Our work made possible by:

Access to Justice Foundation-Kentucky General Fund
Commonwealth of Kentucky - Access to Justice Act (Filing Fee)
Commonwealth of Kentucky - Administrative Office of the Courts
Commonwealth of Kentucky - Department of Justice-Victims of Crime Act Funding
Blue Grass Community Foundation
Bluegrass Area Development District
Boone County Fiscal Court Aging Tax and Mental Health
Buffalo Trace Area Development District
Butler Foundation
Campbell County Fiscal Court Aging Tax
Fayette County Bar Foundation
FIVCO Area Development District
Franklin County Fiscal Court
Gateway Area Development District
Heart of Kentucky United Way
Kenton County Fiscal Court Aging Tax
Kentucky Equal Justice Center-Boots on the Ground Funding
Kentucky IOLTA Fund
Kentucky IOLTA Fund (Bank of America Settlement Funds)
King's Daughters and Sons Foundation
Legal Aid Society, Inc.
Legal Services Corporation
National Council on Aging
Northern Kentucky Area Development District
Office of Violence Against Women
Office for Victims of Crime - Department of Justice Funding to Help Child Victims of the Opioid Crisis
Ohio Valley United Charities, Inc.
Philanthropy of PNC
Rust Consulting (Cy Pres Award)
United Way of Franklin County
United Way of Greater Cincinnati
United Way of the Bluegrass
West Tennessee Legal Services-HUD
WK Kellogg Foundation
Dear Friends & Supporters,

As a little kid around the ages of my own children who are 3 and 5, my favorite TV show was Mr. Rogers Neighborhood. The lessons from that show are many and maybe because I am a father or because I am a little wiser, I think of the beloved PBS children’s television host, Fred Rogers, more frequently than I used to. I was reminded not long ago about one particular episode where Mr. Rogers said: “When I was a boy and I would see scary things in the news, my mother would say to me, ‘Look for the helpers. You will always find people who are helping.’ To this day…I remember my mother’s words, and I am always comforted by realizing that there are still so many helpers—‘so many caring people in this world.’

Having spent my career in public interest law, I have been especially moved to see recent news stories of lawyers being “helpers” in times of national uncertainty or when disaster strikes. It reminds us that in times of trouble, we fight to protect families, to ensure fairness and change the lives of real people with real problems.

Every year, I am amazed at how our advocates continue to protect clients against violence, to keep them in their homes, and to get them health care and food. What struck me this year is how our work also results in change for thousands of other people in central, northern and northeastern Kentucky, throughout the Commonwealth, and even across the country.

We are inspired to work harder every day by the resilience and determination of our clients. Bringing them justice is the best reward we could receive. We hold the utmost appreciation for our volunteers, generous donors, supporting organizations and strategic partners for their investment in achieving victories for our clients and others—they are essential in enabling us to seek justice for members of our community and others facing similar struggles. Thank you to all of you—our clients, supporters, and friends—for all that you do in the Commonwealth and beyond. You, too, are “helpers,” the caring people in this world.

Best Regards,

Joshua B. Crabtree
Executive Director
The Year Ahead and a Year in Review

Access to Justice Civil Legal Aid funding was up for elimination at the state and federal level in 2018. Ultimately, funding was restored with only a minor cut at the state level and with an increase in funding for the Legal Services Corporation, the primary federal funder of civil legal aid.

LABG has a robust social media presence. In 2018, we increased our Facebook likes by 18% and our Twitter followers by 16%.

Additionally, LABG added an online application for potential clients in August. Our website had 76,081 page views in 2018.

We held 440 outreach events reaching about 7,900 people this year. These events range from presentations at job fairs to Continuing Legal Education (CLE) trainings for lawyers.

Legal Aid of the Bluegrass hosts legal clinics throughout the year to help eligible Kentuckians obtain a divorce or criminal record expungement for non-violent offenses. We held 59 clinics in 11 Kentucky counties. 26 of our clinics offered free help for veterans and active military personnel.

In loving memory of Mary Lou Campbell, devoted SHIP Benefits Counselor. Mary Lou passed away in November of 2018. She spent her life in service to others and will be greatly missed. We hold on to our memories of Mary Lou and remember her passion for Equal Justice Under Law.
In April 2018, Legal Aid of the Bluegrass changed its screening process to reduce the time it takes for an applicant to receive legal advice and representation. In lieu of a phone tree, callers are triaged by paralegals and immediately sent to intake attorneys for counsel and advice or brief service; or assigned to an attorney for extended representation. Over the past year, LABG has taken about 16,400 live calls.

Additionally, an online application is available to Kentuckians 24/7. Online submissions are reviewed by a paralegal and applicants are notified by e-mail of their eligibility. Eligible applicants are sent to intake attorneys for advice or representation. Since it launched in August 2018, 1,356 Kentuckians have applied through our website.

859-431-8200
www.lablaw.org/apply-here
ATTORNEY ACCESS COMMITTEE
Pro Bono Recognition Event
September 27, 2018

NORTHERN KENTUCKY VOLUNTEER LAWYERS (NKVL)
Pro Bono Recognition Event
October 4, 2018
Thanks to the generosity of Party Town Florence, Legal Aid of the Bluegrass raised over $10,000 through the Pappy for Pro Bono raffle.

Legal Aid of the Bluegrass will auction off three bottles of prized bourbon in the Fall of 2019. All proceeds benefit the Pro Bono Program.
Managing Grief and a Looming Foreclosure

When a loved one passes, the burden of finalizing affairs often falls to the people closest to the deceased. Legal Aid of the Bluegrass helped a woman living in Scott County regain stability and move forward after the death of her husband but only after a series of mishaps.

One of many obstacles to overcome after her husband's death was how Mary could stay in her home of over 23 years. She could no longer afford her mortgage payments and was on the brink of foreclosure when Legal Aid's housing counselor stepped in. The Counselor worked with Mary to apply for a loan modification so the payments would be more affordable. But the loan had been sold and Mary was in default with the new servicer. Since her husband was listed as the sole borrower on the loan, the new lender was not working with Mary to modify the payments or even to recognize that she was now the owner. Finally, the Kentucky Attorney General got involved and worked with the lender to help Mary get the loan modified, and she began making payments that were more affordable for her.

After only one payment, however, Mary's loan was sold to yet another lender that claimed that Mary had not made a payment in over a year. Again, the mortgage company was hesitant to work with Mary on modifying the loan and the saga continued with yet another sale to yet another lender. But we persevered with Mary through it all, and after several years of work, Mary's loan was permanently modified so her payments are affordable and she is able to keep the family home. Now she has a full house as she recently was granted custody of her minor grandchildren.

This year, a new rule came into effect that will alleviate the predicaments for people like Mary in the future. In April 2018, a new Consumer Financial Protection Bureau mortgage servicing rule brings additional protections to surviving spouses and heirs. Among other things, the rule disables a lender from foreclosing on a property because the person is not specifically on the note and ensures that a lender must work with the current successor to help them keep the property. Far too often a borrower's death leads to an endless cycle of default and inevitable foreclosure. The new rules should make these scenarios far less likely, and help keep families stable long after a loved one dies.
Ensuring Fairness

For years, landlords have been evicting clients by incorrect process. Recently, Legal Aid took on this issue and in a recently published decision the Kentucky Court of Appeals held that the housing authority executive director who is a non-attorney has no authority in a legal capacity. In Hornsby v. Housing Authority of Dry Ridge, 566 S.W.3d 587, the Court of Appeals ruled that an executive director of a housing authority who files a forcible detainer action without an attorney engages in the unauthorized practice of law.

Landlords often do not know Kentucky's eviction law and provide tenants improper notice, file too quickly, or fail to provide tenants with opportunities to cure as required by law. The statute requires that the property owner or an attorney representative to bring the case. Too often the courts grant the forcible detainer judgment despite these valid defenses being offered. This case took up the problem of landlords often sending a property or office manager to court to file the petition or appear for the court hearing.

Holding landlords to basic standards of being involved in their own actions or hiring counsel assures minimal involvement for a lucrative business venture. Quoting Legal Aid’s previous Supreme Court win, this Court recognized that although it may be a common and accepted practice, eviction courts “are not at liberty to circumvent or evade the rules and statutory provisions by turning a blind eye to the requirements for the sake of expedience.” Shinkle v. Turner, 496 S.W.3d @423.
PROTECTING FAMILIES

In April 2017, Governor Matt Bevin signed a bill into law which mandates that custody cases in Kentucky begin with the presumption of joint custody and equally shared parenting. The new law presumes that children are better off when both parents are involved. The statutory changes apply the presumption of joint custody and equally shared parenting to both initial custody determinations and custody modifications. The Kentucky General Assembly previously passed a measure last year applying the presumption to temporary custody orders.

Statutory changes also related to how domestic violence and abuse will be considered in custody determinations. The new language specifically lists as a factor to be considered "a finding by the court that domestic violence and abuse is being or has been entered." To have a finding, a court must hear evidence and issue an order stating that domestic violence and abuse did, in fact, occur. This is a deviation from the previous statutory language that referred to "alleged" domestic violence or abuse. Victims of domestic violence who have obtained an order of protection and then seek a subsequent divorce or child custody will clearly be able to have it considered as a factor of custody. In fact, an entirely new provision of the KRS was created stating that the presumption of joint custody and equally shared parenting does not apply if a domestic violence order has been issued between the parties. However, for victims who do not have a court finding of domestic violence in a protective order case, the outcome seems less clear. We are keeping a close eye on how this affects our clients and the wellbeing of their children.

KidsRISE Project Expands Family Law Work

An unexpected resource is taking Legal Aid of the Bluegrass in a new direction for 2019. Legal Aid was one of four legal aid programs selected nationwide by the U.S. Department of Justice to receive grants to support child victims of the opioid crisis by providing legal services. The three-year, $670,000.00 commitment opened a door for clients with legal problems that Legal Aid could not previously handle for lack of funds.

LABG designed a project with two attorneys and a social worker, a new concept interest often requires family services that can transcend legal services. In their holistic, ongoing services for stabilizing children in their new situations away from

Kids RISE, as the project is coined, targets seven of Kentucky’s counties hardest hit by RISE, LABG works directly with health providers, schools and child advocacy groups who need legal protections and social services to help them become stable.

The legal supports for these families draw LABG into new territory. Obtaining guardianships for children supplement the program’s usual custody work. Typically not needed, these powerful tools now available for families raising children affected by addiction. Unit Manager, Brian Dufresne, an MSSW and JD, manages the Kids RISE project. Staff attorney Dominic Donovan and social worker Sarah Lowe make up the project team.

Who Gets to Parent a Child?

In April 2017, Governor Matt Bevin signed a bill into law which mandates that custody cases in Kentucky begin with the presumption of joint custody and equally shared parenting. The new law presumes that children are better off when both parents are involved. The statutory changes apply the presumption to both initial custody determinations and custody modifications. The Kentucky General Assembly previously passed a measure last year applying the presumption to temporary custody orders.

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The legal supports for these families draw LABG into new territory. Obtaining guardianships and helping with adoption are tasks that are not traditionally part of our line of work, these become powerful tools now available for families raising children affected by addiction. Unit Manager, Brian Dufresne, an MSSW and JD, manages the Kids RISE project. Staff attorney Dominic Donovan and newly hired attorney Desiree Isaac make up the project team.

We provided legal advice & representation that stabilized 3,586 families.
An 83 year old rural, Eastern Kentucky woman had recently lost her husband and was having trouble making ends meet. An LABG Benefits Counselor evaluated her situation and determined that she would benefit from a Medicare prescription drug plan so she could save on out of pocket costs for her prescriptions. It was outside the enrollment period, but if she was found eligible for the Low Income Subsidy benefit, also known as Extra Help, the counselor knew she could enroll anyway. She appeared eligible and so the Benefits Counselor helped her apply for the Extra Help.

After submitting the application, the counselor found that the woman had been denied access to the benefit coverage based on her income being too high. The counselor continued to research the issue and found that the denial was erroneous. Even though the poverty guidelines, which go up every year, had been posted weeks before the woman's application, the Social Security Administration was still applying old guidelines. They had simply failed to update their Program Operations Manual System (POMS) guidelines timely, which resulted in her denial and probably countless others.

Since our program is funded through the National Council on Aging (NCOA) as a Benefits Enrollment Center, the program manager enlisted NCOA's help in resolving the matter. NCOA immediately contacted the Baltimore SSA office and alerted them to the error. Within 3 days of learning about SSA's failure to update the guidelines, the problem was resolved for all future Low Income Subsidy applicants across the nation.

Legal Aid of the Bluegrass helped 1047 Veterans and their families in 2018.

Nationwide Impact for Extra Help Applicants
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Kentucky Veterans Earn Fresh Start

Criminal records, even misdemeanors sometimes, can inhibit veterans from successfully getting a job. Legal Aid of the Bluegrass (LABG) partners with the Cincinnati Veterans Justice Outreach to combat barriers to employment for Northern Kentucky Veteran’s through the Criminal Records Relief Clinics. In 2018 and 2019, LABG provided legal services at the Cincinnati VA in the areas of expungement and criminal record relief. LABG Staff Attorneys represented those eligible to have criminal records expunged. For cases where expungements are not yet ripe, LABG provides information, advice, and referrals to other organizations. At a minimum, each attendee walks away with advice and a timeline with instructions about how to seek expungement when ready and most beneficial to them. In 2018, LABG assisted 30 veterans through this clinic.

Veterans with substance abuse issues often face barriers to recovery that legal assistance can help them overcome. Monthly LABG staffs a civil legal clinic at the Ft. Thomas Domiciliary where Veterans sign up to meet with a Staff Attorney to discuss legal issues. Many Veterans receiving services or residing at the Domiciliary are being treated for substance abuse. As part of their recovery, they seek to reconnect with their children or other family. It is an important component of their recovery to address outstanding legal issues. LABG is honored to assist in this way. Finally, LABG helps them obtain or maintain housing, or defend against eviction. Attorneys also help them with employment barriers through counsel, advice or expungements. Often, advice and referral sources are enough to make a difference in Veterans’ daily lives. During 2018, LABG helped 195 Veterans through this outreach.
Legal Aid of the Bluegrass provides FREE civil legal services in 33 Kentucky counties.

- 82% of LABG’s counties have a higher poverty rate than the National average of 12.3%.
- 10 counties in the LABG service area have a poverty rate of over 20%.
- 71% of low-income households have experienced a civil legal problem in the last year. ([Legal Services Corporation: The Justice Gap: Measuring the Unmet Civil Legal Needs of Low-income Americans](https://www.lsc.org/research-data-the-justice-gap-2017))

In 2018, LABG reached 24,773 of its target population through direct services or outreach.

Direct legal services were provided to:
- 9,024 families affecting 11,143 adults & 5,704 children
- 31% of LABG clients are the working poor.
- 5,704 children
17.2% of Kentuckians live in 
POVERTY.

57% of working age families have 
children in the household.

47% of LABG clients are 
poor elderly.

Consumer Issues, Inc Main (Emplo)
Family
Protection Orders
Medicare and Medicaid Assistance/Other Health
Life Planning Documents
Housing
Public Benefits, including Vet benefits
Nursing Home Residents Rights
Other (Juvenile, Education, Ind Rights)
“Every step toward the goal of JUSTICE requires sacrifice, suffering, and struggle; the tireless exertions and passionate concern of DEDICATED individuals.”

MLK, Jr.
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DBL Law

Hon. LaToi D. Mayo
Littler Mendelson P.C.

Sarah Young (CR)
Women’s Crisis Center

** CR= Client Representative**
## Financials

### Revenue & Expenditures 2018

**Revenue**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Grants</td>
<td>$ 2,853,585</td>
<td>63.24%</td>
</tr>
<tr>
<td>State &amp; Local Grants &amp; Contracts</td>
<td>$ 1,051,030</td>
<td>23.29%</td>
</tr>
<tr>
<td>United Way &amp; Other Contributions</td>
<td>$ 245,722</td>
<td>5.45%</td>
</tr>
<tr>
<td>Foundation Grants</td>
<td>$ 63,718</td>
<td>1.41%</td>
</tr>
<tr>
<td>IOLTA Interest on Lawyers Trust Accounts</td>
<td>$ 192,321</td>
<td>4.26%</td>
</tr>
<tr>
<td>Other Income</td>
<td>$ 106,075</td>
<td>2.36%</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>$ 4,512,451</strong></td>
<td><strong>100.01%</strong></td>
</tr>
</tbody>
</table>

**Expenditures**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty Law</td>
<td>$ 3,969,051</td>
<td>85.1%</td>
</tr>
<tr>
<td>Administration (Support)</td>
<td>$ 475,537</td>
<td>10.2%</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$ 219,433</td>
<td>4.7%</td>
</tr>
<tr>
<td><strong>Total Expenditures</strong></td>
<td><strong>$ 4,664,021</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

### Consolidated Balance Sheet 12.31.18

**Assets**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$ 1,445,213</td>
</tr>
<tr>
<td>Receivables:</td>
<td></td>
</tr>
<tr>
<td>Contributions Receivable, Short-term, net</td>
<td>$ 523,547</td>
</tr>
<tr>
<td>Accounts Receivable</td>
<td>$ 374,777</td>
</tr>
<tr>
<td>Prepaid Expenses</td>
<td>$ 29,958</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td><strong>$ 2,373,495</strong></td>
</tr>
<tr>
<td>Property Plant &amp; Equipment, at Cost</td>
<td>$ 2,319,491</td>
</tr>
<tr>
<td>Less: Accumulated Depreciation</td>
<td>$(944,774)</td>
</tr>
<tr>
<td><strong>Total Property and Equipment (Net)</strong></td>
<td><strong>$ 1,374,717</strong></td>
</tr>
<tr>
<td>Other Long-Term Assets</td>
<td></td>
</tr>
<tr>
<td>Contributions Receivable, Long-term, (Net)</td>
<td>$ 227,355</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$ 3,975,567</strong></td>
</tr>
</tbody>
</table>

**Liabilities and Net Assets**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Payable</td>
<td>$ 31,116</td>
</tr>
<tr>
<td>Other Current Liabilities</td>
<td>$ 229,074</td>
</tr>
<tr>
<td>Notes Payable, Short-Term</td>
<td>$ 87,098</td>
</tr>
<tr>
<td><strong>Total Current Liabilities</strong></td>
<td><strong>$ 347,288</strong></td>
</tr>
<tr>
<td>Other Long-Term Liabilities</td>
<td></td>
</tr>
<tr>
<td>Notes Payable, Long-Term</td>
<td>$ 357,041</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$ 704,329</strong></td>
</tr>
</tbody>
</table>

**Net Assets**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Investment in Property &amp; Equipment</td>
<td>$ 930,578</td>
</tr>
<tr>
<td>Unrestricted Net Assets</td>
<td>$ 1,249,610</td>
</tr>
<tr>
<td>Temporarily Restricted Net Assets</td>
<td>$ 1,091,050</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$ 3,271,238</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$ 3,975,567</strong></td>
</tr>
</tbody>
</table>
DONOR HONOR ROLL

Daniel Abner
Cheryl Anderson
Joan Andrzejewski
Michael Andrzejewski
Stella Ashburn
Delores Baker
Cheryl Barber
Betty Barmann
Clinton Beckwith
Kristen and Perry Bentley
Lisa Beran
Paul W. and Suanne Blair
Angela Blair
Richard Blanford
Luanne Blythe
Leah Gayle Bourne
Tony Boyd
Stephanie Brockman
James Broscheit
Haley Butler
John Cain
Amy Caldwell
Robert Carpenter
Jennifer Casey
Suzanne Cassidy
Anne Chase
Dennis Chenh
Ted Choc
Todd Clark
Mark Colaianni
Kelly Collinsworth
Brenda Combs
Joshua Crabtree and Sara Kelley
Thelma Crawford
Richard Cullison
Elizabeth Curtisinger
Jon Davis
Ashley Dawson
Elizabeth Deener
Catherine DeFlorio
Todd DeYoung
Jeffery Dobrinski
Robert Donelan
Amy Dougherty
Alice Doyle
Jim Dressman
Lu Driscoll
Daniel Dufresne
Peggy Faulkner
Gayle France
Ashton France
Tim Geertz
Karen Ginn
Jon Goguen
Anthony Hannegan
Angela Hansen
Sean Hanson
T.C. Harmon
Allison Hight
Kathleen Hodges
Gayle Hoffman
Michelle Hogan
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Cory Howitz
Taylor Huber
Guy Hughes
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David Iden
Brandie Ingalls
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Stephen Jenie
Patricia Jessen
Elizabeth Johnson
Brad Johnson
Helen Jones
David Kaiser
Maurita Kamer
Louis Kawaja
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Anne McBee
Tyler McCaughn
Tyler McCaughn
James McHugh
Christopher Mehling
Henry Menninger
Annie Merrill
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