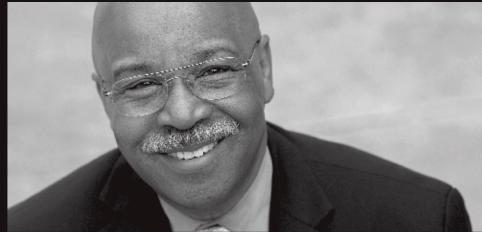
2012 ANNUAL REPORT





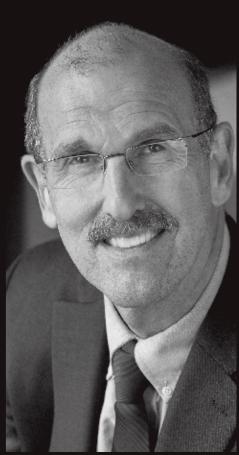














MISSION To provide high-quality legal services to Maryland's poor through a mix of services and to bring about the changes poor people want in the systems that affect them.

VISION To lead in providing high-quality legal services; to build on mutual respect for clients, staff, and others; to advocate for justice; and to add maximum positive value to all who request legal assistance.

Maryland Legal Aid:

Employment

- Obtains illegally denied unemployment benefits
- Recovers wages and back pay due
- Remedies employment discrimination
- Ensures that workers have a safe workplace and can express grievances about workplace conditions

Housing

- Preserves affordable housing
- Stops illegal evictions from public and subsidized housing and termination or denial of housing subsidies
- Prevents foreclosures or mitigates their effects
- Helps persons with disabilities obtain and preserve housing
- Advocates on behalf of tenant organizations, individuals, and families for improvement of substandard housing
- Prevents homelessness
- Remedies discrimination in obtaining and preserving housing
- Obtains return of security deposits and damages for illegal landlord practices

Income maintenance

- Represents persons with disabilities to get assistance to avoid institutionalization
- Helps to obtain, preserve, restore or increase subsistence income to meet basic human needs
- Overcomes denial of emergency assistance, food stamps, Social Security and veteran benefits

Consumer

- Prevents foreclosures or mitigates their effects
- Helps homeowners bilked by foreclosure rescue scams
- Assists with correcting erroneous credit reports
- Combats overly aggressive or illegal debt-collection activity
- Opposes bank account and wage garnishments of income and assets needed to meet basic subsistence needs
- Enforces sales contracts and warranties
- Remedies fraudulent sales practices and predatory contracts
- Avoids or delays utility terminations

Health

- Helps sick children, the disabled and the elderly get medical assistance
- Helps seniors get Medicaid assistance so they can live in their communities
- Assists people in preserving the long-term care placement of their choice
- Stops or obtains redress for harmful medical treatment
- Enforces terms of health or disability insurance contracts

Family and Children

- Assists custodial parents in maintaining custody and in obtaining, preserving or increasing child support
- Obtains protection from domestic violence and secures orders for custody, divorce and support for abuse survivors
- Helps parents obtain visitation rights, guardianships, or adoptions for dependent children
- Helps stop unwarranted termination of parental rights
- Obtains or preserves terms of foster care placement
- Represents abused and neglected children

Farmworkers

- Educates and represents farmworkers regarding their employment rights, including wage collection, suitable housing and workplace safety
- Educates service providers, government officials and the public about farmworkers' rights and needs, such as language translation, access to social services, and job training
- Documents wage non-payment, occupational safety violations and poor migrant camp conditions while advocating for their improvement

Education

Helps children get special education services to which they are entitled and avoid illegal or unfair school suspensions and expulsions

Overcoming poverty is not a gesture of charity. It is an act of justice.

—Nelson Mandela, July 1, 2005

How do we measure success?

One essential indicator may be the levels of poverty in our midst. In its most acute stages, poverty not only creates barriers to securing the basic necessities needed for everyday life, but for the most vulnerable among us, episodes of chronic and seemingly intractable poverty can inhibit learning, blunt ambition, and cause dreams to implode.

Maryland enjoys the status of being one of the top three highest-household-income states in the nation. In fact, two of this states' counties—Montgomery and Howard—are ranked in the Top 10 Richest Counties in the Nation, coming in at #5 and #10, respectively. And yet recent U.S. census data indicates that at least 9.0% of Marylanders lived below the poverty level from 2007-2011.1

The impact of such statistics is felt throughout the country. September 2011 census bureau data reported that an additional 2.6 million people slipped into poverty in the United States in the prior year, and the number of Americans living below the official poverty line—46.2 million people—was the highest number in the 52 years the bureau has been publishing figures on it.²

How does Maryland Legal Aid respond to these challenges? We provide legal assistance that addresses basic human needs such as housing, access to Medicaid assistance, and protection from domestic and consumer abuse, free of charge to those who are financially eligible. Here is some key information to ponder:

- Objective research routinely establishes that individuals in need of civil legal assistance will achieve a much more successful outcome with the help of professional legal advocates than without it.
- In 2012, Maryland Legal Aid's work produced more than \$20 million in direct economic benefits to clients in the areas of bankruptcy, debt collection, employment, family law, food stamps, medical assistance, Medicare, public and subsidized housing, Supplemental Social Security (SSI), and unemployment (See page 4 for more information).
- Despite the fact that we respond in a timely and professional manner to client expectations, we consistently face a major obstacle that impedes our ability to more fully realize our mission: lack of adequate funding. Statistics indicate that only 20% of the individuals who seek and are financially eligible for our scope of work can be served due to insufficient funding.

One of the groundbreaking tactics we began to employ in 2012 was the implementation of a human rights framework that now infuses all of our work (See page 2 for more information). At Maryland Legal Aid, we measure success in concrete and intangible ways. We value the commitment, dedication and professionalism of our corps of attorneys, legal advocates and support staff—those on the front lines in our 14 offices across the state—and applaud their successful legal outcomes.

We take pride in the fact that our organization served more than 70,000 individuals in 2012, and we measure success by noting that our exceptional staff not only provide a high level of legal counsel and representation, but also buoy the spirits of our clients and help them seek and realize lives of greater self-sufficiency and fulfillment.

And it is with humility that we also measure success by the scope and breadth of our individual, government, foundation and corporate funders—those who believe in and support our mission and work. We also extend our deepest gratitude to the individuals who volunteer their time and talent to serve on our Board of Directors and the Equal Justice Council, and to those who offer pro bono services to our clients and to our organization.

Because of the collective efforts of the above-mentioned parties, Maryland Legal Aid, unlike our counterparts in many states, has been able to avoid any overall diminution in our capacity to render general legal services. In fact, as another measure of success, not only have we been able to avoid the setbacks associated with office closings, personnel reductions or furloughs, we have in fact increased and enhanced our service delivery in certain underserved areas of the state.

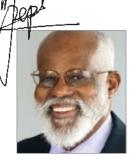
We invite you to read about just a few members of Maryland Legal Aid's extraordinary staff and the great work that they do in the pages that follow.

Sincerely,

Warm & Oling



Warren S. Oliveri, Jr., Esq. President



Wilhelm H. Joseph, Jr., Esq. Executive Director

¹ http://quickfacts.census.gov/qfd/states/24000.html

² http://www.nytimes.com/2011/09/14/us/14census.html?pagewanted=all&_r=0



Overview

Established in 1911, the Legal Aid Bureau, Inc. is a private, non-profit law firm providing free civil legal services to low-income people statewide. Maryland Legal Aid serves Baltimore City and Maryland's 23 counties from 14 offices. Funding comes from federal, state, and local governments, the United Way, foundations, law firms and other private contributors.

Weaving a human rights framework into all of our work, Maryland Legal Aid's priorities are in family, child advocacy, housing, education, employment, consumer, and public benefits law. Clients are provided necessary legal assistance to gain protection from domestic violence, retain custody of children, fight unlawful evictions, prevent foreclosures on homes, secure educational services, and obtain needed medical and disability benefits, unemployment insurance, and other forms of temporary financial assistance.

Special statewide programs provide representation and assistance for children who are victims of abuse and neglect, the elderly, nursing home and assisted living residents, migrant and seasonal farmworkers, tenants working to preserve affordable housing, and homeowners facing foreclosure due to predatory lending.

IN 2012, MARYLAND LEGAL AID BLAZED A NEW TRAIL IN THE HUMAN RIGHTS ARENA.

In furtherance of its strategic plan and adoption of a human rights framework, Maryland Legal Aid continued to incorporate in its work the ideals expressed in the Universal Declaration of Human Rights. One of those ideals is that economic and social rights are on par with civil and political rights. The establishment of the Human Rights (HR) Project in 2012, the first of its kind in the U.S., represented a monumental step in linking human rights advocacy with legal services practice on the ground. Maryland Legal Aid can now lay claim to a multi-forum practice that embraces advocacy for the poor not only on the local, state and federal level—but on the international front as well.

"By making a commitment to better understand and meet the needs that clients identified as most pressing—affordable housing, access to health care and jobs that pay a living wage—the human rights framework advances universal norms and laws, and provides clear guidance on minimum standards that must exist for people to live a life of dignity," says Reena Shah, Human Rights Project Director.

PIONEERING PARTNERSHIP

In early 2012, Maryland Legal Aid was selected as one of two legal aid programs in the U.S. to partner with the Local Human Rights Lawyering Project at the Center for Human Rights and Humanitarian Law at American University's College of Law. The partnership connects a highly respected law school and foremost experts in the human rights field with legal services attorneys to help them incorporate human rights arguments, strategies and methodologies into their work. The partnership enabled Maryland Legal Aid to tap one of its own lawyers with significant human rights experience, Reena Shah, to be the project Director; she assumed this role on June 1, 2012.

A primary mandate for the HR Project has been to raise internal awareness about human rights issues by offering staff training.

IN 2012, THE HUMAN RIGHTS PROJECT:

Offered four webinars and one in-person training covering a range of issues including the Human Rights Handbook (a resource provided by our partners at American University), housing, HIV/AIDS, and domestic violence. All trainings enhanced staff capacity to incorporate human rights into their work.

Focused on the issues of staff-client relationships by continuing the tradition of commemorating Human Rights Day on December 10 through an all-staff event. Seven workshops were held simultaneously across the state, with more than 160 staff brainstorming about how human rights principles could positively impact staff-client relationships.



Developed several sub-projects that seek to have broad impact on actualizing clients' human rights. Sub-project areas include domestic violence, disability, housing, and children's rights. They aim to create best practices, templates and pleadings to:

- advance human rights arguments in domestic violence cases;
- educate and empower foster youth with their rights through creative media;
- develop resource manuals and targeted staff training that result in enhanced client services to those with mental and behavioral health issues; and
- monitor and document human rights abuses in rent and rent escrow cases in Maryland courts.

One of the outcomes of the HR disability sub-projects was the development of geographically-specific resource guides that will allow staff to more holistically and efficiently serve clients with mental and/or behavioral health issues.

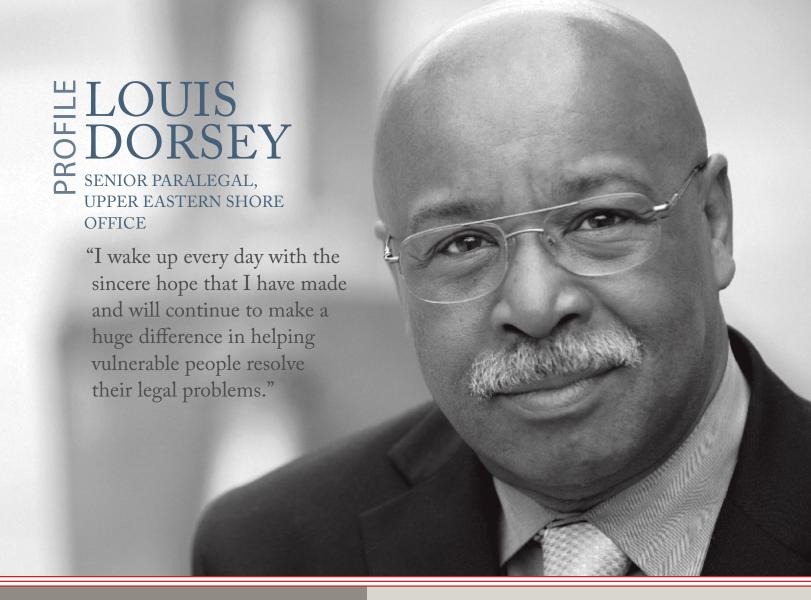
ON THE INTERNATIONAL FRONT:

Maryland Legal Aid lodged a human rights complaint to the U.N. Special Rapporteur on Extreme Poverty and Human Rights regarding access to justice for migrant farmworkers, creatively using the U.N. Special Procedures complaint mechanism to shine an international spotlight on an entrenched local issue. Several legal services, healthcare and community service providers representing the experiences of farmworkers throughout the U.S. are partners to the complaint.

Maryland Legal Aid also presented an official submission to the U.N. Special Rapporteur on Torture regarding the administration of psychotropic medication to foster youth in Maryland.

Finally, Maryland Legal Aid joined human rights scholars from Columbia and Northeastern Universities to submit a List of Issues to the Human Rights Committee—the Committee tasked with reviewing compliance with the International Covenant on Civil and Political Rights (ICCPR), an international treaty. The complaint alleges that certain restrictions on the provision of legal services violate the right of the poor to access justice under the ICCPR.

The impact of the Human Rights Project will become more evident as the program grows and becomes more ingrained within the organization. Work is underway to develop Maryland Legal Aid Principles for Staff-Client Relationships, which will reform the organization's intake system; encourage greater use of human rights norms and language by staff in their case arguments, and incorporate human rights in policy work.



2012 IN BRIEF

Study Demonstrates that Maryland Legal Aid Secures More Than \$20 Million in Economic Benefits for Clients

In 2012, Maryland Legal Aid conducted a comprehensive study to show the financial impact of its advocacy on its clients. Staff compiled information in nine different areas of the law in cases where extended representation was provided and quantified the annual benefits received by clients. The cases involved bankruptcy, debt collection, employment, family law, food stamps, Medical Assistance and Medicare, public and subsidized housing, Social Security (SSI), and unemployment insurance. More than \$20 million in economic benefits were identified.

The Maryland Access to Justice Commission included these figures in a larger report used to assist with legislative efforts to maintain Maryland Legal Services Corporation funding levels.

While the \$20 million in economic benefits is significant, it underestimates what Maryland Legal Aid does. Not included in the report, for example, was a calculation of the value of Maryland Legal Aid's brief advice to clients or its work with abused and neglected children to enable them to realize permanency and stability in their lives. Furthermore, the study only looked at one year of benefits received for clients. Consider that the average SSI recipient receives cash and medical insurance benefits for 9.7 years. The assistance that Maryland Legal Aid provides its clients helps them to meet their basic needs well beyond the dates their cases are closed.

Law and Social Work: A Valuable Partnership

Maryland Legal Aid continues to partner with the University of Maryland School of Social Work on a project that provides graduate-level social work students an opportunity to hone their skills and qualify for social work licenses while supporting the work of Maryland Legal Aid attorneys. A few examples of their work in 2012 include assisting a client threatened with eviction address a hoarding disorder and obtain mental health treatment and stabilizing three clients faced with discharges from nursing homes. The students have undertaken both housing and public benefits issues to ensure that clients have support in maintaining housing and in navigating the complexities of obtaining benefits

While working as a paralegal for the Public Justice Center. Lou Dorsey met several Maryland Legal Aid attorneys and paralegals in the Baltimore City District Court—Rent Court Division. "I was immediately drawn to Legal Aid because of the staff's selfless acts of kindness and friendship towards me and their clients," he says. "I was also very impressed by the staff members' knowledge of landlord/tenant law, and their unending commitment to ensuring that low-income people were not denied equal justice under the law. I knew then that I had to be part of Legal Aid," Lou adds.

That was sixteen years ago. Soon after, Lou began volunteering with Maryland Legal Aid by serving in the Housing/ Consumer Law Unit in Baltimore City. Lou represented clients in summary ejectment and rent escrow matters in Baltimore City District Court—Rent Court Division. "The week I got my own caseload was the same week I

told my wife that I had truly found my calling," Lou says.

In 1998, when a paralegal position became available in Maryland Legal Aid's Upper Eastern Shore Office in Easton, Lou applied for the position and his application was immediately accepted. In addition to assisting and representing clients in housing cases, Lou had the opportunity to learn other areas of law including bankruptcy, employment and Supplemental Security Income (SSI) disability.

Two of his recent cases were especially satisfying for him. In one instance, he saved an elderly client from paying an alleged \$11,031 over-payment of Social Security benefits. In another case that involved an incorrect rent calculation for an elderly client who lived in subsidized housing, Lou successfully reduced the amount of monthly rent to the lawful and fair amount.

"It is so gratifying to work with all of our clients" Lou shares. "In these two cases, where elderly individuals living on fixed incomes came to us in desperate need of assistance, it was very important to me to help them; I was so glad to be able to resolve their legal issues."

Recently promoted to the position of Senior Paralegal for Human Rights, Lou continues to work out of the Easton office, with a day-to-day focus on bankruptcy matters and assisting individuals who face legal issues regarding denial of unemployment benefits. He also serves as co-chair of Maryland Legal Aid's housing law task force and workers rights task force.

Maryland Legal Aid Helps the Most Vulnerable

The cases below are typical of the work staff performs every day to protect vulnerable clients faced with consumer, public benefits, and family law issues:

- Maryland Legal Aid successfully assisted a 10 year-old client in Baltimore County with a Social Security claim. The client suffered from psychiatric disorders including fetal alcohol syndrome. Staff assisted in obtaining extensive medical records and a report from a neuropsychologist to support the claim. As a result of qualifying for benefits, the client now receives both medical care and income to assist with his support.
- In Anne Arundel County, Maryland Legal Aid represented a single mother in connection with a custody dispute involving her 5-year-old daughter. The client was a domestic violence victim. She applied for temporary cash assistance in 2011, and the state pursued the father for child support, to no avail. Six days after being served
- with a contempt petition for his failure to pay, the father filed for sole custody of the daughter in retaliation for the client's efforts to require him to support his child. The father's petition falsely accused the client of severely abusing her daughter. On the basis of the false allegations, temporary custody was awarded to him. At a final hearing, Maryland Legal Aid partnered with a child protective service worker to demonstrate that the abuse allegations were unfounded. The client was awarded custody of the child she had parented since birth.
- On the Upper Eastern Shore, an 87-yearold client contacted Maryland Legal Aid concerned because she had been sued for a debt. The client's income consisted of Social Security and a small pension. Maryland Legal Aid discussed the case with the attorney who filed suit, and after explaining her situation to him, convinced the lawyer to dismiss the case.

Maryland Legal Aid in the Maryland Legislature

The Maryland General Assembly respects Maryland Legal Aid's expertise on issues affecting the poor. In 2012, Maryland Legal Aid testified on 23 bills at the request of state legislators. Measures supported that have become law in Maryland include a bill which required schools to permit children in foster care to remain in the same school even if they leave that school's zone following a change in foster placement, provided that the placement serves the child's best interest and a bill which provided that a victim of domestic violence who voluntarily leaves employment because of the effects of the violence may still be eligible for unemployment insurance.

PROFILE SARAH COFFEY FRUSH

SUPERVISING ATTORNEY, ANNE ARUNDEL COUNTY OFFICE

Imagine knowing that your relatively small (in terms of numbers) team of highly skilled attorneys provided meaningful and actionable assistance to more than 40,000 self-represented Maryland citizens via walk-in, phone and live chat services since 2009.

Now take it a step further and reflect on the fact that you and your team envisioned, and then you managed and directed, the statewide expansion of this program—the District Court Self-Help Center (DCSHC)—an initiative so successful that it was recognized by the Maryland Access to Justice Commission as the 2012 Outstanding Program of the Year.

As she takes a moment to mull this over, Sarah Coffey Frush, Supervising Attorney of the DCSHC in Glen Burnie immediately re-directs the spotlight to her staff. "I have to give a huge shout-out to my staff," Sarah says. "We have an amazing team of dedicated professionals. When we opened this program in December of 2009, through the generosity

and support of the Administrative Office of the Courts, the word spread quickly about the quality and need for the service we were providing. We quickly expanded from a staff of four doing walk-in service only in Anne Arundel County to eight professionals, including six attorneys, now providing a statewide service."

In addition to staffing the District Court Self-Help Center in the Glen Burnie district courthouse, the Maryland Legal Aid DCSHC also assists underrepresented Marylanders with civil legal concerns via live chat and telephone intake services.

In 2012, Maryland Legal Aid staff assisted more than 23,300 under-represented Marylanders via the District Court Self-Help Center, providing them with brief advice and counsel regarding self-representation in matters ranging from landlord/tenant issues; debtor/creditor, small claims cases, and peace and protective orders.

The areas that garnered the greatest number of inquiries—consumer and housing law—generated 9,518 and 10,815 inquiries, respectively.

The telephone and live chat services also ensured that the DCSHC responded to the needs of citizens in Baltimore City and all 23 counties in Maryland.

"The services we provide help fill a gap I identified earlier in my career," Sarah says. "Very often, self-represented litigants may not understand that their very meritorious case may be dismissed due to simple, overlooked details. We advise them on how to ensure that they understand the details as well as the big picture," she added. "In these very tough economic times, the services of the District Court Self-Help Center supplement the work that Legal Aid does in a practical and farreaching way."

Pro Bono Honor Roll

We deeply appreciate and thank the many professionals who contribute expert legal support, pro bono representation and educational/training services to Maryland Legal Aid and its clients.

Scott Borison

Judge Amy J. Bragunier

Judge Bonita J. Dancy

Neil Duke

Professor Michele Gilman

Jennifer Gresock

Terry Hickey

Peter Holland

Judge Christopher Kehoe

Scott Livingstor

Master Richard Maslow

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The Equal Justice Council (EJC),

is comprised of managing attorneys from Maryland's top law firms and other prominent members of the Maryland Bar who join together to raise awareness of and muchneeded funds for the work of Maryland Legal Aid. They understand and appreciate that equal access to justice can only be a reality with the public's support. The following list reflects contributions received in calendar year 2012. In addition, Maryland Legal Aid extends special thanks to Cory L. Zajdel, Esquire; Hinshaw & Culbertson, LLP; Lember & Associates, and Goldman & Minton for facilitating *cy pres* awards totaling \$18,710.

Equal Justice Council Leadership

Co-Chairpersons:

Andrew Jay Graham, Esq. Benjamin Rosenberg, Esq.

Chair Emeritus:

Decatur H. Miller, Esq.

Law Firm Campaign Co-Chairpersons: Philip M. Andrews, Esq. John A. Wolf, Esq. Jefferson V. Wright, Esq. "To me, there is no question that all attorneys should support the work of Maryland Legal Aid. It is a moral and professional responsibility to ensure that everyone, regardless of income level, has equal access to justice"

—Andrew Jay Graham, Esq. Co-Chair, Equal Justice Council

"The commitment of Maryland attorneys along with the support of their firms throughout the state is inspiring."

—Benjamin Rosenberg, Esq. Co-Chair, Equal Justice Council





The Fall 2012 EJC
Managing Partners'
Meeting honored
Benjamin R. Civiletti,
former Chairman of
Venable LLP, with a
Lifetime Achievement
Award. Pictured from
left to right: Benjamin
Civiletti, Maryland
Legal Aid Executive
Director Wilhelm
Joseph, and Chief
Judge Robert M. Bell.



Florida attorney Benjamin Crump and Chief Judge Robert M. Bell at the Spring 2012 EJC Recognition Breakfast.

The EJC thanks all legal and corporate donors

to Maryland Legal Aid for continuing to demonstrate their commitment to ensuring equal access to justice—for all. We are especially pleased to acknowledge those who have become Partners for Justice by contributing \$1,000 or more. (See pages 8–13 for listings.)

We also wish to thank our outstanding 2012 donor law firms for contributing a minimum of \$300 per attorney:

Brown, Goldstein & Levy, LLP Law Office of Stephen Nolan

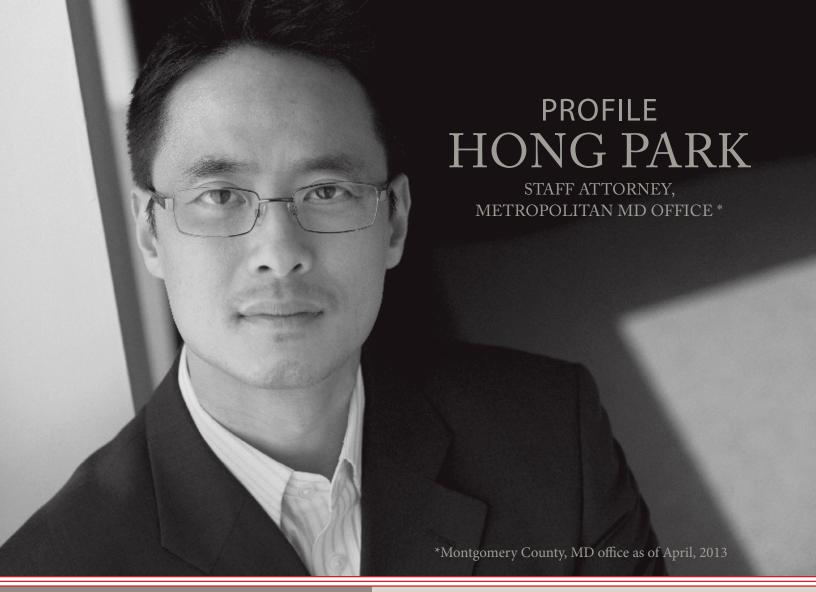
DLA Piper US, LLP Law Office of Kieron Quinn

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For more information regarding the Equal Justice Council or to make a contribution, contact Anddi Gilmore, Resource Development & Communications Manager, at 410-951-7759 or agilmore@mdlab.org or donate online at www.mdlab.org.



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"It seemed fundamentally unfair to me that we live in a society that provides just one mechanism—the court system—for ensuring justice, and that mechanism is often out of reach for those who can't afford expensive attorneys to represent them."

After graduating from Columbia Law School in New York City in 2000 and specializing in antitrust law for several years at a corporate law firm in Washington D.C., Hong Park took time off to reflect on what was most important to him. It was then that he had an epiphany.

"It seemed fundamentally unfair to me that we live in a society that provides just one mechanism—the court system—for ensuring justice, and that mechanism is often out of reach for those who can't afford expensive attorneys to represent them," he shares. "I had skills that could help people living on the margins, and decided that I wanted to be part of an organization like Legal Aid, to even the playing field by providing high quality legal services to people who couldn't afford them."

Hong joined Maryland Legal Aid in January 2005 and has served clients throughout Prince George's, Howard and Montgomery Counties. One of Hong's recent cases was especially gratifying for him, not only because he secured a satisfactory outcome for his client, but also because he was able to offer reassurance, comfort and highquality legal assistance to a man facing one of his darkest moments.

Mr. C., a Chinese immigrant with limited English language proficiency, ran a small family-owned and operated Chinese restaurant in a strip mall serving a low-income part of Montgomery County. Like many people working full-time, but not earning enough to lift themselves out of poverty, Mr. C. was self-sufficient and determined to turn around his struggling business. Mr. C. caught up on back rent payments and was mid-way through the term of his lease when his landlord decided to illegally evict him and made arrangements to lease the restaurant space to a higher rent-paying tenant. After spending more

than one year trying to find a lawyer to represent him—without success—Mr. C. turned to Maryland Legal Aid.

"Since the family had limited English proficiency and a very limited income, many resources were out of reach to them, and the landlord was taking advantage of this fact," Hong explained. "For me, this was a situation where somebody is injured by an injustice and can't get redress because he doesn't have money to access an attorney, despite his most diligent efforts."

Soon after Mr. C. contacted Maryland Legal Aid, Hong filed a lawsuit against the landlord in the Montgomery County Circuit Court and settled the case for \$12,500 for the client.

"This is just one example of why I work at Legal Aid," Hong says. "I only have one life and would like to live it serving a purpose I find truly meaningful."

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PROFILE BOB McCAIG

CHIEF ATTORNEY, LOWER EASTERN SHORE OFFICE

Attending college in the 1970s, when many committed themselves to activism agendas, was a defining period in Bob McCaig's life. "I always wanted to be in a position where I felt I was helping people who needed a lot of help," he tells us. And a career in public service law, where he would have the opportunity to "use whatever I had learned to make life a little easier for poor people," led him to join Maryland Legal Aid in 1977.

One of the common threads that runs through many of the thousands of cases that Bob has handled over the years is that even "small" cases can have farreaching impact. For instance, within a few years of joining Maryland Legal Aid, Bob was involved in cases concerning a wide range of issues, including the O'Donnell Heights rent strike. The case led to substantial improvements to this public housing complex. Later, Bob

worked on the Madison Park rent strike that also resulted in millions of dollars in capital improvements.

Bob also recalls the Everette v. BG&E case that resulted in ending the utility's longstanding practice of requiring customers to pay outstanding utility bills whether or not those customers had been occupants of the dwelling when the bills were incurred. "To the extent that I've had cases that had an impact....all came out of small cases. I've spent most of my life dealing with problems that may seem to be "small" or unimportant," Bob says. "But the issues we address are extremely important to our clients and finding legal solutions for them makes a big difference in their quality of life."

After a four-year break from Maryland Legal Aid, Bob returned in 2001, as part of the staff in the Lower Shore office in Salisbury. "The staff here are dedicated to working with folks who face challenges that are often misunderstood. We have tried to respond in a number of ways," he continues. "We submit an article every two weeks to two local newspapers concerning issues encountered by lowincome individuals. And from advising folks who are truly frightened about the consequences of a small claim, to defending tenancy terminations, to keeping folks from being discharged from nursing homes and protecting rights to in-home care for the elderly, to ensuring that children are with the parent best able to provide care, to helping clients make a fresh start by filing bankruptcy, our cases have an important impact on the lives of our clients."

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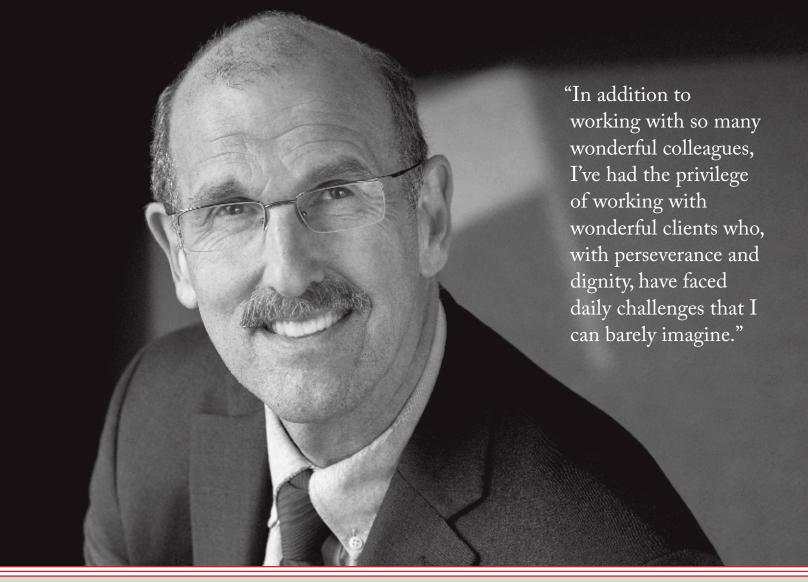
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LOUISE CARWELL & SENIOR STAFF ATTORNEY, HOUSING/CONSUMER LAW UNIT, BALTIMORE CITY OFFICE STAFF ATTORNEY, HOUSING/CONSUMER LAW UNIT, BALTIMORE CITY OFFICE

The first time Kay Harding saw Louise Carwell argue a case in court, she knew "Just observing Louise tactfully cross examine a witness on a ground rent case, with a sense of wonderment, "I knew then that if there was anyone I would

When Kay joined Maryland Legal Aid in 2006, Louise had been with the organization for 21 years. While welcoming Kay to the Housing/ commitment to aggressively pursuing were also committed to sharing as much information with their clients as possible, key," both attorneys agree.

One of the first cases Louise and Kay partnered on was a complex litigation case that addressed a foreclosure rescue scam operation. "Louise and I conducted a week, on holidays, and during the big blizzard," Kay recalls. "With the numerous hours working together, we forged a professional bond and great friendship." Louise quickly adds that "Kay works really hard, has a great sense

Over time, Louise and Kay realized a recurring theme: low-income senior citizens were at high risk of losing their the consequences of defaulting on—or simply forgetting—to pay their tax or water bills. This team moved into action, and developed Maryland Legal Aid's Tax Sale Education seminars, free classes that present basic, yet critically

important, information to seniors regarding the safeguards they need to follow in order to avoid losing their homes to tax sales.

Louise and Kay began presenting the free, 45-minute Tax Sale Education seminars in October 2012 (in locations including a senior center and public library). In addition to delivering information about how to prevent a tax sale, the seminars review the Homeowner's Property Tax Credit Program, an income-based program for a significantly reduce property taxes for senior or low-income homeowners.

"If seniors lose their homes, it really "Often, they are the backbone of their

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Every effort was made to ensure accuracy in this listing. If we have inadvertently omitted any donor, please accept our sincere apology.

IN MEMORIAM: WOODY PRESTON A TRUE CHAMPION OF JUSTICE

Maryland Legal Aid and the Equal Justice Council lost a great friend, a stalwart supporter, and a brilliant leader when Wilbur "Woody" Preston, Esq. passed away in August 2012 at the age of 90. Woody not only guided Maryland Legal Aid through the development and construction of our downtown Baltimore headquarters building, but also was the founding chairperson of the Equal Justice Council. We will be forever grateful for his thoughtful insights and extraordinary contributions.

Sam F. Hamra

Thank you to all who made a gift to Maryland Legal Aid in his memory.

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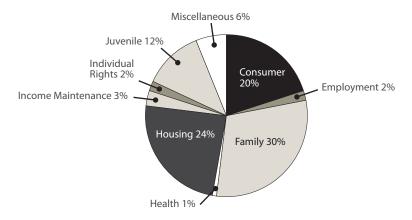
Swapna Yeluri

Financial Report 2012

Expenditure Allocation

1% Fundraising 14% Administration 14% Administration 14% Program Services 84%

Client Case Types 2012



Operating Income:\$ 24,567,561\$ 27,270,832Operating Expenses:\$ 23,985,724\$ 24,646,978Net Assets, End of Year:\$ 13,623,056\$ 13,451,657

The components of Net Assets at 12/31/2012 were: unrestricted \$7,786,210; temporarily restricted \$5,829,846; and permanently restricted \$7,000.

Selected Sources of Funds	2012	2011
	2012	2011
Federal; Federal/State/Local Partnerships		
Legal Services Corporation	\$3,845,440	4,537,261
Stimulus Funding/Homelessness Prevention & Rapid Re-Housing/Baltimore City	141,941	176,531
Ryan White/ HIV-AIDS Legal Assistance/Baltimore City	110,074	177,863
HOPE Program/ Housing Counseling/ Maryland Department of Housing & Community Development	175,000	182,500
State		
Maryland Legal Services Corporation	10,773,347	10,799,588
Contract services regarding children in the foster care system, District Court self-help, domestic violence and Equal Justice Works	7,063,537	8,958,799
Local	314,413	313,843
Title III-B/Elderly Assistance: Anne Arundel, Baltimore, Calvert, Carroll, Cecil, Charles, Frederick, Harford, Howard, Lower Eastern Shore, Montg Prince George's, Queen Anne's, St. Mary's, & Upper Eastern Shore	jomery,	
Grants-In-Aid:		
Anne Arundel County	22,000	22,000
Baltimore City	62,500	62,500
Baltimore County Harford County	70,000 29,412	70,000 30,186
Howard County	102,890	101,890
Montgomery County	40,000	25,000
Circuit Court Pro Se Grants:	·	·
Anne Arundel County	162,405	155,603
Cecil County	28,750	28,750
Somerset County	5,700	5,400
Private Donations:		
Contributions	678,429	527,187
Foundations	845,212	239,075

This report contains a summary of 2012 financial information.

Complete audited financial statements are available from Maryland Legal Aid upon request.

Persons Served by County Total: 78,461

Allegany	974
Anne Arundel*	34,741
Baltimore City	17,523
Baltimore	3,941
Calvert	616
Caroline	256
Carroll	424
Cecil*	1,827
Charles	1,046
Dorchester	161
Frederick	1,548
Garrett	339
Harford	1,990
Howard	781
Kent	113
Montgomery	2,783
Prince George's	4,904
Queen Anne's	154
Somerset*	269
St. Mary's	951
Talbot	313
Washington	475
Wicomico	1,131
Worcester	238
Out-of-state	963

^{*} Includes pro se litigants assisted through Maryland Legal Aid's courthouse pro se projects and the District Court Self-Help Center in Anne Arundel County.

Statewide Programs & Resources

Farmworker Program (800) 444-4099

Foreclosure Legal Assistance Project (888) 213-3320

Maryland Senior Legal Helpline (410) 951-7750 or (866) 635-2948

Long Term Care Assistance Project (866) 635-2948

The Legal Aid Bureau, Inc. is a 501 (c)(3) organization that provides free civil legal services to low-income people in every Maryland community. A copy of our current financial statement is available upon request by calling our office: (410) 951-7719. Documents and information submitted to the State of Maryland under the Maryland Charitable Solicitations Act are available from the Office of the Secretary of State, State House, Annapolis, MD 21401, for the cost of copying and mailing.

All funds received by the Legal Aid Bureau, Inc. are spent in accordance with the Legal Services Corporation Act of 1974, as amended 1977, 42 U.S.C. §§ 2996 et. seg., its implementing regulations, 45 C.F.R. § 1600 et. seq., and other applicable law.

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Anita Matyi Bailey, Chief Attorney

District Court Self-Help Center

7500 Gov. Ritchie Highway, Room 206 Glen Burnie, MD 21061 (410) 260-1392

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- John F. Kennedy

