



LAF

Equal justice starts here.

**2013
ANNUAL REPORT**

About LAF

As Americans, we pledge our belief in “Justice for All.” Unfortunately, too many people in our community are left without fair access to the justice system. For almost 50 years, LAF’s mission has been to level the playing field and provide free professional civil legal services to people living in poverty across the Chicago metropolitan area.

Justice for all should not depend on how much money you have, especially when you need a lawyer to safeguard your job, your health, your family, or your home. LAF protects people with nowhere else to turn, like families dealing with threats or neglect from absentee landlords, and victims of domestic violence, as well as children, seniors, and veterans who are denied access to health care or benefits. We make the legal system work for our clients – through advocacy, education, collaboration, and litigation – and achieve results that change their lives and get them back on track.

LAF relies on private donations to fulfill this mission. Your support allows us to ensure that we are not turning our back on the most vulnerable members of our community.



Voices of LAF Clients

“I don’t know what I would have done without LAF!”

“Thank you for all your help. Now I can get my life back.”

“This has weighed so heavily on me and you have helped me be able to breathe again! I can’t thank you enough.”

“The greatest thing LAF did for me was give me hope.”

LAF levels the playing field of the civil justice system through:



Advocacy Education Collaboration Litigation

LAF provides comprehensive free legal services to resolve non-criminal issues with:

more than
100
full-time
attorneys and
paralegals

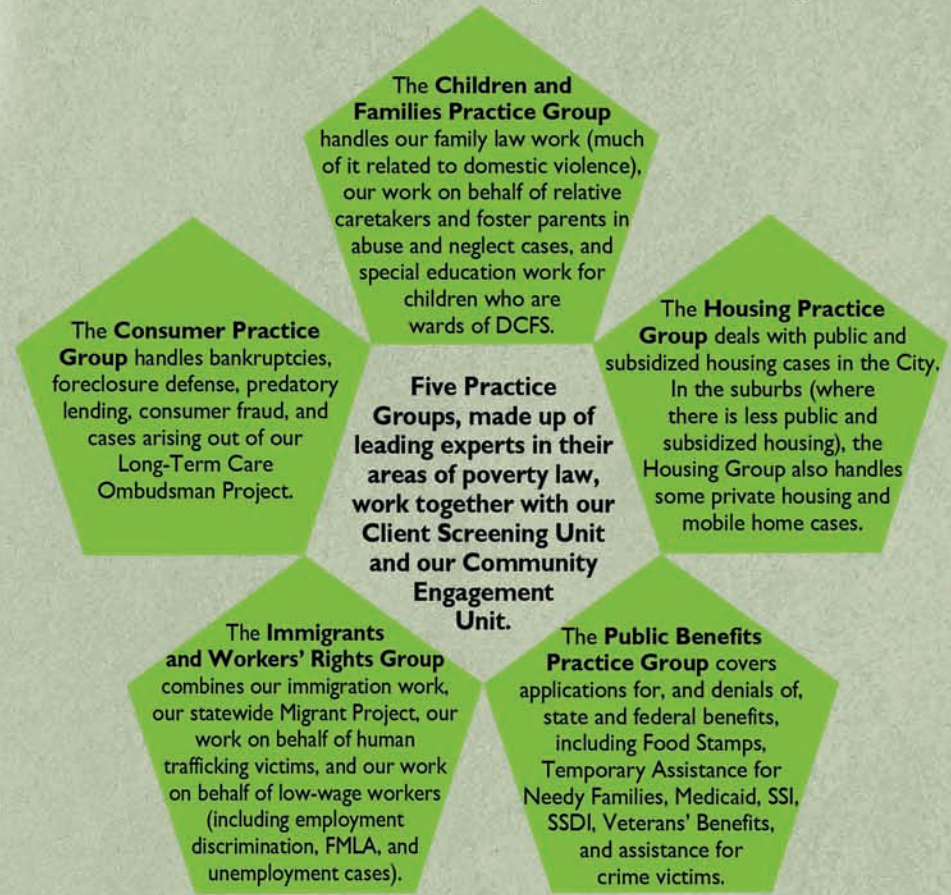
almost
7,500
hours donated
by private
attorneys

LAF changes our clients' lives and gets them back on track by:

 <p>keeping more than 4,900 families in their homes by fighting unfair evictions and foreclosures.</p>	 <p>empowering nearly 2,200 families to achieve stability by escaping abusers, gaining child custody, or obtaining child support.</p>	 <p>gaining public benefits for more than 3,700 families including health insurance, Veterans Benefits, SNAP, and SSI.</p>
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In 2013, LAF made equal justice a reality for more than 40,000 people across Cook County.

LAF provides quality professional legal services across the civil justice spectrum through:



2013 Updates and Faces of LAF

We like to show you the real faces of our clients, when we tell you their stories. So every year, we host a photo shoot for our clients and their families here in our offices at LAF. They agree to let us use their pictures, and we give them a free family portrait. It's a win-win. Of course, there are some situations in which we must use stock photos, as in Rosa's story, where publicizing her real picture could put her in danger. In sharing these stories and pictures, our first priority is always the clients' safety.

This year, we had a lot of great families visit LAF for photo day. And I had the opportunity to pop in to meet them. There was an older gentleman who is caring for his disabled brother. He came to us after their mother died, when they were in danger of losing their home. There was a white-haired woman who is battling breast cancer and was homeless. We helped her clean up her credit history and get admitted to CHA senior housing in Lincoln Park. There was a veteran, who brought his daughter to the photo shoot. We helped him obtain critically needed proof that he had legal custody of his daughter, so they could move together into affordable housing and he could get a job.

These clients, and others you can read about in the following pages, were affirmations for me of why we do the work we do at LAF. It's not about winning the big case, or performing sophisticated legal maneuvers for our clients. At the end of the day, it's about keeping families together, and giving them the stability they need to live their lives with dignity and peace.

I hope you enjoy looking back on a year where we were able to do so much to keep families together, and get them back on track.

Best,
Diana C. White
Executive Director



NAME: Nancy

CAME TO LAF

BECAUSE: Domestic
Violence

SOLUTION: Divorce,
child custody, and a
stable new life free
from abuse



NAME: Chantée

CAME TO LAF

BECAUSE: Unfair
Eviction

SOLUTION:
Renewed lease for
her wheelchair-
accessible unit

NAME: Brianna

**CAME TO LAF
BECAUSE:** Untreated
Military Sexual Trauma
and PTSD

SOLUTION: Social
Security Disability -
\$8,000 lump sum and
monthly benefits



NAME: Christopher

**CAME TO LAF
BECAUSE:** Fired for
reporting workplace
sexual harassment

SOLUTION:
Reinstatement with
\$170,000 in back pay

After almost two years of serving as President of the Board of Directors, I can unequivocally say there is no organization out there doing a better job of leveraging its resources to help the most vulnerable people in our community achieve stability and security than LAF. During my tenure, I have learned a lot about the work LAF does, and what it takes to do it. The stories in this Annual Report demonstrate the talent of the LAF staff, and the diversity of the cases they undertake to get people back on track.

Serving as the President of the Board has strengthened my own commitment to LAF, and I hope the stories in this Annual Report will inspire you to strengthen your investment in LAF. If you're already donating your time as a pro bono volunteer, perhaps you can consider making a financial gift as well to LAF this year. If you are already supporting LAF with a financial gift, perhaps you can consider increasing your support this year.

If this Annual Report is your first exposure to LAF, I encourage you to consider becoming part of the network of people who stand behind this organization's tireless efforts to break the cycle of poverty and get people back on track. Our investments are helping LAF save lives, keep families intact, and ensure that money doesn't determine whether a person is entitled to justice. Together, we're strengthening a vital part of the social safety net, and ensuring that civil legal help is always available to those who need it, regardless of their ability to pay for it.

Thank you for supporting LAF.

Sincerely,
Maja C. Eaton
Board President

Kevin's Story

Kevin is a U.S. Army veteran and a single father to his young daughter Jordan. Unfortunately, like too many veterans, Kevin struggled to find a place for his skills in the civilian sector. He lived at the poverty line for years and never had enough money to go through the process to obtain legal custody of Jordan, who has been in his care since she was a month old. Things seemed to be looking up when he was accepted into the VA's Veterans Retraining Assistance Program, which would pay him a subsidy while he went back to school so he could finish his degree and make a new start for himself and Jordan. Kevin tried to apply for a veteran-specific housing voucher, but was turned down because he lacked legal proof that Jordan was his daughter.

With LAF's help, a judge granted Kevin's request for a formal order of paternity and sole custody of Jordan, and they were able to move into a new apartment. Now Kevin can once again focus on finishing his degree and getting a job to continue to provide for Jordan. He says he is excited to be a strong role model for Jordan, because "by seeing me in college, she will know that she can accomplish anything!"





Rosa grew up impoverished in Guatemala, and by her early teens had endured physical and sexual abuse and was living on the streets. When a friend told her about a job across the border in Mexico, Rosa hoped to get a job there too. Instead, Rosa found herself trafficked into a brothel with no means of escape. A man then bought her from the brothel and enslaved and abused her. He forced her to marry him, got her pregnant, and then trafficked Rosa to the U.S., forcing her to work in a downstate factory, where she suffered a serious accident. She was left bedridden for months, at which point she discovered the trafficker was also sexually abusing their five-year-old daughter. She was able to escape with the girl to a women's shelter, and reported the abuse to police. The police charged the trafficker with child abuse, but not with human trafficking. Believing the trafficker had fled back to Mexico to avoid the charges, Rosa left the women's shelter, made a home with her daughter, and tried to begin again. But the trafficker soon reappeared, using messengers and other tactics to keep her in fear for her life.

Multiple LAF attorneys helped Rosa begin anew. With our help, she got a labor visa, safe and affordable housing, documents with new names and social security numbers, income supports including food stamps and Medicaid, education services for her daughter, and counseling services through partner agencies. Today, Rosa and her daughter have a new life, safe from abuse and trafficking.

Rosa's Story

Melvin and Ronnie's Story

Melvin, a senior living on Social Security, and Ronnie, who has been disabled since birth with Down's Syndrome, are brothers. Ronnie was cared for by their mother, Vivian, until she became ill. Melvin moved into the family home to take care of both of them. Before Vivian died she took a reverse mortgage on the home. A reverse mortgage is a loan made to a senior citizen homeowner where she has to make no more mortgage payments as long as she lives in the home. When the homeowner dies, the entire loan balance becomes due, and if it goes unpaid by the heirs, the bank may force a foreclosure and sale of the home. But since property values are often far lower than the loan balances, heirs can satisfy the mortgage and keep the home if they can pay 95% of the market value of the property. Unfortunately, banks often illegally deny the heirs this right to save their homes.

When Vivian died, their house went into foreclosure. The bank ignored Melvin's numerous attempts to resolve the matter for over a year, and demanded \$193,000 to satisfy the loan and avoid the foreclosure sale. The property value was appraised at about a quarter of that, meaning they could legally pay it off with only about \$50,000. With the help of LAF Supervisory Attorney Michelle Weinberg, the bank finally agreed to accept the \$50,000. Another brother, who lives elsewhere, took out a mortgage on his own house to raise the \$50,000 and ensure a comfortable and safe home for Melvin and Ronnie.





A few years ago, Belinda was diagnosed with aggressive breast cancer. Because she is a single mother with a young son, she continued to go to work every day after surgery and through chemo and radiation. However, eventually the treatments left her disabled and she had to quit her job. She applied for Social Security and Disability benefits and the government granted her case, but didn't do it properly. She got a lump sum of money, then was told she wasn't disabled anymore, and had to return all the money. The decision was devastating. Belinda could not work and had no idea how she could provide for her son. Although she had been a tireless warrior against cancer, Belinda now felt she had no fight left.

Carrie Chapman and LAF's Public Benefits Practice Group took the case to a judge when SSA denied her again and this time won a proper and final decision – benefits for both Belinda and her son. Now they have the financial ability to make a life for themselves. Carrie is proud of Belinda and says that she “has worked hard and struggled her whole life. To see her stabilized now is an amazing thing.”

Belinda's Story

Libby's Story

Libby had never expected to need legal aid. A graduate of University of Chicago she had led a middle class life when a series of circumstances ended with her being essentially homeless. When she came to LAF she was in terrible debt and was trying to get into subsidized senior housing. A year later she wrote the LAF attorneys who helped her the following letter:

I have hit the deck running all because of each of you!

I am now happily settled in CHA housing at Sheffield and Diversey, and have managed to get my furniture, books, and paintings out of storage and I have saved enough money to take a class at the University of Chicago Writer's Studio so I can write about my 2 years on the streets of Chicago. The working title is "Nuevo Poor."

You guys knocked yourselves out for me:

Julie Harcum spent well over an hour convincing me that bankruptcy was a good thing if I wanted to get into CHA housing. It was a hard sell to a lady that had an image of herself as a middle-class Presbyterian. I got over it and got into CHA housing.

Jennifer Beardsley was the new kid on the block and really knocked herself out to do the right thing. Besides I got a few good laughs that were welcome. She even gave me a stamp I desperately needed.

And Michelle Gilbert prepared me for a hearing in front of the review board of the CHA which was needed to clear my record of debt allegations and general character perceptions. She wrote all my testimony down and then prepared a list of questions that I needed to answer. The best part is she sat beside me at the hearing.

Right now I envision my book having an appendix labeled "Good Guys." You will find yourselves at the top of the list.

Sincerely,

Libby





L - R: LAF Staff Angelica Lopez and Lisa Palumbo celebrate with volunteer Alex Ruge at the Volunter Appreciation Gelato Social in February; Christian Flaherty, Kristen Lukaszak, Elizabeth Lewis, and Dave Majors party at the YPB's Spring Gala in March; Miguel Keberlein-Gutiérrez tees off at the Golf Outing in September; Board President Maja Eaton speaks to a packed room at the Luncheon in June.



Every year, LAF hosts various events to honor our volunteers and donors, share our clients' stories, celebrate with our Young Professionals Board, and raise money for LAF's services.

2013 Events

Pro Bono Achievements

Representatives from Katten Muchin Rosenman LLP serve on our Governing and Young Professionals Boards, and they have been generous financial supporters, donating to support LAF and giving countless hours towards Pro Bono efforts. In 2013, Katten attorneys worked with LAF to develop a legal clinic at Jose de Diego Community Academy. Sheldon T. Zenner, national head of Katten's Litigation and Dispute Resolution Group and a longtime supporter of LAF, had this to say about the De Diego Clinic:

“At Katten we are always on the lookout for new opportunities for our attorneys to use their skills on behalf of those in need. Last year we came up with the idea of establishing a periodic legal clinic at a Chicago Public School serving a low-income community, where Katten attorneys could provide assistance to family members of the school's students, and staff serving those students, in addressing basic legal needs. Enter LAF. LAF's outstanding attorneys helped us flesh out the concept of the clinic, trained our volunteer attorneys, and provided forms and other written materials. Most important of all, LAF attorneys are our partners in the work of the clinic. The third Wednesday evening of each month, when four Katten attorneys are at the school working with clients, at least two LAF attorneys are there working right beside them – guiding our attorneys as well as the clients. We are excited about and proud of this new initiative. And we couldn't have done it without LAF.”

In early 2014, Katten received a Beacon of Justice Award from the National Legal Aid & Defender Association, which honors law firms that have created and implemented innovative strategies to improve life outcomes for those unable to afford counsel. We are extremely grateful for all the support and opportunities (and cupcakes!) that have come our way thanks to our partnership and collaboration with Katten, as well as all our pro bono partnerships.





2013 was a good year for LAF staff. Dennericka Brooks (Top Right, with fellow LAF staff) was awarded the St. Robert Bellarmine Award from the Loyola University School of Law; Kenya Burnett (Bottom Left, with the other 2013 Fellows) received a Chicago Bar Foundation Sun-Times Public Interest Law Fellowship; Alice Setrini was recognized by Northwestern Law's Student-Funded Public Interest Fellowship organization; Pedro Gaytan (Bottom Right) was given the Beckman Farmworker Advocate of the Year award; Tim Hufman received the Jerold S. Solovy Award; and Michelle Weinberg was recognized by Metropolitan Family Services for her dedication to their community. In addition, longtime volunteer Kim Skaggs (Top Left) was celebrated as Illinois Legal Aid Online's October Face of Justice. We're proud of all of the achievements of our staff and thank them for everything they do for LAF, for our clients, and for the community!



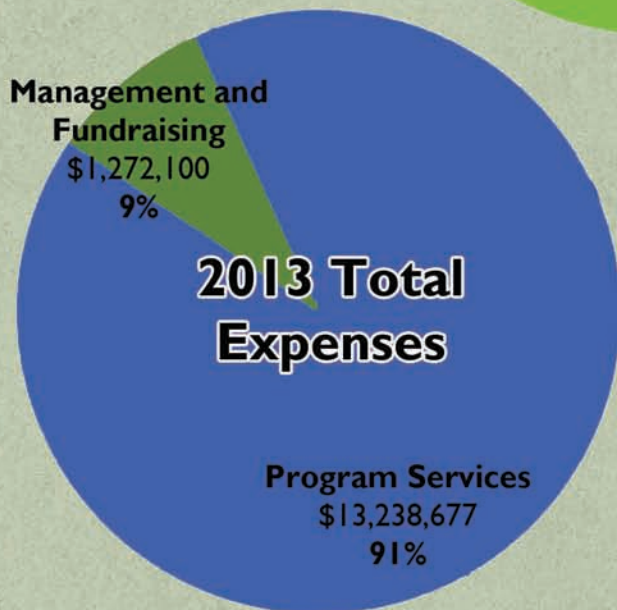
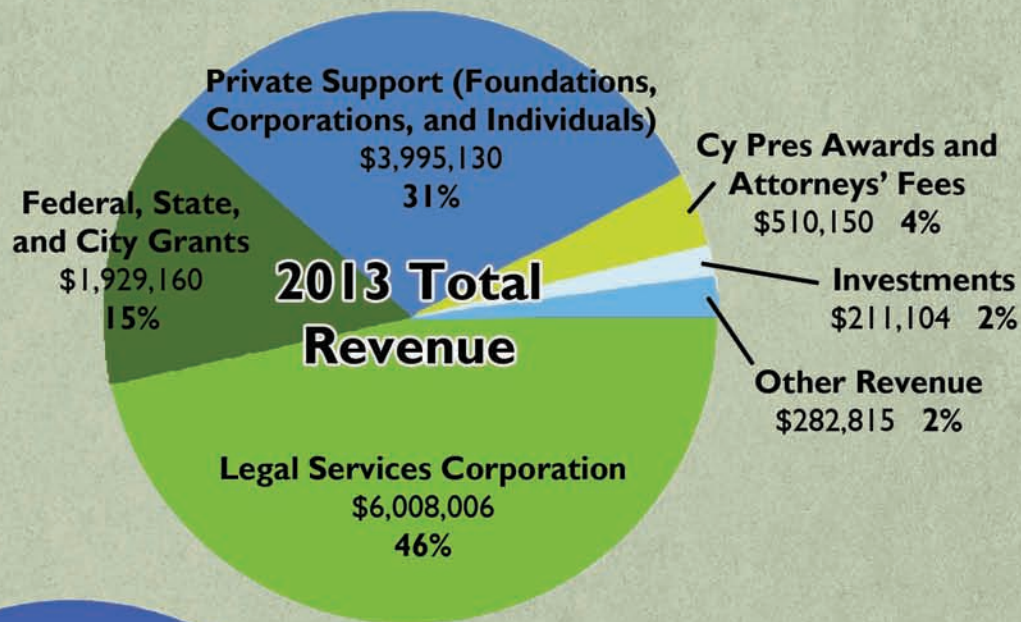
Staff Recognitions and Awards

Financial Statements

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
REVENUE				
Grants and contracts – LSC	\$ -	\$ 6,008,006	\$ -	\$ 6,008,006
Grants and contracts – other government Foundations, United Way, others	1,929,160	-	-	1,929,160
Contributions	997,229	1,622,755	-	2,619,984
Special Events	758,735	12,750	-	771,485
Cy Pres Awards	603,661	-	-	603,661
Attorneys' fees	192,741	-	-	192,741
Interest and dividend income	-	317,409	-	317,409
Realized and unrealized gain on investments	68,356	16,628	-	84,984
Miscellaneous	126,120	-	-	126,120
Services, in-kind	25,897	4,543	-	30,440
Net assets released from restrictions:	252,375	-	-	252,375
Satisfaction of program restrictions	9,820,429	(9,820,429)	-	-
Total revenue	14,774,703	(1,838,338)	-	12,936,365
EXPENSES				
Program services	13,238,677	-	-	13,238,677
General and administration	728,270	-	-	728,270
Fundraising	543,830	-	-	543,830
Total expenses	14,510,777	-	-	14,510,777
CHANGE IN NET ASSETS	263,926	(1,838,338)	-	(1,574,412)
NET ASSETS				
Beginning of year	4,379,121	5,287,881	100,000	9,767,002
End of year	\$ 4,643,047	\$ 3,449,543	\$ 100,000	\$ 8,192,590

Source: Certified Financial Statements

**Since 2007,
LAF's
government
funding has
been cut
by nearly
\$2 million.
Our continued
success depends
on donations
from individual
supporters
like you.**



	<u>2013</u>	<u>2012</u>
Total Assets	\$ 14,664,585	\$ 15,715,592
Total Liabilities	6,471,995	5,948,590
Net Assets		
Unrestricted	4,643,047	4,379,121
Temporarily Restricted	3,449,543	5,287,881
Permanently Restricted	100,000	100,000
Total Net Assets	8,192,590	9,767,002
Total Liabilities and Assets	\$ 14,664,585	\$ 15,715,592

Source: Certified Financial Statements

2013 Donors

\$200,000+

AgeOptions
Alphawood Foundation
Lawyers Trust Fund of Illinois
The Chicago Bar Foundation
United Way of Metropolitan
Chicago

\$100,000+

Charles E. Marks, Jr.
Charitable Trust
DLA Piper LLP (US)
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Foundation
Sidley Austin LLP

\$50,000+

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\$25,000+

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\$10,000+

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Jan Peters
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Member

“The work LAF does to help people living in poverty is very important to me. I chose to give LAF monthly donations because it allows LAF to get ongoing support.”

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Jim Latturmer, Cathy Combs, and Dan Edelman, Edelman Combs Latturmer & Goodwin LLC

Chicago Consumer Rights and Class Action Law Firm and LAF Supporters

“When we are unable to distribute to the class all of the funds that we have secured in a class action lawsuit, we ask the court to allow us to give the money to charity. We have found that courts, and even defense counsel, readily approve the choice of LAF as a recipient of cy pres payments. LAF is widely known in the legal community as providing skilled and important legal services to persons who are unable to afford a private attorney. Obtaining cy pres funds for LAF and others is a part of our practice that gives us a great deal of pride.”

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Ted Hawkins
LAF Board Member and
Partner, Forensic
Services,
PricewaterhouseCoopers

“I was fortunate to be selected as one of the non-lawyer members on the Board of LAF. I had spent over seven years looking for a Board with

the demonstrated objective of helping those less privileged. LAF assists the indigent. I can't imagine that there would be a more important societal service performed. As a Board Member I have made a great connection between my passion and LAF's mission.”

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Laura Weiner

Douglas Whitney and Dina
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Cynthia Wilson and Charles
Peters

Jodi Rosen Wine

Michael and Mary Woolever

**We also want to
thank the law firms
and judges who
directed Cy Pres
Awards totaling
\$162,373.84 to LAF.**

*Please note that the above list reflects those contributions received between
January 1, 2013 and January 15, 2014.*

**We thank all of our generous supporters who help make equal justice
a reality for more than 40,000 people living in poverty in Cook County.
However, owing to space limitations we are unable to print the names
of donors who contributed less than \$500.**

You can donate to LAF

**through our secure online giving page at www.lafchicago.org,
by phone at 312-347-8370, or by mailing a check to
LAF, 120 S. LaSalle St., Ste. 900, Chicago, IL 60603.**

Contributions are tax-deductible, to the extent provided by law.

**BeLinda I.
Mathie**
Young
Professionals
Board Member
and Partner,
Katten Muchin
Rosenman LLP



“I support LAF because everybody deserves equal access to justice. LAF’s comprehensive approach to providing civil legal aid doesn’t just solve the immediate crisis, it helps low income people get totally back on track after they’ve run into a legal problem. It is my privilege to contribute my time to the LAF Young Professionals Board and to support LAF financially, including by providing a challenge grant for their #GivingTuesday campaign. Knowing that my efforts help LAF fulfill its important mission is immensely rewarding.”

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