Founded in 1996, Philadelphia Legal Assistance (“PLA”) provides free civil legal aid to low-income individuals and families to ensure equal access to justice and strengthen Philadelphia’s communities.

From our office at 718 Arch Street, our 40 employees and 44 volunteer law students assist approximately 8,000 clients each year. When clients come to PLA, we take the time listen to their stories and identify the resources to best help them. PLA provides direct legal representation, referrals to pro bono assistance programs, assistance in proceeding in court without an attorney, and legal advice and information.

As a community partner, PLA offers training to community organizations, and legal assistance on-site through court programs, education, and outreach.

RECOGNITIONS AND AWARDS

Joyce Dunham-Smith, Consumer-Housing paralegal, was named the 2015 Community Leader by Philadelphia Association of Community Development Corporations (PACDC).

Cramdown, PLA’s house band made up of musicians from CLS and PLA staff and family won the inaugural Law Rocks Contest in 2015.

Jonathan Pyle, Contract Performance Officer, received the PLAN Excellence Award in recognition of his local and statewide efforts to improve access to and the quality of legal services through the use of technology, data collection, and analysis.

Anita Santos-Singh, Executive Director, received the Philadelphia Bar Association’s Andrew Hamilton Award for exemplary service in the public interest.
MESSAGE FROM THE EXECUTIVE DIRECTOR

“Alone we can do so little; together we can do so much.”
- Helen Keller

DEAR FRIENDS,

PLA is proud of the partnerships and collaborations in which we engage and consider central to meeting our mission. Our primary “Partner for Justice” is Community Legal Services, Inc. Together we embody a unified and comprehensive legal aid system through which we coordinate client services and use our limited resources strategically to achieve the most impactful results for our clients.

We are fortunate to have many other Partners for Justice in this struggle to address the challenges, barriers and systemic failures our clients face. We routinely align ourselves on the local and national level with organizations, law schools, courts and government to achieve the best results. These joint efforts improve the effectiveness of our work to protect people’s livelihoods, health, housing and families and lead to transformative change within the communities we serve. Here you will find a sampling of the impact these partnerships have on individuals and our larger community.

PLA also contributes to the larger ideal of “Justice for All” by ensuring fair treatment and access to the justice system for individuals regardless of income through its representation of thousands at risk of losing their homes, facing food insecurity or domestic violence. Additionally, our successes in these cases help secure a significant return on investment for taxpayers and our supporters. For every $1 that is spent on legal aid in Pennsylvania, there is an $11 return to the community, and while this return is significant it pales in the face of the return to those who are now secure in their home, with their families, free from violence and the worry of loss.

I am proud to present this Annual Report which is both a representation of PLA as a Partner for Justice and a recognition of our equally dedicated and vital partners. Thank you all for your partnership in this work.

Anita Santos-Singh
Executive Director
“Many thanks for making my world a brighter place! A very special Thank You!”

- PLA Client
Providing Access to Healthcare Coverage for Immigrant Families

Zahir* was referred to PLA’s Medical Legal Community Partnership (MLCP) by the health center staff after they discovered that he was facing unpaid medical bills for his wife, Rani. Rani was pregnant and needed prenatal medical care. Although she had an Affordable Care Act policy, the bills for premiums, deductibles, copays and care that wasn’t covered were too much for the family to afford.

A recent immigrant from South Asia, Rani has been a legal permanent resident for less than five years, and was erroneously denied Medicaid because of her immigration status. She was instead referred to the Marketplace where her husband purchased insurance for her as well as his own parents who also had recently immigrated and held Legal Permanent Resident Status. Using their extensive knowledge of Medicaid Law, the MLCP staff were able to determine that Rani was in fact eligible for Medicaid which would provide full, free, comprehensive coverage with low copays despite her immigration status, because of an exception in place for pregnant immigrant women. The Medicaid coverage was applied retroactively to the beginning of the pregnancy covering all of the couple’s unpaid medical bills. Also, since Zahir’s parents did not have any income, they were also eligible for Medicaid. With Medicaid coverage, they do not need to pay any premiums, now have lower copays, receive greater health coverage and the family has saved a significant portion of Zahir’s limited income from driving a cab.

*Names have been changed.

IN 2015, THE MLCP OBTAINED FOR CLIENTS A TOTAL OF

$199,992 in lump sum financial benefits + $277,564 in ongoing annual benefits
Preserving Housing for Seniors

Ms. Clyde* came to PLA facing a sheriff sale of her home. She had taken out a reverse mortgage, an FHA-insured mortgage that seniors can obtain to access equity in their homes. With reverse mortgages, borrowers do not have to repay the loans during their lifetimes and lenders are repaid upon the death of the homeowner through the sale of the property.

However, reverse mortgage borrowers are required to pay their property taxes and homeowner’s insurance. If they fail to do so, it is considered a default under the terms of the mortgage, and the lender can foreclose on the homeowner. Many low-income, elderly reverse mortgage borrowers do not understand this requirement.

Ms. Clyde is 82 and severely disabled, and relies on her sons to assist her with her financial affairs. One of her sons had allowed the hazard insurance policy to lapse and the property taxes to go unpaid. In the past, the reverse mortgage company would have paid the taxes and insurance premiums and Ms. Clyde would have been eligible for a repayment agreement to repay the charges over two years. But in April 2015, HUD issued a radical change from its prior policy for homeowners with reverse mortgages prohibiting borrowers who were in foreclosure from obtaining repayment agreements, in effect, cutting off access to loss mitigation options to homeowners facing foreclosure even if they could afford it.

With the support of the National Consumer Law Center, advocates from PLA, Community Legal Services and SeniorLaw Center, met with high-level HUD officials in Washington, D.C., to present them with examples of harms caused to senior citizens by the policy change. The HUD representatives were clearly moved by the client stories and concerned that senior citizens would lose their homes unnecessarily. HUD agreed to revisit the policy barring repayment agreements for homeowners in foreclosure and in the interim would grant waivers to extend repayment plans to homeowners adversely affected by the policy.

PLA successfully negotiated a waiver of HUD’s policy, which allowed the mortgage company to make a repayment agreement with Ms. Clyde to pay her property charges over five years. The payment is affordable and kept Ms. Clyde from losing her home. Other senior homeowners in foreclosure, both here in Philadelphia as well as elsewhere, were also able to obtain waivers and enter into repayment agreements while the policy was under reconsideration. Recently, HUD officially rescinded its policy prohibiting repayment agreements for reverse mortgage borrowers in foreclosure. This partnership with other civil legal aid providers committed to protecting senior homeowners made a greater impact on policymakers resulting in a better informed policy decision. Thanks to this advocacy, dozens of seniors in Philadelphia were protected from the unnecessary loss of their homes.

* Names have been changed.
"I just want to take the time and thank you for your services. If it wasn’t for you helping me, I don’t know where I would be today. I am forever grateful."

- PLA Client

715 seniors received help with mortgage or tax foreclosure through the Save Your Home Philly Hotline in 2015.
COMMUNITY PARTNERS

Roxborough/Manayunk
Intercommunity Action

Chestnut Hill
Mount Airy USA
Center in the Park

Olney/Oak Lane
Korean Community Development Services Center
Northwest Counseling Service
Greater Philadelphia Asian Social Services (GPASS)
West Oak Lane Community Development Corporation

West Philadelphia
Intercultural Family Services
Thomas R. Kline School of Law at Drexel University
Mount Vernon Manor CDC
University of Pennsylvania Law School
Health Center 3
Health Center 4
People’s Emergency Center
Parkside Association
ACHIEVEability

South Philadelphia
Diversified Community Services (Dixon House)
Southeast Asian Mutual Assistance Association Coalition (SEAMAAC)
United Communities Southeast Philadelphia

Southwest Philadelphia
Southwest Community Development Corporation

Outside Philadelphia
Center for Peace and Global Citizenship at Haverford College
Villanova University School of Law
Center for Urban Pedagogy

6,953
Number of cases closed in 2015
336
Number of households assisted in which at least one household member was a current or former member of the armed services.
Preserving Family Relationships

Ms. Ling,* an immigrant from China, was referred to PLA by Children’s Village, her child’s after-school care provider. Ms. Ling, who had custody of one son, was interested in obtaining custody of her other son who lived with his paternal grandparents. During the time she and her sons’ father had lived together, he had pressured her into letting their older son, then just an infant, go to China to live with the child’s paternal grandparents, telling her it would be for just a few months.

However, the child stayed in China with the grandparents for more than four years and remained with the grandparents even after they had moved to Philadelphia. Ms. Ling attempted to regain custody for two years before coming to PLA, but the father and paternal grandparents refused to let Ms. Ling see the older boy regularly. Ms. Ling believed both boys would be better cared for if they lived with her and if they were to live together and attend her neighborhood school, one of the best public schools in the Philadelphia.

Once Ms. Ling came to PLA, she was represented by a law student in the Drexel Civil Litigation Field Clinic (DCLFC), a clinical program supervised by PLA. The law student and her supervising attorney first represented Ms. Ling at her expedited custody hearing, obtaining significant custodial time for Ms. Ling with the older boy, so that she could rebuild their relationship. The law student then prepared extensively for Ms. Ling’s final custody hearing, including preparing testimony from a Children’s Village psychologist who would testify as an expert on the school placement of English-language learners in the Philadelphia area. The student represented Ms. Ling at the day-long custody hearing, presenting testimony from Ms. Ling, expert testimony from the psychologist, and cross-examining the father.

The custody Judge was persuaded by the evidence and arguments that the law student presented and granted Ms. Ling primary physical custody of both of the children, with the father receiving significant partial physical custody. The Judge also ordered that Ms. Ling have sole legal custody of the children, as the father could not communicate effectively with her about issues relating to the children. As a result of the law student’s representation, both of Ms. Ling’s sons were able to be raised by a loving parent and grow up with their sibling, as well as attend a thriving public school. Both children were able to maintain a relationship with their father and paternal grandparents as well.

* Names have been changed.
39% of family law clients in 2015 were victims of sexual assault or domestic violence.

“I want to say thanks. You really do an outstanding job. It was a big long journey and the outcome was a victory. You guys do an outstanding job. You have a good reputation and you work hard for all customers to get a good outcome. I always talk about you all. I’m crying because of the great job you did and because it is hard to say goodbye.”

- PLA Client
General Intake Unit

PLA’s General Intake Unit provides advice, referrals, and limited representation to thousands of low-income Philadelphians each year. The court system, city agencies, and non-profit organizations throughout the city refer individuals seeking assistance to the General Intake Unit, which provides legal advice and referrals to clients regarding dozens of types of legal problems.

Consumer Housing Unit

The Consumer Housing Unit serves as an instrumental component of the comprehensive citywide effort to save homes from mortgage and property tax foreclosure by both operating the Save Your Home Philly Hotline and providing extended representation to homeowners threatened with the loss of their homes. Our impact is also felt through our collaborative partnerships with the 28 housing counseling agencies funded by the City’s Division of Housing & Community Development and the Mortgage Foreclosure Steering Committee. PLA played an integral role in the inception of the Mortgage Foreclosure Diversion Program and continues to engage in systemic advocacy to protect the rights of low-income consumers in Philadelphia.

Family Law Unit

The Family Law Unit strengthens communities by stabilizing families and helping them live free from interpersonal and family violence. Our dedicated advocates provide holistic, trauma-informed services, bolstered by a grant to serve survivors of sexual assault from the Department of Justice Office on Violence Against Women, which links and coordinates our services with Community Legal Services, Women Against Abuse, HIAS Pennsylvania, and Women Organized Against Rape. The Family Law Unit works with volunteers from area law schools to participate in one of its two clinical programs, the Custody and Support Assistance Clinic ("CASAC") and the Drexel Civil Litigation Field Clinic. The students provide services to clients ranging from brief advice to assistance in preparing for court proceedings to full representation. Our Family Law Unit also partners with the judiciary, Women Against Abuse, and the Family Law Section of the Philadelphia Bar Association to assist unrepresented litigants at the Family Court Help Center.
Public Benefits Unit

Our Public Benefits Unit helps to ensure that clients have access to life-saving basic needs such as income, food, and medical care. The Unit has two clinical programs involving students from local law schools: the Employment Advocacy Project, with chapters at the University of Pennsylvania Law School and the Kline School of Law at Drexel University, which provides representation to displaced workers at unemployment compensation administrative hearings; and the Food Stamp Clinic, a partnership with students from the University of Pennsylvania Law School.

Low Income Taxpayer Clinic

PLA’s LITC meets the overwhelming need for tax assistance among agricultural workers and limited English proficient taxpayers who are routinely preyed upon by bad or unscrupulous tax preparers. The LITC, funded by the Internal Revenue Service, reaches the most disenfranchised taxpayers, who, because of language and cultural barriers, would not otherwise receive vital information about tax programs designed to aid the working poor.

Medical Legal Community Partnership

PLA’s MLCP is a collaboration between Philadelphia Legal Assistance and the Philadelphia Department of Public Health to provide free on-site legal assistance to patients at community health centers. The goal of the partnership is for health center staff to work jointly with legal staff to improve patients’ physical, social, emotional, and legal well-being. The MLCP operates with volunteer law students from area law schools and volunteer attorneys from Dechert LLP and Pepper Hamilton LLP who are supervised by PLA attorneys and who assist patients at Health Center #3 and Health Center #4 in West Philadelphia with their health-harming legal needs such as debt collection, lead abatement, medical reimbursement, and domestic violence issues.

Pennsylvania Farmworker Project

PLA’s PFP represents low-income migrant and seasonal farmworkers throughout the state of Pennsylvania in employment-related and housing matters. PFP advocates work to protect agricultural workers’ rights to minimum wage and wage payment; decent, safe, affordable housing; safe, healthy, working conditions; and protection against discrimination or retaliation for exercising their legal rights as farmworkers.
**Financial Statements**

Statement of Activities for Year Ending

December 31, 2015

**SUPPORT AND REVENUE**

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<th>Category</th>
<th>Amount</th>
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<tr>
<td>Grants and Contracts</td>
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<tr>
<td>Contributions</td>
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<td>Program Income</td>
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<td>Interest</td>
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<td><strong>Total Support and Revenue</strong></td>
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**EXPENSE**

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<th>Category</th>
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<td>Program Services</td>
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<tr>
<td>Management and General</td>
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<td>Fundraising</td>
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<td><strong>Total Expense</strong></td>
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**CHANGE IN NET ASSETS**

($134,353)

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<th>Description</th>
<th>Amount</th>
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<tr>
<td>Net Assets - Beginning of Year</td>
<td>$56,601</td>
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<tr>
<td>Net Assets - End of Year</td>
<td>$190,154</td>
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Philadelphia Legal Assistance is dedicated to providing high quality, creative legal services, advice and referrals for eligible low income people. We are committed to educating and empowering our clients and working collectively with other advocates to achieve these goals.
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