

**LAF**

Equal justice starts here.

# ANNUAL REPORT 2014

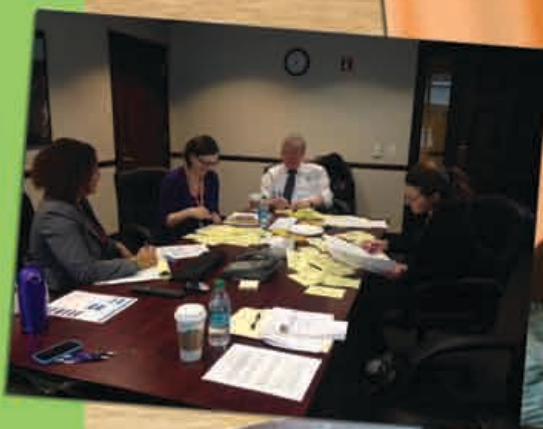




As Americans, we pledge our belief in "Justice for All." Unfortunately, too many people in our community don't know where to turn in the justice system. For almost 50 years, LAF's mission has been to level the playing field and provide free professional civil legal services to people living in poverty 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 who need legal help to avert a crisis, like victims of domestic violence and families dealing with threats or neglect from absentee landlords, 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.




LAF LEVELS THE PLAYING FIELD IN  
OUR COMMUNITY AND HELPS THOUSANDS  
OF CHICAGOANS FIND SECURITY,  
SAFETY, AND STABILITY. AND WITH  
YOUR HELP, WE DO IT ALL WITHOUT  
CHARGING THEM A DIME.

# About LAF





WE HELPED MORE THAN  
**4,000** FAMILIES IN  
NEED OF INCOME  
SUPPORTS SUCH AS  
HEALTH INSURANCE,  
VETERANS BENEFITS,  
FOOD STAMPS, AND  
SSI...



...WE HELPED MORE THAN  
**4,800** FAMILIES WHO  
WERE FIGHTING  
UNFAIR EVICTIONS  
AND OTHER HOUSING  
ISSUES...

...AND WE HELPED MORE  
THAN **4,300** FAMILIES  
WITH CONSUMER  
ISSUES SUCH AS  
SCAMS, BANKRUPTCY,  
AND KEEPING THEIR  
UTILITIES ON.

LAF  
clients  
are:



**63%**  
women



**27%**  
disabled



**14%**  
elderly



**5%**  
immigrants



**5%**  
veterans



**100%**  
living in  
poverty

**In 2014, LAF made equal justice  
a reality for 40,000 people  
across Cook County.**

**LAF by the Numbers**





As you read through our 2014 Annual Report, I hope you'll get a sense for the extraordinary work we are doing. At LAF we roll up our sleeves to help our clients. Sometimes that means getting in our cars and driving around to find them to deliver important legal documents, or slathering on sunscreen and spending an afternoon out in a corn field downstate with migrant workers.

Our clients are hanging on by the thinnest of threads by the time they get to our office. Not only are they fighting to save their homes, their only source of income, or their children, they're also fighting to preserve their dignity, their independence, and their sense of belonging – and contributing – to their communities.

Our work transforms individual lives, and those transformations have a ripple effect in neighborhoods, nursing homes, hospitals, workplaces, and the places where public policy and bureaucratic procedures are created. Equal justice truly does start here.

Diana C. White, LAF Executive Director

**NAME:**

Ruth

**CAME TO LAF BECAUSE:**

facing eviction from her nursing home after Medicaid was denied

**WHERE SHE IS NOW:**

gained Medicaid benefits and living happily in her nursing home



# 2014 Updates



**NAME:**

Lavosha

**CAME TO LAF BECAUSE:**

fired for reporting workplace sexual harrassment

**WHERE SHE IS NOW:**

justice (we can't disclose the details)  
and a new job to provide for her son

Can I offer you a lamb skewer? As President of LAF's Board of Directors, I agreed to serve in more ways than one. Here's photographic evidence. My fellow governing board members and I took waitstaff roles at the Young Professionals Board's *Justice is Served* event. The delivery of appetizers was our job.

The humorous title was inspired by LAF's serious mission – the delivery of free legal services to those in need. Justice is not served in real life unless all have access to the system. That's LAF's job.

And the job is getting bigger. By some estimates, there are 50% more people in Cook County who are eligible for LAF's services than there were in 2008. We've seen the need grow in each of our five major program areas. LAF has had to step up its efforts to improve service while controlling costs.

Please join me this year in stepping up your own commitment to LAF and the people it serves. If you've been meaning to volunteer, take a case. If you're volunteering, make a financial contribution. If you're already donating, please give more. Together, we're helping LAF solve big problems, one client at a time, to ensure that quality legal help is available to those who need it, not just those who can afford it.



Charles L. Glick, LAF Board President

**and Faces of LAF**





**NAME:**

Samantha

**CAME TO LAF BECAUSE:**

denied access to Food Stamps  
during a year of volunteer service

**WHERE SHE IS NOW:**

completed her year with Americorps  
and newly graduated from law school

**NAME:**

Lawrence

**CAME TO LAF BECAUSE:**

Social Security Disability Denial

**WHERE HE IS NOW:**

\$70,000 in back benefits and  
buying a new condo



**NAME:**

Christina and daughter Ana

**CAME TO LAF BECAUSE:**

Domestic Violence

**WHERE THEY ARE NOW:**

a safe and secure new life with  
a college scholarship for Ana




**Faces of LAF (continued)**



A photograph of two women smiling. The woman on the left is Black, wearing glasses and a blue denim jacket. The woman on the right is white, with short grey hair, wearing a black top and a grey blazer.

LAF ATTORNEY  
AINAT CALLS  
THIS VICTORY A  
HOMEOWNERSHIP  
TRIFECTA!

A photograph of Elizabeth, the woman on the left from the previous image, sitting at a wooden desk. She is wearing the same blue denim jacket and glasses, smiling at the camera while holding a pen over a notepad.

Elizabeth owns a three-flat apartment building in the southern suburbs. She lives on the top floor and rents the other two floors to two women with housing vouchers. All three women and their families have lived together in the building for more than a decade, and they all love the quiet community they have created. All was going well until Elizabeth's husband suddenly divorced her, leaving her in financial difficulty. She fell behind on her mortgage and was about to be foreclosed on when she came to LAF.

Staff Attorney Ainat Margalit had an appraisal done on the building, showing that its value was only \$50,000 although the amount due on the mortgage was close to \$400,000! Ainat helped Elizabeth file a Chapter 13 bankruptcy and reduce her mortgage principal down to the value of the property. Ainat also advised Elizabeth on how to get her property taxes reduced by applying for a senior exemption and appealing the value of her property, which she then successfully did on her own.

With stable rental income from her downstairs neighbors, Elizabeth will be able to pay off her mortgage in less than five years and own her home outright. Elizabeth proudly explains that she is happy to save the home, not just for herself, but for all three women who make their homes there.

## Meet Elizabeth



Tom is an Army veteran who became disabled during his service and was honorably discharged in the early 1970's. He has struggled with illness and homelessness since then. In 2012, he thought his luck had changed when the Department of Housing and Urban Development created a new housing subsidy specifically for homeless veterans. He got a voucher to rent an apartment where he would only pay 30% of his income. Tom found an apartment and moved in. He quickly discovered it was infested with roaches and bed bugs, and the toilet and the stove were both broken. Tom's landlord ignored his repeated requests for repairs. Tom kept pushing. Finally the Housing Authority agreed to let him move. When his landlord found out, he tried to evict Tom. Tom agreed to move before then, but the eviction record cost Tom his voucher. He became homeless again and reached out to LAF for help.

Dennericka Brooks, a Senior Attorney in LAF's Housing Practice Group, represented Tom at a hearing in front of the Housing Authority. She presented evidence of the poor building conditions and Tom's repeated attempts to resolve the issues. Tom testified about the difficulties he faced while he was homeless and won the hearing. But since Tom was still homeless, we couldn't send him a letter telling him his voucher had been reinstated – he had no mailing address. Dennericka got in touch with VA hospitals, social workers, walk-in clinics, homeless shelters, and pantries that might have contact with Tom, but to no avail. Never one to give up, Dennericka spent the day before the Housing Authority needed a response from Tom driving around in her car and searching for Tom in the neighborhoods and on the loading docks where she knew he had been sleeping. She left her card on the hotel docks and with other homeless individuals, but she didn't find Tom. Somehow, though, Tom got her message. Tom called her and was able to go to the Housing Authority that day to get his voucher. Finally, he has his subsidized voucher again, and no longer needs to live on the streets.



"I DON'T THINK THAT I DID ANYTHING SPECIAL. I DID WHAT LAF ATTORNEYS DO EVERYDAY TO ENSURE THAT OUR CLIENT'S RIGHTS ARE PROTECTED."

DENNERICKA BROOKS  
SENIOR ATTORNEY  
HOUSING PRACTICE GROUP

## Meet Tom



"THIS WAS A CASE ABOUT A DOCTOR  
MORE CONCERNED WITH HIS PATIENT'S  
INTEREST RATE THAN HER HEART RATE."

ALAN ALOP  
DIRECTOR OF LAF'S CONSUMER  
PRACTICE GROUP

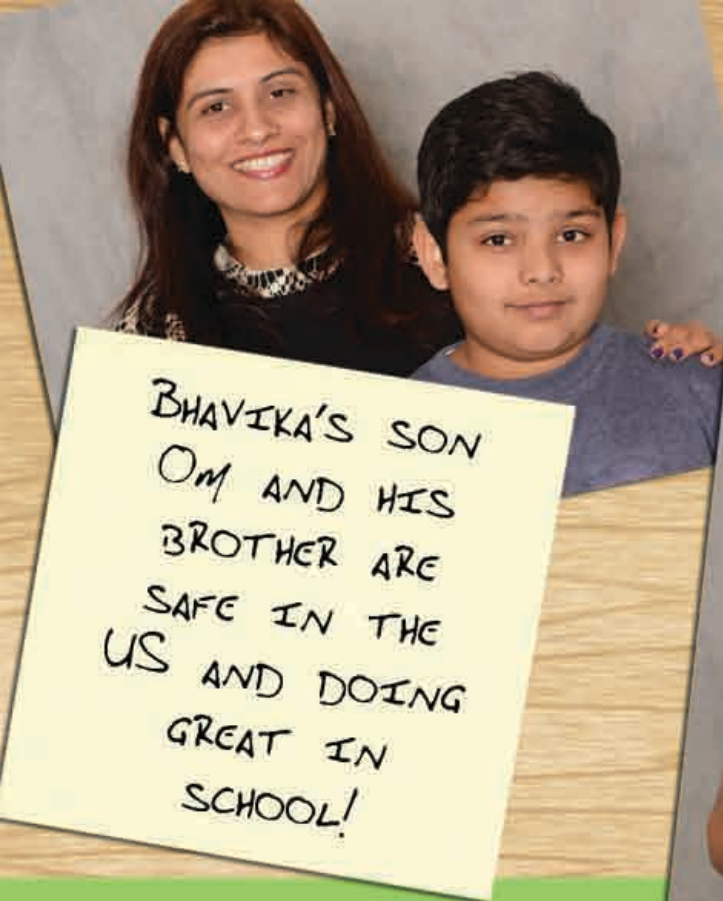


Martha was injured in a car accident in 2002 and went to see a doctor. Afterwards, she never received a bill and thought her health insurance had paid. But nine years and 364 days later, exactly one day before the ten-year limit for a collections lawsuit, the doctor sent her an exorbitant bill and then filed a suit to collect it. Martha was shocked to learn he was trying to charge her almost \$40,000 in interest on a bill she'd never seen.

"I was only in his office an hour and a half, two hours tops, and here he wants \$46,870.26 from me?" she said, desperate for help. That's when she came to LAF. Alan Alop took her case and went to court on her behalf. The doctor tried to argue that he waited so long to give Martha every possible opportunity to pay, but Alan convinced the judge the doctor's contract was invalid and his collection practices were unfair. Because of LAF's help, Martha's future is safe from financial ruin.

## Meet Martha





Bhavika had a happy life in India before she was entered into an arranged marriage and then was brought to the United States by her husband on his work visa. She lived with her husband and his parents, who all abused and terrorized her emotionally. They removed her bedroom door so she couldn't have any privacy, they threatened to take her children away so she would never see them again, and Bhavika's husband even threatened to take her back to India and have her committed to an institution. She was afraid and believed he would act on the threats, so she called the police. It took three more phone calls to the police for them to take action and escort Bhavika and her children away from their abuser. They still wouldn't arrest the husband because he had not physically injured Bhavika, and they classified the incidents as a "domestic dispute." Bhavika and her children ended up in a shelter for immigrant women, where she was referred to LAF.

Immigration Staff Attorney Nubia Willman took Bhavika's case. She contacted the police department to educate them on the very real dangers Bhavika and her children would face if they were forced to return to India, how her husband's control of this decision was harmful to Bhavika, and how her only recourse for protection was the police. Nubia convinced the police to reclassify Bhavika as a victim of domestic violence, which also made her eligible for her own visa to stay in the country and work, and secured visas for her sons. Because of LAF's advocacy, Bhavika and her children are able to start a new life here, safe from abuse.

## Meet Bhavika





As two of the original founding members of the LAF Young Professionals Board, we were honored to co-chair the YPB's 5th Anniversary year in 2014. In the past five years, we have watched this Board grow from a small group of members doing a variety of ad hoc activities – some successful, some not so successful - into a well-oiled machine making a significant contribution to LAF's sustainability and visibility in the community. In our first five years we raised quite a bit of money for LAF. But we also introduced LAF to people working in places other than law firms and brought in new sources of pro bono support to the agency by creating the Financial Consulting Project. And we have had a ton of fun along the way, planning great events and getting to know each other better. We know we speak for everyone on the YPB when we say we are proud LAF ambassadors, and we look forward to

the next five years being even more exciting and successful than the first five.

Ada Dolph  
Dave Majors  
2014 YPB Co-Chairs



SINCE ITS  
FOUNDING, THE  
YPB HAS RAISED  
MORE THAN HALF A  
MILLION DOLLARS  
FOR LAF!

# 5<sup>th</sup> Anniversary of the YPB



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. Pictured here, from top to bottom: LAF's Americorps VISTA volunteers let loose at the Volunter Appreciation Gelato Social in February; Young Professionals Board members party at the YPB's Spring Gala in March; Board Member Maja Eaton speaks to a packed room at LAF's Annual Luncheon in June; golfers tee off at the Golf Outing in September; LAF Marketing and Development Officer Anakin Morris attends LAF's #GTatLAF Virtual Gala on Giving Tuesday in December.



## 2014 Events





2014 was a big year for the team at LAF! Loyola University's School of Law positively showered LAF with admiration, awarding Rich Cozzola its Public Service Merit Alumni Award (pictured top left, with Diana White), Julie Harcum-Brennan its Outstanding Public Interest Award (pictured top center, with Loyola staff), and Dennericka Brooks its Norman C. Amaker Award of Excellence. Miguel Keberlein-Gutiérrez was granted a Chicago Community Trust Emerging Leader Fellowship, Verity Sandell earned a Chicago Bar Foundation Sun-Times Public Interest Fellowship (pictured top right with CBF and Sun-Times staff), and Kulsum Ameji was appointed to Leadership Evanston's Signature Program. Carrie Chapman earned national recognition with a Where Health Meets Justice Fellowship, and David Yen was given the National Association of Consumer Bankruptcy Attorneys' Distinguished Service Award. Ashley Fretthold earned Northwestern Law's Students for Public Interest Foundation Young Alumni Award. Miriam Hallbauer received the Jerold S. Solovy Award (pictured bottom center, receiving award). Jaclyn Stacy earned a place on the Association Forum of Chicagoland's 40 under 40 list for her successes in fundraising. And Diana White received the Distinguished Public Service Award from the Public Interest Law Initiative (pictured bottom left, with PILI board member Dick O'Malley). We are so proud of all of the achievements of our staff, and we thank them for everything they do for LAF, for our clients, and for Cook County!

## Staff Recognitions and Awards



# LAF STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

## Year Ended December 31, 2014

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
<b>REVENUE</b>				
Grants and Contracts - LSC	\$ -	\$ 5,954,304	\$ -	\$ 5,954,304
Grants and Contracts - Other Government	2,291,504	-	-	2,291,504
Foundations, United Way, and others	1,027,094	1,957,300	-	2,984,394
Contributions	726,096	-	-	726,096
Special Events	632,285	-	-	632,285
Cy Pres Awards	13,003	29,396	-	42,399
Attorneys' Fees	-	395,906	-	395,906
Interest and dividend income	155,754	7,988	-	163,742
Realized and unrealized gain on investments	(45,822)	-	-	(45,822)
Miscellaneous	655	65,700	-	66,355
Services, in-kind	119,053	-	-	119,053
Net Assets released from restrictions:				
Satisfaction of program restrictions	10,007,886	(10,007,886)	-	-
Total Revenue	14,927,508	(1,597,292)	-	13,330,216
<b>EXPENSES</b>				
Program Services	13,629,620	-	-	13,629,620
General and administration	752,289	-	-	752,289
Fundraising	556,453	-	-	556,453
Total Expenses	14,938,362	-	-	14,938,362
<b>CHANGE IN NET ASSETS</b>				
	(10,854)	(1,597,292)	-	(1,608,146)
<b>NET ASSETS</b>				
Beginning of Year	4,643,047	3,449,543	100,000	8,192,590
End of Year	\$ 4,632,193	\$ 1,852,251	\$ 100,000	\$ 6,584,444

Source: Certified Financial Statements

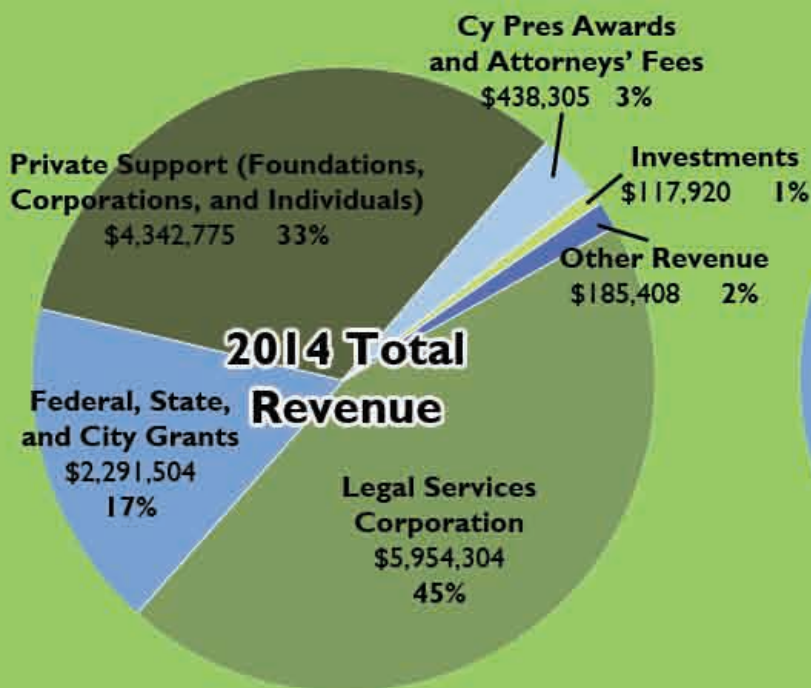


	<u>2014</u>	<u>2013</u>
<b>Total Assets</b>	\$ 13,003,935	\$ 14,664,585
<b>Total Liabilities</b>	6,419,491	6,471,995
<b>Net Assets</b>		
Unrestricted		
Undesignated	2,647,588	3,173,625
Board-Designated Endowment	1,984,605	1,469,422
Total Unrestricted	4,632,193	4,643,047
Temporarily Restricted	1,852,251	3,449,543
Permanently Restricted	100,000	100,000
<b>Total Net Assets</b>	6,584,444	8,792,590
<b>Total Liabilities and Assets</b>	\$ 13,003,935	\$ 14,664,585

Source: Certified Financial Statements

GOVERNMENT  
FUNDING IS  
ALWAYS UNSTABLE  
AND  
CONSTANTLY  
SHRINKING...

LAF'S  
CONTINUED  
SUCCESS DEPENDS  
ON INDIVIDUAL  
DONORS LIKE YOU.







**Steve Coursey**  
*LAF Alumnus and  
 Member of the  
 Monthly Giving Club*

“LAF, especially Alan Alop and my 18th Street Office colleagues, taught me how to practice law. I will forever be grateful. Now, having moved on to other work, I regularly refer clients to LAF for assistance with a wide range of civil legal problems. LAF is the best, and often the only, organization able to assist these and thousands of other low-income Cook County residents.”

**\$200,000+**

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

**\$100,000+**

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

**\$50,000+**

Katten Muchin Rosenman LLP  
 Kirkland & Ellis LLP Foundation  
 Mayer Brown LLP  
 Polk Bros Foundation  
 Skadden Fellowship Foundation

**\$25,000+**

Baker & McKenzie LLP  
 Blue Cross and Blue Shield of  
 Illinois  
 Equal Justice of America  
 Jenner & Block LLP  
 Public Interest Law Initiative  
 Winston & Strawn LLP

**\$10,000+**

Brinks Gilson & Lionie  
 Mr. and Mrs. Charles W. Douglas  
 Equal Justice Works  
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 BeLinda I. Mathie  
 McDermott Will & Emery LLP  
 Robert E. Gallagher Charitable  
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The Chicago Community Trust  
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**\$5,000+**

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 Schiff Hardin LLP  
 Holly Snow  
 Barbara Steiner  
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 University of Iowa  
  
**\$3,000+**  
 Barack Ferrazzano Kirschbaum &  
 Nagelberg LLP



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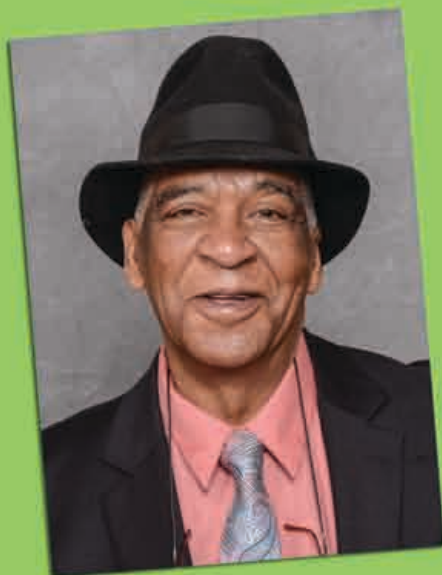


## **Veritext Legal Solutions and Elizabeth Lewis**

*Corporate Sponsors  
 and Young Professionals  
 Board Member*

“It is so important that LAF has the support it needs to serve to its clients, and we know that support has to be more than just pro bono services. Veritext is proud to partner with LAF through corporate event sponsorships and Elizabeth Lewis' leadership on the Young Professionals Board, to ensure Chicagoans have access to high quality legal services.”





**Melvin Singleton**  
*Former LAF Client*

“My brother and I would not have a home without LAF! I can’t thank LAF enough for what they did for me and my family. I like to help elderly and disabled people, and it gives me a good feeling to devote my time to serving others. That’s why I donated to LAF so they can help other people like they helped me.”

The Braeside Foundation  
 Canon Business Solutions  
 Walter C.D. Carlson and Debora de Hoyos  
 Community Foundation for the National Capital Region  
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 David Beeman  
 Scarab Consulting



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