



Equal justice starts here.



2011

Annual Report

“Injustice anywhere is a threat to justice everywhere.”
– Rev. Martin Luther King, Jr.



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 people living in poverty in metropolitan Chicago with free professional legal services. Each year, LAF makes equal justice a reality, impacting the lives of about 55,000 of the most vulnerable members of our community.

Each issue is unique, and each of LAF's 80 full-time attorneys and staff gives their clients individualized attention. Their work results in such successes as gaining 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 resolutions that change their lives and get them back on track.

Today, 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, even as governmental budget cuts have become a financial reality. Our services have never been more needed, so LAF relies on private donations to fulfill its mission.



“When you invest in LAF, you are investing in finding solutions for people.”

For most of us, lawyers play a particular role in our lives: as colleagues, opponents, or the people who help us when we buy a house, write a will, or start a business. When we pay our rent or our mortgage, it comes from a bank account with a record, and we can show proof of payments. If there is a mistake, it gets corrected and life goes on.

But for the people LAF helps every day, losing the receipt for a rent or mortgage payment can mean losing a family home. And in almost every case LAF accepts, some mishap that might seem minor to us can snowball into catastrophe, threatening the family's very livelihood. Without LAF's help, our clients may go hungry, do without essential medicine, lose their homes or their jobs, face violence in their families or their neighborhoods, or have children give up on school.

But when LAF gets involved to address the family's legal needs, other complications also get addressed. When we can obtain an order of protection for a woman and her children who have been abused, and find a domestic violence agency to provide them shelter, we are giving that family the safety they need to begin building a life free from abuse. The mother can find work and the children can go to school, rather than missing days or weeks because of violence in their home.

When you invest in LAF, you are investing in finding solutions for people like the clients we have featured in this 2011 Annual Report. LAF's help not only solved their legal problems, but got these clients and their families back on their feet. I encourage you to join me and the other members of LAF's Board of Directors in making a personally significant contribution to LAF this year. Together, we give LAF the resources they need to solve problems, restore hope, strengthen families, and revitalize communities. And that benefits all of us.

With your support, equal justice starts here.



Best,

Richard F. Klawiter
LAF Board President

2011: A Year of Change, Transition, and Renewal at LAF

Have you ever heard the old saying “the more things change, the more they stay the same?” I think it perfectly sums up 2011 for LAF. In a lot of ways, a lot of things changed for us in 2011:

- We reconfigured the work we do into 5 Practice Groups – Housing, Consumer, Public Benefits, Immigrants and Workers’ Rights, and Children and Families – to maximize our resources and enable our staff to specialize in the area of poverty law where they already possess a high level of interest.
- We consolidated our physical operations into one centralized Loop office easily accessible to clients throughout the County.
- We created a Community Engagement Unit (CEU), charged with the task of identifying, developing, cultivating, and maintaining relationships with partners and allies in our clients’ communities.
- We embarked on an extensive re-branding effort in conjunction with centralization, which has resulted in the new logo and tagline you will see throughout this Report, and a new name. From now on, we will simply be what we have always been for so many people in our network: LAF.



Still, for everything that changed last year at LAF, the most important things remain the same. We remain the largest, most comprehensive provider of free legal services in Cook County, with a full staff of dedicated professionals working across the spectrum of poverty law, and our work continues to have a tangible, sustained impact on the lives of the people we help.

While our work remains strong, and our commitment to equal justice unflagging, social service agencies across the country are feeling the effects of a stalled economy – and we surely felt the pinch in 2011. Along with continued reductions in state funding, in November, the Legal Services Corporation announced a 14% cut to its 2012 funds, on top of a large cut made back in March. It translated into a \$1.1 million budget gap for LAF. These cuts made layoffs inevitable.

The good news for LAF is that we have made – and continue to make – tremendous efforts to diversify our funding and reduce our agency’s reliance on government funds. Our Board of Directors and Young Professionals Board are leading the charge in helping us to forge new relationships with law firms, companies, and individuals who believe in equal justice and understand how critical legal services are to the preservation of the social safety net.

For those of us working at LAF, the challenges we see our clients contending with are all the motivation we need to help them. Time and again, we see that solving their problems enables our clients to get back on their feet, take charge of their lives, and strengthen their communities. I invite you to read about some of our clients, and learn about how the work we do creates stability and provides hope to those who often arrive in our waiting room without either of those things. Thank you for your generous support of LAF.

Best,

Diana C. White

Diana C. White
Executive Director

OUTCOMES:

- Last year alone, **we recovered or saved our clients over \$25 million**, and helped them to obtain additional benefits that are priceless – preserving disability benefits that are often a family’s only source of income, securing child support so a survivor of domestic abuse and her children can have stability, or defending a worker’s rights and saving her livelihood.
- **60% of all LAF clients are women** – and most of them are single mothers or senior citizens.
- **Over 9,000 women and their children were able to begin new lives free from abuse**, thanks to the orders of protection, child custody, child support, divorces, and other supports we obtained for them.
- **We helped over 12,000 families remain in their homes** – either through protecting a critically needed subsidized housing voucher or saving homes that were in foreclosure
- **Because of our work, more than 10,000 people obtained justice after being victimized by a consumer scam** targeted at vulnerable populations such as the elderly.
- **With our help, over 5,000 people obtained critically needed public benefits** such as cash assistance, Food Stamps, and medical coverage.

Protecting Workers and Enforcing the Law



Joann with LAF attorney Lizzie Rosenthal and LAF Executive Director Diana White

Joann was a single mother who had worked at Stroger Hospital for 13 years when her son was diagnosed with schizophrenia. In order to be able to take him to doctors and day care, she applied for and got Family and Medical Leave which she took in one-hour increments. When she reapplied the next year, however, she was denied FMLA leave and then fired. Joann knew she would never be able to keep up with her mortgage without a job so she sold her home and moved her family to an apartment in a new and difficult neighborhood. She applied for work over and over again, but got nothing. Then she came to LAF and met attorney Lizzie Rosenthal. Joann movingly told how Lizzie talked to her like a “human being” and gave her hope again. Lizzie took the case to court, where Stroger finally admitted it had miscalculated Joann’s time on the job – and hence her eligibility for a second year of FMLA leave. Stroger agreed to pay her 3 years’ back pay; reinstated her in her job at its current pay level; and gave her all her back benefits. Joann is happy to be back at her job. As she so eloquently put it, “I want to get up, make myself pretty in the morning, go to work, and make something happen in this world.”



Joann telling her story at the 2011 LAF Annual Luncheon

Protecting Those Who Have Protected Us

Ben had lost everything when he came to our office. He was homeless and had been without any sort of identification for years. Without an ID, he was unable to apply for jobs, or even for basic public benefits like Food Stamps. He had tried everything to establish his identity. The Social Security office told him he needed his birth certificate to show his identity, so he hitch-hiked to New York to get it, but the officials there would not let him through security without a picture ID.

When LAF staff attorney Katie Shelton first met with Ben, she quickly discerned that he was a Veteran, so she sent a request to the Veteran’s Administration for his discharge papers. Within a few weeks, the papers arrived. Ben submitted the papers together with an affidavit from Katie, explaining that he was homeless, and was immediately approved for an Illinois State ID card.

With that card, and the help of LAF’s public benefits enrollment paralegals, Ben was able to get Food Stamps. He is also now applying for work and is looking forward to a better life.

When Ben got his ID card, he sent Katie the following message:

I am in shock, I have an ID now. Thank you for all your help. I would have shaved if I knew they were taking pictures. LOL. Now I have to make some money, open a bank account, and try to get my life back. I am a step closer. Thank you.



Putting Victims of Abuse on the Road to Stability



Joel, Anna, and LAF Attorney Lish Aiken

Anna's boyfriend was a successful businessman who was abusive, and kept her terrified he'd have her deported if she called the police. She finally left him for good when he started abusing her in front of their infant daughter.

Anna came to LAF for help in 2010. Once she went into court

and exposed his violence, he switched to covert tactics that would intimidate and frighten Anna. He also put up a huge fight about paying child support – he misrepresented his net income in court, he dragged his feet answering questions about his income, and he played tax tricks to make it look like he had less income than he did. While his daughter was living on Food Stamps with Anna, he bought a luxury car.

LAF retained the services of a pro bono forensic accountant, Joel Shames, from Capstone Advisory Group. With Joel's help, we were able to show the court that Anna's boyfriend had a net income of over \$120,000 a year. Finally, after a year of fighting for a fair child support order, the Court ordered him to pay over \$2,000 per month in child support, and to pay \$16,000 in back support. Today, Anna can afford a decent apartment while she raises her children in a home filled with peace and love. Advocacy and creative collaboration helped to ensure that she and her children are out of poverty for the long haul.

Saving Homes and Providing Stability

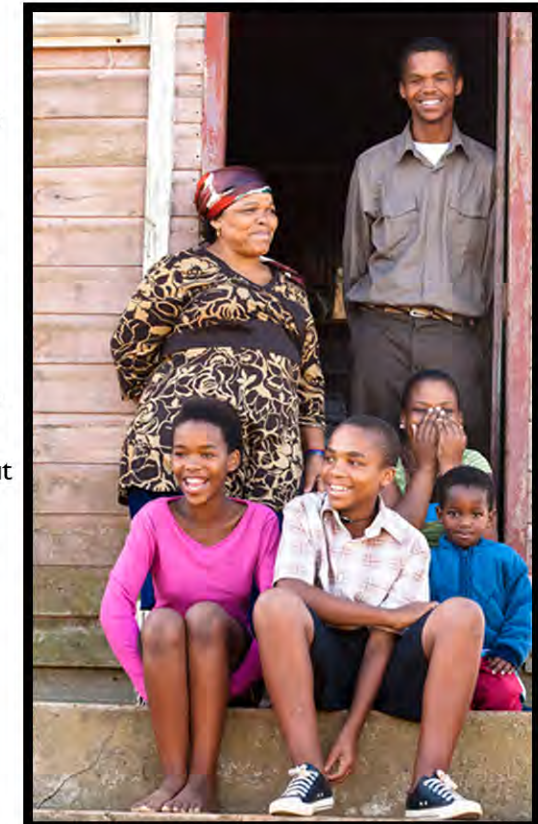
In 1994, Jacob fled Burundi for Tanzania, to escape the civil war and ethnic cleansing that was tearing his country apart. Jacob spent the next thirteen years in a refugee camp there, where he met and married his wife, and started a family. In 2007, Jacob and his family were admitted to the United States as refugees, and obtained a Section 8 Voucher for subsidized housing.

Jacob was thrilled to be in a free country at last, but money was very tight. His wife suffered from a debilitating illness and couldn't work. If it hadn't been for their subsidized housing the family would have been homeless, but then their landlord failed to maintain their apartment. Jacob sought help, and a social services agency advised him to withhold his share of the monthly rent, bad advice that Jacob unfortunately followed. Understandably, Jacob panicked when he received an eviction notice, because if he lost the apartment he would also lose the chance of ever having another subsidized apartment. So when he was contacted by an unscrupulous private attorney known for scamming tenants

in dire straits, he accepted the attorney's offer of a "reduced" fee. His already meager income dwindled even further as the attorney dragged the case out for months to collect as much money as possible.

Finally, Jacob found his way to LAF. Despite the hardship his family was enduring, as he struggled to pay the private attorney's rate and cope with his wife's illness, Jacob still brought money orders totaling \$2,970 to his interview – the rent he'd been setting aside every month since May 2011.

LAF took Jacob's case, and a month later, the eviction was dismissed in exchange for just four of the eleven money orders Jacob had set aside. Jacob got to keep \$1,790 of the money he had saved, but more importantly, he got to keep his housing subsidy, and a home for his family.



Protecting Vulnerable Seniors from Scams

Gladys is a retired part-time cook and preschool teacher. She had lived in her home for 40 years and owned it free and clear. She sought a loan for \$10,000 to pay bills and make some repairs to the property. She met with Winona, a registered loan originator/mortgage broker. Winona told her that she could not qualify for a mortgage, but said that a man named Bill could “co-sign” a loan for her. No one explained how the deal would work, although Gladys was given a document which suggested that she was selling her home. She questioned this document and was told she was NOT selling her home, and that this was just a loan. She eventually signed a Joint Tenancy deed, thinking that she was getting a “co-signer” for her home repair loan. The grantee’s name was not filled in when she signed the deed. Later, the document was altered, the words “Joint Tenancy” were crossed out, and Bill’s name was filled in as the sole owner of the property. Gladys received some funds to pay her bills, and some work was done on the property before she learned that she no longer owned her home. That’s when she came to LAF, and we took her case to court. After several years of litigation, Gladys received a settlement of close to \$150,000.



Protecting and Saving Assets

Stefan had owned a two-flat home since 1990. He lived on the second floor and rented out the first-floor apartment to cover costs. In 2003, he lost his tenant and ended up falling behind on his mortgage. Stefan then met a Mr. Ed Johnson, of MarTav Financial Services Corporation, who said he could help Stefan avoid foreclosure. Johnson told Stefan that he would sign onto title and become an investor in the first floor rental unit. Stefan was hesitant.

A few days later, Stefan was in an accident. While Stefan was on heavy pain medication, Johnson stopped by and convinced Stefan to sign paperwork without having a lawyer review it. Stefan did not understand what he was signing.

Unknown to Stefan, the paperwork gave ownership of the entire building to Johnson, who then turned around and resold the building (at a higher price) to an associate of his, Clarence Jackson. Stefan learned that Jackson owned the building when Jackson demanded that Stefan start paying rent. Stefan came to LAF.

We filed suit against Jackson, Johnson, and MarTav. Once we filed suit, we learned that Johnson and his confederates had duped numerous homeowners into signing over their properties. Instead of saving their homes, MarTav’s victims lost them – and all the equity they’d built up. We worked with the Office of the Illinois Attorney General, which sued MarTav and referred many of the victims to LAF for individual representation. MarTav went out of business.

Stefan got his home back. He now only owes his original debt (rather than the higher debt incurred by Johnson). With a new, higher-paying job about to begin, Stefan should be able to refinance his loan on terms he can afford.



LAF Attorney Dan
Lindsey with Stefan

IMLAP Provides a Voice in the Aftermath of Tragedy

On July 19, 2011, the Illinois Migrant Legal Assistance Project's client Humberto Casarrubias Sanchez went missing in a corn field in Whiteside County while de-tasseling corn. July 19th was one of the hottest days on record in 2011 and the heat index rose to 121°, yet a crew of 21 workers was sent out into the fields and worked for six hours. Humberto was a foreign guest worker, recruited in Mexico by McNeill Management, Inc., to de-tassel Pioneer Hybrid's corn. That morning he had been displaying signs of heat exhaustion and was reported to have fainted twice, yet was sent back into the fields to continue working. By mid-afternoon, a full out search and rescue was conducted by the Sheriff's and Fire Departments. After failing to locate Humberto, the company declared he must have abandoned the job and quit searching for him.

LAF attorneys, however, continued the search for him, with local volunteers, and members of the Sheriff's and Fire Departments. After 50 days, Humberto's body was recovered in a dense corn field. He appeared to have succumbed to the dangerous heat the day he went missing.

While litigation is a certainty, LAF has also focused on bringing attention to the dangerous conditions under which farmworkers are forced to work every day. We led the effort to establish the statewide group Safe Farms, which brought together OSHA, Wage and Hour, the Illinois Department of Employment Security, the Illinois Community Health Partnership, the Mexican Consulate, the Illinois Department of Public Health, growers and farmworkers, concerned citizens, and several other advocacy groups to hold public forums across the state and to establish protocols for preventing any further tragedies. We have also testified in front of the Illinois Senate Agricultural Committee on the issue of farmworker safety and the death of Humberto Casarrubias Sanchez.



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Protecting Access to Health and Security



Debbie has severe epilepsy, which was untreated in her youth and led to brain damage. She was enrolled in a new managed care program in the Western Suburbs, which required her to get all new doctors. After enrolling, she had an issue with getting her anti-seizure medications, because of changed

policies under the new plan. She was about to run out of her medications, and was in crisis. Debbie called LAF, hoping we could help.

Carrie Chapman, an attorney in LAF's Public Benefits Practice Group, quickly advocated on Debbie's behalf by contacting customer service representatives LAF had a connection with at the insurer, an intervention which enabled Debbie to get a supply of medications immediately. Further advocacy by Carrie brought a more permanent fix a few days later.

Now Debbie does not have to worry about going without critical medication. Because we had been involved in meetings and strategy sessions in the past with her new insurers, we had the contacts on the inside to get the issue resolved quickly, in a way that would have been difficult for Debbie to do herself.

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Protecting People Around the World

Mariama is a 35-year-old woman from Guinea, West Africa. In Guinea she was an Executive Secretary and worked for the African Development Bank and the World Health Organization, carrying out HIV/AIDS education and assistance projects. While living there, Mariama was also involved in politics, and was a member of the Union of Republican Forces.

In 2002, with Guinea under a military dictatorship, she participated in a demonstration, and was arrested. Held in a cramped jail cell, she was beaten and raped by soldiers. In 2007, Mariama participated in a national strike, and again, was arrested, tortured, and repeatedly raped. Upon her release, she spoke up against the government at a rally. That night, military personnel came to her house and arrested her. Her husband and daughter watched as she was taken away. After repeated beatings, she was forced to sign documents she believed accused her party of wrongdoing, though she was too disoriented to know what she signed.

After days in jail, she was released and obtained a tourist visa from the U.S. Embassy to flee Guinea, leaving her husband and daughter behind. She applied for asylum on her own, but because she spoke no English, her application was poorly prepared. The Asylum Officer denied her application and placed her in removal proceedings. LAF accepted Mariama's case, obtaining expert testimony from a pro bono psychologist through Physicians for Human Rights and from a political anthropology expert who testified about the deplorable human rights record of the Guinean government. At the hearing, Mariama testified "credibly and forcefully" according to the Immigration Judge and was granted asylum.

Mariama still suffers from major depression and gynecological problems due to her torture in Guinea. LAF has connected her to a refugee service organization to obtain the medical, mental health and other services now available to asylees and refugees. Today, she is staying with friends and recently found part time work at a hair salon. She is learning English and has filed a petition for her husband and daughter to join her here. The application is pending, but Mariama's hope is strong.



LAF - STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS Year Ended December 31, 2011

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
REVENUE				
Grant and Contracts, Legal Services Corporation	\$ -	\$ 7,409,087	\$ -	\$ 7,409,087
Grants and Contracts, Other Government	2,076,521	-	-	2,076,521
Foundations, United Way, Other	745,751	1,800,193	-	2,545,944
Contributions	579,332	12,325	-	591,657
Interest and Dividend Income	51,248	3,517	-	54,765
Realized and Unrealized Gains on Investments	39,933	-	-	39,933
Attorneys' Fees	-	106,135	-	106,135
Miscellaneous	951,254	53,584	-	1,004,838
Services, in-kind	251,405	-	-	251,405
Special Events	701,856	-	-	701,856
Net Assets Released from Restrictions:				
Satisfaction of program restrictions	9,769,654	(9,769,654)	-	-
Total Revenues and other support	<u>15,166,954</u>	<u>(384,813)</u>	<u>-</u>	<u>14,782,141</u>
EXPENSES				
Program Services	13,024,474	-	-	13,024,474
General and Administration	820,316	-	-	820,316
Fundraising	357,783	-	-	357,783
Total expenses	<u>14,202,573</u>	<u>-</u>	<u>-</u>	<u>14,202,573</u>
CHANGE IN NET ASSETS	\$ 964,381	\$ (384,813)	\$ -	\$ 579,568
NET ASSETS				
Beginning of year	3,425,664	1,314,043	100,000	4,839,707
End of year	<u>\$ 4,390,045</u>	<u>\$ 929,230</u>	<u>\$ 100,000</u>	<u>\$ 5,419,275</u>

Source: Certified Financial Statements

LAF - ABBREVIATED STATEMENT OF FINANCIAL POSITION December 31, 2011 and 2010

	2011	2010
Total Assets	\$ 10,559,786	\$ 5,961,841
Total Liabilities	5,140,511	1,122,134
Net Assets		
Unrestricted	4,390,045	3,425,664
Temporarily Restricted	929,230	1,314,043
Permanently Restricted	100,000	100,000
Total Net Assets	\$ 5,419,275	\$ 4,839,707
Total Liabilities and Assets	\$ 10,559,786	\$ 5,961,841



We thank all of our generous supporters who help make equal justice a reality for the people and communities of Cook County. However, owing to space limitations, we are unable to print the names of donors who contributed less than \$250 this year.

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