



IFLA Grantee Profiles

2008 Grantees

California

Legal Aid Foundation of Angeles (LAFLA)

\$100,000 annually for 3 years (\$300,000 Total)

For more than 25 years LAFLA has dedicated resources to low-income homeowners in Los Angeles/Long Beach. With IFLA funding, LAFLA interviewed 220 clients and represented over 150 clients. LAFLA increased resources for its homeowner prevention project by hiring a new full-time attorney and a part-time project assistant that focus heavily on litigation. Program successes include co-founding and chairing the Los Angeles Advocates for Consumer Justice collaborative, a coalition of public interest lawyers, legal services consumer attorneys and housing counselors doing foreclosure prevention work in the greater Los Angeles area.

Housing and Economic Rights Advocates (HERA)

\$65,000 annually for 3 years (\$195,000 Total)

HERA is a not-for-profit, legal services and advocacy organization whose mission is to ensure that low- to moderate- income, minority, elderly, and other vulnerable persons are protected from abusive and discriminatory housing practices. IFLA funding has enabled HERA's Foreclosure Defense Project to hire an additional attorney and they have interviewed 240 clients and represented over 50 clients. IFLA funding has supported HERA's role as the only statewide program providing training and technical assistance to programs throughout California.

Colorado

Colorado Legal Service (CLS)

\$63,333 annually for 3 years (\$190,000 Total)

CLS is a statewide non-profit organization with 15 offices and is the principal provider of free civil legal services for low-income and vulnerable people throughout Colorado. The addition of an IFLA attorney and paralegal has allowed CLS to interview over 250 clients and represent over 180 clients, including increased representation of senior homeowners: a key demographic who make up nearly half of all clients seeking help.

District of Columbia

Legal Counsel for Elderly (LCE)

\$70,000 annually for 3 years (210,000 Total)

Founded in 1975, LCE is the leading provider of legal services to D.C. residents 60 and above, and serves as a clearinghouse and resource for those seeking information and advice concerning various legal areas, including consumer protection and fair debt collection. With IFLA funding, LCE hired an additional attorney and provided assistance to 60 clients, one of whom includes an elderly homeowner facing foreclosure who could become a tenant with zero monthly rent, receiving tenant protections under the DC Rental Housing Act. This case would be a precedent-setting decision from D.C. Superior Court.

Florida

Jacksonville Area Legal Aid, Inc. (JALA)

\$70,000 annually for 3 years (210,000 Total)

In 1976 JALA was created to provide civil legal assistance to low-income persons and currently has a team of 30 attorneys. With IFLA funding, JALA hired an additional attorney, interviewed more than 400 clients and represented 24 clients. JALA was also able to leverage an additional \$550,000 in matching funding for foreclosure prevention initiatives.

Legal Services of Greater Miami (LSGMI)

\$95,000 annually for 3 years (185,000 Total)

LSGMI was established as a non-profit law firm in 1966 to meet the civil legal needs of low-income individuals in Miami-Dade and Monroe counties. With IFLA funding, LSGMI hired an attorney and has interviewed over 500 clients and represented over 260 clients. LSGMI drafted a successful emergency petition to the Florida Supreme Court asking the Court to promulgate a new rule of civil procedure mandating mediation in residential foreclosure cases.

Georgia

Atlanta Legal Aid

\$100,000 annually for 3 years (\$300,000 Total)

Almost from its creation in 1924, Atlanta Legal Aid has focused on protecting low-income clients from losing their homes. In 1989, it created the Home Defense Program to provide legal representation to low-income homeowners victimized by home equity and home purchase scams. With IFLA funding, Atlanta Legal Aid hired an attorney and represented over 50 clients.

Illinois

Legal Assistance Foundation of Metropolitan Chicago (LAF)

\$200,000 annually for 3 years including expanded grant (600,000 Total)

Since its inception 12 years ago, LAF's Home Ownership Preservation Project has led the way in defending low-income Chicago homeowners facing foreclosure because of predatory lending and other forms of mortgage and real estate fraud. IFLA funds and a matching grant from the John D. and Catherine T. MacArthur Foundation have enabled LAF to add three new attorneys and five additional support staff who litigate cases and train local attorneys and housing counselors. To date, LAF has interviewed over 650 clients and has represented over 200 clients.

LAF has also trained judges and federal bar members of the U.S. District Court for the Northern District of Illinois, trained first responders on the federal court help desk and designed a federal court foreclosure defense pro bono referral system.

Indiana

Indiana legal Services (ILS)

\$80,000 annually for 3 years (\$240,000 Total)

ILS is a non-profit law firm that provides free civil legal assistance to eligible low-income people throughout the state of Indiana. With funding from IFLA, ILS expanded foreclosure defense work to Northern Indiana by adding two attorneys who litigate routine and complex foreclosure cases. Since expanding the project, ILS has interviewed nearly 400 clients and represented over 260 clients. ILS also trained or educated 700 lawyers, judges and mediators in foreclosure defense.

Kentucky

Appalachian Research and Defense Fund of Kentucky, Inc. (AppalReD)

\$100,000 annually for 3 years (\$300,000 total)

AppalReD is an LSC-funded legal services program that serves a predominately rural population in a 37- county region in the Appalachian foothills and mountainous region of Eastern Kentucky. IFLA funds were used to establish the AppalReD Legal Aid Stop Foreclosure Project to provide free legal advice, brief services, counseling, extended representation, outreach and education. Since receipt of the IFLA grant, AppalReD's Stop Foreclosure Project has hired an additional attorney and created new online materials for homeowners facing foreclosure. AppalRed has interviewed more than 280 clients and represented 245 clients.

Louisiana

Southeast Louisiana Legal Services (SLLS)

\$100,000 annually for 3 years (\$300,000 Total)

SLLS is the largest public interest law firm in Louisiana. SLLS covers 10 parishes with a population of 1.1 million including metropolitan New Orleans and the areas hardest hit by Hurricane Katrina. With an IFLA grant, SLLS hired an additional attorney in the New Orleans office to supervise and increase the capacity of the predatory lending unit. SLLS has interviewed over 200 clients and represented over 160 clients. SLLS currently chairs a statewide foreclosure task force of non-profit housing counseling groups, legal services programs, the Federal Reserve Bank, Federal Deposit Insurance Corp, and the LA Attorney General's office. The taskforce plays a central role in education and outreach for homeowners in the region.

Maine

Pine Tree Legal Assistance (PTLA)

\$100,000 annually for 3 years (\$300,000 Total)

For 40 years, PTLA has served as Maine's largest legal aid provider to low-income Mainers with a wide range of civil problems. IFLA funding enables PTLA to focus on consumer

education/outreach, direct legal services and capacity building. With IFLA funding, PTLA has hired an additional attorney, interviewed over 430 clients and represented 390 clients. PTLA also coordinates the statewide foreclosure prevention project and acts as the chairperson for the Judicial Branch Commission on Foreclosure Diversion.

Maryland

Legal Aid Bureau. Inc.

\$65,000 annually for 3 years (195,000 Total)

Established in 1911, Legal Aid Bureau is a not-for-profit 501(c)(3) law firm that provides free legal services to low-income Maryland residents from 13 locations throughout the state. IFLA funds were used to increase Legal Aid's capacity to represent clients in those parts of Maryland that have the largest number of foreclosures. Since the start of the project, Legal Aid has hired an additional attorney, interviewed nearly 700 clients and represented close to 300 clients. As a result of its visibility, Legal Aid Bureau is a key participant in a working group assisting the Commissioner of Financial Regulation in formulating new mortgage financing regulations.

Minnesota

Mid-Minnesota Legal Assistance (MMLA)

\$100,000 annually for 3 years (\$300,000 Total)

MMLA is the primary civil legal services provider to low-income persons for 20 counties in central Minnesota. Using IFLA funds, MMLA hired an additional attorney, interviewed more than 100 clients and represented approximately 40 clients. MMLA has litigated several impact cases as well as organized and led an effort to use law student volunteers to review loan files at foreclosure clinics.

Mississippi

Mississippi Legal Services Coalition

\$75,000 the first year with Lawyers Committee, second and third year \$50,000 (\$175,000 Total)

The Mississippi Legal Services Coalition is a cooperative effort of North Mississippi Rural Legal Services, Mississippi Center for Legal Services, and The Mississippi Volunteer Lawyer Project. IFLA funding supported the creation of the Mississippi Foreclosure Legal Assistance Project, which hired a new attorney. This venture has served approximately 70 clients and dramatically expanded existing efforts to stem the Katrina-exacerbated tide of home foreclosures in Mississippi.

New York

South Brooklyn Legal Services (SBLS)

\$125,000 annually for 3 years (\$375,000 Total)

The Foreclosure Prevention Project at SBLS works to address the social, economic and racial inequalities caused by predatory mortgage lending. IFLA funds were earmarked to expand advice, referrals, loan remediation assistance and legal representation. The project hired an additional attorney, interviewed 180 clients and represented 35 clients. SBLS is currently implementing a mandatory settlement conference procedure for all foreclosure cases involving high cost, subprime and non-traditional loans.

Empire Justice Center

\$65,000 annually for 3 years (\$195,000 Total)

The Empire Justice Center foreclosure defense project provides direct representation of homeowners in the Greater Rochester (New York) area who are at risk of foreclosure. Empire Justice used IFLA funds to hire a full-time attorney who has interviewed nearly 40 clients and represented 16 clients. Empire Justice has held video conferences and training events for the courts, judicial clerks, judges, and consumer advocates on loan modifications and servicer obligations under the federal Home Affordable Modification Program (HAMP) as well as practical ways the court can engage in saving the homes from foreclosure.

North Carolina

North Carolina Center for Justice (NCCJ)

Financial Protection Law Center (FPLC)

\$175,000 annually for 3 years (\$525,000 Total)

NCCJ is a non-profit legal advocacy organization that conducts impact litigation, engages in legislative and policy advocacy, undertakes research projects, and provides expertise and training to the private bar and community groups throughout North Carolina in all areas of poverty law. FPLC is a not-for-profit public interest law firm that represents victims of predatory lending. FPLC concentrates its practice in litigation defending homeowners against foreclosures and against egregious predatory lending practices.

NCJC and FPLC funded two attorney positions for the purpose of litigating cases involving predatory lending and foreclosure issues. To date, the collaboration has interviewed nearly 150 clients and represented 50 clients. The organizations have trained legal services and private lawyers across the state on foreclosure defense. The collaborative is also working with the Office of the North Carolina Commissioner of Banks on the implementation of its statutory program aimed at derailing foreclosures by identifying legal claims and referring cases for both litigation and negotiation of loan modifications. FPLC has also assisted in mobilizing the bankruptcy bar and other allies to accept referrals.

Ohio

Legal Aid Society of Cleveland

\$85,000 annually for 3 years (\$255,000 Total)

Legal Aid was founded in 1905 to provide high-quality legal services to individuals in Northeast Ohio. The staff has grown to 40 attorneys and a network of 700 volunteer attorneys who represent over 8,000 cases annually. With IFLA funding, Legal Aid hired an attorney to focus full time on legal issues related to predatory and subprime mortgage practice, mortgage fraud, foreclosure litigation and loan workouts. Since the inception of the program, Legal Aid has represented over 110 clients and at the state level is an active participant in "Save the Dream" - Ohio's foreclosure prevention effort.

Legal Aid Society of Greater Cincinnati

\$75,000 annually for 3 years (\$225,000 Total)

Legal Aid Society of Greater Cincinnati works to resolve serious legal problems of low-income people, promote economic and family stability and reduce poverty through effective legal assistance. Using IFLA funds, the Legal Aid Society added two and a half staff members,

increasing its capacity to eight attorneys assigned to foreclosure defense in a seven-county service area in Southwest Ohio. The homeownership protection program interviewed over 2800 clients and represented nearly 900 clients by partnering with the National Foreclosure Mitigation Counseling Program (administered by NeighborWorks America and its local partner, the Homeownership Center of Greater Cincinnati).

Oregon

Oregon Law Center (OLC)

\$75,000 annually for 3 years (\$225,000 Total)

Founded in 1996, OLC provides free civil legal assistance to low-income families and individuals. IFLA grant funds were used to hire one full-time attorney to exclusively handle foreclosure relief litigation and advocacy. To date, OLC interviewed 75 clients and represented 11 clients. OLC is currently litigating four cases in Federal court, each of which has the potential to significantly impact mortgage and foreclosure law.

Pennsylvania

Community Legal Services of Philadelphia (CLS)

\$200,000 annually for 3 years including the expanded grant (\$600,000 Total)

Since 1966, CLS has provided high-quality, free legal assistance to low-income Philadelphians who cannot afford legal counsel when they need it most. IFLA funding increased CLS' capacity by adding an additional attorney who trains housing counselors to identify and discourage homeowners from entering into predatory loans in Pennsylvania. CLS interviewed over 180 clients and represented more than 100 clients. CLS also created a foreclosure diversion program which has postponed foreclosure judgments and sheriff sales for about 1,500 households in a three-month period.

West Virginia

Mountain State Justice

\$100,000 annually for 3 years (\$300,000 Total)

In 1996, Mountain State Justice first opened its doors in Charleston, WV. The organization offers legal representation to hundreds of low-income West Virginians who are in danger of losing their homes to predatory lending. IFLA funding allowed Mountain State Justice to hire an additional attorney, interview nearly 200 clients and represent over 160 clients. The organization also expanded program services and opened a new satellite office in Clarksburg, West Virginia.

Wisconsin

The Legal Aid Society of Milwaukee

\$100,000 annually for 3 years (\$300,000 Total)

The Legal Aid Society of Milwaukee has represented low-income homeowners in foreclosure proceedings for 92 years and established the A-LINE (Advocacy for Low-Income Neighborhood Equity) program in 2001. Funding from IFLA increased staffing by adding an additional attorney to the A-line project and allows direct representation, community outreach, class action, impact litigation and legislative advocacy. To date, 120 clients have been interviewed and 65 clients represented. Legal Aid Society has taken a lead role in establishing a court mediation program in Milwaukee County that is administered through Marquette University Law School.

2009 Grantees

Iowa

Iowa Legal Aid (ILA)

\$90,000 annually for 3 years (\$270,000 Total)

ILA is a statewide not-for-profit organization with over 30 years of experience servicing low-income and elderly residents of Iowa. Since the farm financial crisis in the 1980's, ILA has a long history of representing consumers in foreclosure. The funding provided by IFLA has directly expanded the services and capacity of ILA's recently created statewide Foreclosure Defense Project by adding an additional attorney and serving more than 250 clients. Furthermore, these funds have allowed ILA to maintain vital relationships with other stakeholders and facilitate communications, trainings, outreach and referrals among their foreclosure defense partnerships.

Massachusetts

Neighborhood Legal Services, Inc. (NLS)

\$90,000 annually for 3 years (\$270,000 Total)

NLS is a full-service civil legal assistance program serving low-income clients for more than 40 years. The funding provided by IFLA has allowed NLS to expand its multi-pronged model of handling foreclosure cases utilizing local housing counseling agencies and regional non-profit organizations by adding an additional attorney, interviewing nearly 90 clients and representing more than 50 clients. This approach allows NLS to focus directly on litigation and helps streamline client intake, maximizing coverage and protecting consumers in the greater Boston region.

Michigan

Legal Services of South Central Michigan (LSSCM)

\$90,000 annually for 3 years (\$270,000 Total)

LSSCM is the primary legal services provider in the "five cities" region in south and central Michigan, with field offices in Ann Arbor, Battle Creek, Jackson, Lansing and Monroe. In 2008, LSSCM employs 43 attorneys who staff five full-service field offices across the service area. As a result of the IFLA funding, LSSCM has expanded by adding six full-time attorneys and has leveraged a three-year grant from the Ford Foundation and the Michigan State Bar Foundation to establish a statewide foreclosure prevention project. This project has interviewed more than 1100 clients and represented nearly 800 clients.

Missouri

Legal Services of Eastern Missouri (LSEM)

\$83,333 annually for 3 years (\$250,000 Total)

LSEM's mission is to provide high-quality, free, civil legal assistance and equal access to justice to low-income residents in 21 counties of eastern Missouri. LSEM has focused on utilizing bankruptcy as a solution to combat foreclosure. IFLA funding has directly expanded capacity at LSEM by adding an additional attorney and they have interviewed more than 300 clients and represented over 100 clients. The support has also increased LSEM's ability to pursue impact litigation and favorably affect Missouri law as it relates to mortgage lending and foreclosure issues.

Nevada

Legal Aid Center for Southern Nevada, Inc. (LACSN)

\$83,333 annually for 3 years (\$250,000 Total)

Founded in 1958, LACSN is the largest and – for many purposes the only – legal aid organization in Southern Nevada. LACSN meets the legal needs of low-income Nevadans, a population which exceeds 300,000 people in Clark County alone. While LACSN has always addressed foreclosure issues, IFLA funding has enabled LACSN to establish the Foreclosure Protection Program. The Program has added an additional attorney, interviewed 260 clients and represented 150 clients. The establishment of this program has allowed LACSN to focus on the needs of one of the hardest hit areas in the foreclosure crisis, using litigation, bankruptcy and mediation.

New York

Legal Services for NYC – Staten Island Legal Services Homeowner Defense Project (SILS)

\$90,000 annually for 3 years (\$270,000 Total)

SILS, an office of Legal Services NYC, launched its Homeowner Defense Project in 2006 to counter the fast-rising rate of foreclosure in Staten Island. Presently SILS uses a pro bono model which takes advantage of its proximity to several of the largest law firms in the country. The IFLA grant has allowed SILS to expand capacity of these projects, hire an additional attorney and increase the number of clients serviced in Staten Island to 255. As a result, SILS currently has five attorneys and two paralegals dedicated to foreclosure defense. As of early 2009, this project is the only agency in Staten Island providing free legal representation and advocacy to low and middle-income homeowners in foreclosure.

Texas

Texas Rio Grande Legal Aid (TRLA)

\$100,000 annually for 3 years (\$300,000 Total)

Established in 1970, TRLA is a non-profit organization that provides free legal assistance to low-income and disadvantaged clients in the southwestern third of the state of Texas, including the cities of Austin, San Antonio, El Paso, Corpus Christi and the entire Texas-Mexico border region. TRLA advises and represents homeowners who face foreclosure throughout the service area with a team of nine attorneys. With the use of IFLA funding, this program was able to bring on two new full-time attorneys solely focused on helping stem the tide of foreclosure throughout US/Mexico border by interviewing 200 clients and representing 55 additional clients.

Virginia

Legal Services of Northern Virginia, Inc. (LSNV)

\$90,000 annually for 3 years (\$270,000 Total)

Legal Services of Northern Virginia (LSNV) is a non-profit public interest law firm that provides free legal assistance to low-income residents of Northern Virginia. IFLA funds are supporting LSNV's Foreclosure Legal Assistance Project, which is providing legal assistance to Northern Virginia homeowners facing foreclosure, with a focus on underserved communities, such as Latinos and other immigrants. LSNV has interviewed more than 340 clients and has represented 210 clients.

Washington

Columbia Legal Services (CLS)

\$90,000 annually for 3 years (\$270,000 Total)

CLS and its predecessor organization have been providing legal services to low-income individuals in Washington for more than 30 years. CLS is committed not only to representing clients in individual cases, but also to working toward the elimination of the root causes of poverty by seeking changes in systems and laws. IFLA funding helped create the CLS Foreclosure Prevention Project in the beginning of 2009, hire an additional attorney, provide direct representation to 17 clients in southern Washington and create systemic change through foreclosure impact litigation.