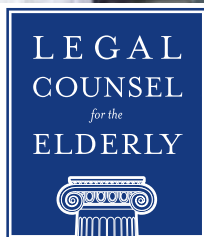


LEGAL COUNSEL FOR THE ELDERLY

2013 ANNUAL REPORT



CHAMPIONING THE DIGNITY AND RIGHTS
OF SENIORS IN WASHINGTON, DC



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MESSAGE FROM

THE EXECUTIVE DIRECTOR
AND THE BOARD CHAIR

It is with a good deal of pride and sense of accomplishment that we present you with this brief summary of some of LCE's achievements over the past year. I know that you share our pride because our victories are the product of not only staff but hundreds of volunteers and donors who make our work possible. We never take the commitment that you show for granted, and are deeply appreciative of your on-going support.



JAN ALLEN MAY, ESQ.
EXECUTIVE DIRECTOR



RICHARD F. RILEY, JR., ESQ.
BOARD CHAIR

Perhaps the single most impressive accomplishment this past year deals with the reform of the tax lien process in the District of Columbia. While we have handled these cases for many years, the assistance of the Washington Post with a front page expose in September brought this deeply troubling issue to light and resulted in quick legislative action. 2013 was also the first full year in which the Office of the Long-term Care Ombudsman program operated on an expanded mandate to monitor home health care in addition to nursing homes, community residence facilities and assisted living facilities.

The support of pro bono attorneys and firms over the years has truly been remarkable. While LCE pioneered the concept of “organized pro bono” in the mid-seventies, we took pro bono to the next level in 2013. In part due to our winning a substantial grant to develop model approaches, we hired for the first time a full-time attorney to spearhead an effort to identify and develop areas in need of systemic reform and

package those areas into doable projects for law firms to tackle on a pro bono basis. The initial results of our efforts have far exceeded our expectations with projects ranging from materials to address the public benefit implications of the same sex marriage decision of the Supreme Court, Freedom of Information Act requests and utility scamming litigation, to name a few.

LCE has always been on the cutting edge of innovative service delivery and 2013 was no exception. We began a monthly radio show featuring different staff each month complete with live call-in questions from the listening audience. We developed an online intake module on our website allowing prospective clients to begin the intake process via their computer, smartphone or other electronic device. We were awarded our first ever Borchard Fellowship allowing us to hire a freshly minted attorney to address the legal issues of those clients who are returning to the community from nursing homes. In 2013, we made progress with a more robust reduced fee

panel and played a significant role with the DC Bar President in her effort to increase the availability of legal services to those individuals who often do not qualify for free legal services but who cannot afford market rates. Finally, we played a significant role in the implementation of the new Transfer on Death statute, which allows District residents to transfer their property through a document that is recorded, revocable and only takes effect on the death of the owner. This accomplishes what many wills, that may have been lost, stolen or destroyed, have often failed to accomplish.

But not resting on our laurels, LCE began in 2013 a strategic planning process to guide us over the next few years with no less than eight specific initiatives ranging from a quality review of all our services to strategic use of the media. In 2014 we will develop these plans in more detail and begin implementing them so that the success we have enjoyed this year will, with your help, continue for years to come.

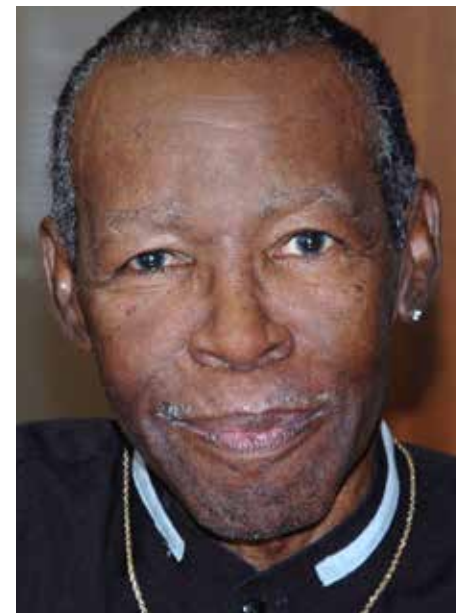
MISSION



Legal Counsel for the Elderly helps low-income, older D.C. residents by: stopping home foreclosures and evictions, preserving and promoting affordable housing, representing seniors victimized by scams and predators, working directly with the courts to oversee and administer guardianships, and—by leveraging thousands of hours of pro bono help from area law firms—producing hundreds of wills, powers of attorney, advanced health directives and other “end-of-life” legal documents.

DID YOU KNOW?

- > One out of every six D.C. residents is age 60 or older, and D.C. has the nation's **highest percentage of seniors living at or below the poverty level**—over 13 percent.
- > The 700+ LCE volunteers, interns and fellows who assist numerous LCE projects and programs contribute 20,000+ hours of service annually.
- > Our hands-on, community-based efforts seek to ensure that **at-risk seniors can age with dignity and purpose.**
- > Monetary benefits and legal victories secured for our clients average over \$7,500,000 per year.
- > The *Catalogue for Philanthropy* recognizes LCE as “**One of the best small charities in the Washington, DC region.**”
- > LCE has a longstanding affiliation and partnership with **AARP**, and we are one of the ways AARP gives back locally in the District of Columbia.



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LCE SAVING HOMES



Client Melvin Phillips with LCE attorneys Tina Nelson, Amy Mix and Joanne Savage

Client Faces Foreclosure

“Are you prepared to pay \$15,000 today?” Those words hit Melvin Phillips like a brick that September day in 2011. They meant he was facing foreclosure and might lose the home he lived in for decades.

The problem started in 2009, when he fell behind on his property tax payments, though he didn’t realize it. His mother died, left him the house, but in the wake of her passing, the taxes were overlooked. Now, Mr. Phillips, a Vietnam combat veteran, faced paying the \$15,000 or losing his home and all the equity, as well. Enter Legal Counsel for the Elderly (LCE).

The gorilla Mr. Phillips faced was the DC tax lien sale, a flawed system that LCE knew only too well. The city holds an auction for well-financed companies and individuals who can buy the lien—and the potential opportunity to take the home outright. In addition, attorneys’ fees would be placed on top of the tax debt. In Mr. Phillips case, he owed \$8,000 in back taxes, and the purchaser’s attorney was demanding a whopping \$7,000 in fees. For

some homeowners, tax lien sales stripped the owner of title to his house and all of his equity for as little as a few hundred dollars in back taxes.

LCE was determined to prevent this from happening to Mr. Phillips. The first step was to secure a clean title to the house in his own name through the Probate Court. At the same time, additional LCE staff attorneys worked on a strategy that would allow him to pay off the past-due taxes and fees. Two years later, in 2013, Mr. Phillips’ case was resolved and foreclosure was averted.

Mr. Phillips was one of 25 senior LCE clients who were at risk of losing homes to tax foreclosure in 2013. That year, LCE saved 9 homes, with the remainder still in progress. No LCE client lost their home to tax foreclosure. LCE was also appointed to serve as Friend of Court in three cases, to assist in locating senior homeowners who had not appeared in court to ensure their interests were protected.

But, the tax sale auctions were still in practice.

For some homeowners, tax lien sales stripped the owner of title to his house and all of his equity for as little as a few hundred dollars in back taxes.



LCE Saves Homes

The auctions were under the watchful eye of LCE for many reasons: the low amount of back taxes that could cause a sale, the homeowner losing all the equity in the sale and the accumulation of legal fees.

As co-lead sponsor of the Alliance to Help Owners Maintain Equity (“AT HOME”), LCE advocated for vital reforms to the District’s property tax foreclosure system. AT HOME submitted reform proposals and legislation to the Council in late 2012.

Simultaneously, LCE was working closely with The Washington Post for over ten months leading up to September 2013 when a three-day, front-page expose made the issue public. LCE provided background information, client interviews and account analyses to reporters and within days of publication, the latest tax sale auction was canceled by the Mayor—saving approximately 140 homeowners from the threat of foreclosure. Within 10 days, the DC Council passed emergency legislation that provided

some reforms. It was a long-overdue start to serious reform of this broken system, but didn’t go nearly far enough.

Several more months of testimony, proposals and negotiations by LCE and a full reform bill passed unanimously with safety measures for low-income homeowners who fall behind in their taxes.

Key Reforms:

Improve notice to affected property owners. The improved notices will explain the tax sale process in plain terms, as well as provide information about resources that may help the owner avoid sale. The Mayor must cancel the sale for an owner-occupied property if any of the three required notices are not sent.

Create an Ombudsman to assist affected homeowners. The Ombudsman is broadly empowered to directly assist owner-occupants facing foreclosure and will work closely with legal aid providers, housing counseling services, and other DC agencies to ensure that property owners may access all available resources to help

them avoid tax sale and foreclosure.

Increase the Sale Threshold. Residential homes will not be sold unless the tax liability exceeds \$2,500.

Help Property Owners Avoid Sale. Homeowners with tax arrears of less than \$7,500 may apply for a one-year forbearance from sale. Also, the existing tax deferral program for senior citizens was expanded by allowing seniors to more easily take advantage of the program to avoid tax sale foreclosure.

Cap Attorneys’ Fees. The bill caps the purchasers’ attorneys’ fees for most cases at \$1,500 plus expenses.

Eliminate the equity windfall to purchasers. In a worst-case scenario where foreclosure still cannot be averted, the homeowner will not lose the accumulated equity that remains after the taxes and expenses of the suit are satisfied. The District of Columbia is the first jurisdiction in the country to pass legislation of this kind.

FINANCIAL STATEMENT

For year ending December 31, 2013

REVENUES

Contributions, Grants & Support	\$4,610,705
In-Kind Contributions	3,059,528
Investment Income	1,334,392
Miscellaneous	16,019
TOTAL REVENUES	\$9,020,645

EXPENSES

Program Services	\$6,004,944
Management & General	1,452,380
Resource Development	140,084
TOTAL EXPENSES	\$7,597,408

CHANGE IN NET ASSETS \$1,423,237

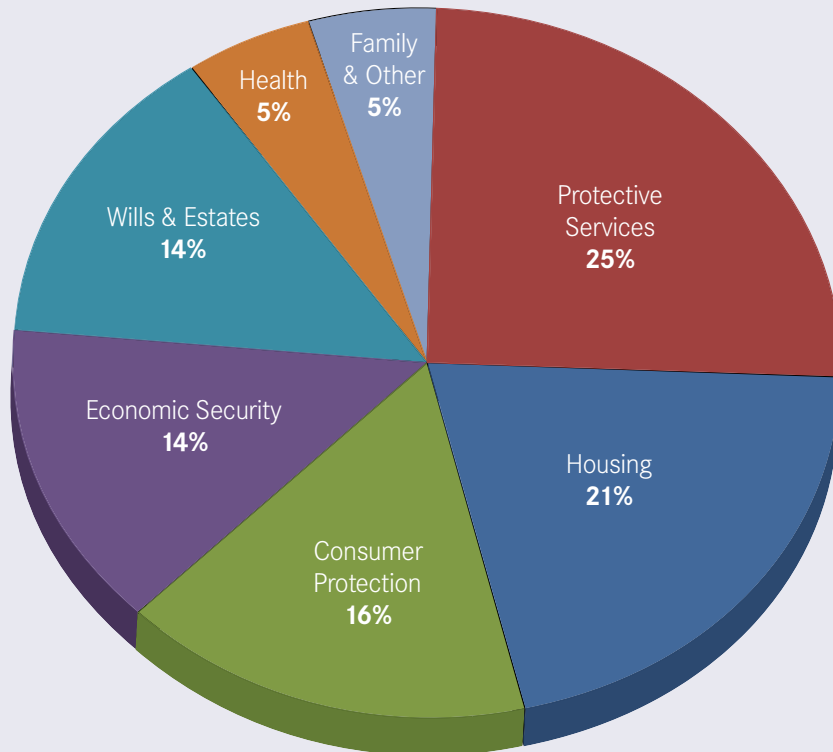
NET ASSETS AT THE BEGINNING OF THE YEAR \$10,920,487

NET ASSETS AT THE END OF THE YEAR \$12,343,724

Net Assets include "The Philip Friedman Consumer Protection Fund" (\$3,598,282) and "The John R. Pickering Law Student Scholarship Fund" (\$329,925).

LCE CASES BY TYPE — 2013

Federal law requires each state and Washington, D.C. to designate a provider of free or low-cost legal assistance to older individuals. Since 1975, LCE has performed this service for residents age 60+. Nearly 500 volunteers, interns and fellows contribute thousands of hours annually, helping clients with many types of cases:





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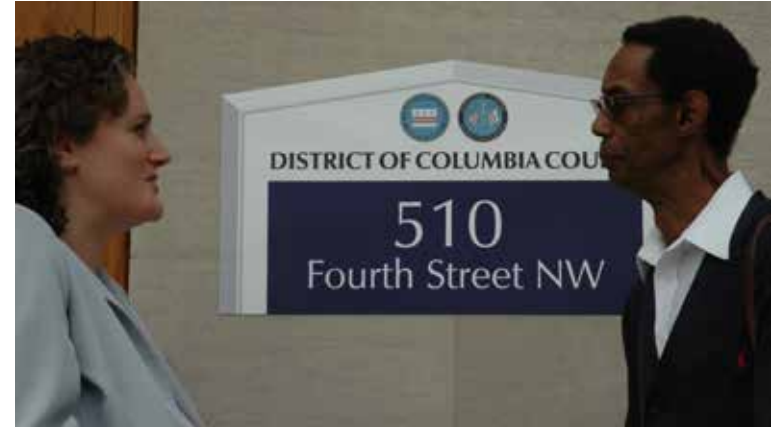
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We also express our sincere gratitude to the following individuals, families, law firms, foundations, companies, and government agencies for their investment in our work in 2013 and their ongoing commitment to our older neighbors in need:

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