reduce the number of youth in custody and ensure that youth in custody are cared for





# Housing Stabilization: Keeping Roofs Over Heads

#### **COVID-19 Challenge:**

In the next few months, we will see people scrambling to pay months of back-rent, retaliation from landlords for missing rent during court closure, and big swings in the speculative real estate market.

#### **EBCLC's Response:**

In March 2020, the cities of Oakland and Berkeley called on EBCLC to play a key role in stabilizing housing at the peak of the crisis.

These partnerships positioned us to advocate for emergency renter protections during this pandemic, and to connect with thousands of renters who will need direct representation when eviction moratoriums are lifted.



Zoë Polk, EBCLC Executive Director, presents on success of Keep Oakland Housed initiative, February 3, 2020.



# The Pillars of Our Anti-Poverty Interventions: Benefits, Barriers, and Financial Protections



EBCLC has spent over three decades honing the economic security strategies that will be needed to restore assets, build wealth, and catalyze recovery in the aftermath of COVID-19: improving access to public benefits, removing barriers to employment, and countering financial predation by unscrupulous debt collectors with strong financial protections.

"Right when COVID-19 wiped out my income, SSI decided to terminate my disabled 10 year-old's benefits. The care he needs is expensive, and we've counted on those payments since he was born."

-EBCLC Health & Welfare Clinic Client



# Improving Access to Public Benefits

#### **COVID-19 Challenge**

As low-income people lose wages during shelter-in-place and struggle to pay COVID-19-related medical bills, there will be increased need for public interest lawyers to help people navigate the "maze" of securing disability, general assistance, and nutrition benefits.

#### EBCLC's Response

These families will be referred to EBCLC through our three Medical-Legal Partnerships, and we will draw on our 25 years of public benefits advocacy experience to connect them to income supports.





# Removing Barriers to Employment and Wealth

### **COVID-19 Challenge:**

Undocumented people and people with criminal records will face extreme barriers to re-joining the labor market in a remade economy.

### EBCLC's Response:

We will remove those barriers through immigration services, criminal record remedies, and technical assistance for entrepreneurs.





### From Financial Predation to Financial Protection

### **COVID-19 Challenge**

Aggressive debt collectors, stimulus check scammers and cash-strapped local courts: our clients will face unprecedented wealth-stripping efforts this year.

### EBCLC's Response

To combat, we'll ramp up our consumer protection services and leverage our trailblazing fines and fees abolition advocacy.





## **Post-Crisis Policy Initiatives**

#### **COVID-19 Challenge**

The crisis will have devastating and disparate impacts on renters, people of color, formerly incarcerated people, and people experiencing homelessness.

#### EBCLC's Systemic Change Priorities

- Data informed racial equity policies and solutions
- Essential protections for essential workers
- Trauma informed legal advocacy
- Radical Imagination

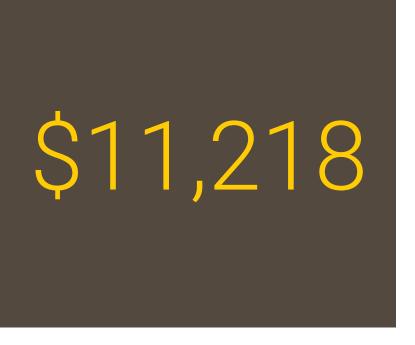




EBCLC has successfully attained emergency policy changes during COVID-19, and we will turn those changes into long-term legal precedents in the aftermath of this pandemic.







Average settlement amount awarded to clients represented by EBCLC in eviction lawsuits in 2019.





Dollars protected in each Californian's bank account that can't be taken by a debt collector's levy thanks to SB-616, a 2019 legislative victory led by EBCLC's Consumer Justice Clinic





Court-ordered debt NOT intercepted from Alameda County residents' 2020 tax returns this season, thanks to EBCLC's emergency advocacy with state Franchise Tax Board.





Immigration applications filed in 2019, removing barriers to employment and improving access to public benefits for immigrant community members during the pandemic and beyond.





# **Moving Forward**

"I am hopeful, not just for overcoming what is before us now, but for the long term change we have been fighting for. EBCLC's strategy before, during and beyond COVID-19, is to disrupt the systems that disproportionately burden our clients. We must not go back to business as usual. We must seize this opportunity to build new structures, launch new approaches and make new investments in this work."

- Zoë Polk, Executive Director