



Equal justice starts here.

# Annual Report 2012



# About LAF

The American legal system is complex for anyone. But for someone who is living in poverty and unable to hire an attorney, our legal system is downright intimidating. For over 40 years, LAF has provided free professional legal service to people in metropolitan Chicago who cannot afford an attorney. Each year, LAF levels the playing field and makes equal justice a reality, impacting the lives of about 40,000 of the most vulnerable members of our community.



Each issue is unique, and each of LAF's more than 100 full-time attorneys and staff gives their clients individualized attention. Their work results in such successes as gaining the custody of a child, obtaining an order of protection against an abusive spouse, preventing an unfair eviction, or getting justice for a victim of consumer fraud. LAF's work starts by making the legal system accessible to clients and concludes with a resolution that changes their lives and gets them back on track.

LAF's work is more important than ever. The number of people living in poverty in Cook County has increased by half a million people. In 2012, LAF helped more than 3,800 families stay in their homes, by fighting against illegal foreclosures, unfair evictions, and threatened subsidized housing vouchers. In the same year, we protected more than 5,500 women and children from domestic abuse, by empowering them to escape their abusers and achieve stability.

Today, governmental budget cuts are a financial reality, but LAF's services have never been more needed. Private donors, like you, are the reason we can make sure that our legal system is fair for everyone.

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# Outcomes

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



Advocacy



Education



Collaboration



Litigation

LAF clients are:



60% women



16% elderly



33% disabled



100% living in poverty

LAF makes the legal system accessible to clients and changes their lives to get them back on track. In 2012, LAF:



kept more than **3,800** families in their homes by fighting unfair evictions and foreclosures.



gained income supports for more than **3,400** families including Veterans Benefits, Food Stamps and SSI.



empowered more than **5,500** women and children to escape their abusers and achieve stability.



obtained justice for more than **3,200** elderly or vulnerable people who were victimized by a consumer scam.

# 2012 Update

## 2012: A Year of Collaboration and Investment



LAF Board President Maja C. Eaton



LAF Executive Director Diana C. White

Last year, The Public Welfare Foundation released an astounding report – *Natural Allies: Philanthropy and Civil Legal Aid* – sounding a call to action to encourage funders to support the work agencies like LAF do every day to help the most vulnerable people in our communities. The data the research unearthed was unsettling, and powerfully reinforces why private support is critical to our operations staying afloat.

The report noted that, in the past decade, as poverty rates have skyrocketed and government funding for civil legal aid has plummeted, legal aid agency funding per eligible client has dropped by almost 60%. To put that number into perspective, in 1994 legal aid agencies had approximately \$12 to spend per client. In 2012, that amount was down to a little over \$5. In the same period, the number of people nationwide eligible for services provided by organizations like LAF shot up from 50.4 million people to 61.4 million people.

The facts are plain – more people need us now, more than ever, but the resources simply are not there to meet the need.

LAF has persevered in these challenging times by implementing initiatives that enable us to work more efficiently, and broaden our reach in the communities we serve. We're working smarter, and we're taking advantage of new opportunities every day to partner with community agencies and

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collaborate with our allies in the private bar to help more clients. In the stories we are featuring in this Annual Report, you can read about the ways our staff collaborated with partners in 2012 to solve legal problems for clients, and at the same time had an impact on policy initiatives that went beyond what they could do for just one client.

Your generous support of our work makes all of this possible, as we continue to see a dwindling in the state and federal funds that have long been the backbone of civil legal aid funding. Last year our Young Professionals Board raised more money for LAF than ever before, and we saw more support and engagement from new allies and donors, thanks to the efforts of many of our supporters to raise LAF's visibility in the metropolitan Chicago business community.

These investments of time and financial resources are keeping us afloat. If you have never invested in legal aid, we invite you to become part of our team at LAF and join us in ensuring equal justice continues to start here.

Thank you for all that you do for LAF.

Sincerely,



Diana C. White  
Executive Director



Maja C. Eaton  
LAF Board President

***The facts are  
plain – more  
people need us  
now, more than  
ever, but the  
resources simply  
are not there to  
meet the need.***

# Meet Dawn

Dawn was living a relatively stable, happy life with her disabled husband and their children, the oldest of whom was a football player already being recruited by colleges and offered scholarships – when everything fell apart. They had a Cook County Housing Choice Voucher, which provided a housing subsidy for low-income families, and were all set to move into a new home in Oak Lawn, when her landlord told her, in remarks laced with racial slurs, that he was no longer willing to rent to her.

The family managed to move into the new home, but the landlord set about spreading rumors about Dawn and her children in the neighborhood and at the children’s school. Unbeknownst to Dawn, the landlord had never submitted his paperwork to the Housing Authority to receive the subsidy payment he was entitled to. After a few months, the landlord filed an eviction action against Dawn and her family for failing to pay the full market rent on the home. If they were evicted, they would be disqualified from the Housing Voucher program and have their voucher terminated. With that termination, they would also have lost the ability to purchase a home under another special program for voucher holders, which would have been a large blow to their hopes for homeownership.

LAF Senior Attorney Dennericka Brooks took the case after Dawn called our intake hotline. Dennericka got the eviction dismissed, and enlisted pro bono partners at DLA Piper to help Dawn and her family close on a new home under the special program. Now they are back to living happily – just down the street from Dennericka!

*“It feels good to have my own home, and for my kids to have their own home. It feels great.”*  
- Dawn



Dennericka and Dawn

# Meet Caroline



Caroline can hear, but she cannot speak, and at the age of 11, she had virtually no ability to communicate. She was limited to pointing, nodding, and shaking her head. She would often cry suddenly, and her teachers didn't know why.

When Caroline was little, her grandmother wanted her to learn American Sign Language (ASL), and taught her a few words from a book, but the school district refused to support Caroline learning ASL. According to the school system, Caroline was severely cognitively impaired, but because she wasn't deaf, they denied her entry to an existing program that taught ASL. It turns out Caroline's IQ was higher than the school district thought – her

teachers just couldn't measure it accurately because she couldn't communicate. So for nine years, Caroline was left sitting in a classroom where she could not communicate with other students or ask questions of her teachers.

***“The best moment working with this family was the beaming smile that Caroline had at her new school, and her grandmother’s tears of joy witnessing it.”***

***- Verity Sandell, LAF Staff Attorney***

Her grandmother came to LAF for help. We got a private sign language tutor for Caroline, and she began learning ASL to communicate. But the school district still left Caroline in a classroom where almost nobody else could sign, so she was as alone as ever. LAF Staff Attorney Verity Sandell then filed a second claim against the school district, seeking to place Caroline in an out-of-district school that provides sign language instruction and support to students who are both hearing and hearing-impaired. Our efforts finally prevailed – the district agreed to the placement, and Caroline now has peers and teachers who can understand what she's saying. She is thriving.

# Meet Yvonne

Yvonne's story is a heart-wrenching one. When she came to us, she had recently learned that she was fighting stage-4 metastatic colon cancer. To make things worse, when she found out her diagnosis, her husband left her; and although the court ordered her husband to pay support, he quickly stopped doing so. She had a small business but the combination of her illness and the bad economy meant it failed. This left her with virtually no income so the bank began foreclosure proceedings on her home, all while she was fighting for her life.



Kate and Yvonne

Kate Shank, a Supervisory Attorney at LAF, immediately took her case. Kate took Yvonne's ex-husband to court and got him to pay the maintenance he owed, so that Yvonne wouldn't have to worry about how to pay for her life while she was trying so desperately to save it. With that money, Yvonne was able to pay her mortgage and her utility bills, which allowed her to stay in her home. She also was able to purchase a La-Z-Boy chair, which she spent many hours in during chemotherapy treatments.

"Before all this, I was really happy with the direction my life was going," Yvonne said. "Never in my wildest dreams could I have imagined that my journey would take such a drastic turn. But it happened! ... You never think it can happen to you, but believe me, it can. And if not you, then someone you know and love." Though she is still fighting cancer, thanks to Kate and LAF, Yvonne is in a much better place.

**"If you're healthy and things are going great, you can't even see that this could happen to you, that you might need something like LAF."  
- Yvonne**

# Meet Peter and Elaine

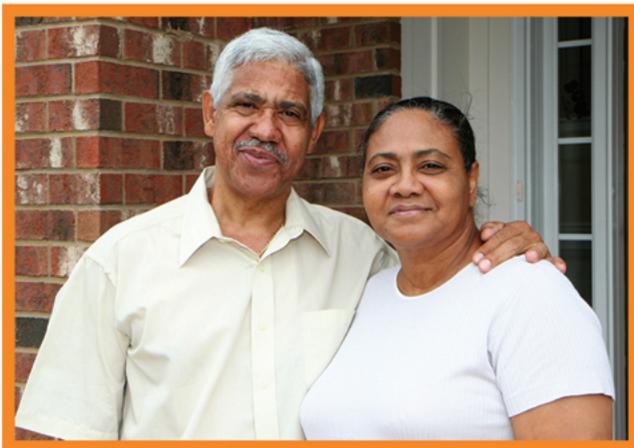
***“I’m so satisfied to know that four of the five of the big home repair scammers that I have fought are now in prison. There’s just one more out there I’d love to see locked up – but not until he pays my clients back the money he took from them!”***

**- Michelle Weinberg, LAF Supervisory Attorney**

John and Daniel Sullivan took advantage of people for years. When identifying targets for their schemes, the brothers pursued elderly, disabled, uneducated, and other vulnerable people. Their pattern involved pledging to perform home improvements, taking inordinately large payments from their victims, and then never following through on their promises. They would wait to see how much equity they could extract from a property or how much money the homeowner could be approved to borrow, and then would draft home improvement contracts in that amount, regardless of the actual value of the expected improvements. And when that failed, they would just forge signatures on contracts and fictitious leases and leave the homeowners high and dry, their homes’ equity and hard-earned assets in shambles.

Their pattern was so clear that when Peter and Elaine called LAF for help, Supervisory Attorney Michelle Weinberg was able to correctly guess who was behind the trouble before they even told her the scammers’ names. Michelle pursued the Sullivan brothers for ten years, through various enforcement efforts by the City of Chicago, and the Illinois Attorney General, but nothing seemed to stop these men.

But Michelle would not give up, and this year, a federal judge sentenced them to fourteen years apiece in prison. He also called them “financial vampires” and ordered them to pay back almost \$150,000 in ill-gotten gains and restitution, money they stole that is now being returned to Peter and Elaine and all their their victims who “were counting on that to live out the rest of their lives.”



# Meet Marco

Marco has been unable to hear, talk, or walk since he was born with brain paralysis, cerebral palsy and seizures. Because of his condition, which includes the inability to swallow solid foods, for sustenance, he has been drinking nine cans of Ensure each day for the past 6 years. Before that, his parents had tried to blend beans, chicken, and tortillas, but he could not swallow it well. He would cough and food would seep into his lungs, and he was hospitalized frequently. A doctor prescribed Ensure, and every year, his parents would renew his prescription for the milk with Medicaid, but when his father went to pick up this year's allotment, he was told that Ensure was no longer covered. He began buying his son's supply of Ensure one day at a time, but it was expensive. He didn't know who to call at the Department of Human Services to solve his problem, or how long his family could go without help, so he came to LAF.

Carrie Chapman, the Director of the Public Benefits Practice Group, along with Joshua Gunty, a VISTA paralegal who is bilingual, took on Marco's case. LAF called the pharmacy and found out that DHS wanted Marco to complete another medical study to determine any changes in his ability to swallow. The completed study reiterated Marco's need for Ensure, and should have been enough to get the Medicaid to renew their approval of Marco's prescription. However, while the swallow study was being processed, the pharmacy that dispensed Marco's Ensure was bought out by another company, and the new pharmacy would not accept the prescription without their new name. Carrie was able to get the prescription redone with the new pharmacy's name, and Medicaid accepted it immediately. Marco's parents are again able to feed their son, and do not have to worry about how they'll get his next meal.

***“Medicaid works, but slowly. In a crisis, LAF's advocacy can pull a family from the brink of disaster to solid ground. The impact is beyond measure.”***

**- Carrie Chapman,  
LAF Public  
Benefits Practice  
Group Director**



# Financial Statements

## LAF STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS Year Ended December 31, 2012

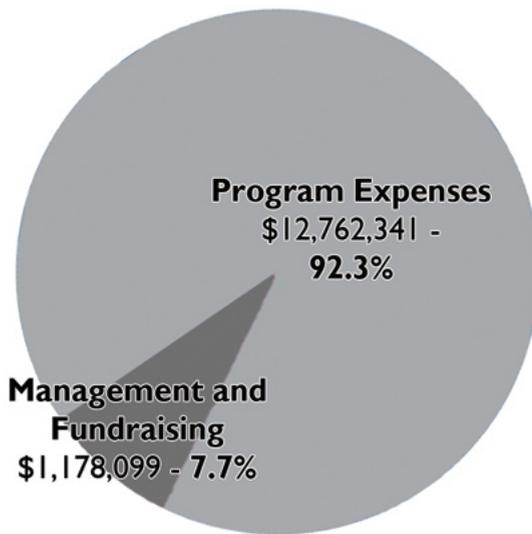
	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>Permanently Restricted</u>	<u>Total</u>
<b>REVENUE</b>				
Grants and Contracts - LSC	\$ -	\$ 6,329,345	\$ -	\$ 6,329,345
Grants and Contracts - Other Government Foundations, United Way, and others	1,702,607	4,729,500	-	6,432,107
Contributions	800,578	1,874,786	-	2,675,364
Special Events	604,960	12,677	-	617,637
Cy Pres Awards	694,275	-	-	694,275
Attorneys' Fees	923,118	-	-	923,118
Interest and dividend income	-	124,064	-	124,064
Realized and unrealized gain on investments	63,227	11,467	-	74,694
Miscellaneous	66,361	-	-	66,361
Services, in-kind	240	24,284	-	24,524
Net Assets released from restrictions:	206,924	-	-	206,924
Satisfaction of program restrictions	8,747,472	(8,747,472)	-	-
Total Revenue	<u>13,809,762</u>	<u>4,358,651</u>	<u>-</u>	<u>18,168,413</u>
<b>EXPENSES</b>				
Program Services	12,762,341	-	-	12,762,341
General and administration	616,299	-	-	616,299
Fundraising	442,046	-	-	442,046
Total Expenses	<u>13,820,686</u>	<u>-</u>	<u>-</u>	<u>13,820,686</u>
<b>CHANGE IN NET ASSETS</b>	(10,924)	4,358,651	-	4,347,727
<b>NET ASSETS</b>				
Beginning of Year	4,390,045	929,230	100,000	5,419,275
End of Year	<u>\$ 4,379,121</u>	<u>\$ 5,287,881</u>	<u>\$ 100,000</u>	<u>\$ 9,767,002</u>

Source: Certified Financial Statements

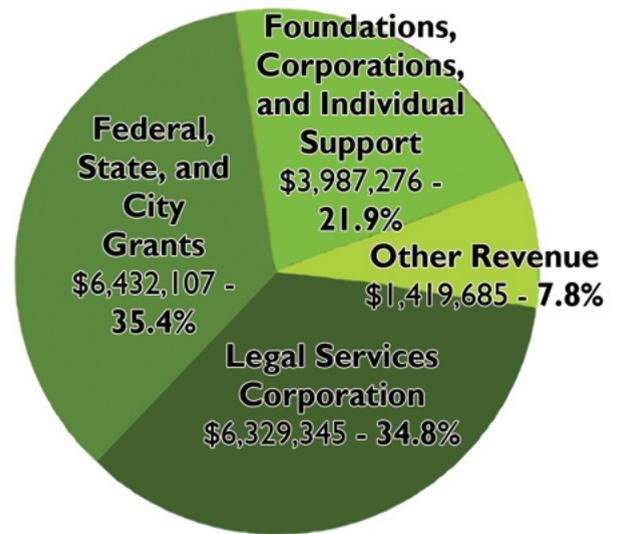
# Financial Statements

## LAF ABBREVIATED STATEMENT OF FINANCIAL POSITION December 31, 2012 and 2011

### 2012 Total Expenses



### 2012 Total Revenue



	<u>2012</u>	<u>2011</u>
<b>Total Assets</b>	<b>\$ 15,715,592</b>	<b>\$ 10,559,786</b>
<b>Total Liabilities</b>	5,948,590	5,140,511
<b>Net Assets</b>		
<b>Unrestricted</b>	4,379,121	4,390,045
<b>Temporarily Restricted</b>	5,287,881	929,230
<b>Permanently Restricted</b>	100,000	100,000
<b>Total Net Assets</b>	<b>9,767,002</b>	<b>5,419,275</b>
<b>Total Liabilities and Assets</b>	<b>\$ 15,715,592</b>	<b>\$ 10,559,786</b>

Source: Certified Financial Statements

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## \$200,000+

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*Please note that the above list reflects those contributions  
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**We thank all of our generous supporters who help made equal justice  
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