The mission of the Maryland Legal Services Corporation is to ensure low-income Marylanders have access to stable, efficient and effective civil legal assistance through the distribution of funds to nonprofit legal services organizations.

When Dora’s husband passed away, she wanted to be sure her children would be cared for if something happened to her. As a Spanish-speaker, she needed help with the English legal documents. The Montgomery County Bar Foundation found Dora both an interpreter and a volunteer attorney, who helped her prepare a will and guardianship documents. Dora now has peace of mind that in an emergency her children will be taken care of by family and have some financial stability.
DEAR FRIENDS & COLLEAGUES,

We are pleased to present the Annual Report of the Maryland Legal Services Corporation for the fiscal year ending June 30, 2016. Since the creation of MLSC and the Interest on Lawyer Trust Accounts (IOLTA) program in 1982, we have made grants exceeding $250 million to provide civil legal assistance to low-income Marylanders in 2.8 million legal matters.

In its 34th year of funding legal services to serve the ends of justice in our state, MLSC supported 36 nonprofit organizations throughout Maryland. MLSC grantees reported opening 174,000 new cases in FY16 and benefiting nearly 237,000 people with critically needed legal assistance in compelling matters, including evictions, foreclosures, domestic violence, child custody, veterans’ benefits, employment discrimination, and other issues impacting the health and well-being of individuals, families and communities.

Because of lack of growth in IOLTA and filing fee surcharge revenue, MLSC continues to tap its reserves to maintain level operating grants, preserving stability in the legal aid delivery system. Continuing the joint initiative with the Administrative Office of the Courts, MLSC supports the successful Judicare Family Law Project to assist litigants in contested family law cases. A welcome addition in revenue came from settlements by the U.S. Department of Justice with Bank of America and Citicorp, enabling MLSC to use this restricted funding for foreclosure prevention and community redevelopment legal services now and in the coming years. These projects have fostered collaborations with state and local government agencies.

MLSC’s quest for adequate and stable funding sources for Maryland’s legal services providers continues to be a challenge. The federal funds target interest rate remains at historic lows, and IOLTA still provides less than 12% of MLSC revenue. The filing fee surcharge increase gained a few years ago is slated to sunset in 2018, so MLSC is preparing a vigorous campaign to eliminate the sunset as well as working actively to restore IOLTA resources and to explore new funding mechanisms. We look to the continued support and assistance of our partners in the bar, courts, government, financial institutions, law schools, and legal services programs in this mission.

We appreciate your dedication and support as we continue to work together to provide justice for all in Maryland.

Glenn F. Ivey
Chair

Susan M. Erlichman
Executive Director
Joanna works for a local school district, but only works during the academic year, so she fell behind on her mortgage payments during the summer. Jennie Canan, a local housing counselor, referred Joanna to Allegany Law Foundation, who recruited Terri Lowery as a pro bono attorney. Terri filed for bankruptcy to discharge Joanna’s debts and worked with Jennie to get a loan modification, lowering Joanna’s monthly payments and saving her home from foreclosure.

IN FISCAL YEAR 2016

MLSC made $18.4 million in operating, Judicare and special project grants to 36 nonprofits serving low-income Marylanders

NEW PROJECTS

Preventing Foreclosure
We awarded $1 million to nine grantees to support foreclosure prevention legal services. In the first six months of this project, grantees offered clinics, represented clients in mediation and trained more than 100 volunteer attorneys in foreclosure prevention.

Removing Barriers to Employment
In partnership with the Baltimore City Mayor’s Office of Employment Development for the One Baltimore for Jobs (1B4J) comprehensive job training program, three MLSC grantees provided civil legal services on-site at job training programs, helping to remove barriers to employment for unemployed individuals in low-income neighborhoods in Baltimore City.

Our grantees closed 151,794 cases, benefiting 236,532 people

Joanna works for a local school district, but only works during the academic year, so she fell behind on her mortgage payments during the summer. Jennie Canan, a local housing counselor, referred Joanna to Allegany Law Foundation, who recruited Terri Lowery as a pro bono attorney. Terri filed for bankruptcy to discharge Joanna’s debts and worked with Jennie to get a loan modification, lowering Joanna’s monthly payments and saving her home from foreclosure.

Pictured (l-r): Jennie Canan, housing counselor, Human Resources Development Commission; Joanna; Terri Lowery, attorney, Trozzo, Lowery & Weston
**5,094** people benefited from domestic violence protective orders

**1,756** people saved their homes from foreclosure or avoided eviction

**6,180** people improved their economic stability through recovery of back wages, removal of employment barriers and other services

The private bar donated more than **83,700 hours** in pro bono services, valued at more than **$22.5 million**

---

**CASES CLOSED STATEWIDE**

151,794

- **Central Maryland**: 8,874
  - Western Maryland: 9,159
  - Montgomery County: 13,734
  - Prince George’s County: 31,640
- **Northern Maryland**: 22,529
  - Other: 2,947
- **Southern Maryland**: 6,211
- **Eastern Shore**: 8,441
- **Other**: 2,499

Between July 1, 2015 and June 30, 2016, MLSC-funded legal services programs provided legal assistance to low-income clients in every jurisdiction in Maryland.

---

**TYPES OF CLOSED CASES**

- Employment: 3%
- Individual Rights: 2%
- Wills/Trusts: 2%
- Family: 37%
- Housing: 23%
- Consumer/Finance: 16%
- Immigration: 4%
- Other*: 6%
- Juvenile/CINA: 7%

*Education, health, income maintenance & miscellaneous

**TYPES OF SERVICE**

- Brief advice, information or referral: 75%
- Negotiation: 1%
- Administrative Proceedings: 1%
- Other: 3%
- Counseling: 9%
- Judicial Litigation: 11%

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**Maryland Legal Services Corporation**

FY 2016 Annual Report

Maryland Legal Services Corporation • FY 2016 Annual Report • 5
MLSC GRANTEES

In May 2016, MLSC approved for the coming year $15,218,104 in unconditional operating grant awards to 36 organizations. One organization was awarded $250,000 as a challenge grant. In addition, in partnership with the Administrative Office of the Courts, MLSC provided funding in the amount of $1,380,050 in direct grants for the continuation of the Judicare project, which pays reduced fees to private attorneys for contested family law representation, as well as $170,000 allocated for a Judicare Supplemental Fund. Also, for Calendar Years 2016 and 2017, MLSC awarded one-time funding of $1,000,000 restricted for foreclosure prevention and $400,000 restricted for community redevelopment legal services through bank settlement funds. More information about the grant process, application deadline and descriptions of current grantees is available at www.mlsc.org.

ALLEGANY LAW FOUNDATION
• $56,202 Operating Grant to support pro bono and reduced fee services in Allegany County
• $62,800 Judicare Grant
• $20,000 Foreclosure Prevention Grant

ALTERNATIVE DIRECTIONS
• $279,480 Operating Grant to support civil legal workshops and assistance with civil legal matters for those incarcerated in Maryland’s correctional institutions

ASIAN PACIFIC AMERICAN LEGAL RESOURCE CENTER
• $36,965 Operating Grant to support legal services for low-income, limited English proficient Asian Americans in Maryland

BALTIMORE BAR FOUNDATION
SENIOR LEGAL SERVICES
• $63,500 Operating Grant to provide legal services to low-income seniors in Baltimore City

BALTIMORE NEIGHBORHOODS (BNI)
• $113,373 Operating Grant to support a statewide landlord/tenant hotline for low-income callers

CASA OF MARYLAND
• $125,970 Operating Grant to support legal services for low-wage workers and the low-income immigrant communities

CATHOLIC CHARITIES OF BALTIMORE
• $115,862 Operating Grant to support legal services for low-income immigrants

CATHOLIC CHARITIES OF THE ARCHDIOCESE OF WASHINGTON
• $135,369 Operating Grant to support legal services for low-income immigrants in Maryland

CITIZENS ASSISTING AND SHELTERING THE ABUSED (CASA)
• $33,915 Operating Grant to support legal services for low-income victims of domestic violence or sexual assault in Washington County

CIVIL JUSTICE
• $35,000 Foreclosure Prevention Grant for the development of a referral website

COMMUNITY LAW CENTER
• $92,055 Operating Grant to support pro bono legal representation of community-based and nonprofit organizations comprised of or serving low-income people
• $40,000 Community Redevelopment Grant

COMMUNITY LEGAL SERVICES OF PRINCE GEORGE’S COUNTY
• $259,692 Operating Grant to support direct representation and referrals to pro bono and reduced fee attorneys to serve low-income populations of Prince George’s County
• $440,000 Judicare Grant
• $80,000 Foreclosure Prevention Grant

COMMUNITY LEGAL SERVICES OF THE ARCHDIOCESE OF WASHINGTON
• $135,369 Operating Grant to support legal services for low-income immigrants in Maryland

CIVIL JUSTICE
• $35,000 Foreclosure Prevention Grant for the development of a referral website

DISABLED RIGHTS MARYLAND
(formerly MARYLAND DISABILITY LAW CENTER)
• $798,454 Operating Grant to support legal services for people with disabilities, including a pro bono referral program for special education and Medicaid services

DISABILITY RIGHTS MARYLAND (FORMERLY MARYLAND DISABILITY LAW CENTER)
• $798,454 Operating Grant to support legal services for people with disabilities, including a pro bono referral program for special education and Medicaid services

FREESTATE JUSTICE
(formerly FREESTATE LEGAL PROJECT)
• $40,800 Operating Grant to support legal services for Maryland’s low-income LGBTQ residents

HARFORD COUNTY BAR FOUNDATION
• $52,907 Operating Grant to support pro bono services in Harford County
• $158,400 Judicare Grant

HEARTLY HOUSE
• $65,408 Operating Grant to support legal services for low-income victims of domestic violence or sexual assault in Frederick County

HOMELESS PERSONS REPRESENTATION PROJECT
• $230,138 Operating Grant to support legal services for the homeless population or those at risk of homelessness
• $94,285 Community Redevelopment Grant

HOPEWORKS OF HOWARD COUNTY
• $44,186 Operating Grant to support legal services for low-income victims of domestic violence or sexual assault in Howard County

HOUSE OF RUTH MARYLAND
• $369,723 Operating Grant to support legal services for low-income victims of domestic violence or sexual assault across the state

LIFE CRISIS CENTER
• $32,038 Operating Grant to support legal services for low-income victims of domestic violence or sexual assault in Wicomico, Worcester and Somerset counties
<table>
<thead>
<tr>
<th>Organization Name</th>
<th>Funding Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MARYLAND CRIME VICTIMS’ RESOURCE CENTER</strong></td>
<td>• $113,929 Operating Grant to support legal services for low-income victims of crime</td>
</tr>
<tr>
<td><strong>MARYLAND LEGAL AID</strong></td>
<td>• $10,457,049 Operating Grant and $250,000 Challenge Grant to support statewide legal representation of low-income Marylanders</td>
</tr>
<tr>
<td></td>
<td>• $450,000 Foreclosure Prevention Grant</td>
</tr>
<tr>
<td></td>
<td>• $145,665 Community Redevelopment Grant</td>
</tr>
<tr>
<td><strong>MARYLAND PUBLIC INTEREST LAW PROJECT</strong></td>
<td>• $48,000 Operating Grant to support stipends for six University of Maryland and six University of Baltimore law students to intern with MLSC grantees</td>
</tr>
<tr>
<td><strong>MARYLAND VOLUNTEER LAWYERS SERVICE</strong></td>
<td>• $353,685 Operating Grant to support a statewide pro bono and reduced fee referral project for low-income Marylanders</td>
</tr>
<tr>
<td></td>
<td>• $286,000 Judicare Grant</td>
</tr>
<tr>
<td></td>
<td>• $145,000 Foreclosure Prevention Grant</td>
</tr>
<tr>
<td></td>
<td>• $120,050 Community Redevelopment Grant</td>
</tr>
<tr>
<td><strong>MID-SHORE COUNCIL ON FAMILY VIOLENCE</strong></td>
<td>• $113,664 Operating Grant to support legal services for low-income victims of domestic violence or sexual assault in Caroline, Dorchester, Kent, Queen Anne’s and Talbot counties</td>
</tr>
<tr>
<td><strong>MID-SHORE PRO BONO</strong></td>
<td>• $77,520 Operating Grant to support pro bono and reduced fee services in Caroline, Dorchester, Kent, Queen Anne’s and Talbot counties</td>
</tr>
<tr>
<td></td>
<td>• $248,000 Judicare Grant</td>
</tr>
<tr>
<td></td>
<td>• $15,000 Foreclosure Prevention Grant</td>
</tr>
<tr>
<td><strong>MONTGOMERY COUNTY BAR FOUNDATION</strong></td>
<td>• $205,428 Operating Grant to support pro bono and reduced fee services in Montgomery County</td>
</tr>
<tr>
<td><strong>PRO BONO RESOURCE CENTER</strong></td>
<td>• $211,242 Operating Grant to provide statewide integration and support to pro bono civil legal services providers</td>
</tr>
<tr>
<td></td>
<td>• $12,000 Pro Bono Litigation Fund</td>
</tr>
<tr>
<td></td>
<td>• $19,750 Judicare Litigation Fund</td>
</tr>
<tr>
<td></td>
<td>• $140,000 Foreclosure Prevention Grant</td>
</tr>
<tr>
<td><strong>PUBLIC JUSTICE CENTER</strong></td>
<td>• $231,591 Operating Grant to support direct individual representation, primarily for tenant housing issues in Baltimore City</td>
</tr>
<tr>
<td></td>
<td>• $50,000 Foreclosure Prevention Grant</td>
</tr>
<tr>
<td><strong>ST. AMBROSE HOUSING AID CENTER</strong></td>
<td>• $45,000 Operating Grant to support legal representation focusing on foreclosure, landlord/tenant issues and other housing matters</td>
</tr>
<tr>
<td></td>
<td>• $65,000 Foreclosure Prevention Grant</td>
</tr>
<tr>
<td><strong>SEXUAL ASSAULT LEGAL INSTITUTE</strong></td>
<td>• $50,873 Operating Grant to support direct legal services for victims of sexual assault throughout the state</td>
</tr>
<tr>
<td><strong>SEXUAL ASSAULT/SPouse ABUSE RESOURCE CENTER (SARC)</strong></td>
<td>• $25,679 Operating Grant to support legal services for low-income victims of domestic violence or sexual assault in Harford County</td>
</tr>
<tr>
<td><strong>SOUTHERN MARYLAND CENTER FOR FAMILY ADVOCACY</strong></td>
<td>• $58,866 Operating Grant to support legal services for low-income victims of domestic violence or sexual assault in Calvert, Charles and St. Mary’s counties</td>
</tr>
<tr>
<td><strong>UNIVERSITY OF MARYLAND FRANCIS KING CAREY SCHOOL OF LAW HIV PROJECT</strong></td>
<td>• $49,205 Operating Grant to support a law clinic providing representation to people with HIV/AIDS by student attorneys under the supervision of clinical faculty</td>
</tr>
<tr>
<td><strong>WHITMAN-WALKER HEALTH</strong></td>
<td>• $51,357 Operating Grant to support legal services for low-income LGBTQ or HIV-positive Maryland clients</td>
</tr>
<tr>
<td><strong>WOMEN’S LAW CENTER</strong></td>
<td>• $166,979 Operating Grant to support a statewide family law hotline</td>
</tr>
<tr>
<td></td>
<td>• $6,000 Judicare Grant</td>
</tr>
</tbody>
</table>
Each year MLSC solicits nominations and presents awards to individuals and organizations that have contributed significantly to the provision of legal services to low-income Marylanders. MLSC held its Annual Awards Reception at the Lord Baltimore Hotel on December 5, 2016.

The Arthur W. Machen, Jr. Award was presented to the Honorable Karen A. Murphy Jensen, retired judge of the Circuit Court of Caroline County, for her tremendous leadership in helping low-income Marylanders access legal services on Maryland’s Mid-Shore and her support of access to justice throughout the state.

The Benjamin L. Cardin Distinguished Service Award was presented to Antonia K. Fasanelli, executive director of the Homeless Persons Representation Project, and to Blaine A. Hoffmann, legal director of Heartly House. Ms. Fasanelli has spent her 15-year legal career in public interest law and transformed HPRP into a national model for representation of veterans and homeless persons. Mr. Hoffmann has worked tirelessly on behalf of low-income survivors of domestic violence over his 20-year legal career, providing leadership and growth in legal services and community awareness in Frederick County.

A new Rising Star Award was presented to Amy L. Petkovsek, director of training and pro bono at Maryland Legal Aid, to recognize her considerable achievements in less than 10 years as an attorney, including the Joining Forces Veterans’ Hotline, Community Lawyering Initiative and Lawyer in the Library program.

The William L. Marbury Outstanding Advocate Award was presented to Joan M. Bellistri, director of the Anne Arundel County Public Law Library, who over her 35-year career has developed innovative programs and expanded the library’s reference, instruction and referral services to help the public handle their legal problems.

The Herbert S. Garten Public Citizen Award was given to the Enoch Pratt Free Library for its many programs to increase access to justice, bringing Maryland Legal Aid’s Lawyer in the Library initiative and expungement clinics directly to the public in its branches.

An Award of Special Recognition was given to Paul V. Carlin, executive director of the Maryland State Bar Association, who is retiring after more than 30 years and has been a vital ally with his steadfast support of IOLTA, pro bono and other MLSC initiatives to increase access to justice.

MLSC recognized three outgoing board members for outstanding service:

- Bernard L. Jennings
  Howard County
  October 2006 - September 2016

- Nancy A. Sachitano, Esq.
  Montgomery County
  November 2007 - July 2016

- The Honorable Pamela J. White
  Baltimore City
  June 2006 - March 2016
2016 MLSC CONTRIBUTORS
MLSC is pleased to acknowledge the generous contributions of the individuals and organizations that support our work.

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Murthy Law Firm
Venable Foundation

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MEDIA SPONSOR

IOLTA HONOR ROLL
The IOLTA Honor Roll, a joint initiative of the Maryland State Bar Association and MLSC, consists of financial institutions that pay premium rates on IOLTA accounts, supporting critically needed legal aid for low-income Marylanders. We salute these institutions and encourage our supporters to patronize Honor Roll members.

Bank of Charles Town
Carroll Community Bank
Congressional Bank
First Shore Federal
HSBC Bank USA, N.A.

Industrial Bank
MainStreet Bank
Midstate Community Bank
Premier Bank, Inc.
Standard Bank
MLSC revenue for grants is primarily generated from the MLSC Fund, which is composed of three special funding sources: 1) Interest on Lawyer Trust Accounts (IOLTA) held by Maryland-licensed lawyers; 2) a surcharge on certain Circuit and District Court filing fees; and 3) $1,500,000 from the Abandoned Property Fund.

The MLSC Fund Appropriation is set in the State’s budget each year based on projected revenues. The appropriation sets an upper limit on the amount that can be spent, but does not guarantee the Fund will receive the full amount. MLSC receives the amount actually collected in the Fund.

FY16 MLSC FUND REVENUE

- Appropriation set at $17.5 million
- Collected amount totaled $16,405,906
- Revenues fell short by $1,094,094

SUMMARIZED FINANCIAL INFORMATION

**Statement of Net Position**
June 30, 2016

<table>
<thead>
<tr>
<th>Assets</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>5,138,491</td>
</tr>
<tr>
<td>Investments</td>
<td>6,478,350</td>
</tr>
<tr>
<td>Receivable, IOLTA Receipts</td>
<td>198,521</td>
</tr>
<tr>
<td>Due from State of Maryland</td>
<td>705,906</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>22,676</td>
</tr>
<tr>
<td>Capital Assets</td>
<td></td>
</tr>
<tr>
<td>Net of Accumulated Depreciation</td>
<td>58,769</td>
</tr>
<tr>
<td>Other Assets</td>
<td>62,604</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>12,665,317</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable and Accrued Expenses</td>
<td>58,803</td>
</tr>
<tr>
<td>Due to State of Maryland</td>
<td>207,325</td>
</tr>
<tr>
<td>Deferred Rent</td>
<td>58,572</td>
</tr>
<tr>
<td>Other Liabilities</td>
<td>56,421</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>381,121</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Position</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Investment in Capital Assets</td>
<td>58,769</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>7,220,937</td>
</tr>
<tr>
<td>Temporarily Restricted</td>
<td>5,004,490</td>
</tr>
<tr>
<td><strong>Total Net Position</strong></td>
<td><strong>$12,284,196</strong></td>
</tr>
</tbody>
</table>

**Statement of Activities**
For the Year Ended June 30, 2016

<table>
<thead>
<tr>
<th>Program Expenses - Legal Assistance</th>
<th>$19,090,960</th>
</tr>
</thead>
</table>

**General Revenues**

| State of Maryland Appropriations - Legal Assistance | 16,405,906 |
| Judicare Program                               | 1,550,000  |
| Contributions**                                | 5,408,215  |
| Investment Income, Net                         | 196,997    |
| Other Revenues                                 | 29,585     |
| **Total General Revenues**                     | **23,590,703** |

| Increase in Net Position                      | 4,499,743  |
| Net Position at Beginning of Year            | 7,784,453  |
| **Net Position at End of Year**              | **$12,284,196** |

**Note**
The report is a summary of the financial statements incorporated in the annual audit report issued by Gross, Mendelsohn & Associates, P.A. for the year ended June 30, 2016. The complete financial statements and notes are available upon request from MLSC.

- See page 6 for grant commitments made at the close of FY16.
- **$5,396,113 in contributions are one-time bank settlement funds, restricted for foreclosure prevention and community redevelopment grants.**
GLADE TO HAVE SOMEONE LIKE YOU.
Even though the road was long and stressful, you helped me the whole way. You helped ease the stressful time for me and my son. For that I’m very thankful our county has people like you working for them.”

- Southern Maryland Center for Family Advocacy client
ABOUT MLSC

The Maryland Legal Services Corporation, established in 1982 by the Maryland General Assembly, is a nonprofit organization governed by a nine-member Board of Directors appointed by the Governor and confirmed by the Senate. MLSC distributes funds from the Interest on Lawyer Trust Accounts (IOLTA) program and other sources to nonprofit organizations for the provision of civil legal services to low-income Marylanders. MLSC currently provides funding to 36 nonprofit grantees throughout Maryland to ensure that eligible clients in all areas of the state have access to legal assistance.

ABOUT IOLTA

Attorneys routinely receive client funds to be held in trust for future use. In the case of amounts that are small or to be held for a short time, attorneys must place these funds into Interest on Lawyer Trust Accounts (IOLTA). The generated interest is used by the Maryland Legal Services Corporation for grants to programs that provide civil legal services to low-income Marylanders.