



2015 ANNUAL REPORT



Legal Services
of
NORTHERN CALIFORNIA

A Message from LSNC's Executive Director and Board President

In 2015, LSNC provided crucial legal services to tens of thousands of needy and vulnerable individuals, while also engaging in complex, sophisticated advocacy---through litigation, legislation, administrative advocacy, and community development work---which had a significant positive impact for our entire client community in the areas of affordable housing, public benefits, health, education and civil rights.

As we begin our 60th anniversary year in 2016, LSNC's strong voice continues to speak out forcefully on behalf of our clients and communities. As Executive Director and Board President, we are extremely proud of the accomplishments of all of our staff and volunteers, and we are very grateful to all who supported our work and mission in 2015.



A handwritten signature in black ink, appearing to read "Gary F. Smith". The signature is fluid and cursive.

Gary F. Smith
Executive Director



A handwritten signature in black ink, appearing to read "Kevin R. Johnson". The signature is fluid and cursive.

Kevin R. Johnson
Board President



Who We Are

Legal Services of Northern California is the local non-profit legal aid organization providing free legal advice and advocacy to 23 counties in northern California.

2015 Year at a Glance

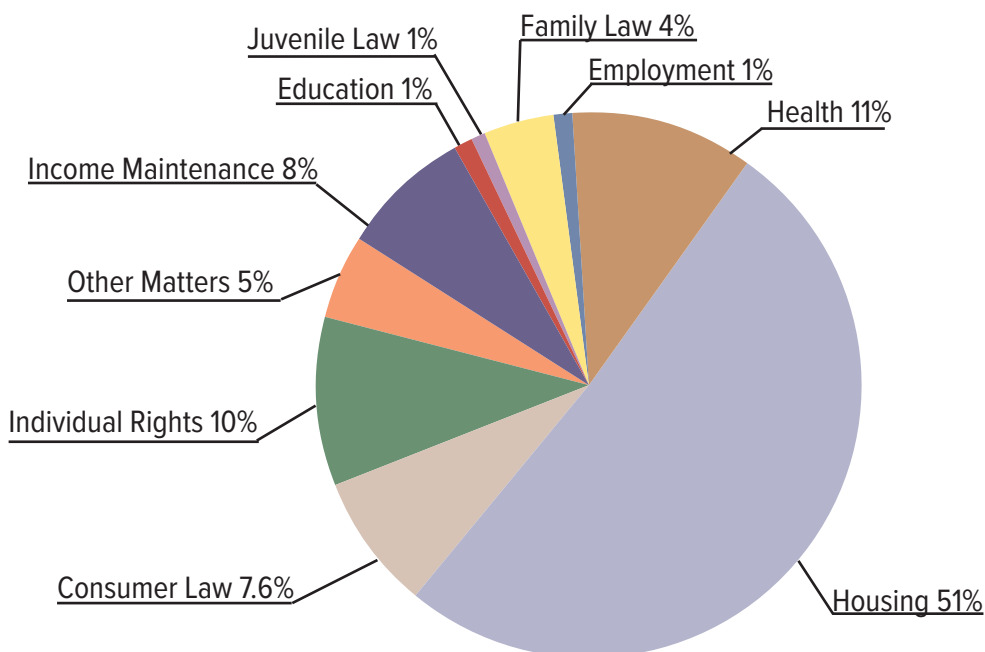
22,764 Total Cases

12,724 Legal Services Corporation (LSC) Cases

2,047 Senior Cases

4,056 Health Insurance Counseling & Advocacy Program (HICAP) Cases

3,937 Special Non-LSC Cases



LSC Case Breakdown

971 in Consumer Law
32 in Education
164 in Employment
548 in Family Law
119 in Juvenile Law
1,358 in Health
6,526 in Housing
1,097 in Income Maintenance
1,233 in Individual Rights
676 in Other Matters

12,724 TOTAL



Legal Services *of* NORTHERN CALIFORNIA

Our Mission

To provide quality legal services to empower the poor to identify and defeat the causes and effects of poverty within their community by efficiently utilizing all available resources.

Our Priorities

- **Preservation of Housing:** creation and/or preservation of low-income housing, tenant rights, evictions and lock outs, foreclosures/mortgage foreclosure scams, quality of housing, mobile homes, mitigation of homelessness, termination of utilities, unsafe housing, natural disasters.
- **Health Care:** access to health care, Affordable Care Act implementation, community participation in health planning, hospital services, Medi-Cal/Medicaid, dental care, long-term care/nursing homes, cost of health care.
- **Enhancing Economic Stability:** unemployment benefits, wage claims, wrongful termination, discrimination, job training and placement, preventing job loss, driver's license reinstatement, misdemeanor criminal record expungement, debt collection defense, obtaining and preserving necessary public benefits, job creation, consumer rights, community economic development.
- **Support for Families:** child care, child support, child welfare, troubled youth.
- **Family Safety & Stability:** preservation of the health and safety of the family, home and community, family law, domestic violence, simple wills and probate.
- **Civil Rights:** discrimination against poor people, people of color, women, children, persons with disabilities, permissible advocacy for immigrants, elderly and limited English-speaking persons, access to courts, right to counsel, self representation, defense in civil actions and Native American issues.
- **Education:** expulsions, especially for students of color; individualized education plans for students with disabilities; implementation of 2013 school funding formula changes for low-income/minority districts
- **Serving Populations with Special Vulnerabilities:** seniors, persons with physical and mental disabilities, limited English-speakers, immigrant populations, persons with limited education, persons who are geographically isolated, and persons discriminated against because of race or culture.

Preservation of Housing

Foreclosure Prevention Project

In 2015, LSNC's Foreclosure Prevention Project assisted hundreds of homeowners and tenants affected by foreclosure. LSNC emphasized helping low and moderate income homeowners keep their homes - typically their only financial asset - when they got behind on their mortgage payments after a financial hardship, such as divorce or becoming disabled or temporarily unemployed.



Steven*



Steven* was devastated when he lost his home through foreclosure. Unable to cope with the situation, he missed all of his eviction notices and only sought help when he received a lockout notice for the Tuesday before Thanksgiving. He lives in the home with his daughter and her 2 month-old-child. A LSNC advocate was able to speak with the bank's attorney and work out an agreement which gave the client six months to move, getting him through the holidays and giving him time to find a new home.

Preservation of Housing

Yolo Shriver Project



The Yolo office of LSNC successfully applied to operate a housing court pilot project in 2009 to address the disparity in representation between landlords and tenants, called the Sargent Shriver Civil Counsel Act. At the time of the initial application, nearly all residential landlords were represented while only a handful of residential tenants had legal counsel. The imbalance in representation created lopsided results, with judgments almost always in favor of residential landlords and settlements with terms benefiting only the landlord.

Now in its fifth year of operation, the project is leveling the playing field through legal representation, self-help services, and mediation for low income tenants. Data suggests that most cases are resolved by settlement and have some sort of positive financial outcome, which helped tenants find new housing if the settlement involved a move out. Among tenants receiving full representation by LSNC, most were also able to achieve a positive credit-related outcome and more than half avoided negative impact on their credit.



Trish*

Trish* fell behind on her rent when she suddenly lost her job. She lives in a city with an extremely low vacancy rate in housing near her son's school. Her son is disabled and stability is extremely important to his educational success. However, as a single mom with few resources, Trish was unable to pay the amount listed on the three day notice to pay rent or quit in time to avoid being served with an unlawful detainer. Trish sought assistance from the Yolo Shriver project to help her work out a settlement involving a payment plan that would allow her to remain in her apartment for the duration of her lease. During the course of the lawsuit, Trish secured a new job. LSNC attorneys worked out a settlement with the landlord's counsel enabling Ms. Reed and her son to remain in their apartment for the duration of their lease term. Her son was able to retain his special education services at his neighborhood school.



Frank*



Frank* is a 71 year old disabled veteran living in low income HUD subsidized housing. Due to his disability he qualified for Aid In Attendance medical payments from the VA. He used most of these medical benefits to pay for hearing aids and orthodontic work. Frank was then given a notice that his rent would be increased, because the VA benefits would be counted as additional income. When he was unable to pay the increased rent, an eviction case was filed against Frank. The HUD rules were unclear about how to treat Frank's VA

benefits. LSNC negotiated with the apartment managers and HUD to allow Frank to deduct his medical expenses from his income. As a result, on the day of trial, the eviction suit settled. Frank was allowed to stay in his home. He was given credit for the medical expenses going forward, resulting in a lower monthly rent charge that included a payment plan to pay the back rent he owed.

Serving Populations with Special Vulnerabilities

Senior Legal Hotline

During the last year, Senior Legal Hotline provided legal advice, assistance, representation and legal education to adults 60 years of age and older in Sacramento County on a variety of legal issues. The greatest demand for assistance was in the area of housing, wherein clients contacted the hotline with problems ranging from denials of requests for disability accommodation to evictions. In the housing area the hotline provided full representation in several cases, attempting to preserve housing for low income seniors. Clients also sought assistance with consumer law issues, advance/estate planning issues, income maintenance (including Social Security) and elder abuse concerns.



Legal advice and assistance was provided by staff attorneys, volunteer attorneys, and a volunteer paralegal, with support from the managing attorney, office manager and receptionist. During the summer months, law student volunteers also provided assistance to hotline clients. The hotline offices are located at 12th and E Streets in downtown Sacramento, adjacent to the Alkali Flats light rail station and very near low-income senior housing complexes and homeless service providers. This office location is convenient for many of our most vulnerable seniors who rely on public transportation or who access services from the many other service providers located nearby.

Intake is conducted via telephone, walk-in visits, appointments (in special circumstances) and via outreach events, including regular intake appointments at senior centers. Hotline attorneys also provided community legal education presentations at a variety of locations on several different topics,

including advance planning, tenant rights and consumer issues. The hotline provides language interpretation and translation to permit us to better serve seniors with limited English proficiency. During this program year, we served 80 clients who needed interpretation or translation services in order to access legal advice and assistance. Our attorneys also meet with clients at alternative locations when clients have significant mobility or transportation barriers.

From July through April, the hotline benefited from additional resources for serving Sacramento County seniors through the Model Approaches project funded by the California Department of Aging through the federal Model Approaches grant program. That collaborative effort expanded hotline staff and increased capacity to serve Sacramento County seniors. The hotline's services are also enhanced by its mediation project which makes volunteer mediators available for seniors who seek alternative dispute resolution for their legal problems, and which provides conflict coaching for clients who need extra help developing strategies to resolve disputes that do not have a viable legal remedy.

In 2015, the hotline began leading LSNC's senior law advocacy coordination meetings, which occur monthly. During those meetings, advocates from all of LSNC's senior law projects share strategies, information and resources to better serve seniors throughout LSNC's service area.



Pauline*



Pauline*, a Sacramento resident in her nineties contacted Senior Legal Hotline's Western States Pension Assistance Project with a question about Social Security's Government Pension Offset. A Social Security worker told her that she was not eligible for a surviving spouse benefit because she received a small public pension. While Social Security is permitted to reduce survivor benefits by two-thirds of the value of the public pension, the attorney determined the client should still be entitled to a substantial survivor benefit, even with the offset. The attorney advised the client to go to her local office and ask for her benefit to be recalculated. She did so, but the worker insisted her benefit was correct. With the client's authorization, the attorney went to her local Social Security office and inquired about the benefit calculation. The office realized her benefit was miscalculated and corrected the error, agreeing to pay the client her surviving spouse benefit retroactive to when her spouse passed away a year ago.

Health Care

LSNC - Health & HICAP

LSNC houses two special programs devoted to health care rights advocacy - a program-wide health law unit (LSNC-Health) and the Health Insurance Counseling and Advocacy Program (HICAP) which serves Medicare beneficiaries. Thanks to a contract with the California Department of Managed Health Care and Covered California, LSNC-Health serves all health care consumers regardless of income. The two projects work jointly on direct services to clients, community outreach and education, and policy and systemic advocacy intended to improve access to and the quality of health care for Californians.



LSNC-Health provides free legal services to patients challenging public program and managed care denials of medically necessary care; screening for all available insurance options; advising on medical debt; and assisting with non-health related legal barriers preventing patients from improving their overall health. LSNC-Health has a 32 county service area which includes our 23 traditional LSNC counties as well as Inyo, Mono, Alpine, San Joaquin, Santa Barbara, Santa Cruz, Sutter, Ventura, and Yuba. LSNC-Health's advocates are spread across many of LSNC's field offices, but our main health line rings in Sacramento. LSNC-Health also engages in many alternative service delivery models, such as outstation legal clinics, outreach presentations to community groups, community-based organizations, and other service providers, and medical-legal partnerships. In 2015, LSNC Health opened cases in 31 out of 32 counties in our service area. LSNC-Health is partnered with several other legal aid organizations and support centers as part of the Health Consumer Alliance, which collectively provides consumer advocacy statewide.

HICAP (Health Insurance Counseling & Advocacy Program) offers free information and advocacy for Medicare beneficiaries. HICAP volunteer counselors provide in-person counseling for Medicare beneficiaries on a range of topics including their local Medicare health and drug plan options, programs that may help low-income beneficiaries reduce their health care and prescription costs, and navigating access to health care and services. HICAP also provides information and representation for Medicare beneficiaries in filing appeals and grievances when they are denied coverage or services.

Alma*



Alma*, an 86 year old Medicare beneficiary, suffered two strokes which resulted in hospitalization and subsequent skilled nursing facility (SNF) care. While the hospitalization was fully covered, Alma's Medicare Supplement denied payment for the SNF. The Medicare Supplement plan stated that she had exhausted her 100 days of SNF benefits, and left her with a bill of more than \$4,500, although she had documentation from Medicare showing she still had 34 days of SNF benefits left. Before visiting HICAP, Alma had spent several months trying to resolve the issue on

her own without success and was very frustrated. HICAP helped Alma file an appeal to her Medicare Supplement plan. The Medicare Supplement plan reversed its decision and paid the SNF bill.

Nathan*

LSNC-Health assisted a newborn baby named Nathan* in Shasta County who was removed from his mother's care shortly after being born and was placed with family friends. The new guardians came to LSNC-Health for assistance with completing a guardianship for the baby. The couple was told that the baby would only have Medi-Cal for the first 30 days of his life under his mother's name and that the couple could not apply for Medi-Cal for him until their guardianship was completed, which would imminently result in a gap in coverage. Meanwhile,



the baby was sick and needed medical care. LSNC-Health determined that the baby should be eligible for Medi-Cal for the first year of his life under the newborn deeming program. LSNC-Health contacted the county about this issue and the baby was immediately granted Medi-Cal coverage. The guardians were able to get a Medi-Cal ID card for the baby and access the medical care he needed.

Enhancing Economic Stability

Public Benefits

LSNC continued to achieve outstanding results for clients in its local and statewide public benefits advocacy in 2015. LSNC attorneys filed seven lawsuits challenging unlawful policies and processes in various programs including CalWORKs, CalFresh (formerly known as food stamps) and General Assistance. Two of those cases settled, resulting in significant benefits for the clients. Oral argument is scheduled in 2016 in two other cases.



The CalWORKs program is California's Temporary Aid to Need Families (TANF) program and provides cash aid benefits, child care and other benefits intended to help parents find and retain work. In one CalWORKs case, a county accused LSNC's client of collecting benefits when her children were not living with her - charging her with a \$7,000 overpayment of CalFresh and CalWORKs benefits. The client asked for a hearing on her own, but lost. LSNC attorneys sought a new hearing because of an error in the first hearing and prevailed in the second and third hearings that followed, proving the client did have custody of her children while she received benefits.

LSNC advocates continued to represent clients in administrative hearings for a variety of public benefit programs, winning decisions that allowed our clients to get and keep the subsistence benefits they rely upon. LSNC attorneys also participated extensively in state program work groups that proactively identify and resolve issues that arise in benefit programs, avoiding the need for time-consuming appeals and litigation. In the course of that workgroup participation, LSNC asked the California Department of

George*



George*, is a single father of four receiving CalWORKs and Food Stamps. His entire household's aid was cut off because he inadvertently neglected to report \$14 in a bank account that he didn't know about - the money was proceeds from the foreclosure of his prior home. The county suspended his benefits before the deadline to submit documentation about the account if requested from the client. Once LSNC got involved, we successfully negotiated with the county and all the client's benefits were restored.

Social Services (CDSS) to clarify a policy about client access to their own county welfare department case files. Following a lengthy negotiation, CDSS issued a favorable policy. LSNC attorneys also provided comments on proposed welfare-to-work regulations and CDSS changed a policy that would have violated clients' privacy rights in response to LSNC's critique of that proposed policy.

Overall, LSNC provided assistance, ranging from basic advice to representation in court cases, in more than 1,600 cases involving non-health public benefits in 2015.



Kevin*



Kevin*, 8 years old, lives with his grandmother. His family has very little income. LSNC helped his grandmother obtain guardianship of Kevin several years ago. Kevin was denied CalFresh (food stamps) by Shasta County because he was recently discontinued from child's SSI. The denial was a result of the county's misapplication of an eligibility rule. LSNC represented Kevin in a hearing and won.

Statement of Financial Position

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	2015	2014
Assets		
Cash and cash equivalents	\$ 609,390	\$ 399,051
Restricted cash (Note 2)	1,193	11,008
Grants and contracts receivable	796,622	825,435
Other receivables	16,141	12,453
Prepaid expenses and deposits	225,989	138,677
Investments (Note 3)	2,519,884	2,402,048
Property and equipment (Note 5)	2,095,753	2,069,571
Total Assets	\$ 6,264,972	\$ 5,858,243
Liabilities and Net Assets		
Liabilities		
Accounts payable	\$ 68,458	\$ 87,595
Accrued liabilities (Note 6)	601,397	545,088
Notes payable (Note 8)	631,049	677,510
Deferred revenue	624,315	316,388
Total Liabilities	\$ 1,925,219	\$ 1,626,581
Net Assets		
Unrestricted	\$ 2,303,654	\$ 1,895,191
Unrestricted board designated - endowment	124,124	128,732
Unrestricted board designated - self insurance	248,640	247,095
Unrestricted fixed assets, net of related debt	327,466	406,067
Temporarily restricted (Note 10)	930,539	1,149,247
Permanently restricted (Note 11)	405,330	405,330
Total Net Assets	\$ 4,339,753	\$ 4,231,662
Total Liabilities and Net Assets	\$ 6,264,972	\$ 5,858,243

Thank you to our 2015 board members!

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State Bar

Carly*



Carly*, a disabled teen, needed to travel 300 miles round trip for much needed medical services, as there were no services close by and her family did not have a car. She could not make appointments, and her insurance company denied travel costs. LSNC got involved, arguing that the Medi-Cal enhancement program, EPSTD, clearly required the health plan to cover the cost. The health plan refused for 9 months, until a judge ruled in the client's favor, stating, "You have to provide non-medical, non-emergency transportation for kids who qualify for the program." The family will receive reimbursement for gas costs after borrowing a family member's car, and future visits will be reimbursed. Carly's health plan will have to create a policy to provide payment in 11 counties.

Statement of Activities

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total
Revenue and Support				
Grants and contracts	\$ -	\$ 9,047,373	-	\$ 9,047,373
Attorney fee awards	997,504			997,504
Donated services (Note 2)	14,891	530,028		544,919
Contributions	216,937			216,937
Other income	5,196	141,818		147,014
Rental Income	50,861			50,861
Interest Income	13,883			13,883
Program Service Fee	750			750
Net assets released from purpose restrictions	9,937,927	(9,937,927)		-
Total Revenue and Support	\$ 11,237,949	\$ (218,708)	-	\$ 11,019,214
Expenses				
Program services	\$ 9,131,217			\$ 9,131,217
Management and general	1,584,032			1,584,032
Fundraising	187,175			187,175
Total Expenses	\$ 10,902,424	-	-	\$ 10,902,424
Change in net assets before other income	\$ 335,525	\$ (218,708)	-	\$ 116,817
Other Income (Loss) on investments	(8,276)			(8,276)
Change in net assets after other income	326,799	(218,708)	-	108,091
Net Assets Beginning of Year	2,677,085	1,149,247	405,330	4,231,662
Net Assets End of Year	\$ 3,003,884	\$ 930,539	\$ 405,330	\$ 4,339,753

Office Locations

Legal Services of Northern California

Executive Office

517 12th Street
Sacramento, CA 95814
(916) 551-2150

Sacramento County Office

517 12th Street
Sacramento, CA 95814
(916) 551-2150

Butte Regional Office

(Butte, Plumas, Glenn, Tehama, and
Colusa Counties)
541 Normal Avenue
Chico, CA 95927
(560) 345-9493

Mother Lode Regional Office

(Placer, Amador, Calaveras, El
Dorado, Nevada, & Sierra Counties)
190 Reamer Street
Auburn, CA 95603
(560) 823-7560

Nevada County Satellite Office

101 Providence Mine Road, Suite 106D
Nevada City, CA 95959
(530) 470-8562

Yolo County Office

619 North Street
Woodland, CA 95695
(530) 662-1065



LSNC Executive Office - Downtown Sacramento

Redwood Regional Office

(Del Norte & Humboldt Counties)
123 Third Street
Eureka, CA 95502
(707) 445-0866

Ukiah Regional Office

(Mendocino & Lake Counties)
421 North Oak Street
Ukiah, CA 95482
(707) 462-1471

Solano County Office

1810 Capitol Street
Vallejo, CA 94590
(707) 643-0054

Shasta Regional Office

(Lassen, Modoc, Shasta, Siskiyou, &
Trinity Counties)
1370 West Street
Redding, CA 96001
(530) 241-3565

Special Programs

LSNC Health

Independent Assistance for Health Care Consumers
 (23 LSNC Counties + San Joaquin, Santa Cruz, Santa Barbara, Ventura, Yuba, Sutter, Mono, Inyo, & Alpine)
 515 12th Street
 Sacramento, CA 95814
 Sacramento office: (916) 551-2150
 Toll Free: 1 (888) 354-4474
health.lsnc.net

Senior Legal Hotline

Telephone Access to Civil Legal Advice for Seniors
 501 12th Street
 Sacramento, CA 95814
 (916) 551-2140
 1 (800) 222-1753
slh.lsnc.net

Private Attorney Volunteer Programs

Contact any of your local legal aid offices for more information about volunteering
 Mother Lode Region: (530) 823-7560
 Butte Region: (530) 345-9493
 Redwood Region: (707) 445-0866
 Sacramento County: (916) 551-2140
 Solano County: (707) 643-0054
 Shasta Region: (530) 241-3565
 Yolo County: (530) 662-1065

Health Insurance Counseling and Advocacy Program (HICAP)

HICAP provides information and counseling on health insurance and long term care issues for Medicare beneficiaries.

Central Office
 (916) 376-8795

3950 Industrial Boulevard, Suite 500
 West Sacramento, CA 95691
www.hicapservices.net

Senior Legal Services Programs

Mother Lode Region: (530) 823-7560
 Butte Region: (530) 345-9493
 Redwood Region: (707) 445-0866
 Sacramento County: (916) 551-2140
 Solano County: (707) 643-0054
 Shasta Region: (530) 241-3565
 Yolo County: (530) 662-1065

Voluntary Legal Services Program

LSNC's sister organization serving Sacramento, Yolo, Placer, El Dorado, & San Joaquin Counties
 501 12th Street
 Sacramento, CA 95814
 (916) 551-2102
www.VLSP.org

Tommy Clinkenbeard Legal Clinic

Protecting the civil rights of homeless persons - A collaboration between LSNC and Loaves and Fishes
 PO Box 2161
 Sacramento, CA 95812
 (916) 446-0368
tclc.lsnc.net

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Patty*



Patty*, a Placer County consumer in her fifties with Medicare and Medi-Cal coverage contacted LSNC-Health because her Medi-Cal had been terminated and was no longer covering her Medicare Part B premium. LSNC-Health contacted the county Medi-Cal office and found that Patty had been terminated for not returning her redetermination paperwork timely, even though she had in fact done so. LSNC-Health asked the county worker to note in the consumer's Medi-Cal case that the redetermination packet had been received timely and requested that Patty's Medi-Cal be reinstated immediately. Patty's Medi-Cal eligibility has now been restored.

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Ray*



We assisted Ray*, an older veteran who had been homeless for years. The VA social workers at our local Veterans medical clinic had finally located housing for Ray and he was granted a veteran's housing voucher to help support the rent.

Ray signed a fixed term lease and moved-in.

Unfortunately, the person who signed the lease and accepted the rent was not the agent for the deceased owner's estate, as she led the VA to believe. The Public Housing Authority (PHA) that granted the voucher had not confirmed this important information either.

The court-appointed agent for the Estate found out that Ray was living in the home and entered Ray's home repeatedly and loudly- to the point that the social worker called the police to protect Ray and prevent an illegal eviction by the agent.

The social worker called our office for assistance. We initially spoke to the agent to inform him and his relatives that they could not enter the home without Ray's consent. We worked with the attorney for the Estate and negotiated a settlement which provided Ray with funds from the Estate to move out and rent a hotel room while the VA and PHA could find him another place.

Ray says he is very grateful for our assistance as he could not have dealt with the situation on his own.