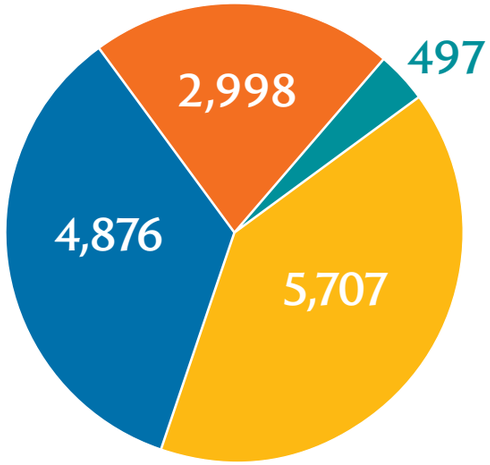
ANNUAL INFORMATION

LEGAL AID OF THE BLUEGRASS



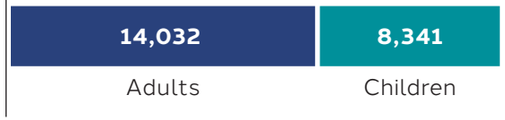
2025 Cases Handled

ABOUT THOSE SERVED



- Veterans
- Single parents
- Working families
- Elderly and disabled

22,373 PEOPLE SERVED



9.98%

OF THOSE SERVED ARE EXPERIENCING HOMELESSNESS

29,817 PEOPLE REACHED AT 558 EVENTS AND 17 CLINICS*

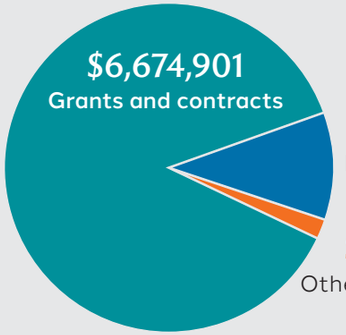
*This does not count the Kenton County Help Desk, Fayette County Eviction Help Desk or the Maysville Office days.

10,289 TOTAL CASES

- **642** Consumer
- **76** Employment
- **2,387** Family (including domestic violence)
- **1,781** Health
- **1,741** Housing
- **444** Income maintenance
- **2,551** Individual rights (including expungement)
- **38** Juvenile
- **629** Other (wills, living wills, powers of attorney)

2025 Financials

TOTAL SUPPORT AND REVENUE: $7,650,429



$822,000
Donated legal services

$153,528
Other contributions

46 FUNDING SOURCES AND 61 DONORS

SPENDING ALLOCATION



LEGAL AID
OF THE
BLUEGRASS

lablaw.org | legalaid@lablaw.org | 859-431-8200

Follow us on social media:

facebook.com/LegalAidBG

instagram.com/legalaidofthebluegrass

linkedin.com/company/legal-aid-of-the-bluegrass



Delivering Justice
to change lives

LEGAL AID OF THE BLUEGRASS

ANNUAL INFORMATION

LEGAL AID OF THE BLUEGRASS



ENSURING FAIRNESS. PROTECTING FAMILIES. CHANGING LIVES.

LEGAL AID OF THE BLUEGRASS

FROM OUR EXECUTIVE DIRECTOR

Ensuring Access to Justice for Kentuckians



Every day our clients face complicated and potentially life-altering civil legal problems like eviction, the loss of public benefits or healthcare, or violence from an intimate partner. Unlike in criminal cases, there is no right to a court-appointed attorney in civil cases. As a result, many people who cannot afford an attorney are forced to navigate the complex legal system on their own. At Legal Aid of the Bluegrass (LABG), we believe everyone should have access to justice regardless of their socioeconomic status or background.

Since 1967, we have worked vigorously to deliver justice to those who need legal help the most—low-income families, veterans, seniors, people with disabilities and victims of domestic abuse. Our civil legal services help clients meet their most basic needs—housing, food, income, healthcare, safety and security. Our work is guided by our values of justice, respect, compassion, integrity and impact.

At LABG, we provide high-quality legal representation. In doing so, we are advocating for justice, strengthening communities and empowering families to build secure futures. We are present in the communities we serve to meet our clients where they are, including through the use of our mobile office, the Justice Bus, which brings legal help directly to rural communities.

We don't do this work alone. It would not be possible without the generosity of our funders. And our volunteer attorneys help expand our reach with their pro bono services and increase the number of clients we can serve.

In the pages ahead, you will see how we impact our clients and our communities. We are proud of our work, but there is much left to do. If you are already involved with LABG, thank you! If this is your introduction to our program, please consider this an invitation to join us. There are plenty of ways for you to get involved. We hope you will consider supporting our work. Thank you!

ROBERT JOHNS
Executive Director

We Deliver Legal Services to Those in Need

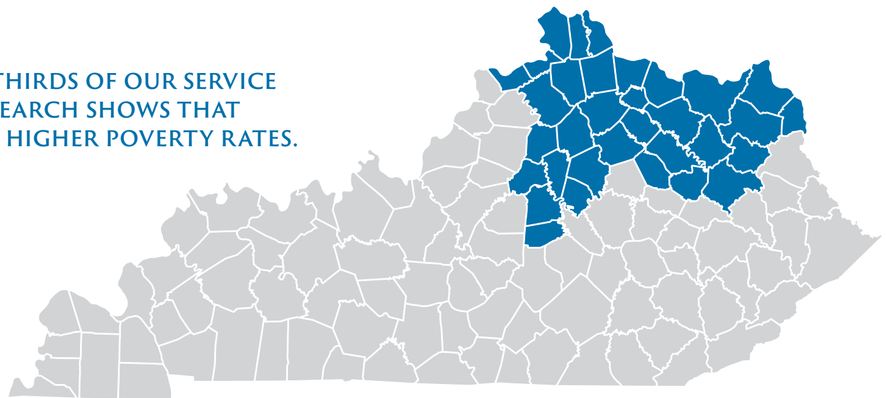
Legal Aid of the Bluegrass provides civil legal help — including direct representation, advice, advocacy, education, assessments and informational clinics — for people living at or near the poverty level. Our service area includes rural, micropolitan and metropolitan regions across 33 counties.

More than two-thirds of our service area is rural. Rural areas have higher poverty rates. In fact, according to Census data, nearly 24% of the population in Kentucky's rural counties lives below the federal poverty level.

Those in low-income households experience a disproportionate percentage of legal problems, according to research by the American Bar Association and the Brookings Institution, a nonprofit that conducts in-depth, nonpartisan research. A full 81% of the most common legal problems are attributed to those in lower income brackets. According to the Legal Services Corporation (LSC), a nonprofit created by Congress in 1974, when low-income Americans experience legal issues, 92% of those issues do not get any or enough legal help.

Legal Aid of the Bluegrass provides critical legal support that helps people preserve their homes, protect their assets, stop violence and remove employment barriers. And Legal Aid returns $7 for every $1 invested, on average, according to LSC research.

MORE THAN TWO-THIRDS OF OUR SERVICE AREA IS RURAL. RESEARCH SHOWS THAT RURAL AREAS HAVE HIGHER POVERTY RATES.





Lives Changed by Our Legal Services? 24K+ Yearly

When people turn to Legal Aid of the Bluegrass for support, they're facing life-altering challenges. Their cases run the gamut of civil legal issues and are often complex. But at the end of the day, their needs are simple: They need high-quality legal help to prevent potentially dire consequences.

And they deserve to be treated with compassionate care. Our legal team improves lives and eases untold stress on everyday Kentuckians.

Every year, approximately 24,000 people are impacted by our legal services. In all, we reach more than 56,000 Kentuckians in an average year through workshops and clinics, direct legal representation and advocacy, and other counsel and support.

Some clients face evictions or loss of eligibility for subsidized housing. Others need assistance with tax disputes, immigration hurdles or bankruptcies. Still others are navigating family law cases, including divorce, custody disputes and domestic violence.

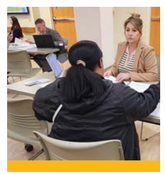
Often, their needs fall in several areas. This was the case for Jennifer Case-Doyen, who faced eviction and loss of Section 8 housing due to an incident outside of her control.

"They were able to get the case against me dismissed," she said. "They helped me get my housing back. We would've been homeless. And they helped me with my divorce, which I had been trying to get done for six years."

Many of the cases we handle involve minors: About 8,000 children annually are impacted by our legal services. Case-Doyen, who has two young children and one teen, said her legal issues created tremendous stress for her family.

Attorney Mike Baker of The Baker Firm, PLLC in Covington provides pro bono counsel for Legal Aid of the Bluegrass clients. He said the stress on families is a common theme.

"The relief they feel is very tangible," Baker said. "Access to justice is not just for people who can private pay."



There are about **224,000 people in need** and eligible for our services in our **33-county service area.**



Decades-Old Legal Infractions, Even Minor Ones, Can Hinder Work, Housing, Stability for Years

Scan the QR code to learn more about criminal record expungement in Kentucky.

Past criminal convictions can limit life options for decades. We use legal expungement to open doors and improve lives.

Convictions come with consequences, whether fines, restitution, probation or jail time. They create other consequences that can follow people for years.

Because criminal records linger, people can struggle to make progress. They may be unable to find good jobs, or any jobs at all. They face an uphill battle to secure promotions and raises at work. And their access to subsidized housing can be blocked indefinitely.

Representing people seeking an expungement of Kentucky criminal records is an essential service of Legal Aid of the Bluegrass. In fact, nearly 20% of our cases are for expungement, which provides a legal path to sealing or erasing past convictions.

Attorney Gus Johannsen, of Littler Mendelson in Lexington, provides pro bono representation of our clients in expungement cases.

"Most of the time, it's people who had cases 10, 15 or 20 years ago," he said. "We've even seen people come in with 40- and 50-year-old convictions."

Johannsen said most of the cases he sees involve low-level crimes such as drug possession, passing a bad check, driving without insurance, or minor assault or theft. Yet people are still paying the price years later.

"They've done their time. They've been clean for years. And it's still affecting them," he said. "They want to improve their lives. And the fact is, the Legislature of Kentucky has seen fit to make expungement their right."

Johannsen also provides counsel through our expungement clinics, for which we partner with Goodwill of Kentucky and the Lexington-Fayette Urban County Government.

Attorneys Donate Nearly $800K a Year in Services



MIKE BAKER

Firm: The Baker Firm, PLLC, Covington

Primary practice: Bankruptcy law

LABG support: Debtor-side bankruptcy

Key insights: Debt creates significant practical consequences. Resolution through bankruptcy can be the difference in even having electric service restored. It can remove garnishment from wages and help people get their drivers' licenses back. It can open up opportunities for jobs and housing.

Observation: "Most people are just a paycheck or two away from being in a predicament, and that's not any different just because you qualify for services from Legal Aid of the Bluegrass."

Why he volunteers: "It's a positive experience to take something that you spent all this time, training and skill on and ... impact someone's life."



GUS JOHANNSEN

Firm: Littler Mendelson, Lexington

Primary practice: Employment law

LABG support: Expungements

Key insights: Criminal convictions remain on people's records for decades, if not forever. The expungement process helps clean the slate, giving people who have already paid their debt to society a chance to secure better jobs, housing and opportunities.

Observation: "Expungements help everyone. The clients receive the ultimate benefit. But it also makes the system smoother for the court, for the judges and for other people trying to access the system."

Why he volunteers: "As lawyers, we owe a duty to the system, to the public. It gives back to the community in a way that not everyone can do."



D'LORAH HUGHES

and the law students of the University of Kentucky College of Law Legal Clinic

Primary practice: Law professor and director of legal clinics and externships

LABG support: Complex, deep-dive cases

Key insights: Professor Hughes and law students in the University of Kentucky's J. David Rosenberg College of Law provide support on complex legal cases requiring significant research, as well as 10 or more expungement cases every semester.

Observation: Partnering with LABG aligns with the College of Law's mission to prepare students to be responsible members of the law profession and to serve the community.

Why they volunteer: "Through our partnership, we're able to provide an extension for Legal Aid, give students great learning experiences and offer excellent service to clients."

Voices of Impact

WHEN LOW-INCOME AMERICANS EXPERIENCE LEGAL ISSUES, 92% OF THOSE ISSUES DO NOT GET ANY OR ENOUGH LEGAL HELP, ACCORDING TO LEGAL SERVICES CORPORATION (LSC), A NONPROFIT CREATED BY THE U.S. CONGRESS IN 1974.



"The right to an expungement exists, but because of money concerns about legal representation and the complexity of doing it themselves, many people are not able to pursue it. Even a $100 filing fee is not feasible for many people. Legal Aid fills in the gaps."

— Gus Johannsen, attorney at Littler Mendelson

"Having this wonderful resource is so helpful — not just for me but for anyone who can't afford legal services. My case was very complex, and they were able to help right the wrongs."

— Quinesha Saadiq, Legal Aid of the Bluegrass client

"A lot of times people get drawn into the eviction process even though they did nothing wrong — for example, the owner wants to sell the property. Eviction legal services insulate the most vulnerable renters from the unfairness of business decisions."

— Charlie Lanter, Commissioner of Housing Advocacy & Community Development with the Lexington-Fayette Urban County Government

"Legal Aid is a great avenue for people to pursue who have the right intentions and want to do what they're supposed to do."

— Shari Donaldson, Legal Aid of the Bluegrass client

"Someone told me years ago, 'I'm not like your other clients. This isn't my fault.' Well, maybe all my other clients are like that, too. The causes are different, but that is very often the case, yet there is still a stigma around it."

— Mike Baker, attorney at The Baker Firm, PLLC



Our Region's Huge Housing Deficit — 22K Units Shy in Just One County — Is Hurting Lives

Few things are as foundational as having stable, safe and affordable housing. When this basic need is unmet, individuals and families face an uphill battle.

Kentuckians are coping with a troubling scenario affecting people across the U.S.: There aren't enough housing units — apartments, condos, single-family or multifamily homes. And the cost of housing continues to climb out of the reach of many people.

In Lexington-Fayette County, there is a shortage of 22,000 units of suitable housing, said Charlie Lanter, Commissioner of Housing Advocacy & Community Development with the Lexington-Fayette Urban County Government.

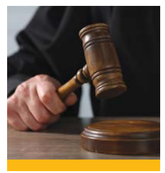
"For every opening, there are 100 applicants," Lanter said. "The landlord has no incentive to keep rents stable. And the poorer you are and the more strikes against you — bad credit, past eviction or conviction — it's tougher."

Lexington-Fayette County provides funding to Legal Aid of the Bluegrass to combat housing vulnerability through legal counsel or skilled mediation in the eviction process. This partnership is one of the most effective things it has tried, Lanter said, even garnering National Association of Housing and Redevelopment Officials recognition.

Having legal representation through LABG when going before a judge is a game-changer, he said. It forces landlords into the process, and clients can work out payment plans, rent assistance or other options.

When it comes to subsidized housing, there are many misconceptions.

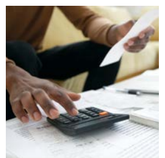
"It's a total misnomer that they don't work. Or the landlord may have an assumption that they don't take care of Section 8 properties," Lanter said. "All the research shows this is not true."



"Data shows that if a tenant goes before a judge without counsel, they're going to lose probably 90% of the time."



Debt Creates Deluge of Stress, Creditor Calls



"Bankruptcy was a chance for a reset. I paid every dime of the $47,000 that I had to repay. **I had a chance to pay that at a lesser rate.**"

Financial strain can cast a pall over every part of someone's life, creating not just money and credit stress but also untold emotional and mental worries.

By the time someone is referred to Mike Baker — a bankruptcy attorney in private practice with The Baker Firm, PLLC in Covington who also provides pro bono representation for Legal Aid of the Bluegrass clients — their burden can feel palpable.

"They may have already had one or two paychecks garnished, and time is of the essence," Baker said. "That has a psychological effect. They're getting called constantly by debtors. If you have two or three credit cards that you're behind on, you're getting called 20 or 30 times a day."

Such was the case for Shari Donaldson. Securing legal representation for help with a Chapter 13 bankruptcy helped her and husband Darrell save their home and find tremendous stress relief.

"I was desperate and willing to try anything," Donaldson said. "My husband and I have worked our whole lives. We're not sitting on our butts. We just got into a very desperate situation with medical bills, then I lost my job during COVID. We didn't want to lose everything we had worked for because of a situation we couldn't control."

Consumer cases including bankruptcy account for about 5% of the roughly 11,000 cases we handle each year. Like the Donaldsons, many of those clients can't afford expensive private-pay attorneys nor want to navigate the tricky legal proceedings on their own.

"Our LABG attorney explained things on a level I could understand," Donaldson said. "She didn't mince words and was very direct, which is important when trying to understand something as complex as a bankruptcy."

Something that the Donaldsons will never forget: "She fought for us, which nobody had ever done before."

Justice by the Numbers

About 224,000 people in 33 counties qualify for our services.

11K cases annually

20%+
Family concerns
(including domestic violence)

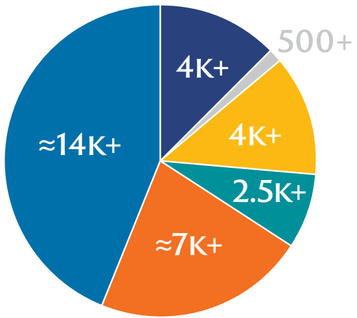
Nearly 25%
Health concerns
(including Medicare needs, nursing home ombudsman)

Nearly 20%
Housing concerns
(including eviction, foreclosure)

Approximately 18%
Individual rights
(including criminal records expungement)

Approximately 20%
Other
(wills, public benefits, consumer issues)

20K+ helped each year



- Adults
- Children
- Single parents
- Working families
- Veterans
- Elderly and disabled

Our in-house team, including 25 attorneys, helps deliver justice.

RETURNS **$7** ON AVERAGE

FOR EVERY **$1** INVESTED





Unraveling 'Tangled Titles' Helps Community Thrive



Research has ranked Kentucky at No. 9 among all states for properties with likely tangled titles.

We couldn't provide high-quality legal assistance to vulnerable people without the generosity of the community, whether individual donors or larger funders.

For more than a decade, United Way of Greater Cincinnati has been a partner and funder. For CEO and President Moira Weir, it's an obvious choice.

"The outcomes are there to support it," Weir said.

Funding from United Way of Greater Cincinnati varies depending on the needs in a given year, Weir said, ranging from $75,000 to $200,000 or more and sometimes supplemented by additional grants for specific initiatives. One example is Legal Aid of the Bluegrass' efforts to help those facing "tangled titles" for properties.

"Tangled" property titles occur when transfer of property to heirs is disputed or unclear due to incomplete or missing paperwork, an owner dying without a will or other legal paperwork snags. Often, families simply expect that property that has been in the family for generations will be passed along to their heirs. In other cases, there can be a snag as seemingly simple as the owner having forgotten to pay a tax bill 10 years ago, Weir said.

According to a 2023 report by Fannie Mae and the Housing Assistance Council, Kentucky is among the Top 10 states with the greatest percent of likely tangled titles, at 0.1% of properties. This creates significant hurdles for families, particularly in Appalachian areas. Across the U.S., Black families are disproportionately affected by tangled titles, according to the Pew Family Trust.

"In Kentucky, this is a common occurrence that keeps families from being able to pass on generational wealth," Weir said. "Providing specific funding to address tangled titles is an area where we thought we could help fill a gap. Because when the community is thriving, everybody is thriving."

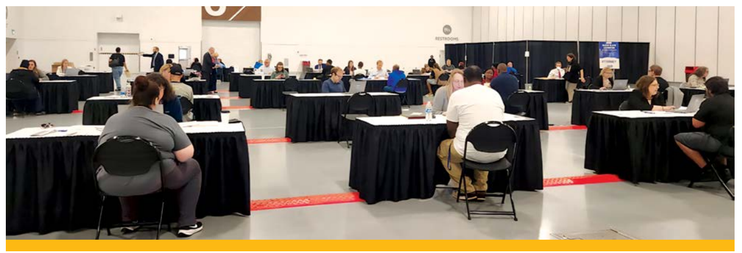
How LABG Delivers Justice

We provide legal representation and services in the following areas:

- Criminal record expungement
- Family matters (divorce, child custody)
- Government benefits (Social Security, Medicare, Medicaid, unemployment, more)
- Housing (eviction, unsafe living conditions, foreclosure)
- Immigration (U-Visa, T-Visa)
- Life planning documents (wills, living wills, power of attorney)
- Long-Term Care Ombudsman Program
- Protection and safety (emergency protective orders, domestic violence protective orders, more)
- State Health Insurance Assistance Program (SHIP)
- Tax issues (disputes, audits, appeals, collection matters)
- Consumer (Chapters 7 and 13 bankruptcy, wage garnishment, debt collection)

We also offer free clinics where experts offer counsel and advice in various legal areas, including:

- Criminal Record Expungement Clinic
- Life Planning Clinic (wills, living wills)
- Pro Se Divorce Clinic





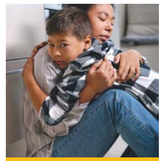
Your support changes lives

We depend on the generous support of donors, whether individuals or large institutional funders, to continue to deliver legal services to low-income people and other vulnerable individuals and families.

No amount is too small. Even modest donations of $10 or $20 help us live our mission. See Page 13 to learn more about our supporters and find out how you can help.



20% of Cases Involve Domestic Violence/Family Issues



LABG serves **an average of nearly 6,000 people (including 3,000 children)** each year who are affected by domestic violence and other family cases.

Domestic violence and other sensitive family issues create complex emotional strain. Being unable to afford legal representation compounds that stress.

The need for legal services for domestic violence and other family law issues, including divorce and custody arrangements, is significant. In fact, such cases make up about 20% of our services delivered each year.

Quinesha Saadiq reached out for help navigating a multifaceted, multiyear set of legal issues that included managing her divorce and the complex process of being removed as guardian ad litem for her then-husband. Despite an open domestic violence charge against him, which was filed before Saadiq's involvement with us, the court sought to require her to remain as guardian because no family members would take on the role.

"We were in a wonderful marriage and had just had our son," she said. "While I was giving birth, my husband had a major psychotic episode, and I had to become his caretaker. His mental health deteriorated rapidly.

After a couple years, it started to become a safety issue; his mental health was declining very badly, and I needed more help."

Professor D'lorah Hughes and her students at the University of Kentucky College of Law's legal clinic, who provide pro bono support to LABG clients, stepped in.

"They were very hands-on and amazing. Their support was safe, nonjudgmental and effective," Saadiq said.

The team handled her divorce and release from guardianship. Her ex-husband is now under state guardianship and thriving in a personal care home, and Saadiq and their child have a good relationship with him.

"I decided to go back to college for my master's in social work after my experiences. I applied for it the same day my divorce was final and later secured an internship as a mental health specialist at an elementary school."

Our Donors Help Us Drive Change



Want to be part of the solution? Consider joining our donors, whose generosity helps ensure that low-income Kentuckians and other vulnerable people have access to legal representation, counsel and advice for the civil legal hurdles they're facing.

Becoming a Legal Aid of the Bluegrass donor with just $10, $25, or $50 a month is critical to saving families from potential homelessness, loss of employment, loss of health benefits, or could even potentially save a life from domestic violence. Your gift allows us to:

- Increase funding by offering federal match dollars
- Grow our staff
- Meet emerging legal needs

Scan this QR code to learn more about donating.

Scan this QR code to read about our Donor Honor Roll.

MISSION

Legal Aid of the Bluegrass pursues justice and transforms lives through free, high-quality civil legal services for low-income and vulnerable people.

VISION

A just community where everyone is treated with dignity, fairness, and has access to the basic necessities of life.

VALUES

Justice — We believe in justice for all.

Respect — We believe all people deserve respect, dignity, and fair treatment.

Compassion — We are compassionate in our ways, words, and actions.

Integrity — We act with honesty and fairness in all that we do, ensuring that our clients and our communities know they can count on us as a trusted partner.

Impact — We strive to respond to the needs of our client community by providing services that are high-quality and impactful. We use traditional and innovative approaches to provide legal help that addresses serious issues that impact our clients' lives.



LEGAL AID OF THE BLUEGRASS

lablaw.org | legalaid@lablaw.org | 859-431-8200

Follow us on social media:

facebook.com/LegalAidBG

instagram.com/legalaidofthebluegrass

linkedin.com/company/legal-aid-of-the-bluegrass