



2010 –
a year of recovery

2010 ANNUAL REPORT



HOPE. DIGNITY. JUSTICE.



FROM THE PRESIDENT OF THE BOARD

Dear friends,

Under normal circumstances, low-income families living in Iowa face tough challenges. But when disaster strikes, the issues they face become completely daunting. The floods of 2008 washed away hundreds of low and moderate-income homes. Thousands of people have found themselves facing foreclosure. In the midst of the worst unemployment numbers since the Great Depression, tens of thousands of Iowans have faced unemployment and under-employment.

Signs of recovery gave a glimpse of hope in 2010. Home buyouts were finally available in the communities impacted by the 2008 floods. More stressed homeowners facing foreclosure were given remedies to save their homes. The national unemployment rate, and that of Iowa's, began to decline.

While the nation is far from full recovery, low-income households have the deepest hole to climb out of. This became the focus of the staff at Iowa Legal Aid in 2010 – helping to provide hope, dignity and justice to those on the road to recovery, faced with serious legal problems.

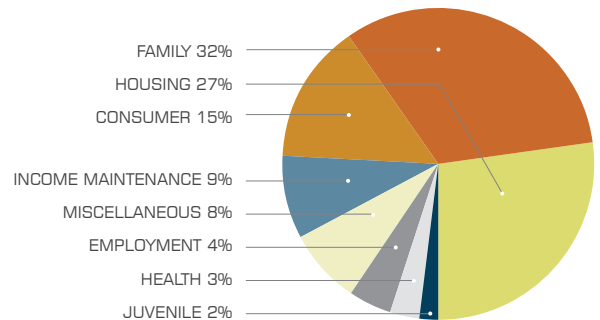
“Equal access to justice” is still not a reality for all Americans, and Iowa Legal Aid continues to face an uncertain future. Funding cutbacks on both the federal and state levels remain an obstacle on the road ahead. But I remain optimistic that these challenges will be overcome and I am proud of the accomplishments of our organization. Iowa Legal Aid's many accomplishments have been recognized by other groups as well. For example, Iowa Legal Aid's Health and Law Project received a United Way of Central Iowa Live United advocate award and it was also recognized by the Iowa Medical Society with the Washington Freeman Peck Award. Iowa Legal Aid staff has undertaken significant work under very difficult circumstances, and our clients show remarkable perseverance and character.

Thank you for taking the time to read through this report that highlights our recovery work in 2010. Our efforts in helping thousands of Iowans in need of legal aid are far from complete. The goals and strategies set out in the strategic plan adopted by the Board in 2010 will make Iowa Legal Aid a more effective and stronger organization. While we maintain our forward progress, we appreciate your continued friendship and support as we stand by our state's motto, “Our liberties we prize and our rights we will maintain.”

Regards,

Deborah M. Tharnish

2010 CLOSURES BY CASE



INCREASES FROM 2008-2010:

Foreclosure/forfeitures - up nearly 200%

Domestic Abuse - up 14%

Public Benefits - up 20%

The number of requests for legal help from Iowa Legal Aid (in all areas) increases annually. Even though application for assistance increased by 15% from 2008 to 2010, regrettably, a projected 17,000 families were turned away or received less services than they needed due to lack of staff resources.



a year of recovery

HIGHLIGHTS



IN 2010, IOWA LEGAL AID RECEIVED FUNDING FROM THE GREATER CEDAR RAPIDS COMMUNITY FOUNDATION AND OTHER LOCAL SOURCES TO ASSIST FAMILIES WITH RECOVERY FROM THE 2008 FLOODING.

“Dorothy” is a senior citizen who lives in the Cedar Rapids Time Check neighborhood with her disabled daughter. Their home was severely damaged in June, 2008 flooding. Dorothy received FEMA and Jumpstart assistance to repair the home and they lived in a FEMA trailer while the repairs were being completed. Dorothy paid the general contractor timely under the contract. Unfortunately, the general contractor did not pay the subcontractors. Dorothy contacted Iowa Legal Aid after a

mechanic’s lien was filed on her home. Iowa Legal Aid was able to negotiate with the general contractor and final payment on the contract was withheld until the general contractor ensured that all the work on the home was completed and provided documentation that all of the subcontractors were paid in full. Dorothy and her daughter are back living in their home and are receiving reconstruction assistance for repairs not covered by FEMA and Jumpstart. Soon their home will be fully restored.



THIS YEAR, IOWA LEGAL AID RECEIVED FUNDING FOR A PENSION RIGHTS PROJECT, FUNCTIONING AS PART OF THE **LEGAL HOTLINE FOR OLDER IOWANS PROGRAM**. THIS INITIATIVE HELPS SENIORS RECOVER PENSION FUNDS TO WHICH THEY ARE ENTITLED.

Having been denied \$19,846.29 in retroactive benefits from the Ohio Public Employees Retirement System, “Samuel” an elderly immigrant turned US citizen (whose main language was not English) was at a loss. He had allegedly failed to make a timely election prior to reaching age 70 ½, which resulted in a lower default award. Pension Rights Project staff filed a claim with the retirement system arguing Samuel, because of his language barriers, had not been allowed sufficient time or information to make an informal decision about his options.

IOWA LEGAL AID'S **EQUAL JUSTICE PROJECT** SPECIALIZES IN HELPING SURVIVORS RECOVER FROM DOMESTIC ABUSE.

After several unsuccessful attempts to leave her husband’s brutal abuse, “Debbie” was at a loss as to how to self-support her three children. Each attempt meant another step into the inescapable hands of her husband’s abuse and harassing threats during visitation and exchange times. Afraid for her life & those of her children, Debbie reached out to Iowa Legal Aid and was able to obtain a protection order which provided Debbie with the home and child support. Limited visitation through a third party was awarded to Debbie’s husband. Thanks to Iowa Legal Aid, Debbie’s nightmares diminished into safety, stability, and dignity for her family. She eventually filed for divorce and has been abuse free for more than a year.



SIGNIFICANT accomplishments

HIGHLIGHTS

THAT BEGAN IN 2008 PROMPTED THE DEVELOPMENT OF IOWA LEGAL AID'S **FORCLOSURE DEFENSEE PROJECT**, SINCE THE INCEPTION OF THE PROGRAM, IOWA LEGAL AID HAS SEEN A 200% INCREASE IN APPLICATIONS FOR ASSISTANCE WITH FORECLOSURE PROBLEMS.

Five months in default due to health issues, "Marsha" was served with foreclosure papers. She reached out to Iowa Legal Aid for assistance in filing a Demand for Delay of Sale. A Motion for Summary Judgment was filed against her. Iowa Legal Aid's Foreclosure Project staff successfully opposed that motion asserting that the mortgage servicer had not complied with FHA pre-foreclosure mitigation obligations. Iowa Legal Aid then negotiated a loan adjustment to roll past due amounts and fees into Marsha's principal, therefore saving her home from foreclosure and allowing her an affordable monthly payment.

Staff and volunteer attorneys provided service to more than 26,500 households.

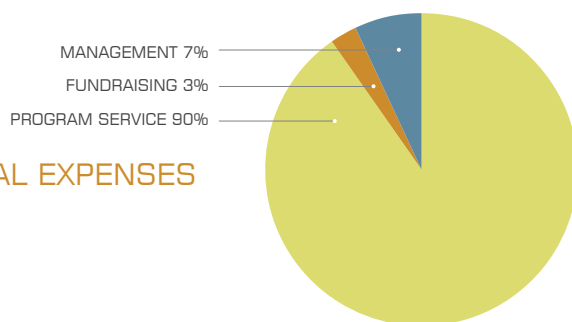
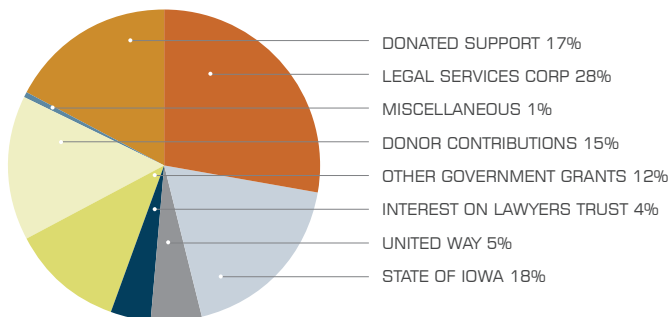
- Nearly 64,000 individuals resided in those households;
- Approximately 70% were women as the primary client;
- A total of 27,700 were children;
- Approximately 20% of the clients were seniors; and
- More than half of those cases meant protecting women and children from domestic abuse, or helping families who faced unjust eviction to maintain their home.

Private attorneys volunteered their time to handle more than 1,500 cases for clients, providing more than 14,000 hours of free services.

\$2 million –
The estimated value of these donated services

In 2010, Iowa Legal Aid worked tirelessly to not only aid in the recovery of so many Iowans in need, but the Board of Directors invested in the adoption of a comprehensive strategic plan to increase efficiency and establish excellent standards of service and programs in every county in Iowa.

SUPPORT & REVENUE



FUNCTIONAL EXPENSES

the reality...

For Iowans living in poverty, civil legal representation is often the only means to maintain the basic necessities of life. Whether it's the need to live in a safe and stable home free of violence, the need for protection from consumer fraud that steals a family's income, or the need for quality healthcare, Iowa Legal Aid staff and volunteers help to ensure the law is applied fairly to those most vulnerable in our state by providing them hope, dignity, and justice.

The statewide provider of civil legal representation to low-income residents, Iowa Legal Aid functions out of 10 regional offices throughout the state of Iowa. Free legal help and information is provided on civil law problems for eligible Iowans in all 99 counties.

Beyond the general practice of civil representation, Iowa Legal Aid operates various specialized programs including, but not limited to:

LEGAL HOTLINE FOR OLDER IOWANS:

Legal advice, information and referral to Iowans age 60 or older.

HEALTH AND LAW PROJECT:

Collaboration with the medical community on identification of legal issues that are the underlying cause of chronic medical conditions.

EQUAL JUSTICE PROJECT:

Identification of best practices in the legal community to free victims from the cycle of domestic abuse.

FORECLOSURE DEFENSE PROJECT:

Working directly with destitute Iowans to prevent homelessness and reduce societal costs resulting from it.

DISASTER RECOVERY COORDINATION:


Providing focus in aiding those eligible residents who continue to struggle to recover from the natural disasters that occurred throughout Iowa in 2008.

VOLUNTEER LAWYERS PROJECT:

More than 2,500 volunteer attorneys supplement Iowa Legal Aid staff attorneys, resulting in over \$2 million in pro bono services every year.

LOW-INCOME TAXPAYER CLINIC:

Provides high quality assistance and education to taxpayers for whom English is a second language and to taxpayers who have controversies with the IRS.



STAFF AND VOLUNTEERS HELP TO ENSURE THE LAW ADDRESSES THE NEEDS OF THOSE MOST VULNERABLE IN OUR STATE BY PROVIDING THEM **HOPE, DIGNITY, AND JUSTICE.**

CLIENT SATISFACTION

"I felt for the first time like I had a voice, was understood, and did not feel so helpless."

"For our patients with mental health problems, resolving legal issues has resulted in definite health benefits that stem from protection from abusive relationships, reduced stress, improved financial status, access to health insurance and stable housing."

- John Bigelow, Jr., PsyD
Executive Director, Southwest Iowa Mental Health Center

"I can speak firsthand about the value of medical and legal professionals working together to address the needs of vulnerable, low-income Iowans. While this partnership does seem an unlikely one, I can attest to how powerful it is. For example, the Iowa Legal Aid attorney we work most closely with reaches out to homeless Iowans in our area with the same passion as our medical outreach team, often seeking out the patients where they currently live."

- Dr. Bery Engebretsen, M.D.
Iowa/Nebraska Primary Care Association

"My situation is very much better. With the help of my lawyer I was able to free my children from a dangerous environment."





MISSION STATEMENT

Iowa Legal Aid makes hope, dignity and justice available to low-income Iowans through legal assistance and education that protects fundamental rights, basic necessities and access to the judicial system; challenges policies and practices that harm low-income persons; and empowers clients to advocate effectively for themselves and their communities.

VISION STATEMENT

Iowa Legal Aid envisions a state where low-income people have access to services and resources to meet their basic needs and where all residents can vindicate their legal rights and be treated fairly throughout the civil justice system.

IOWA LEGAL AID BOARD OF DIRECTORS (2010-11)

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“THERE CAN BE NO
EQUAL JUSTICE WHERE
THE KIND OF A TRIAL
A MAN GETS DEPENDS
ON THE AMOUNT OF
MONEY HE HAS.”

United States Supreme Court
Justice Hugo Black,
Griffin v. Illinois 351 U.S. 12, 19
(1956)

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