

## Elderly man saved from losing his home

Last year, just three days before Christmas, a 68-year-old North Philadelphia man returned home and found an eviction notice on his front door. The mortgage company had foreclosed on his house. The man—whom we will call Mr North to protect his identity—nearly fell apart. This was his family home, in which he'd been raised. He'd always hoped his children would inherit the house after his death.

Four years ago, he'd taken out a home-equity loan to do repairs, but he became sick from AIDS, had to quit his job and couldn't make the payments. On the advice of a family friend, Mr North filed for bankruptcy to stop a sheriff's sale. But, unbeknownst to him, the sheriff's sale took place anyway, and a sheriff's deputy slapped the eviction notice on the house.

Mr North turned to the AIDS Law Project for help. His case at first seemed hopeless, recalls AIDS Law Project Managing Attorney Yolanda French Lollis (*pictured above left*), who took the file home and studied it. Still, she pursued the case along with Housing Attorney Carolyn Silver (*center*) and Paralegal Lakeya Chambers (*right*).

"I couldn't stop thinking about this 68-year-old man with AIDS who was about to lose his

childhood home," says Yolanda. "When I put together the chronology of what happened, I realized the mortgage company had repossessed the house illegally. When a debtor files bankruptcy, an injunction called an 'automatic stay' is issued, which puts the brakes on any action against the debtor so that he has breathing room to get his act together without being harassed by creditors."

Yolanda wrote the mortgage company, explaining that it had violated the automatic stay by taking Mr North's house. The company didn't respond. So the AIDS Law Project filed a lawsuit. Winter passed, then spring, with negotiations dragging on. Mr North still

had no resolution. Finally, this summer, the mortgage company agreed to a set a new payment schedule that allows Mr North to repay the loan in five years. Now he has peace of mind, knowing that his children will inherit the family home.

"The law is on the client's side, but if he doesn't know how to use the law, he isn't protected," says Yolanda. "Mr North wasn't trying to *not* pay his bills—he just got behind in his payments and things got out of control.

"That's why we're here—to help vulnerable people regain control over their lives."



# Good Counsel

NEWSLETTER OF THE  
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PENNSYLVANIA

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*This newsletter is lovingly dedicated  
to the memory of AIDS Law Project  
Board Members Michael Greenberg and  
Jonathan Lax, Intake Advocate  
Arnold Jackson and VISTA Volunteers  
Gary Bailey and David Bertugli.*

*If you know someone who would like to  
receive a copy or need to let us know of  
an address change, please call Martha  
McDonald, editor, at 215.587.9377.*

## MESSAGE FROM THE EXECUTIVE DIRECTOR

Dear Friends,

When Mr North, the subject of our cover story, turned to us for help, his life had already taken more turns than he ever expected. Not only was he at risk of losing his family home—the house he grew up in—he also was living with a disease for which no one had ever considered him at risk.

Mr North is part of an alarming new trend—senior citizens with AIDS. According to the Centers for Disease Control, the number of people beyond age 50 who have AIDS has increased steadily since 1995. That age group now accounts for 11 percent of all AIDS diagnoses. HIV-prevention ads usually show healthy-looking young people. Older adults don't consider it an issue that affects them. But just as AIDS is not solely a gay man's disease, we must recognize that neither is it exclusively a disease of the young.

For seniors with AIDS, the shame and stigma can be overwhelming, causing delays in diagnosis and treatment. Older people find out they have HIV much later in their infection than their younger counterparts. People over 50 are twice as likely to die within a month of diagnosis as are persons under 50.

Fortunately, the shame and stigma did not keep Mr North from making his way to the AIDS Law Project, where he found compassionate and knowledgeable staff to help with his problems. We encourage other seniors with HIV/AIDS to call us for help. Our door is open to you.

Ronda



*Good Counsel is published seasonally by the AIDS Law Project for our friends, volunteers and colleagues committed to protecting the rights of people with HIV and AIDS. The AIDS Law Project provides free legal services to nearly 1,800 people with HIV/AIDS each year; many of whom have nowhere else to turn for help. We help people navigate the legal system, the welfare system, the housing system and the worlds of public and private insurance. We provide education and training to thousands of professionals who work with people with AIDS.*

## Controversial reporting begins

This month, over the loud objections of the AIDS Law Project and many other organizations, the Commonwealth of Pennsylvania begins collecting the names of people who are HIV positive. Until now, only the names of *people with AIDS* were collected.

The stated purpose of names reporting is to help direct services to communities of greatest need. While anonymous HIV test sites will still be available, the new HIV-reporting regulations require physicians, hospitals and organizations providing services to people with HIV/AIDS to report the names of people who test positive for HIV to their local health departments—which will then forward the information to Pennsylvania's Department of Health. Laboratories that test for HIV must report positive results directly to the state Department of Health, which will report total numbers of people with HIV—not names—to the Centers for Disease Control.

The City of Philadelphia is still reviewing these requirements and is considering legal options. The AIDS Law Project has been a vocal critic of tracking HIV infections by name, rather than by unique identifier, because we fear it discourages people from being tested and seeking treatment. Despite our concerns and those of other HIV advocates across the state, the new program is set to begin on October 18, 2002.

The AIDS Law Project will conduct trainings this fall to explain the new regulations and the confidentiality protections for people with HIV/AIDS. For more information, call the AIDS Law Project at **215.587.9377**.

## MAWD: She's easier than you think

Since telling you about Pennsylvania's new Medical Assistance for Workers with Disabilities (MAWD) in our Spring newsletter, we've learned from the Department of Public Welfare (DPW) that very few Philadelphia residents have called to take advantage of this program. Qualifying for MAWD coverage is easier than it may seem. DPW uses a formula to calculate countable income that disregards a significant portion of monthly income. To find out if you qualify for MAWD, call 1-800-842-2020. You can also apply for MAWD online at [www.compass.state.pa.us](http://www.compass.state.pa.us)

Implemented in January 2002, MAWD provides Medical Assistance, including dental and prescription coverage, for disabled people who work. To qualify for MAWD, individuals must be: between 16 and 64 years old; working, with a countable income less than \$1,847/month (or \$2,488 for two persons); with resources less than \$10,000. Disabled workers who are self-employed are eligible, and the program has no minimums for income or hours worked. Recipients must pay a monthly premium of 5% of their countable income.

## Chip off the old CHIP

In July 2002, Pennsylvania implemented **adultBasic**, a version of the Children's Health Insurance Program (CHIP) for individuals 19 and older who are not disabled and who exceed the income limit for Medical Assistance. For \$30 a

month, the new program covers doctor visits, inpatient hospitalization, surgery and anesthesia, diagnostic tests, emergency accident and medical care, maternity and newborn care, and chemotherapy and radiation therapy.

To qualify, applicants must be uninsured for a period of three months (does not apply to individuals on unemployment); not eligible for Medicaid or Medicare; 19 through 64 years of age; and meet the income guidelines. For an individual living alone, the income guidelines are \$5,100-\$17,720 per year with increased income guidelines for additional family members. In the Philadelphia region, the program is administered through Keystone Health Plan East. For information about CHIP or adultBasic, call **800.464.5437**.

**Remember us at  
Workplace Giving Time!**

**When you donor-designate  
in your workplace campaign,  
remember your neighbors  
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# JOINT CONFERENCE

In May 2002, the AIDS Law Project and the Health Federation of Philadelphia hosted "Future Care and Custody Planning for HIV-Affected Families," a conference to increase awareness of the psycho-social and legal issues involved in helping HIV-positive parents make custody plans for their children. The conference reviewed models of collaboration among lawyers, social workers and HIV-affected families and explored ways to replicate those models in Philadelphia AIDS service and health education organizations.

Pictured at the conference, (below from left) are Maria Frontera, director of the children, youth and families program at the Health Federation and AIDS Law Project board member; keynote speaker Barbara Draimin, executive director of The Family Center in New York; Heloise J. Hughes, director of home visitation programs for the Health Federation; Rodney Cunningham, supervising attorney of the AIDS Law Project's Family Law Unit; Lisa Lopez, a parent with The Family Center; and Ann Ricksecker, associate executive director of the Health Federation.



Welcome **Darrianna Proctor**, the AIDS Law Project's new housing paralegal. She brings a broad range of experience from her work at the Youth Advocate Program, where she was a social worker in the SCOH (Services to Children in the Own Homes) program. She worked in the homes of some of Philadelphia's most vulnerable families helping them obtain needed services.

Originally from West Oak Lane, Darrianna grew up in South Jersey and graduated from Howard University with a degree in psychology. She was an HIV peer educator in college, where she developed HIV awareness and prevention workshops. She is looking forward to helping people with HIV/AIDS address their legal issues.

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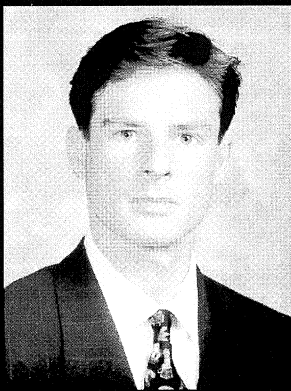
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## IN MEMORIAM



With great sadness, we share the news that our dear friend and board member **Dr. Alan Morrison** died August 27, at age 35.

A psychiatrist who specialized in gay and lesbian issues, Alan had a successful private practice in Philadelphia and served as a consulting psychiatrist for Calcutta House and ActionAIDS. As a medical director at Belmont Center for Comprehensive Care, he launched an inpatient unit serving the gay and lesbian population. In addition to serving on the board of the AIDS Law Project, he was a board member of Philadelphia Community Health Alternatives and the Gay and Lesbian Medical Association, and was a member of the American Psychiatric Association.

Contributions in Alan's memory may be made to the Alan L. Morrison Memorial Fund at The Philadelphia Foundation, 1234 Market Street, Suite 1800, Philadelphia PA 19107.

## Walk till it's over

*Join the AIDS Law Project's AIDS Walk Team (#8) on Sunday, October 20th! Last year, the AIDS Law Project was among more than 40 organizations in the Philadelphia region that received money from the Walk to provide direct services to people with HIV/AIDS and critical education and prevention services. Come walk with AIDS Law Project staff and friends. For information and registration, call Team Captain Larry Felzer at 215.587.9377.*



Meet **Toni Anastasia**, intake paralegal. Toni has worked for the AIDS Law Project since 1995, responding to calls for help from people with HIV/AIDS, their families and case managers. Toni is widely loved by her clients for her warmth and calm manner.



Toni refers to her work at the AIDS Law Project as a "calling." "Sometimes in life you just find yourself on a path and the whole universe seems to be pointing you in the right direction," she says. For 14 years, Toni worked in the corporate world as assistant to a human resources vice-president. When the company was sold in 1993, Toni was the only employee who celebrated. "Now I could do what I really wanted to do," she recalls.

Toni had volunteered in the '80s as an ActionAIDS buddy. After she lost her favorite client, her best friend was diagnosed with AIDS and died. Toni wanted to step up her role in fighting the AIDS epidemic.

When Toni saw a job listing for a receptionist at the AIDS Law Project, she called right away. "It was the last day they were accepting resumes," Toni recalls. She ran to the office and was hired shortly afterward. Two years later, she applied for an intake paralegal position, and she's been tenaciously advocating for people with AIDS ever since. "It's such a privilege to work with the folks here," Toni says. "I work hand-in-hand with the attorneys. That's really rewarding for me."

A typical day for Toni includes a tearful phone call from a person with AIDS who needs a will or a frantic call from someone who is about to be evicted or who has just been denied Social Security benefits.

Toni has a special place in her heart for women with HIV who are raising kids on their own or struggling to get out of abusive relationships. "I know what it's like to be a single mom out there on your own. I went through some wild times when I was younger and came out on the other side. I want these women to have the same chances I had."



## AIDS Law Project Open House



The AIDS Law Project celebrated our move to new office space, on the sixth floor of 1211 Chestnut Street, with an Open House in May 2002. Pictured (*from left*) are Executive Director Ronda Goldfein, Philadelphia Health Commissioner John Domzalski, Prevention Point Executive Director Casey Cook, Deputy Health Commissioner Carmen Paris and AIDS Law Project founder David Webber.



Celebrating in our new conference room/law library (*from left*) are AIDS Law Project Board Treasurer Bill Freshwater, Board President Sandra Thompson, Executive Director Ronda Goldfein and Board Member Sean Halpin.

### ARTIST HONORED

Special thanks to Vanessa Cupeles, a fourth grader at South Main Street School in Pleasantville NJ, whose drawing of a family was selected to be on the cover of our new bilingual Standby Guardianship brochure.

Vanessa is pictured here receiving a plaque from Rodney Cunningham, supervising attorney of the AIDS Law Project's Family Law Unit.

Students at the South Main Street School also held a yard sale to benefit the AIDS Law Project.



### SPECIAL THANKS

**Donna Cabella** catered our May Open House.

Board Member **Frank McClellan** and his wife **Phoebe Haddon** hosted a party at their Mt Airy home in June 2002 to benefit the AIDS Law Project.

**Gretjen Clausen** helped us organize our third annual movie party fund-raiser—Boys, Beers, Bratwurst & Brassieres—around the rare big screen showing of *Cabaret* in June 2002. **Ludwig's Garden** donated traditional German food for the party.

**Martha McDonald**, mezzo-soprano and performance artist, donated proceeds from her September 4 Fringe Festival show, *Girls on the Rocks*, to the AIDS Law Project.