

District

EXTRA

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BY SARAH L. VOISIN — THE WASHINGTON POST

Erica Bermudo ran into money problems because of a serious illness and is seeking help from the Washington Legal Clinic for the Homeless to avoid eviction from her rented room.

Legal Clinics Help Poor Keep a Roof Overhead

District, Bar Foundation Expand Lawyers' Services

By HENRI CAUVIN
Washington Post Staff Writer

Erica Bermudo isn't homeless, and doesn't want to be, which is why she found herself sitting among the homeless one morning last month, looking for legal help.

She is bipolar, she said, and has more than \$5,000 in credit-card debt, accumulated before she graduated last year from the University of Maryland, before her illness was under control.

Now, with collection agencies hounding her and no promising job prospects, Bermudo, 28, fears she could end up evicted from the room she rents for \$375 a month in Northwest Washington.

"There's only 23 cents in my bank account," she told the lawyers sitting across from her.

Desperate to stave off her creditors, she wants to file for bankruptcy, she says, so she has come to a downtown church where the homeless are fed and where the Washington Legal Clinic for the Homeless sets up shop for an hour each week.

Whether it's the threat of losing government food aid or the prospect of being evicted, the legal problems faced by poor people can carry devastating consequences. And unlike people who are arrested, people in other sorts of legal trouble aren't guaranteed the assistance of a lawyer.

For decades, legal service organizations

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D.C. Helps Expand Free Legal Services

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such as the Legal Clinic for the Homeless have sought to provide that sort of assistance, and many people have been helped by such services.

But in the District, such efforts have reached only a fraction of the people who need them, advocates for the poor say, and that has spawned a broad effort to expand the reach of civil legal services for people who cannot afford lawyers.

The D.C. Access to Justice Commission, created in 2005 by the D.C. Court of Appeals, has been lobbying for more money for such services, and the commission scored a notable victory in the fall.

The D.C. Council approved more than \$3 million to help organizations hire more lawyers and to help pay off the law school loans of lawyers who choose to work in poverty law.

Last month, the D.C. Bar Foundation, which is administering the new money from the city, began sending out checks to a number of organizations, including Legal Counsel for the Elderly, the Whitman-Walker Legal Clinic and the Legal Aid Society of the District of Columbia.

The bar foundation has long had a role in supporting the work of such organizations, channeling money, pro bono work and other contributions from Washington's law firms to organizations that serve the poor. It was a study by the foundation, released in 2003, that laid the groundwork for the efforts underway now, and the need has been building, advocates say.

As neighborhoods in the District are transformed by gentrification, and the supply of affordable housing shrinks, the pressure on the poor builds, and, with it, the prospect of unwanted legal confrontation.

"Because of what's happening in the city, there are more people in desperate circumstances who are being evicted," said Ann Marie Staudenmaier, a staff lawyer for the Legal Clinic for the Homeless.

Being put out of one's home can be the beginning of a dangerous spiral downward, Staudenmaier said. That's why her organization doesn't help only people who are already homeless.

"We represent a lot of people who are not homeless, [but] who are at risk of homelessness," she said.



PHOTOS BY SARAH L. VOISIN — THE WASHINGTON POST

Ann Marie Staudenmaier of the Washington Legal Clinic for the Homeless says the shrinking supply of affordable housing helps create legal problems for the poor.

Erica Bermudo is one of those people.

She doesn't look bedraggled, like many of the people at the food center, which is housed in the First Trinity Lutheran Church on Fourth Street NW. She has a cell-phone. She is a college graduate. She has a résumé.

But she's in trouble, she tells Staudenmaier and Luke W. Reynolds, a government lawyer who volunteers at the clinic. It started when she was a student at Maryland and began spending recklessly, maxing out two credit cards. She says that her bipolar disorder clouded her judgment, but that she is taking Zyprexa and that her condition is under control.

Laying out a pile of credit card statements and dunning notices, she says that even with her mother helping her pay her rent, she can't afford even the minimum payments being demanded by her creditors.

"I don't have the means," she said.

With no job, her only income is \$257 a month in government assistance. She wants to file for bankruptcy, so that the calls and notices will stop. But filing for bankruptcy will also scar her credit history and perhaps make it harder for her down the road, when she needs a loan with a good interest rate.

"Bankruptcy is a pretty drastic option that we try to avoid," Staudenmaier tells Bermudo. "It might be better not to go that route yet."

Instead, Staudenmaier tells her, a lawyer can contact her creditors and explain the situation.

"Are they going to keep calling me," Bermudo asked, a trace of panic in her voice.

"That," Staudenmaier replied, "is hopefully what we can help you with."

Alliance Brin

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the authority to go into almost any neighborhood."

In 1997, the alliance mediated a bloody dispute between factions of one of the city's most violent gangs, the Simple City Crew, based in the Benning Terrace housing project in Southeast. After a 12-year-old boy became a highly publicized victim of war, shot to death on the street, Parker and his friends persuaded gang members to put down their guns and talk. Violence dropped off considerably, and many of those involved in the Simple City truce got out of the gang life permanently, Parker and others said.

The group has since brokered other truces in the District and Prince George's.

"We don't preach; we teach," he said. "Basically it's about making them aware of what they're actually accomplishing and what they're destroying. From the point of view of what they're accomplishing, it's almost nothing. Because they're dealing from a perspective of image and ego. Being territorial, worrying about reputations. And it's trivial."

"So we try to get them to begin to understand the damage that they're creating — to themselves, to their communities, to their loved ones. To see the overall perspective. And to a large degree,



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