MCLSC BOARD OF DIRECTORS

Alexander C. Martin, Esq., Board Chair
Reverand Ollie Crouther
B. Wesley Curry, IV. Esq.
Robert L. Gibbs, Esq.
Ms. Rekeshia Granderson
Glenda Haynes, Esq.
Joe Hudson, Esq.
Mara Joffe, Esq.
Ms. Connie Jones
Lauren Kelly, Esq.
Ben Piazza, Jr. Esq.
Renee Mcbride Porter, Esq.
Anna Rush, Esq.
Ms. Earlene Singleton
Mr. Billy Spiller
Patrick Stubbs, Esq.
Matthew Thompson, Esq.
Joshua Tom, Esq.
Valera J. Voller, Esq.
Mr. Arthur Walker
Reverand Carlos Wilson, Esq.

“SOMEBWHERE ALONG THE WAY, WE MUST LEARN THAT THERE IS NOTHING GREATER THAN TO DO SOMETHING FOR OTHERS.”

Dr. Martin Luther King, Jr.
I spent the first five years of my legal career as an attorney at two of five predecessor Legal Services Programs that eventually became Mississippi Center for Legal Services. Every single day I made a difference in the lives of the clients handling custody and support cases, evictions and foreclosures, bankruptcies and other consumer cases. Over the years, I’ve occasionally been approached by individuals who’ve said something to me like, “You helped me get my child support!” “You handled my bankruptcy!”

Forty years later, I am honored to serve on the Board of Directors of Mississippi Center for Legal Services. This agency and its predecessor programs which eventually merged into Mississippi Center for Legal Services and assumed the tremendous responsibility of serving more than half of the state of Mississippi continues to fight the same battles for people who otherwise would not receive legal advice, counsel and representation.

This Board is interested in improved relations with local bar associations, large and small law firms and solo practitioners in hopes of engaging attorneys across the state to aid our cause by serving the underserved through pro bono service with the Mississippi Volunteer Lawyer Service and in making financial donations to our organization. Recognizing the vast size of the service area, the great number of eligible clients and the limited staff employed, this Board has committed to using technology and innovation to reach and serve our client community.

MCLS has come a long way having survived program closures and mergers, budget reductions, natural disasters such as Hurricane Katrina and most recently a world-wide pandemic. Through it all, MCLS remains committed to uplifting our eligible client population who’re in need of legal representation but unable to afford same.

We commit our attorneys and staff to take on the legal problems of families with children, the elderly and disabled. They will fight to keep roofs over the heads of clients facing foreclosure and eviction. They will not ignore issues facing veterans and victims of crime and Native Americans. Sometime in the near or distant future our attorneys while out in some public place will be approached by a former client who’ll say to them, “You represented my son when they kicked him out of school!” “You stopped the foreclosure on my home!” These are the expectations of our Board of Directors and the challenges the attorneys and staff of MCLS willing accept on a daily basis.

I’m thankful for the opportunity to serve as Chairman of the Board of Directors and truly appreciate each Board member as well as the attorneys, staff and administrators employed by Mississippi Center for Legal Services. I’m especially grateful to those employees who’ve worked in the legal services industry for more than thirty years. Finally, I acknowledge the most important people of all, our client community who choose to entrust their legal problems to our care.

Justice For All,

Alexander Martin, Esq.
When 2021 started, we were optimistic that before the end of the year, the pandemic would subside and work would revert back to “normal”. Sadly, we were mistaken and in 2021, we continued to operate in a new normal where the pandemic dictated much of our interactions between staff, clients, partners, and the greater community. But, we soldiered on with some degree of optimism.

As 2021 ends and 2022 begins, we still have much to look forward to in spite of the pandemic. In some ways, adversity makes us more appreciative, resilient, resolute and reflective. During these unprecedented times, we would be remiss if we did not pause and thank everyone who continues to support the mission of MCLSC and the legal needs of low income persons in central and southern Mississippi. In September of 2021, we marked more than forty-four years since the predecessor legal aid firms, Central Mississippi Legal Services, Southwest Mississippi Legal Services, South Mississippi Legal Services, East Mississippi Legal Services and Southeast Mississippi Legal Services, began what ultimately became who we are today– Mississippi Center for Legal Services. We believe that since the formation of the first legal aid organization in our service area, civil legal aid has been a viable part of the legal community and a protector of the legal rights of the under served. In 2021, we continued to wage a good fight to protect the health and safety of persons we serve, by providing protection from domestic violence and sexual assault, eviction and foreclosure defense, protection from unscrupulous collections, and economic support to families through economic benefits that help to provide stability to individuals and families. We could not continue to do so without a dedicated staff, engaged board of directors, collaborative partners, various funders, and the support of many others who believe in the ideals of equal justice for all.

We offer our 2021 report as a small reminder that the poor and vulnerable are still among us and that they need and deserve equal rights and equal protection under the law. We know that equality of justice does not come easily and not without cost in terms of time, effort and sacrifice. We thank each of you for your support and commitment to what is right and legally just. We encourage all of us to reflect on the abundance that this country has to offer and to hold true to the notion that poor persons, nor their legal rights should be ignored or forgotten.

Sam H. Buchanan, Jr.
CLIENTS HELPED

9,002

2021 CLIENT SERVICES

This number reflects the number of people helped.

2021 FUNDERS

We could not begin to do our work without the funding from federal, state, public, private and other contributors. To each funder, we are grateful.

Legal Services Corporation (LSC), Washington, D.C.
Mississippi Bar Foundation
  Interest on Lawyers Trust Account (IOLTA)
  Bank of America Foreclosure
The Mississippi Supreme Court (Administrative Office of the Courts)
  *$5 Filing fee add-on
  *Fees from out of state attorneys to practice in Mississippi
Area Agency of Aging
  *Central Mississippi Planning and Development District
  *East Central Mississippi Planning and Development District
  *Southern Mississippi Planning and Development District
Cy Pres Award
AmeriGroup of Mississippi
Mississippi Office of State Public Defender
Victims of Crimes Act Grant (VOCA)
Hancock Whitney Bank Grant
Mississippi Center for Justice
Mississippi Homeland Security

04 | Mississippi Center for Legal Services Corporation Annual Report
Lindia P. Robinson, Esq.
August 26, 1953 - May 5, 2021

Lenard H. Robinson
January 22, 1956 - September 11, 2021

Mary Ann Marshall
July 8, 1946 - September 4, 2021

Coleman Harris
Years Served
September 2015 - February 2021

Cherishing our friends and colleagues, preserving their legacies. During their lives, they became advocates for Mississippians who could not afford to fight the legal system for themselves. They will forever remain inseparable from our firm.
DOMESTIC ABUSE SURVIVOR AWARDED FRESH START

A forty year old mother suffered years of verbal abuse from her husband. The husband usually became violent, physically abusive, and mentally unstable when he used drugs. In February 2021, the verbal abuse turned into physical abuse whereby the husband left bruises on the client. The client moved in with her mom and filed for a temporary protective order against the husband and he was found guilty of domestic violence and ordered to pay a fine. The client realized that she and her children were no longer safe with her being married to a drug abuser and she sought help from MCLSC for a permanent solution to her problem. Acting swiftly, the MCLSC attorney filed an action in court for divorce, child support, and other relief. The court awarded the client a divorce on the basis of cruel and inhuman treatment and habitual drug use and ordered the husband to pay $5000 as a lump sum alimony, $250 per month child support, and awarded client sole title to the family’s 2017 Dodge Caravan. The ex-husband was ordered to have no contact with the minor children, no visitation until he satisfies that he is no longer a danger to the children, and to stay at least 300 feet away from the client.

If the client had not sought the help of legal aid, the client would still be married to her abuser, and she and her children living in physical and emotional danger. Now the client is away from her abuser, receiving financial support, and given a fresh start with her life.

PREVENTING REPOSESSION OF HOME

The client was a 42 year old single mom who because of a housing counselor scam, became delinquent on the mortgage on her mobile home. At the time, the client was also being treated for cancer and had to temporarily live with her father a short distance away from her residence. Two weeks before Christmas, the finance company holding the mortgage on her home, foreclosed, without following the proper legal procedures and without notice to the client. Subsequently, the finance company came to the residence to evict the client and began removing all of her furnishings and personal property, including the automobile, all the while alleging that the client had abandoned the property. While the finance company was in the process of illegally removing the mobile home, the client arrived for her periodic check on the property. Clearly alarmed by what she saw and have nowhere else to turn, the client contacted MCLSC. The attorney put an immediate halt to any attempts to physically remove the mobile home and was able to get the immediate return of the client’s automobile as well as some of her other personal property. The attorney filed a counterclaim lawsuit against the finance company, seeking damages, punitive damages, and injunctive relief on behalf of the client. During the preliminary hearing, the Judge entered a stay of eviction and ordered the parties to discuss a settlement on damages, recognizing the liability of the finance company. As a result of the action of the attorney, the client was able to keep possession of her home for herself and her minor children, and is now negotiating for damages to her personal property.

SSI DISABILITY RESTORED

The client was a 53-year-old female veteran suffering from severe mental health issues, including anxiety and depression. The client had applied for Social Security disability benefits, but despite her many health problems, she was denied benefits initially. The client also desperately needed repairs to her home and some form of transportation so that she could provide for herself and seek the help she needed to get better. The client was not sure what to do and someone told her that legal aid could help with her administrative hearing. After interviewing the client, the advocate went about ensuring that all of the client’s medical records were a part of her hearing file, prepped the client, and represented her at the appeal stage. The Administrative Law Judge ruled that the client was disabled and could not work, resulting in an award of a lump sum back benefits in addition to monthly benefits. As a result of the assistance provided by MCLSC, the client was able to become financially stable, keep and repair her residence, obtain transportation, and get the treatment she needs for her mental health and stability.

CONSUMER PROTECTION AT WORK

The client was a 36 year old employed single mom, who contracted with a local mechanic for repairs to her 2006 Honda Pilot. The client was not certain what she was to pay for the repairs, $200, $300, or possibly as high as $891, but the client sought out the repairman to determine what was owed. The client alleged that the mechanic would not make himself available to accept payment and there were allegations that the mechanic was using the vehicle for his personal use. The mechanic would not return the vehicle to the client and alleged that he had a mechanic lien on the car, although he had not done anything to obtain a valid lien on the vehicle. Frustrated by the actions of the mechanic and the loss of her vehicle, the client contacted MCLSC. After investigation, the attorney immediately filed an action in County Court for the return of the vehicle and for a determination of what was owed. After trial, the court ordered the mechanic to return the vehicle to the client and for the client to pay only $200 for the repairs.

Client was able to regain possession of her vehicle, which she desperately needs for transportation to work and for the reasonable enjoyment of her family.
The Gulfport Office represents the six coastal counties of Mississippi (Jackson, Harrison, Hancock, Stone, Pearl River, and George). We are blessed to be staffed with people with a wealth of experience, a passion for our work, and a commitment to our clients. We come from different places with diverse backgrounds, but we all have the same goal: to serve our clients to the best of our ability.

We’ve had many successful outcomes this past year: reuniting parents with their children through Youth Court proceedings; successfully defending a client charged with defrauding the Food Stamp system; successfully pursuing administrative hearings to allow clients to receive unemployment compensation rightfully earned; along with successfully representing hundreds of clients in domestic matters before the Chancery Court and in eviction and landlord-tenant disputes in Justice Court.

Mississippians have a place they can turn to in their time of need. We are here to help protect your livelihood, your home, and your families. Through our legal aid programs, low-income and disadvantaged Mississippians have access to courts and the legal system in order to protect their legitimate legal interests.

Our attorneys, paralegals, and staff are there for our community members when they need us most. “Equal Justice Under Law” is one of our nation’s most basic principles. Economic realities leave this promise too often unfulfilled. We are committed to ensuring that this fundamental principle is held firm.

Amanda Glover Evans, Esq.

is a native of McComb, Mississippi. She graduated from the University of Southern Mississippi where she obtained a Bachelor of Business Administration Degree with a focus on Accounting and Finance. She went on to obtain a Master of Economic Development at the same institution. Ms. Carter attended the University of Mississippi School of Law where she was a member of the Trial Advocacy Board, Criminal Appeals Clinic, Transactional Law Clinic, the Black Law School Association, and the Public Interest Law Foundation. In 2015, she started her own practice, Carter Legal, PLLC, and in 2018, Ms. Carter is a proud member of both the Mississippi Bar and Magnolia Bar Associations and enjoys spending quality time with family.

Amelia Carter, Esq

is a native of McComb, Mississippi Center for Legal Services is located in Pike County, Mississippi. It serves an eligible client community in the counties of Amite, Adams, Franklin, Lawrence, Lincoln, Pike, Walthall, and Wilkinson. During the Covid-19 pandemic, From March 2020 to March 2022, the office took in 233 cases and closed 263 cases.

The office is staffed by two support staff and two attorneys who maintained an office presence for the benefit of the client community while maintaining and observing CDC protocol. Of the several cases brought to a successful conclusion, there was one defaulted consumer case resulting in an award of $70,000; another defaulted consumer case that settled for an award of $5,000; bankruptcy discharges of $137,598; domestic family matter cases with child support/alimony and property awards of $108,582; 11 Orders of Protection from Domestic Abuse and one Quiet Title for an individual.
The Meridian Office:
The Meridian office continued to provide legal assistance and protections for its clients in 2021. In addition to legal advice and extended representation in priority areas, the office recognized that legal assistance was not the only thing lacking in the client community. Many of its clients were suffering financially and some were having difficulty meeting their family’s basic food needs. So, in December 2021, the office decided to reach out and help in some small but meaningful way. The Meridian office staff pooled their individual resources and bought staple food items to give away and surprised some of our clients with food boxes during the holidays. We knew we could not help everyone, but we considered any assistance a step in the right direction. Each food box contained vegetables, macaroni and cheese, mashed potatoes, and other items. Each family could choose either a ham, whole turkey or turkey breast to complete their meal. Approximately 25 families received food boxes through the efforts of a small but committed and compassionate staff consisting of two attorneys, one paralegal, and one legal secretary.

New Staff
Clayton M. Giles, Esq.
is a lifelong native of South-Central Mississippi. He is a 2013 graduate of Mississippi College with a Bachelor’s degree in History and a Minor in Political Science. Clayton subsequently attended the Mississippi College School of Law in Jackson, Mississippi, and received his Juris Doctor in 2016. In 2016, Clayton passed the Mississippi Bar and was admitted into practice in October. He began working for Mississippi Center for Legal Services on August 26, 2019.

Telephone Intake Call Center
The Coronavirus Global pandemic offered some new challenges to the hard-working Telephone Intake Call Center. The Call Center, for the most part, is the face of Mississippi Center Legal Services. It is most often the first stop for any potential client. We offer the applicant the opportunity to be screened to determine whether or not they qualify for services and have their questions answered concerning legal problems, all from the comfort of their home or job. When we left the office on the evening of March 23, 2020, we all believed that we would be returning on April 2, 2020, with the threat of COVID-19 behind us. But with the rising number of deaths, it became clear a week later that we would not be returning to the office. After a marathon work plan to secure the necessary equipment to work remotely, less than a month after leaving the office, the Call Center reopened on Monday, April 20, 2020, to the collective relief of South Mississippi’s poor. From April 20, 2020, until February 29, 2022, the Telephone Intake Call Center worked diligently from home to assure that the poor people within our service area would have the access to justice that was needed. We could not have done it without our steadfast and efficient Intake Workers and Paralegals, Shantel Jefferson, Brittani Mays, Patricia Pittman, Ruth Morrison, and Theresa Williams; Our knowledgeable and adaptable Staff Attorneys, Timothy Martin and Joyce Funches; and our ever loyal and accessible PAI Attorneys, Jwon Nathaniel, Diandra Hosey, Gerald Collier, Marcus Williams, and Raymond Fraser. Thank you to the hardest working office in the program!!
The Hattiesburg Office has been very resilient throughout the COVID-19 Pandemic for the last two years by continuing to work in the Hattiesburg Office on a regular basis in an effort to serve clients. I would like to commend Ms. Roberta Gaddis Davis, Legal Secretary, Attorney Rahmana Pittman, Staff Attorney, and Attorney Glenda F. Funchess, Regional Managing Attorney, for their steadfast commitment to the clients in the eleven counties that they served. The staff assisted 70 clients with eviction cases with Attorney Rahmana Pittman taking the lead in these eviction cases. Interestingly, Attorney Pittman was hired in December 2019, three months before the COVID Pandemic occurred in March 2020, and Attorneys Elise Lowery, VOCA (Victim of Crime Act), and James Johnson, (Parent Defender), were hired in April 2020 and December 2020 respectively, and they have continued to provide excellent representation to our clients.

The Hattiesburg Office continued to do outreach work for their client population during the COVID Pandemic upon partnering with Twins Fork Rising Community Development Corporation on two occasions--February 14, 2021, and July 17, 2021, by providing informational brochures and bags at the C.E. Roy Community Center during two COVID vaccination clinics sponsored by Hattiesburg Clinic. Outreach efforts were also made at the Twin Oaks Senior Center in Hattiesburg on July 20, 2021, and during an onsite workshop at the Dr. B.E. Murph Center for Seniors in Laurel, Mississippi on August 10, 2021. Also, informational brochures were left at all the Chancery Clerk’s Offices and Justice Court Clerk’s Office in the eleven counties that the Hattiesburg Office serves.

Community involvement has always been crucial to the Hattiesburg office even during the pandemic. In 2021, the office continued to show this commitment through legal representation and outreach, but also respond to the call to be involved in the community in other ways that benefit MCLSC and the client community. Attorney Glenda Funchess partnered with Forrest County Board of Supervisor Rod Woullard and Forrest General Hospital in scheduling appointments for some of the elderly population in Forrest County who were having a difficult time navigating the system to obtain COVID vaccination appointments. These individuals were vaccinated at Hattiesburg Clinics and medical employees have continuously shown their dedication to clients who had difficulties in scheduling appointments by establishing Vaccination Clinics in communities, centers, and churches throughout Forrest County. Attorney Funchess obtained over 150 appointments for people in Forrest County with the Mississippi Department of Health at the Lake Terrace Convention Center where she often found appointments between 10:00 p.m. and 5:00 a.m. during these morning hours. One elderly former PAI Attorney was planning to drive all the way to Greenville, Mississippi to receive his COVID vaccination since that was the only location that he could find, but Attorney Funchess was able to schedule him an appointment in less than 12 hours after conferring with him at the Lake Terrace Convention Center in Hattiesburg at 4:00 a.m. on Sunday, February 14, 2021.

Attorney Funchess assisted several teachers at Hattiesburg High School in February 2021 in displaying a Civil Rights Exhibit comprised of 75 pieces of framed art that she donated to the school about five years ago and it was the first time all 75 pieces have been in public display. Part of the Civil Rights Exhibit is currently on display at Twin Forks, Rising Community Development Center. Lastly, she continued her contributions to historical markers in the City of Hattiesburg, by donating and sponsoring a historical marker honoring the Life and Legacy of Civil Rights leader Rev. W. D. Ridgeway, unveiled in May 2021.

Ribbon Cutting Ceremony for the Civil Rights Exhibit at Hattiesburg High School on February 25, 2021

Historical marker honoring the Life and Legacy of Civil Rights leader Rev. W. D. Ridgeway, unveiled in May 2021
Like everybody else, the Jackson Office has experienced its fair share of pain during the two years of the Covid-19 pandemic. We transitioned to remote work mode, in the face of this once-in-a-century pandemic, which was initially a bit of a challenge from the technology standpoint. However, with help from Sam and the Board, we soon got the technology upgrades and support needed to enable us to adapt to this new mode of working at a high level of confidence. Frankly, we became quite proficient working remotely and continued to serve our clients with the same level of pre-pandemic quality and professionalism. On the downside, at times the lack of personal contact with clients and staff was somewhat inconvenient, and we certainly missed the camaraderie of the staff. Even with the pandemic closing most everything down in our service area, we still managed to conduct successful outreach programs last year and expand relations with other service organizations.

Tara Walker, our Regional Managing Attorney, and staff from our other offices participated in a Holmes County outreach community “drive-thru” event on November 9, 2021, at the Saints Academy Campus in Lexington, Mississippi. During this event, community members were provided gift bags containing information about our program, as well as other helpful items for the home to sustain them during this pandemic. Again, on November 13, 2021, Ms. Walker was involved with another community event a little closer to home in Jackson. Her church, College Hill Baptist Church held its annual Fall Festival which consisted of free giveaways for members of the community. Our giveaway bags which consisted of cans of Lysol, water, snacks, and other essentials, were distributed through the church’s drive-thru portico. Approximately 150 community members were served.

We have developed strong ties to the Mississippi Home Corporation, the Hancock Resource Center, D&E Power Group, and several other housing agencies to assist in the statewide implementation of the housing relief programs authorized by the American Rescue Plan Act of 2021. Combined with some state and local initiatives, these essential programs have saved thousands upon thousands of Mississippians from becoming homeless during this pandemic. We are proud of the working partnerships we have forged to help in the implementation of these relief programs.

We have a full complement of staff housed here in Jackson, consisting of six lawyers, and three support staff members. We have continued to champion the rights and serve the needs of victims of crimes, tenants facing eviction, homeowners struggling with imminent foreclosures, as well as other LSC eligible matters, and look forward to more successes with the enhanced technology we have been afforded.
Education and outreach activities are a critical part of what we do, in addition to legal representation. During 2021, in person outreach activities were restricted by COVID-19, but MCLSC, along with its partners, found other creative ways to get information out to the community. In addition to activities hi-lited by other offices, MCLCS partnered and participated in two other notable events in conjunction with one of its partners, McCann Memorial Temple COGIC! Through this collaboration, MCLSC was able to directly distribute essential PPE and legal information to 700 persons in the community through in-person drive thru PPE and Food distributions. During these distributions, MCLSC not only gave out informative legal brochures in regards to services we offer, but also help to provide PPE that the community needed to maintain their health and safety- (masks, hand sanitizer, and disinfectant spray).

We have always strived to put the community first and we continued to do so during the pandemic.

We met virtually and periodically with various partners to share information about our services and what we were doing, and to hear about services and activities that partners were conducting. These meetings were held so that all of the partners could exchange essential information that participants could pass along to the greater community about available legal and social services during difficult times. We believe that if poor persons are to be lifted up, it takes partnerships and concerted efforts to address not only their legal needs but their socio-economic needs as well.

We also provided vital and informative discussions on Facebook Live, where we covered topics such as specific information on what we do and how to access services, DO’s and Don’ts of the Eviction Process, and more to come in 2022! The purpose of the “Water Cooler Chats” is to provide the community with a free and seamless way to become more informed!
The Parent Defender Project in Mississippi began in 2013 with four pilot counties. Since that time, the project has grown to provide representation in over thirty counties in the State. Some county positions are funded by the local county and in these instances, Mississippi Center for Legal Services’ (MCLSC) Parent Defender is appointed to serve the "overflow," which is primarily three additional counties. MCLSC is fortunate to have two parent defender attorneys, representing clients in multiple counties. The positions are made possible by a grant from the Mississippi Office of the State Public Defender. As Parent Defenders, we work closely with the families from the initial stages of a Youth Court case being filed against the parents and will typically work on a case with the goal of the reunification of the family, which is the ultimate goal of the Youth Court Act. While the goal, policies, statutes, and procedures are identical for all counties, the approach and execution are quite different depending on the county of practice.

It is vital for parents to obtain an attorney as soon as possible once a Youth Court case is filed because Youth Court operates under a strict time frame of Hearings and Review. Since Youth Courts may operate with a Special Master or full-time judge, the parent defenders oftentimes must develop unique styles necessary to allow for efficient and effective contact with parents, social workers, and Court administrators. The nature of Youth Court is confidential so it can be a daunting task for an unrepresented parent to navigate the system and obtain records relating to the Youth Court case, although a parent is entitled to such records. The case begins with Mississippi Child Protective Services receiving a report and presenting it to the Youth Court. If the Youth Court decides that the case needs to proceed, the parents are notified through a summons to appear at a Shelter Hearing on a particular date. A Shelter Hearing must be held within forty-eight (48) hours of Mississippi Child Protective Services taking a child into protective custody. It is imperative at this point that the parent(s) ask for and/or obtain an attorney because they have an absolute right to have counsel appointed for them if they cannot afford a private attorney. This is where the MCLSC Parent Defender is appointed to step in.

As a Parent Defender, we attend all court cases involving the parent(s), advise the client of what is happening at each stage of the case, review court reports, and give recommendations to the court on behalf of our clients. It can be a long journey but, we have had the satisfaction of knowing we have represented someone who may not otherwise have had access to representation. We have also participated in over 200 cases and have seen the absolute happiness in clients being reunified with children because they had someone who was willing to fight for their rights.
The COVID-19 pandemic, and its resulting economic fallout, has caused significant hardship for many Mississippi residents. In the early months of the crisis, thousands of people lost their jobs—a long with tens of millions on the national level. Nationwide, over 10 million homeowners were behind on mortgage payments, and over 20% of all tenants were behind on rent. The pandemic brought about severe financial, personal and medical hardship to many people throughout the country. Yet, the hardship in America during 2020 and 2021 would have been far worse without extraordinary steps taken by the federal and state government to respond to the pandemic and its economic fallout. These measures similarly had a dramatic impact on the nature and scope of legal services provided by the MCLSC Foreclosure Defense team.

The housing crisis was attacked head-on by Congress, through the passage of the Cares Act of 2020, providing for a moratorium on foreclosures on government-backed loans, along with a host of other relief measures. In 2020, our team experienced a dramatic drop in the number of new foreclosure and eviction cases. Foreclosure and eviction cases were practically halted. Even though only about half of the homeowners in Mississippi had federally-backed loans that were protected by the federal moratorium, almost all of the national mortgage lenders voluntarily complied with the new laws and regulations. While we still worked on traditional foreclosure defense issues, our new cases, and our primary emphasis in servicing new client demands, shifted to negotiating forbearances, loan modifications, and taking advantage of the nationwide moratorium.

The Cares Act moratorium on foreclosures, along with most of the other housing relief measures expired on June 30, 2021. To avoid a “tsunami of deferred debt” that would no longer protected by the moratorium, the Biden Administration pressed the Congress to include extensive housing relief in its measures addressing the pandemic.

The vehicle for that relief was through the massive federal relief package, the American Rescue Plan Act of 2021 (ARPA), which addressed a broad spectrum of crisis issues resulting from the pandemic. This $1.7 trillion program zeroed in on the housing crisis in a much more comprehensive measure than the CARES Act, by providing emergency rental assistance, emergency housing vouchers, homelessness assistance, housing assistance for Native Americans, establishing the homeowner assistance fund program (HAF), and a host of other smaller relief measures.

For most of 2021, while waiting for the implementation of HAF, our experiences and service efforts were quite similar to 2020, as we continued working on the same moratorium related issues. A paradigm change occurred, however, along with the implementation of the HAF program in the Fall of 2021. The Mississippi Home Corporation (MHC), the designated state agency to administer the program was allocated $72 million to fund the grants. Under HAF, one-time grants are authorized for eligible borrowers that make an award of 100% of the mortgage arrearages, plus 3 future months of mortgage payments!

Almost overnight, our client defense counseling services were altered. Although we still have a significant number of cases requiring traditional foreclosure defense practices, much of our client service is now related to assisting clients with the HAF program. Due to the complexity of the application process for most of our clients, and the requirement that it be done online, we are taking the lead and gathering the documents required of the clients, creating budgets, and navigating the online application system on behalf of our clients.

While there are still some challenging issues (e.g., some lenders refuse to participate in the grant program), the HAF program has been a remarkable success. Notwithstanding the usual hiccups along the way, our team has been successful in achieving life-changing results for our clients through the grant program. Likewise, MHC has reported that there are thousands of applications pending, with grants being awarded and funded on a routine basis. The “happy ending” of these cases is a testament to the efficacy of the federal program.

The HAF Program has profoundly affected the housing security of many Mississippi homeowners, many of whom are our clients. It has also been an enhancement to the security of mortgage lenders by reducing expenses, fees, and the risk of losses resulting from foreclosure proceedings. I anticipate that the program will continue to aid Mississippi homeowners and shore up the bottom line for lenders throughout the remainder of 2022 and will be a mainstay of our client services for much of 2022.
**Why Legal Services is Urgently Needed**

**Who We Are**

MCLSC was charted in 2004 and covers five historic legal aid programs: Central Mississippi Legal Services (CMLS), Southwest Mississippi Legal Services (SWMLS), East Mississippi Legal Services (EMLS), South Mississippi Legal Services (SMLS), and Southeast Mississippi Legal Services (SEMLS).

MCLSC’s goal is to provide high quality free counsel and advice, legal representation, and legal education to low income persons in the State unable to afford private counsel. MCLSC is the only provider of a full range of free civil legal aid in many, if not most, of the state’s central and southern rural communities.

There are five service offices in MCLSC’s 43 county service area: Gulfport, Hattiesburg, Jackson, McComb, and Meridian. Historically, the five predecessor programs had 16 office locations. Since the closure of 11 offices, it is not uncommon for clients to travel 90 miles to a local office, with many from rural communities having to travel at least 60 miles one way, when necessary.

**Access to our courts threatened**

Minimum access to services has been defined as two attorneys and adequate support staff for every 10,000 poor persons. When minimum access was reached in the past, there were 56 legal aid attorneys providing assistance in the 43 counties. Presently, MCLSC employs 21 attorneys. Three of the attorneys work in the Call Center, which serves as the initial point of contact for persons seeking assistance. Five attorneys provide limited subject matter representation under special grants. The remaining 13 attorneys provide general legal assistance in other civil areas designated for representation. Consequently, there is about 1 attorney for every twenty plus thousand eligible persons. In contrast, the American Bar Association estimates that there are about 1,116,967 practicing attorneys in the United States, equating to about 1 attorney for every 300 persons.

**Types of cases Not handled**

MCLSC is prohibited from handling class actions, certain fee generating cases, legal assistance with respect to criminal proceedings, collaterally attacking criminal convictions, abortions, euthanasia, redistricting, representation in drug related evictions, litigation on behalf of prisoners, and representation of immigrants without acceptable documentation.

**Who is eligible?**

The threshold for eligibility is 125% of the federal poverty guidelines, which for a household of 4 is approximately $34,688 per year. Financial eligibility is based on the total household income (before taxes) of everyone in the household and includes money wages and salary, regular payments from public assistance (Social Security, SSI, etc.) of all persons who are residents of and contribute to the support of the family unit.

**Who we serve?**

MCLSC helps poor mothers obtain child support, provides defenseless children with access to education and health care, and protects the rights of the elderly and vulnerable. MCLSC helps to solve critical and urgent legal problems for homeowners, renters, victims of domestic violence and sexual assault, disaster victims, children with special needs, workers seeking benefits and fair treatment, and many others seeking legal redress. In addition, MCLSC provides education and outreach services to inform persons of their legal rights and responsibilities, making them less susceptible to legal pitfalls.

MCLSC’s client population is diverse as the State’s population and is inclusive of all races, ethnic groups, and ages. Our clients include the working poor, families with children, farmers, veterans, and the disabled. Many work minimum wages jobs at $7.25 per hour ($15,080 per year) and have incomes that make it difficult to meet basic needs, let alone legal needs. **MCLSC prioritizes the most pressing legal needs for assistance, and in spite of best efforts, over one-half of those eligible for services receive limited or no help and must be turned away due to lack of resources.**

**TO HELP, CONTACT**

*Sam H. Buchanan, Jr., Executive Director*

*Email: shbuchanan@mslegalservices.org ♦ Phone: 601-545-2950 ♦ Website: www.mscenterforlegalservices.org*
The Earlene Gardner Victims Assistance Project (EGVAP) was established in the fall of 2017 through funding from the Office Against Interpersonal Violence at the Mississippi State Department of Health. The EGVAP project was created by both North Mississippi Rural Legal Services and MS Center for Legal Services Cooperation. This project was awarded to the State of Mississippi under the Victims of Crime Act (VOCA).

The EGVAP enables the Mississippi Legal Services Programs to address the growing demand for legal assistance to victims of domestic violence and sexual assault. The project provides free legal services to the victims and include: Domestic Abuse Protection Orders, Divorces, Custody, Housing, Victims Compensation, and other civil legal matters.

The Project is to ensure victims have access to readily available services without any restrictions. Often times, victims are forced to remain with their abuser because the abuser is their provider of basic needs. Our hope is that victims become empowered to speak up and out about their circumstances and take back their lives. We want to remind victims to “Let Your Voice Be Greater Than Any Fear.”

MCLSC WELCOMES EARLENE GARDNER VICTIMS ASSISTANCE ATTORNEY

Glen K. Till, Jr.

joined MCLS in April of 2021 as the VOCA Staff Attorney in the Jackson office. As the VOCA Staff Attorney, Glen provides experienced, compassionate, and thorough legal representation to victims of domestic violence regarding exercising their legal rights and the remedies available to them. Glen graduated from the University of Mississippi School of Law in May 1991 and has practiced law since. Early in his career, Glen gained valuable trial and legal counseling experience in many diverse areas of the law. As he progressed in his law practice, he began to focus exclusively on domestic relations and the protection of victims’ rights. His experience encompasses years of representing clients with divorce, domestic abuse, child custody, child support matters, and virtually every issue touching upon domestic relations. He has tried numerous cases in Chancery Courts throughout Mississippi. Glen is quick to recognize the emotional concerns of his clients and makes every effort to ensure that they are comfortable with the legal process. He treats each client on an individual fact-driven basis and gives sound and timely advice to bring each case to an efficient conclusion for the client. Every family law case is different, and the complexities involved in each matter, Glen handles the situation with experience and wisdom.

For assistance, please call 1-800-498-1804