

LAF

Equal justice starts here.

ANNUAL REPORT 2015



About LAF



If a man attempts to murder his wife, he has a right to an attorney, but if a woman is beaten by her husband, she is on her own, unless she can afford a lawyer. If a person is accused of stealing, an attorney is appointed to defend him or her against jail time, but if a family is left homeless because of an unlawful and unfair eviction, they are on their own.

Unlike people charged with a crime, people contending with civil legal problems have no constitutionally protected right to legal representation. That's where LAF comes in. For 50 years, LAF has provided high quality and free legal aid to the most vulnerable people living in Cook County. By resolving critical legal problems that trap people in poverty, LAF has helped hundreds of thousands of individuals get their lives back on track.

Every day, LAF staff...

- ...prevent unfair evictions from the only decent housing our clients can afford.

- ...protect victims of sexual assault, human and labor trafficking and domestic violence.

- ...secure or preserve desperately needed benefits such as veterans' benefits, social security or health benefits.

- ...assist senior citizens who have been swindled by consumer scams or robbed of their livelihoods through fraudulent homeowner loan modification programs.

LAF clients are:



79% racial minorities



65% women



13% seniors



4% veterans



100% living in poverty



We kept more than 4,400 people in their homes through foreclosure defense, bankruptcy protection, and preservation of public housing units and housing choice vouchers.

We kept more than 400 families together, through means such as adoption, custody arrangements, and parental visitation.

We protected the rights of more than 800 workers and students, through employment protection, fair wage defense, and specialized education plans.

In 2015, LAF made equal justice a reality for 30,000 people across Cook County.

LAF by the Numbers

2015 Updates and Faces of LAF

I wish my message this year could be that the need for LAF has lessened, that fewer people need our services. But, unfortunately, it's not true. The need for LAF never seems to abate.

In good times, poor people do a little better; in bad times they do a lot worse. The rest of us tend to go about our business, until we are stopped in our tracks by having to step over or around homeless people sleeping in the entryways of the great Loop office buildings. This is not how a great city in a great country should operate. But whenever LAF can keep a family housed, or stop an abuser from terrorizing his wife and children, or get medical care for a diabetic who's never seen a doctor except in an emergency room – we make a real difference. And, as you'll read in the stories in this Annual Report, that difference can be life-changing.

Best,



Diana C. White
Executive Director



Name:
Steffa and Hannah

Came to LAF because:
Hannah's abusive father tried to sue for custody after Steffa defended herself from abuse

Where they are now:
Protected from abuse with sole custody of Hannah, and two brand new passports to visit their family in Poland, with help from pro bono assistance from Kirkland & Ellis LLP



Name:
Marleita

Came to LAF because:
A subcontractor sued
her for work he did
after repairs from
a house fire, for
which she had
paid the original
contractor

Where she is now:
Protected from
the fraudulent
subcontractor's
claims, and
comfortable in her
newly repaired home



As President of the Board, I know first-hand what an outstanding organization LAF is. I also know how important it is to broaden our base of support from individuals who care about making Chicago a fairer, more just City. This has become even more evident in the past two years when, in addition to the

reduction in federal funding, we joined many other social service agencies in being seriously impacted by the lack of a state budget and the resultant non-payment of grants.

I hope this Annual Report gives you a sense of how important and life-changing LAF's work can be and inspires you to increase your donation to LAF or to give for the first time. The right legal aid at the right time can make a huge difference in a family's life. Your contributions make that difference happen.

Best,

Charles Glick
Board Chair

Faces of LAF (continued)



Name:
Alejandro

Came to LAF because:
His estranged mother refused to give him his green card and passport, which he needed to apply for college scholarships

Where he is now:
Newly issued green card, and citizenship application in the works, and a new job to save money and start college in the fall

Name:
Sandra

Came to LAF because:
Received a Housing Choice Voucher after years on a waitlist, but it expired too quickly for her new landlord to finish the paperwork

Where she is now:
Safe and secure with a reinstated voucher and a new apartment in a great neighborhood





When Henrietta's husband died, she hoped to grieve and bury him, but instead, she found herself trapped in an ongoing legal battle with the nation's largest cemetery corporation.

Henrietta intended to purchase a simple grave in one of her husband's favorite spots in the cemetery. The cost of the burial was to be \$9,627.50, and Henrietta paid and signed complicated contract documents that she believed provided for her husband to be put to rest. The funeral took place several days later, and Henrietta was shocked to see that her husband was not being buried in a grave in the ground, as she and he had wished, but instead was being put in a compartment in a crypt 15 feet in the air. Henrietta confronted the cemetery employees, who never explained that the contracts she had signed actually provided for surveying the plot and constructing a private mausoleum for two, at a total financed cost in excess of \$57,000 – something Henrietta neither understood nor wanted. After the funeral, she called the cemetery to settle the issue, and was told that if she paid another \$25,000 immediately, her husband would be buried in the plot she had chosen, without a mausoleum, "before the ground gets cold." Henrietta believed this and just wanted her husband put to rest, so she gave the cemetery another \$25,000, wiping out her entire life savings. However, the cemetery still failed to relocate her husband's remains to the gravesite as promised.

With LAF's help, Henrietta filed suit against the cemetery corporation and achieved justice. The cemetery corporation, relying on a short clause buried in the paperwork Henrietta had signed, forced her into a secret arbitration, so Henrietta did not get to tell her story to a judge and a jury, and had no right of appeal. The Consumer Financial Protection Board is taking aim at arbitration clauses in consumer contracts – a reform that is long overdue.

Henrietta's Story

George Ann and Nic's Story

A divorce can be hard for anyone, especially when there are children involved. But when it comes to a same-sex partnership, the rights of the parents get even more complicated. Without a lawyer, a parent could easily be unfairly cut out of a child's life forever. When George Ann and her partner had a baby fourteen years ago, her partner was the biological mother and they gave him George Ann's last name. After years of raising Nic together, with George Ann giving up her career to be at home with their son, her partner left and refused to let George Ann have any contact with Nic. George Ann filed for visitation but an agreement she signed specified that she would have no rights whatsoever as a parent. Then, 8 years later, her ex-partner filed a case seeking child support from George Ann, tried to claim a portion of a small inheritance George Ann had received, and changed Nic's last name without giving any notice to George Ann.

That's when George Ann came to LAF. She met with Catherine Alin, who took her case. Catherine was able to negotiate a visitation and custody agreement so George Ann could continue to be a part of her son's life, and persuaded the court that the partner had no rights to any portion of George Ann's inheritance or disability income. Catherine was able to negotiate a parenting agreement giving George Ann the ability to participate in decisions about Nic's life, and explicitly stating that George Ann is Nic's parent and will be given all the rights that any parent has regarding a child. Catherine also convinced the judge that Nic's last name should be a hyphenated combination of his two mothers' names. Catherine then took the final step and helped George Ann file for a corrected birth certificate for Nic, not only changing his last name but adding her as the "father/co-parent". This change wouldn't have been possible until recently, when the Illinois Department of Public Health updated its birth certificate forms to accommodate same-sex parents like George Ann. She is thrilled to finally have legal access to and recognition of the son she had raised since birth and grateful to LAF and Catherine for seeing her case through to the end.





Mary Ann took her daughter and her two young children into her apartment when her daughter's boyfriend became abusive. He threatened the family and when Mary Ann refused to let him enter her apartment, he poured gasoline in the windows and set her public housing unit on fire.

He is now serving a 26-year prison sentence, but the trouble was only beginning for Mary Ann. She was severely burned while trying to protect her daughter and 5-month-old granddaughter, and spent the next three months in the hospital. When she got out, the Housing Authority of Cook County (HACC) refused to provide her with another unit, telling her that she was responsible for the fire and could not move back into public housing. HACC also authorized the disposal of most of Mary Ann's possessions and concealed a few items, including the urns containing her aunt's and uncle's cremated remains, for more than a year.

With the help of Neha Lall and Dennericka Brooks at LAF, together with Kate Walz from the Shriver Center, Mary Ann took HACC to court and won a significant victory, including a large settlement. The settlement also mandates that all HACC property managers and staff must complete trainings on the Fair Housing Act and the Violence Against Women Act. This is one of the best examples of LAF's ability to effect broad and meaningful change through the representation of a single individual. With LAF's help, Mary Ann is settled into a new public housing unit, where she and her family are safe from abuse and homelessness, and able to move forward with their lives.

Mary Ann's Story

Reine's Story

Reine, an elderly immigrant from Togo, came to LAF in dire circumstances and with a legal case that seemed next to impossible. A widow with no source of income and very limited English proficiency, Reine had applied for Social Security Income (SSI) benefits to support herself. The Social Security Administration (SSA) learned through the interview process that Reine had family in Togo and that her children lived in a family home there. She explained she did not own the home, but SSA pressed her to include it in her list of belongings and resources, which then put her over the SSI limit. Her SSI application was denied.

Reine contacted LAF and was connected with LAF's Stephanie Bogdan. Stephanie listened to Reine's story and learned that Reine's deceased husband had owned the home in Togo, but that Reine had lived outside the home in a camp with her husband's seven other wives. The wives were not entitled to the property after the husband died – everything was to be passed to his heirs, not his wives. Stephanie tried to explain this to SSA, to no avail. She submitted sworn statements from Reine's family confirming that Reine had absolutely no right to the property, but SSA was not convinced. Stephanie didn't back down. She dug further through piles of SSA policy and United Nations reports and even Togolese property laws to prove that it was impossible for Reine to own the home. Still no dice. Undeterred, Stephanie even argued that if SSA insisted on assuming that Reine had a right to the home, then its value had to be divided by 8 to account for each of the wives who would allegedly have a property right in the home - thereby making the value of Reine's portion well below the SSI limit.

Finally, the local SSA office wrote a simple four sentence decision for Reine, finding "the property in Togo is not counted as [her] resource since it does not belong to [her]." Now Reine has her much needed SSI benefits and will hopefully never have to deal with this issue again. Luckily for our clients, Stephanie will surely deal with SSA again, relying on her smart and savvy advocacy to win the benefits to which our clients are rightfully entitled.





Last year, medical-legal partnerships helped nearly 60,000 patients resolve health-harming legal issues...

...and trained more than 15,000 health care providers to screen for legal issues.

67% of families referred to a medical-legal partnership reported improved child health and well-being.

Most people living in poverty have at least one civil legal problem that negatively affects their health, which means that **nearly 50 million Americans, or one in six, need some sort of legal aid to be healthy.**

For example, people who are wrongfully denied food stamps and health insurance coverage lack critical resources that are necessary to meet their daily needs. People who live in housing with mold or rodents, in clear violation of sanitary codes, live with conditions that lead to illness or exacerbate existing health concerns. Seniors who are wrongfully denied benefits, such as access to supportive services or long term care, are prevented from getting the healthcare they need.

In short, LAF's medical-legal partnerships prove that legal care is health care, including:

- Preventing violence at home, by obtaining restraining orders and securing custody, means **less need for emergency services.**
- Income supports, such as food stamps, health insurance, and disability benefits mean **fewer trade-off decisions when clients need both food and medicine.**
- Preserving subsidies, preventing evictions, and protecting against utilities shut-offs help clients **avoid ER visits and homelessness.**

Medical-Legal Partnerships

2015 Events

Each year, LAF sets time aside 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: Board Member Richard Klawiter, DLA Piper Volunteer Richard Ashley, and LAF staff Richard Wheelock, Jon Tabor, and Larry Wood let loose at the Volunter Appreciation Gelato Social in February; *Justice* (and a chicken skewer) is Served by Board Member Kenneth Carr to YPB Members at their Spring Gala in March; Champion for Justice Mary Hutchings Reed speaks at LAF's Annual Luncheon in June; Staff, Board, and Supporters of LAF celebrate our victory over Tampa's Bay Area Legal Services in a bet on the outcome of the Stanley Cup Championship in June; Golfers admire the view at the 6th Annual Golf Outing in September.





2015 was a great year for LAF staff. Director of Volunteer Services Kate Shank was selected as a Fellow of the University of Chicago's Civic Leadership Academy (pictured top left). Immigrants and Workers' Rights Staff Attorney José Alonso was awarded a Chicago Bar Foundation Sun-Times Public Interest Law Fellowship (pictured center). Consumer Supervisory Attorney Dan Lindsey received the Jerold S. Solovy Equal Justice Award (pictured bottom left, with Richard Wheelock). Housing Supervisory Attorney Lizzie Rosenthal was chosen as this year's Barbara Grau Outstanding Housing Advocate by the Lawyers' Committee for Better Housing (pictured bottom right with fellow LAF staff). Complex Litigation Supervisory Attorney Miriam Hallbauer and IWR Supervisory Attorney Tim Huizenga won a victory for our clients at the Illinois Supreme Court (pictured center left). Team LAF's staff, law students, and Young Professionals Board members competed in the Chicago Spring Half Marathon, and raised nearly \$4,000 for LAF (pictured top right). And LAF was granted a significant and prestigious grant from the BUILD Health Initiative to plan a new Medical-Legal Partnership with Cook County Hospital and the city's Health Department. 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 the community!

Staff Recognitions and Awards

Financial Statements

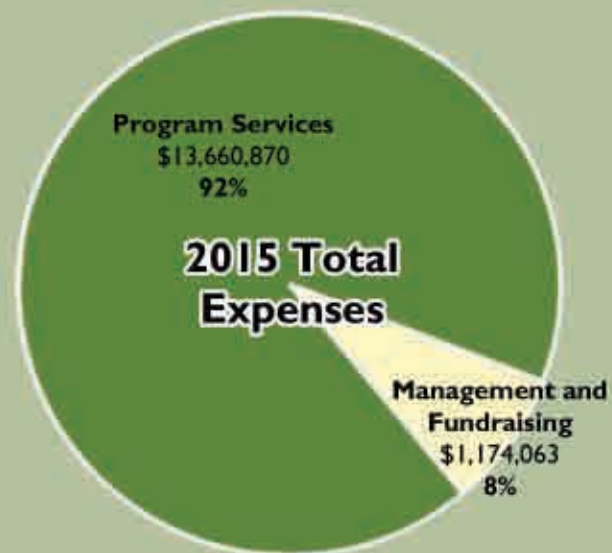
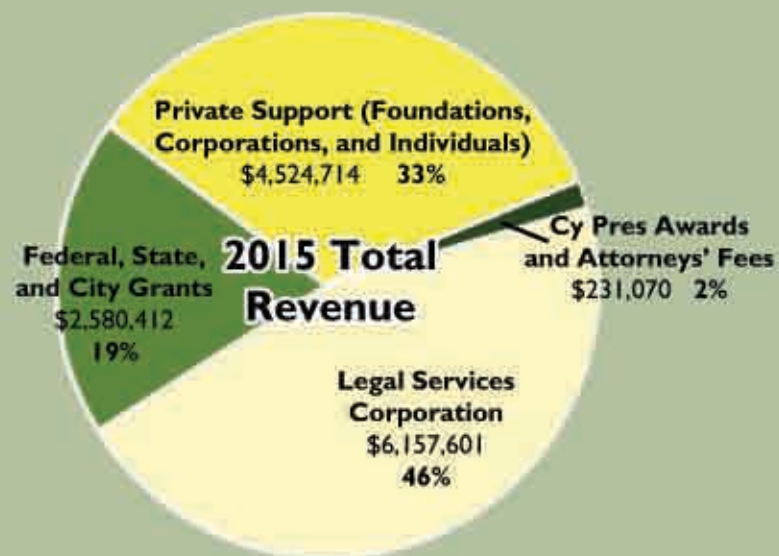
LAF STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS Year Ended December 31, 2015

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
REVENUE				
	\$ -	\$ 6,157,601	\$ -	\$ 6,157,601
Grants and Contracts - LSC	2,580,412	-	-	2,580,412
Grants and Contracts - Other Government	1,048,857	2,047,753	-	3,096,610
Foundations, United Way, and others	722,046	7,500	-	729,546
Contributions	573,804	-	-	573,804
Special Events	22,531	77,268	-	99,799
Cy Pres Awards	(50)	131,321	-	131,651
Attorneys' Fees	179,606	3,909	-	183,515
Interest and dividend income	(249,651)	-	-	(249,651)
Realized and unrealized gain on investments	61,920	5,654	-	67,574
Miscellaneous	124,754	-	-	124,754
Services, in-kind	-	-	-	-
Net Assets released from restrictions:				
Satisfaction of program restrictions	8,946,644	(8,946,644)	-	-
Total Revenue	14,010,873	(515,638)	-	13,495,235
EXPENSES				
	13,660,870	-	-	13,660,870
Program Services	569,654	-	-	569,654
General and administration	604,409	-	-	604,409
Fundraising	14,834,933	-	-	14,834,933
Total Expenses	(824,060)	(515,638)	-	(1,339,698)
CHANGE IN NET ASSETS				
	4,632,193	1,852,251	100,000	6,584,444
NET ASSETS				
Beginning of Year	\$ 3,808,133	\$ 1,336,613	\$ 100,000	\$ 5,244,746
End of Year				

Source: Certified Financial Statements

	<u>2015</u>	<u>2014</u>
Total Assets	\$ 11,245,881	\$ 13,003,935
Total Liabilities	6,001,135	6,419,491
Net Assets		
Unrestricted		
Undesignated	1,864,304	2,647,588
Board-Designated Endowment	1,943,829	1,984,605
Total Unrestricted	3,808,133	4,632,193
Temporarily Restricted	1,336,613	1,852,251
Permanently Restricted	100,000	100,000
Total Net Assets	5,244,746	6,584,444
Total Liabilities and Assets	\$ 11,245,881	\$ 13,003,935

Source: Certified Financial Statements



2015 Donors

\$200,000+

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"Keith Leluga is a champion of Global Legal's efforts to support LAF and its clients. He is engaged on the Young Professionals Board and ensures that we donate to cover all of LAF's event signage needs, so their staff can focus their time and funds on providing much-needed civil legal aid to people in our community."

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"I actively support LAF because "equal justice starts here." Through empathetic counsel and dedicated representation, LAF transforms lives in Cook County. Unexpectedly, you, your family, or friends could require its services someday. Access to quality housing, an award of public benefits, elder care protection, and mitigation of domestic violence are examples of legal issues that can increase the quality of life for the individuals and families involved. Please join me in supporting LAF. Volunteer. Donate."

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Theresa Schneider

Member of the Monthly Giving Club; gives in memory of James Schneider (pictured here)

"My Husband Jim went to law school with Diana, LAF's Executive Director, and she was a great support for us when he was sick. This is my way to give back to her and work he cared about. I think LAF is a great organization, and I look forward to reading everything they send out about the people they help and the work they do!"

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Please note that this list also reflects only those contributions received between January 1, 2015 and January 15, 2016.

LAF's 2015 Annual Report was written and designed by Anakin K. Morris

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