

Serving the Whole Client

JACKSONVILLE AREA LEGAL AID
2023 ANNUAL REPORT



For those members of our community who are vulnerable because of their poverty, age, disability or other circumstances, the civil legal issues that may threaten their well-being can come from multiple aspects of their lives and reverberate for years if not resolved.

Jacksonville Area Legal Aid takes a holistic look at its clients and the issues they face as we triage their existing problems and prevent them from multiplying and spreading. Our results frequently garner statewide and national accolades and are successes in which the entire First Coast community should take great pride. We are your legal aid law firm.

What we've learned is that the problems individuals or families face are all interconnected. Just as a doctor treats the whole patient, rather than just one disease in isolation, civil legal aid has to take into account the overall circumstances of a person's life.

For example, a client doesn't have to be in the midst of a foreclosure or eviction to be at risk for one. If someone is facing an issue in Drug Court, their situation likely has impacted their assets, their income, and the way that person or that family gets through the week. Those things might in turn threaten their housing. And together, all of those things might affect the person's continued recovery.

By the same token, the reason we are directing the funds raised through Freed to Run to our Shelter for Elders initiative is because we realized seniors are often taken advantage of in ways that can go so far as to place them at risk of homelessness. A door-to-door scam, by itself, is a consumer law case. But when a predatory roofing or solar contractor is trying to bilk a senior out of what little they have, then losing their shelter - the home they worked for - is not that far away. Our award-winning consumer law and housing attorneys can solve - or often prevent - both of those problems.

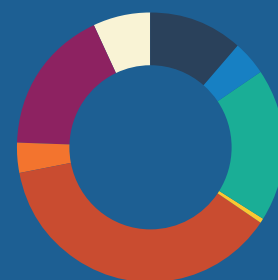
We are pleased to share with our supporters our 2023 Annual Report, which shows how JALA's holistic approach to civil legal aid not only resolves immediate legal problems but also provides a powerful dose of prevention. Our effectiveness is demonstrated through our outcome data as well as the widespread recognition our attorneys have earned through their dedication to our clients and our community.

This report, and our work as a whole, illustrate why I am so proud of our JALA attorneys and staff.



Jim Kowalski
PRESIDENT & CEO

2023 SERVICES BY CASE TYPE



● Consumer	796
● Employment	296
● Family & Children	1,288
● Health	31
● Housing	2,610
● Disability Rights & Benefits	251
● Individual Rights	1,229
● Miscellaneous	466
TOTAL CASES HANDLED	6,967
TOTAL PEOPLE IMPACTED *	17,206

* based on number of people in client households

Jacksonville Area Legal Aid's Legal Services in 2023

10,438

APPLICATIONS FOR HELP

3,365

ADVISED THROUGH
LEGAL CLINICS
AND COMMUNITY
OUTREACH

\$1,004,847

VALUE OF IN-KIND LEGAL
SERVICES PROVIDED
BY PRIVATE ATTORNEYS
THROUGH JALA

574

VETERANS SERVED

1,789

DOMESTIC VIOLENCE
SURVIVORS SOUGHT
LEGAL HELP (UP 93% OVER
2019); THIS INCLUDES 277
REQUESTS FOR PROTECTIVE
ORDERS

\$889,882

IN FAMILY SUPPORT
SECURED FOR DV
SURVIVORS & OTHERS

\$839,076

IN INCOME & ASSETS
PROTECTED BY AVERTING
PREDATORY LENDING
& ILLEGAL DEBT
COLLECTION

1,622

EVICITION PREVENTION
REQUESTS (UP 138%
OVER 2019)

297

EVICITIONS AVOIDED
THROUGH ATTORNEY
INTERVENTION AND
\$565,561 IN FINANCIAL
RELIEF SECURED FOR
RENTERS

4,294

PEOPLE USED JALA'S
ONLINE EVICTION
PREVENTION TOOL

132

FORECLOSURES
PREVENTED & \$614,575
SECURED IN FINANCIAL
RELIEF FOR HOMEOWNERS

1,456

ELDERS SERVED

\$1,890,974

IN HOME EQUITY
PRESERVED VIA HEIRS'
PROPERTY RESOLUTION

\$899,241

IN DISABILITY
BENEFITS SECURED

1,638

PEOPLE WITH
DISABILITIES SERVED

306

CHILDREN REFERRED
TO THE NORTHEAST
FLORIDA MEDICAL LEGAL
PARTNERSHIP

2023 Awards

Adam Thoresen, division chief of JALA's Consumer Advocacy and Litigation Unit, received the 2023 Consumer Protection Lawyer of the Year Award from The Florida Bar's Consumer Protection Law Committee. Of the 16 Florida lawyers who have received the award, four either work at JALA currently or did at the time they received the award. Thoresen, who was also the recipient of the National Consumer Law Center's Rising Star Award in 2021, leads a team of four lawyers and two paralegals who work to effectuate broad change through individual and class action litigation and policy advocacy involving the mortgage foreclosure process, payday lending, title lending, fair credit reporting, tenants' rights, and other consumer issues.

Annie Rodriguez, a staff attorney in JALA's Consumer Advocacy and Litigation Unit, received the National Consumer Law Center's 2023 Rising Star Award, which is presented to attorneys in practice for 15 years or less who have made major contributions to consumer law within the past two years by trying or settling a case of great success and significance. Her work has included mortgage and reverse mortgage foreclosure and servicing claims, debt defense, auto sales and finance, and consumer counterclaims in residential evictions. She was instrumental in achieving a favorable settlement in a case against a major bank involving alleged fraudulent credit card usage that resulted in unauthorized charges.

St. Johns County Legal Aid, JALA's St. Augustine office, was recognized in 2023 by St. Johns County Drug Court for its service to the judicially-led program for non-violent addicted individuals with drug-related felony charges. Since 2018, St. Johns County Legal Aid has assisted participants with their civil legal issues, such as evictions and foreclosures, debt lawsuits, paternity and family law issues, public benefits, consumer issues, and unemployment compensation. St. Johns County Legal Aid also collaborates with local nonprofit organizations in the community that provide housing, food, medical/dental care, and other services participants may need.



ADAM THORESEN



ANNIE RODRIGUEZ
PHOTO: ATTORNEY AT LAW MAGAZINE

“The treatment court judges say that legal aid was the missing link and the secret sauce that now makes the team whole, with a holistic approach, so that full treatment needs are now covered.”

- MEGAN WALL, ST. JOHNS COUNTY
LEGAL AID MANAGING ATTORNEY

In 2023, JALA created a Shelter for Elders endowment at The Community Foundation for Northeast Florida. The endowment is funded through Freed to Run to provide greater housing stability for the region's seniors. Arthur Leroy Johnson is one such client.



As a child in Jacksonville in the 1950s, Arthur Leroy Johnson would go get ice cream with his father and brothers at the Foremost Dairy in Riverside, the Jacksonville, Fla., neighborhood where he has lived for nearly 40 years in a two-bedroom home JALA helped him save.

“My father worked two blocks from where I live today,” said Johnson, whose father was employed at the dairy. “At 5 o’clock in that neighborhood, all the Black people had to be out. There was a whistle that would blow. If you worked in that area, as a Black person you had to be leaving. The whistle was called Big Jim.”

In 1986, Johnson became a homeowner in Riverside when he bought an 1,100 square-foot, aluminum-sided home from a woman who employed his mother as a domestic worker.

A member of the African American Golfers Hall of Fame, Johnson, 80, also had a successful career as a concert promoter, but eventually he ran into financial difficulties when health problems sidelined him from his job as director of First Tee – North Florida.

Johnson, who worked for famous artists such as Teddy Pendergrass, Prince, Luther Vandross, Run-DMC, and Rick James, says much of his life

savings had gone into a 1998 lawsuit, *Rowe Entertainment v. William Morris*, that sought to stop discrimination in the music industry. His activism was inspired by his mentor and childhood neighbor Frank Hampton and three other Black golfers, who sued to integrate Jacksonville’s golf courses in the late 1950s.

With his savings depleted, he took out a reverse mortgage on the 1912 home, initially borrowing just \$24,000. But living on \$941 a month in Social Security, he was having trouble making needed repairs to his home. Unable to get insurance, he defaulted on his reverse mortgage. After fighting to hold onto his home for 12 years, he ended up owing a total of \$140,000.

JALA Housing Counselor Marissa Vetter worked to get a City of Jacksonville Foreclosure Intervention Program grant to help reduce the delinquent amount so that his payments going forward would be more manageable. JALA attorney Lynn Drysdale also worked on aspects of Johnson’s case.

“It’s been tremendous,” Johnson said. “These people, not knowing me from a can of paint, came in and just changed my whole life. They’ve been a tremendous help to me.”

Making a Broad Impact on the Community

First-of-its-kind Eviction Diversion Program launches in Jacksonville

JALA is part of the new Jacksonville Eviction Diversion Program created following the work of the City Council's Special Committee on Critical Quality of Life Issues, with thanks to Mayor Donna Deegan and her team for supporting this effort in her budget.

The program is a collaboration among the City of Jacksonville, LJD Jewish Family and Community Services, United Way of Northeast Florida, the Fourth Judicial Circuit Court, and the Duval County Clerk's Office.

It serves residents who are facing eviction, qualify financially, and have at least one household member who is under the age of 18 or over the age of 65. Other eligibility factors apply. "This is the first stand-alone, court-integrated, statutorily compliant eviction diversion project ever created in the State of Florida," said JALA President and CEO Jim Kowalski. "It has taken the better part of a year to coordinate this effort to obtain city funding both for rental assistance and legal assistance, and to work with everyone to put this in place."

JALA settles discrimination case with Gannett

In 2023, JALA settled a charge against Gannett Publishing Co., Inc. after Gannett published classified advertisements placed by third parties that were allegedly discriminatory based on race, sex and familial status. JALA filed the charge with the U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Opportunity, alleging that Gannett's online and print media outlets ran ads that violated the federal Fair Housing Act.

"Publishing advertising that shows an overt or even tacit preference for a person who is not a member of a protected class limits those choices," said JALA attorney Suzanne Garrow. "We are glad that we could resolve the charge against Gannett. Its newspapers are in 43 states and are national and international, so this resolution has a broad reach."



Serving One Client at a Time

JALA stops wrongful Social Security garnishment for Nassau couple

JALA's Adam Thoresen prevented a significant reduction in income for a Nassau County man and his wife, who were already living at poverty level on Social Security Disability Income alone. They came to JALA after the husband's disability benefits had been garnished by 15% every month for over a year and his \$1,200 stimulus check was seized.

The garnishment was purportedly for a student loan taken out by his son, who shared his name and had since passed away. The client had never co-signed for the

loan and believed his signature was forged, possibly by his former wife, whose contact information was on the loan documents. JALA formally disputed the debt and although, after review, it appeared forgery was most likely, the client chose to seek a discharge of the debt based on his total permanent disability rather than defend against the debt after the loss of his son.

JALA successfully provided evidence of his eligibility for the discharge, and the client was able to avoid continued garnishment.

JALA saves the home of a Clay County resident

A Clay County resident turned to JALA after he had been served with a foreclosure notice over \$6,000 in past due homeowner's association assessments. He had been working a part-time job in addition to his full-time job in order to pay off the debt and was also behind on his mortgage. He and his two adult children, ages 18 and 20, share the family home, and he was at risk of losing it. JALA provided housing counseling through a State Housing Initiative Program

grant, which supports local governments with funds to create housing programs that assist income-eligible residents. The client was able to pay his HOA debt with his earnings from the part-time job, while JALA Housing Counselor Marissa Vetter worked with his lender and got him approved for a mortgage modification. With lower monthly payments, he is now back on track with his mortgage payments and HOA dues, and the family remains stably housed.

An effort to pay off her son's car loan turned into a financial nightmare when a Jacksonville widow refinanced her mortgage. Fortunately, JALA was there to help.



Sandra Washington, 51, has been working two part-time jobs since her husband, a disabled veteran, passed away in 2013 when her son was in seventh grade. A few years ago, with her son by then in college, she refinanced the mortgage on her Northside home so that she could pay off the loan on his car before he graduated. “I was hoping it was going to benefit me somehow,” Washington said.

But the subsequent increase in her mortgage payment coincided with the COVID-19 pandemic and unforeseen financial challenges, such as a sharp increase in homeowner’s insurance rates.

Washington accepted a six-month forbearance from her loan servicer, after which she worked with them to get her payments back on track. The lender offered a modification, but with the increased interest rate, her payments jumped from \$735 to \$1,359. Washington’s payment prior to the refinancing had been \$425. Now, it was more than three times that.

When she found she could not afford the payments, Washington turned to Jacksonville Area Legal Aid, where JALA Housing Counselor Marissa Vetter helped her access City of Jacksonville Foreclosure Intervention Program funds and negotiated with her loan servicer on her behalf.

“Thanks to the City of Jacksonville, we were able to get her the funding to fully reinstate her loan and keep her in the same rate and payment,” Vetter said.

Washington said Vetter played a pivotal role in enabling her to stay in her home of 24 years, which she had painstakingly renovated.

“Her expertise, understanding, and immediate responsiveness made my experience remarkably positive,” Washington said. “Ms. Vetter helped me navigate the complexities, ensuring that the necessary steps were taken to address my mortgage problems. Her professionalism and compassion were truly commendable.”

Washington, who works as a parent liaison at a Jacksonville elementary school and for the Boys and Girls Club, had compelling reasons to hold onto her more than century-old home, which is right next door to the home of her 78-year-old father.

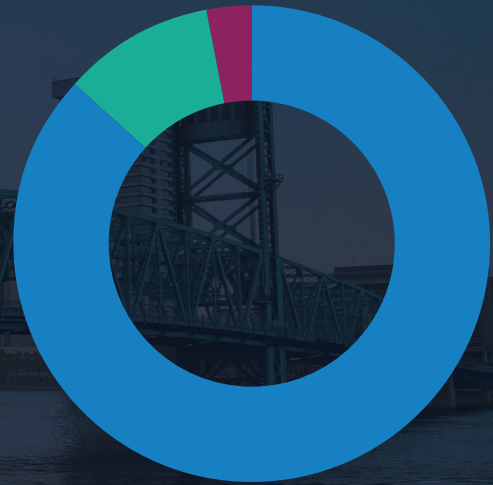
“I take him back and forth to his doctor’s appointments, go grocery shopping with him. I think it would have been devastating for my dad if I had told him I wasn’t going to live here anymore,” said Washington, adding that she cannot overstate the importance of JALA in her life.

“Their commitment to delivering economic, social, and housing justice to low-income individuals and families like mine is crucial,” Washington said. “I want to emphasize the significance of continued funding for programs like Jacksonville Area Legal Aid. It not only made a difference in my life but is essential for others facing similar situations. The impact of this nonprofit law firm reaches beyond individual cases, contributing to the well-being of our community as a whole.”

Financials

2023 EXPENSES

● Program	\$ 8,067,458
● Management & General	\$ 956,320
● Fundraising	\$ 260,479
TOTAL	\$ 9,284,257

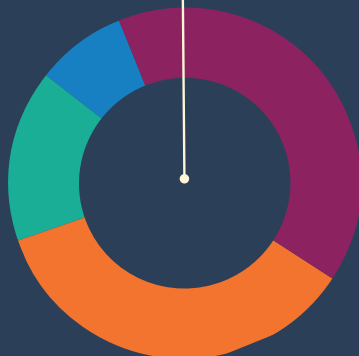


2023 REVENUE

● Grants	\$ 5,999,594	64.42%
● Donated Services & Supplies	\$ 1,006,525	10.81%
● County Funding	\$ 1,007,974	10.82%
● Contributions/Fundraising	\$ 649,929	6.98%
● Earned Income	\$ 393,702	4.23%
● Contributions from a Related Party	\$ 145,000	1.56%
● Investment Income	\$ 110,378	1.19%
TOTAL	\$ 9,313,102	100%

COUNTY FUNDING BREAKDOWN

● Duval County	\$ 407,868	40.46%
● St. Johns County	\$ 357,447	35.46%
● Clay County	\$ 159,004	15.77%
● Nassau County	\$ 83,655	8.30%
TOTAL	\$ 1,007,974	100%



Lawyers and law firms support JALA's work

JALA is grateful to those lawyers and law firms who go beyond individual giving to create events that enable the legal community and others to contribute in a meaningful way to our work. Together, they have raised millions of dollars to fund our projects, support our operations and more. We would like to extend a special thanks for their invaluable support.



**FREED TO RUN – SHELTER FOR ELDERLY
MIKE FREED OF GUNSTER**



PAJIC & PAJIC YARD GOLF



CANAN LAW ST. PATRICK'S DAY FUNDRAISER



EDWARDS & RAGATZ LAW DAY CELEBRATION



JACKSONVILLE AREA
Legal Aid

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Clay County Legal Aid

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Green Cove Springs, FL 32043
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Toll Free: (866) 284-8410