Advocating for low-income Virginians since 1978

The Virginia Poverty Law Center

A GUIDE TO VPLC POLICY STAFF, ISSUES & RESOURCES

Helping legislators stand up for low-income Virginians
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VPLC has been advocating for low-income Virginians since 1978 through education, litigation, and policy work.

This booklet describes our policy work and the members of our staff that work on these issues. We provide the public and policy-makers the background knowledge, context, and understanding of how laws and regulations are affecting low-income Virginians.

VPLC has received two awards related to our advocacy work:
The first (2014) recipient of the Yvonne B. Miller Service Award and The 2015 Interfaith Center for Public Policy's Beacon of Light Award.
**The Center for Economic Justice**

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The Center for Economic Justice focuses on housing, foreclosure, consumer, barriers to employment, and utility access issues. Our team members provide advocacy, training and technical assistance to local legal aid advocates as well as other community partners. We provide self-help resources and legal information for those representing themselves or who simply want to better understand consumer poverty law issues.

We focus on our low-income clients’ interests at the Virginia General Assembly, in court in limited circumstances, before executive agencies and in collaboration with other state and local stakeholders.

We operate a predatory loan help hotline, providing advice and assistance to callers trapped in payday, car title, and internet loans. We also have a new Eviction Hotline, offering advice and assistance referrals for those facing an evictions crisis. Our Affordable Energy Project focuses advocacy efforts toward policies that make energy affordable for our clients with an eye towards access and sustainability.
Advocating for low-income Virginians for over 40 years

**Consumer Law**

James W. (Jay) Speer has been practicing law since graduating from the Marshall-Wythe School of Law at William and Mary in 1983. He obtained his undergraduate degree from the University of Virginia. He was a legal aid attorney in Richmond Virginia for thirteen years where he assisted thousands of low-income clients with consumer, housing and elder law issues. He became a staff attorney with the Virginia Poverty Law Center in 2000 and the Executive Director in 2006. Jay specializes in consumer law with the goal of giving low-income Virginians access to fair and open consumer marketplaces. In addition to his policy work, he has done hundreds of presentations at state and national conferences on consumer rights and he has assisted hundreds of Virginians that call the predatory loan hotline for assistance.

Dana Wiggins has a Bachelor of Science in Integrated Science and Technology from James Madison University, and worked on community development projects including micro lending in the U.S. Peace Corps. She worked on local and state environmental policy, before moving to the Virginia Poverty Law Center to work on small loan issues. Currently, Dana is the Director of Outreach and Financial Advocacy at the Virginia Poverty Law Center and coordinates both their Affordable Clean Energy Project around utility fairness and consumer work around predatory products and the financial marketplace. Her focus is on public education, policy, and advocacy to prevent predatory lending practices, and runs a hotline for those in need of information or help with predatory loans.

**Housing Law**

Since September 2004, Christie Marra has been a staff attorney with the Virginia Poverty Law Center specializing in family law, children’s rights and legal issues related to rental housing, and now community development and student loan servicing issues. Prior to coming to the Virginia Poverty Law Center, she worked as a family and housing law attorney for Central Virginia Legal Aid Society, Inc. in Richmond for thirteen years and before that worked briefly as a staff attorney for the local legal aid program serving the seven counties in far southwest Virginia. Currently, she leads a statewide team of legal aid attorneys working for credit, employment, and shelter for low-income Virginians.

VPLC has helped over 700 people that have called our predatory loan hotline (866-830-4501) for help.

**Utility Fairness**

VPLC began representing low-income Virginians when it was founded in 1978 in the area of utility fairness, at the General Assembly, before administrative bodies, and in limited cases at the individual level. Over the years the emphasis shifted to utilities as they related to housing, but after hearing discussions around utility rates, VPLC decided to go back to looking at utilities as a separate and distinct, first with water utilities, and now with energy needs. Their descriptions of the low rate structure in Virginia didn’t match the general assessment of many of our clients and community organizations that give utility assistance that bills were higher, so we invested time and resources to do research, and began representing low-income rate payers before the State Corporation Commission.

VPLC has helped over 700 people that have called our predatory loan hotline (866-830-4501) for help.

greater the increased energy burden a low-income utility customers have above middle and high income utility customers as a portion of their income.

**Additional Numbers and Facts**

- Hundreds of thousands of Virginians pay over 200% interest for predatory loans.
- Virginians owe over $35 billion in student loans.
- 1/3 Virginia households spend more than 30% of their income on housing.
The Center for Family Advocacy focuses on substantive areas of the law that affect low-income families, especially elder law, family law, child welfare and domestic and sexual violence, including serving the needs of immigrant domestic and sexual violence victims.

Our team members provide advocacy, training and technical assistance to local legal aid advocates as well as other community partners. We also offer limited legal advice about rights and laws concerning a whole host of issues. The guidance on elder law may pertain to nursing home and assisted living issues, Medicaid eligibility and planning, guardianship and alternatives to guardianship, elder financial exploitation and scams, elder abuse and neglect, and Social Security. Our advice around guardianship includes substitute decision-making such as powers of attorney, advance medical directives, and living wills. For Family law, we may advise around divorce, custody, visitation, child and spousal support. We also help victims of Domestic and Sexual Violence around issues with where to find help, protective orders and immigration issues geared to specific domestic and sexual violence victims.

We focus on our low-income clients’ interests at the Virginia General Assembly, in court (in limited circumstances when a legal aid-eligible client is not able to obtain legal representation), before executive agencies and in collaboration with other state and local stakeholders.
Valerie L’Herrou serves as staff attorney in our Center for Family Advocacy, focusing on family law and child welfare issues. Prior to coming to VPLC, Valerie served as Director of Career Development for Public Sector Careers with the University of Richmond School of Law, and as an Assistant Public Defender with the Office of the Public Defender in Charlottesville for seven years.

She has worked for six years at the state coalition of sexual assault crisis centers. She was appointed by Governor McAuliffe to the Commonwealth Council on Aging in 2014, and serves on the Virginia State Bar Special Committee on Access to Legal Services, serves on the Permanency Subcommittee of the Child Welfare Advisory Committee.

Davis Creef has been working at the Virginia Poverty Law Center since July of 2016, where he began as a contract attorney assisting with several projects including research and updates of VPLC materials to reflect changes in case and statutory law regarding domestic violence and tenants’ rights. He also interviewed VPLC’s Predatory Loan Help Hotline callers to document their stories for use in a comment to the Consumer Financial Protection Bureau. Davis joined VPLC full-time as a staff attorney in December of 2016 as the elder law attorney. He also helps run the Statewide Senior Legal Helpline, fielding calls from seniors across Virginia with questions ranging from typical elder law issues such as nursing home and assisted living facility questions, to other matters such as landlord-tenant, domestic violence, and consumer issues and scams that target seniors.

He was appointed to the Commonwealth Council on Aging in September of 2017. Prior to his full-time work at the Virginia Poverty Law Center, Davis worked as a litigation advisor for the Institute for Actual Innocence at the University of Richmond, and as an assistant public defender in Washington, NC trying over 50 cases. Davis attend the University of North Carolina at Chapel Hill and is licensed to practice law in North Carolina and Virginia.

Susheela Varky has been involved in the public interest arena for over 28 years. In DC, she gained national and local experience in housing and women’s issues at organizations such as McAuley Institute, The National Housing Trust and Women Empowered Against Violence.

In 1998, she joined the national drafting committee of the Violence Against Women Act (VAWA) and helped write VAWA’s original housing provisions. Since moving to Richmond in 2003, Ms. Varky has worked for Legal Information Network for Cancer, the Office of the Executive Secretary of the Supreme Court of Virginia and is currently a staff attorney for Virginia Poverty Law Center.

Since September 2007, Ms. Varky has continued her work in the domestic and sexual violence arena as a staff attorney for Virginia Poverty Law Center (VPLC), collaborating with state and local stakeholders, conducting trainings, engaging in advocacy and providing legal consultations. In her 10 years with VPLC, she has assisted hundreds of domestic and sexual violence victims who call for assistance. Ms. Varky leads VPLC’s Center for Family Advocacy, where she oversees team members’ work on family law, immigration, child welfare and elder law issues. Ms. Varky received her B.A. from Tufts University in 1986 and her J.D. from the Washington College of Law at The American University in 1993. She is licensed in VA, DC and in PA.

One-third of all Virginia homicides are due to family or intimate partner conflict.
The Center for Healthy Communities focuses on health care access, public benefits, and food security issues. Attorneys and advocates in this center have expertise in Medicaid, Medicare, FAMIS, TANF, unemployment compensation, SNAP, (food stamps) and children’s healthcare access. Low-income Virginians depend on many of these programs and services to meet their basic and essential needs.

The Center also includes several successful statewide projects such as Enroll Virginia, Healthcare for All Virginians, and Virginia Hunger Solutions. Enroll Virginia supports federally certified Navigators who provide outreach, education, and enrollment assistance to individuals seeking health insurance from the federal marketplace and/or state health programs. Virginia Hunger Solutions is a VPLC initiative to fight hunger and improve the nutrition, health, and well-being of children and families throughout the Commonwealth who struggle with poverty.

Healthcare for All Virginians is a coalition of 100+ organizations supporting access to healthcare coverage across the Commonwealth. Virginia Hunger Solutions advocates for improvements in school meal services and the state’s food stamp program.
Advocating for low-income Virginians for over 40 years

Jill Hanken has worked at VPLC for thirty years, first as a public benefits attorney and since 1996 as its Health Attorney. In those positions, Jill has worked on a very broad range of policy issues related to major programs such as Medicaid, FAMIS, and TANF. She has advocated for many improvements in these programs in the General Assembly, Congress and administrative agencies. Because of her work, thousands of low-income Virginians, including children, pregnant women, the elderly, disabled and people needing long term care services have better access to coverage, services and benefits, via more streamlined procedures. But there is always much more to do! Within VPLC, Jill directs Enroll Virginia, the statewide ACA navigator project; helps to manage Healthcare for All Virginians – a coalition of over 100 Virginia organizations.

Sara Cariano joined VPLC in 2015 as part of their statewide ACA navigator project. She assists and advocates for consumers enrolled in both ACA coverage and Medicaid and provides policy guidance to navigators and other enrollment assisters statewide. Prior to coming to VPLC, she worked as a health care navigator at the Central Virginia Legal Aid Society. She received a Bachelor of Arts in Political Science from the University of Richmond and a Master of Social Work: Administration, Planning and Policy Practice and Master of Public Health from Virginia Commonwealth University.

Salaam Bhatti works as the Public Benefits Attorney and focuses on SNAP and TANF. He assists Legal Aid and other attorneys with research in this field and advocates for policy changes that are in the interests of the impoverished. Salaam also works as the Director of Virginia Hunger Solutions (VHS), an entity dedicated to ensuring children have food every day of the year and that people are aware of the public benefits available to them. VHS is a part of a few statewide groups, including the Virginia Breakfast Stakeholders and VA 365.

1 in 13 Virginians live in poverty.

896,400

SNAP Helps 1 in 13 Virginian Workers put Food on their Table

Additional Resources

- Breakfast Report: SNAP Guide
- How Medicaid Works Chartbook
- Locate all resources at www.vplc.org/learn/resources/
Hundreds of Thousands of Virginians Pay 200%+ Interest for Predatory Loans

977,000 Virginians have a Suspended Driver’s License due to Unpaid Court

Only 37% of Very Low-Income Virginians can find Affordable Housing
$2.1 million
Virginia’s Long-Term Care Ombudsman (Patient Advocate) Program is Underfunded by $2.1 million

5 out of 10
U.S. cities with the highest eviction rates are in Virginia.
Virginia Poverty Law Center (VPLC) is committed to leading and coordinating efforts to seek justice in civil legal matters for lower income Virginians.