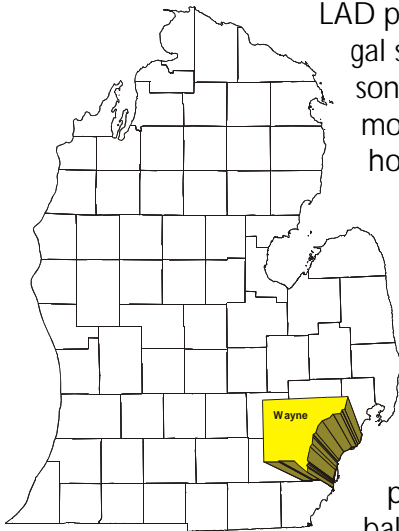


LEGAL AID AND DEFENDER ASSOCIATION, INC.

LAD Office Locations: Detroit, Highland Park

LAD Service Area: Wayne County

Service Population: 502,340 individuals living at or below 125% of the poverty level



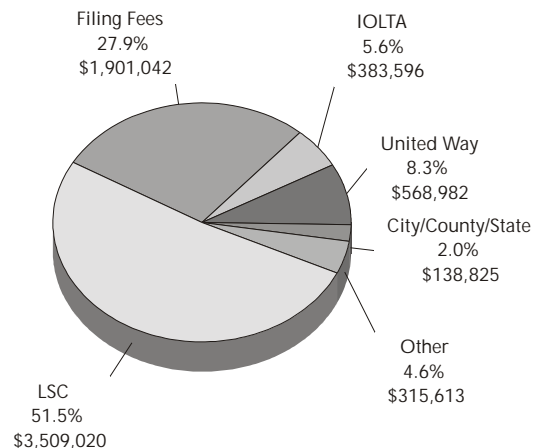
LAD provides a wide variety of legal services to low-income persons, in order to assist with their most critical legal needs. LAD's holistic approach identifies a range of client needs to help those threatened with the loss of basic needs such as income, family stability, food or shelter. In 2002, LAD was able to add a Deputy Chief Counsel for that Civil Law Group. The position is key to helping LAD balance a high volume practice

with providing quality service and making an impact in client's lives. LAD maintains a centralized telephone intake system allowing clients to access LAD's services through a toll-free number and to receive advice and brief services by phone when appropriate. LAD also tries to focus on addressing systemic problems affecting the client community. For example, LAD was asked by a City Council member to take the lead in drafting an anti-predatory lending ordinance. LAD also worked on this issue through a taskforce that included the NAACP and AARP to help many low-income residents get or maintain houses. Obtaining this ordinance is a noteworthy achievement because it prohibits unscrupulous lenders from preying on seniors and others using illegally high interest rates and deceptive practices.

A low-income home owner was facing foreclosure after his mortgage payments doubled. The mortgage company had obtained very high cost home insurance and charged the premiums to the homeowner. LAD helped him obtain his own insurance which brought his payment down to a level he could handle on his modest income. LAD also negotiated a return of some amounts he paid when the insurance costs were high to help him with outstanding bills that accrued during that time.

An 81-year-old-woman with a third grade education suffered severe buzzing in her ear. She went to a hearing aid company that sold her an expensive hearing aid to stop the problem. A pro bono lawyer successfully negotiated the return of nearly all of the senior's money after a different audiologist determined her hearing was fine and a hearing aid would be no help with the tintinus that plagued her.

LAD Sources of Funding for 2002: \$ 6,817,078



LEGAL AID AND DEFENDER ASSOCIATION, INC.

Contact: Joan Glanton Howard, Chief Counsel, Civil Division • (313) 964-4111 ext. 224

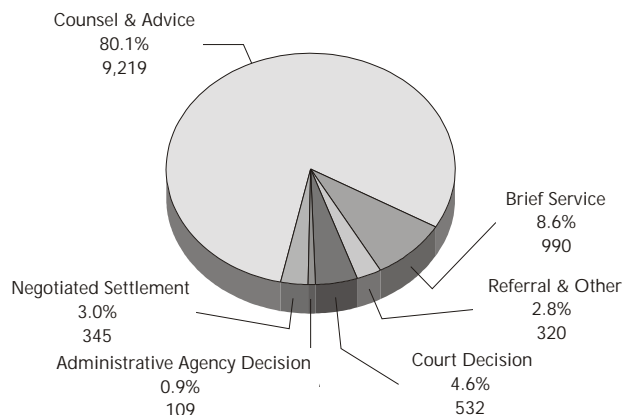
Community Outreach and Collaboration. LAD staff are involved in many groups and projects to reach clients. One example is LAD's recent partnership with a local bank which facilitated funding to implement the "Dream Dollars Program" to provide low-income residents with up to \$5,500 to buy homes located in the eastern sector of the Detroit Empowerment Zone. As a partner in this project, LAD provides free legal services to eligible homebuyers, such as removing blemishes from their credit reports that may otherwise act as a barrier to obtaining home financing. In 2002, LAD staff coordinated and facilitated over 25 community legal education forums, inviting local human services providers so potential clients could see the wide range of services and information available to them. In addition, LAD provides legal information to teen mothers to help them make good parenting and life decisions and offers sessions for seniors at 38 senior locations.

Client Age	
18 & Under	76
19-59	9,362
60 & Over	2,802
Groups	0
Total	12,240

Pro Bono Support. In 2002, the private Attorney Involvement Unit continued as the primary provider of case referrals for the Detroit Metropolitan Bar Association Legal Services Clinic which refers individual cases to area practitioners. Corporate in-house attorneys assisted with walk-in and telephone intake at LAD's office and pro se clinics were offered to private attorneys as an alternative to individual case assignment. At the pro se sessions, private lawyers may give a presentation or help clients complete forms. At the conclusion of the clinic, qualifying clients are given the opportunity to have a private consultation with a pro bono attorney. This option is especially helpful to small law firms, assisting them in completing their pro bono commitment without having to accept an extended service case.

Client Ethnicity	
White	2,240
Black	9,499
Hispanic	357
Native American	18
Asian	25
Other	101
Total	12,240

LAD Types of Service in 2002



LAD Cases Closed in 2002: 12,240

