A Good Investment in Our Community

“LSGMI is the means by which equality is provided to thousands of people in this community, and now is the time to support them.”

-Senator Bob Graham

THE NEED:

Last year, Charles, an 80 year old retired music teacher living on a fixed income, faced foreclosure of his home of more than 50 years. Juaquin, an Operation Enduring Freedom Army veteran who was injured in an Afghanistan combat zone, was denied Social Security disability benefits even though the Army found him 100% disabled as a result of his injuries. Pauline, a single mother of three, was denied unemployment compensation benefits after she lost her job of ten years. Matthew, a disabled child with special needs, was failing in school. With help from LSGMI, Charles still lives in his home, Juaquin receives Social Security disability benefits, Pauline receives unemployment compensation, and Matthew is thriving in school with special education services.

Annually LSGMI provides services benefitting 30,000 of the most vulnerable members of our community -- women, children, seniors, veterans returning from combat, domestic violence victims, people with disabilities, and individuals undergoing foreclosures or other loss of housing. LSGMI offers these vulnerable populations their only opportunity for help with critical legal problems including mortgage foreclosures, evictions, disability benefits, unemployment compensation, education for children with special needs, and consumer problems. With some of the highest foreclosure and unemployment rates in the nation and nearly 550,000 individuals in our community struggling to get by on incomes below or near the poverty line, the need for free legal services in our community has never been greater and continues to grow as the economic recovery stalls.

THE RESPONSE:

In 2009 community leaders created the “Together, We Must” Campaign for Justice to encourage law firms, corporations, foundations and individuals to be part of the solution. As government withdraws funding for legal services, it is critical that private supporters step up to create a constant stream of community support to ensure that low income individuals and families have help when they face critical legal problems. Seeking three-year commitments from all segments of the community, the Campaign Leadership Committee established a new tradition of giving, making the Campaign one of the most successful in the nation during its first two years. Thanks to the generosity of contributors, in 2010 LSGMI maintained high quality services to the community and increased the number of cases handled by 16%, preventing homelessness and preserving family stability.

THE IMPACT:

Dollars spent on LSGMI services are good for our local economy, generating $4.78 of economic impact for every $1 spent on legal services. 2010 Florida TaxWatch Report.

LSGMI’s Renters Education and Advocacy Legal Line Project (REAL) helps prevent homelessness by collaborating with a county wide Homeless Prevention Rapid Rehousing partnership which found that after one year 99% of the clients served did not return to the homeless services system.

THE INVESTMENT:

LSGMI is an excellent steward of donated dollars:

- Almost 92% of all Program funding goes directly to client services.
- LSGMI has been a low risk auditee with no material findings for the last 8 years.
- LSGMI consistently receives high ratings from the monitors of its grant funds including the Legal Services Corporation, Office of Inspector General, the Florida Bar Foundation, the Area Agency on Aging, and Miami-Dade County.
- LSGMI has an active and engaged Board of Directors which oversees program operations.
### 2010 STATISTICS:

#### Client Profile
- Total Clients Served *: 21,560
- Cases handled by LSGMI Attorneys: 5,165
- Cases handled by Volunteer Attorneys: 563
- Information and Referral Services: 11,323
- Clients Served by the REAL Program: 1,709
- Clients receiving Community Education: 2,800
- Providers receiving Community Education: 638
- Number of LSGMI Attorneys: 35

#### Financial Performance
- Revenues: $5,608,917 in 2006, $8,494,805 in 2009
- Expenses:
  - Program Services: $(5,290,620) in 2006, $(6,431,234) in 2009
  - Supporting Services: $(358,382) in 2006, $(409,983) in 2009
- Change in Net Assets: $(40,085) in 2006, $641,929 in 2010

### HISTORICAL:

#### Program Services vs. Supporting Services

<table>
<thead>
<tr>
<th>Year</th>
<th>Program Services</th>
<th>Supporting Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>93.7%</td>
<td>6.3%</td>
</tr>
<tr>
<td>2007</td>
<td>94.8%</td>
<td>5.2%</td>
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<tr>
<td>2008</td>
<td>94.6%</td>
<td>5.4%</td>
</tr>
<tr>
<td>2009</td>
<td>94.0%</td>
<td>6.0%</td>
</tr>
<tr>
<td>2010</td>
<td>91.4%</td>
<td>8.6%</td>
</tr>
</tbody>
</table>

### Financial Performance

- Revenues and Expenses:
  - 2006: Revenues $5,608,917, Expenses $(5,290,620)
  - 2009: Revenues $7,480,094, Expenses $(6,431,234)
  - 2010: Revenues $8,163,942, Expenses $(6,871,705)

- Change in Net Assets:
  - 2006: $(40,085)
  - 2009: $638,877
  - 2010: $641,929

### Types of CasesHandled by Attorneys

- Housing: 55%
- Government Benefits: 24%
- Consumer: 6%
- Health: 5%
- Employment: 4%
- Family & Education: 3%
- Miscellaneous: 2%
- Immigration: 1%

### Client Demographics

- Households Served
  - Headed by Women: 65%
  - Children: 38%
  - Working Poor: 34%
  - Headed by Seniors: 21%

Household income generally must be below 125% of the poverty guidelines to be considered for services ($27,938 for a family of four)

* Additional 8,440 household members also served

### 2010 STATISTICS:

- $1,595,473 Recovered for Clients in disability, unemployment, government benefits, child support and other benefits

**PASSIONATELY COMMITTED TO EQUAL JUSTICE**

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SAVING HOMES:

Charles, an 80 year old retired music teacher living on a fixed income, faced foreclosure of his home of more than 50 years. Unable to afford a nearly two-fold increase in his mortgage after he refinanced to pay for his wife’s extensive medical bills, Charles repeatedly submitted hardship letters, affidavits and financial documentation in an effort to obtain a loan modification. Instead, the lender instituted a foreclosure action. LSGMI defended the foreclosure and applied for a loan modification under the Making Homes Affordable Program (HAMP). The court dismissed the foreclosure action and the lender offered Charles a permanent loan modification. Charles continues to reside in his home and is active in his community.

HELPING DISABLED VETERANS:

Juaquin, an Operation Enduring Freedom Army veteran, was injured in an Afghanistan combat zone. The Army found Juaquin to be 80% disabled as a result of his injuries, and he was medically discharged from military service. The Veterans Administration (VA) later granted Juaquin a 100% disability rating based on a determination that his impairments included post-traumatic stress disorder, hearing loss, shoulder injury, and residuals of a traumatic brain injury. Despite this determination, Juaquin’s claim for disability benefits was denied by the Social Security Administration. LSGMI represented Juaquin before an SSA Administrative Law Judge and presented medical evidence supporting that his impairments met the SSA criteria for permanent disability. Juaquin received a favorable decision granting him much needed SSA disability benefits.

PRESERVING INCOME:

Ronnie, a 48 year old HIV positive man living with AIDS, received notice of a 2007 tax debt of more than $14,000. Because Ronnie developed MERSA, pneumonia and other infectious diseases due to a delay in receiving his medication, by the time he contacted LSGMI he was facing garnishment of his disability payments - his sole source of income. LSGMI gathered documentation to support that the tax debt was in error, and Ronnie in fact did not owe any taxes. LSGMI was successful in obtaining an IRS decision finding that Ronnie did not owe any taxes, interest or penalties for 2007, thus preserving Ronnie’s income from garnishment.

HELPING DISABLED CHILDREN:

After almost drowning at age four, Aliza is in a coma state, fully dependent on a ventilator and a feeding tube. With 24/7 skilled nursing care, Aliza was able to live at home with her family and avoid more costly institutionalization. However, when the State decided to reduce the number of hours of her in-home nursing care, Aliza’s doctor said it would place Aliza’s life in danger because her family was not able to meet her complex medical needs. Aliza’s family thus faced the prospect of institutionalizing her and tearing their family apart. LSGMI represented Aliza at a hearing and proved that it was medically necessary for her to continue to receive 24/7 care. As a result, Aliza remains at home with her family receiving the care she needs at a fraction of the cost to the government.