



The State Bar of California

**OPEN SESSION
AGENDA ITEM
DECEMBER 2022
LEGAL SERVICES TRUST FUND COMMISSION 4.1**

DATE: December 13, 2022

TO: Members, Legal Services Trust Fund Commission

FROM: Members, LSTFC Executive Committee
Danielle MacRae, Senior Program Analyst

SUBJECT: Executive Committee Recommendations for the 2023-2025 Consumer Debt Grants

EXECUTIVE SUMMARY

Governor Newsom signed the amended Budget Act of 2022 (the Budget Act) on September 6, 2022. The Budget Act allocates \$15 million in Equal Access Fund dollars for grants to qualified legal services projects (QLSPs) and support centers to provide consumer debt legal services to indigent Californians. These funds must be distributed through a competitive grant process and are available for encumbrance or expenditure through December 31, 2025.

On August 12, 2022, the Legal Services Trust Fund Commission (commission) approved a timeline for making 2023-2025 Consumer Debt competitive awards. So that the grant period can start by January 1, 2023, the commission delegated authority to the Executive Committee (committee) to approve the scoring rubric and request for proposals (RFP). It also delegated authority to a commissioner-staff team to score proposals and to the committee to recommend award amounts for commission approval.

The committee met on November 30, 2022, to recommend consumer debt grant awards to the commission. The commission will then meet on December 13, 2022, to approve award amounts. This memo describes the process used for scoring the consumer debt proposals and presents the committee's funding recommendations for the commission's consideration.

BACKGROUND

The Budget Act allocates \$15 million for grants to QLSPs and support centers to provide “civil legal services for indigent persons related to consumer debt matters affected by the COVID-19 pandemic.” The Budget Act did not define “consumer debt matters.” However, the Request for Proposals (RFP, Attachment A), as approved by the Executive Committee, stated:

“Consumer debt grant funds may be used to provide civil legal services related to:

- Debt collection, wage garnishment, or bank account levy defense,
- Financial abuse related to consumer debt,
- Protection against unfair debt collection practices,
- Protection against unfair or predatory lending and consumer scams,
- Credit reporting and credit discrimination,
- Bankruptcy, and
- Other debt matters including those related to student loan, auto loan, credit card, and medical debt.”

These consumer debt grant funds may not be used to supplant existing resources, and the funds have an encumbrance or expenditure date of December 31, 2025. The grants will have a three-year grant period, from January 1, 2023, to December 31, 2025.

Of the \$15 million, up to 5 percent (\$750,000) is available for State Bar and Judicial Council administrative costs. The remaining funds (at least \$14,250,000) are to be allocated through a competitive grant process. The Budget Act required the competitive grant process give preference to QLSPs and support centers that serve rural or underserved communities.

The State Bar received 30 consumer debt grant proposals requesting about \$22,500,000 combined. The 30 proposals were submitted by 26 QLSPs and four support centers. See Attachment C for profile sheets detailing each proposal.

DISCUSSION

Scoring Criteria

On September 28, 2022, the committee adopted the following rubric for consumer debt awards:

Category	Exceeds Expectations	Meets Expectations	Below Expectations	Not Addressed
Project impact and strategies: The applicant proposes a project that significantly and directly addresses or will address a compelling need for the particular consumer debt legal services.				
Number of check marks	X25-21 points	X20-11 points	X10 points	X0 points
Subtotal				
Administration: The applicant demonstrates that it has the				

qualifications, experience, resources, and/or partners that it needs to meet the proposal objectives.				
Number of check marks	X20 points	X15 points	X10 points	X0 points
Subtotal				
Serves rural populations: The applicant presents a strategy targeting the consumer debt legal needs of specific rural communities.				
Serves underserved populations: The applicant presents a strategy targeting the consumer debt legal needs of specific underserved communities.				
Project evaluation: The applicant details an evaluation strategy to acquire data that it can use to refine the project's strategies to increase effectiveness in addressing consumer debt matters.				
Number of check marks	X15 points	X10 points	X5 points	X0 points
Subtotal				
Special consideration: Factors including, but not limited to, the applicant proposes a project that is i) replicable, ii) sustainable after the grant period, and/or iii) provides consumer debt legal services that promote the long-term economic health and stability of individuals served.				
	0-10 points			
Total				

The RFP notes that the rubric is a tool to assist in the discussion of proposals. The commission has the discretion to make awards that best accomplish the goals of the Budget Act, even where that might mean funding a program or programs that scored lower on the rubric and not funding a program or programs that scored higher.

The RFP communicated the following explanations to applicants:

- **Project impact and strategies:** Applicants should explain how the project's strategies and goals – activities, partnerships, outputs, outcomes, etc. – will directly and significantly address consumer debt matters impacted by the COVID-19 pandemic. Applicants should explain why they selected the particular intervention(s) over others and how the interventions will address consumer debt matters particularly affected by the pandemic and resulting economic crisis. The justification for the proposed services should refer to the circumstances and needs of particular populations that the project seeks to serve.
- **Administration:** Applicants should demonstrate their ability to implement and manage

the proposed project. Signs of strong administration includes sufficient staffing, leadership, project monitoring, outreach, and resources. An applicant's history achieving deliverables and complying with the requirements – including deadlines – for other grants is relevant to this criterion.

- **Serves rural populations:** Applicants should describe the extent to which they would serve rural communities. The more the project would concentrate its efforts on rural populations, the more likely it will score a meets or exceeds expectations in this category.

Applicants should also detail their strategy for serving rural Californians. The strategy should consider the challenges they face – economic, geographic, political, and otherwise – to securing effective legal services. Likewise, it should address the likely challenges to providing services. Proposals ought to explain how the project will prioritize outreach and services to rural areas rather than just affirm their eligibility.

The California Commission on Access to Justice recommends defining “rural” as areas that meet the medical service study area (MSSA) standard for “rural” or “frontier.” The California Office of Statewide Health Planning and Development identifies MSSA using sub-county clusters of census tracts. The California Commission on Access to Justice argues that MSSA categories of rural and frontier – as opposed to urban – are better suited than counties to classify as rural areas. “Rural” MSSAs have 50,000 or fewer residents and population densities below 250 people per square mile. “Frontier” MSSAs have population densities of fewer than 11 people per square mile.

- **Serves underserved populations:** Applicants should describe the extent to which they would serve underserved communities. The more the project would concentrate its efforts on underserved populations, the more likely it will score a meets or exceeds expectations in this category.

Applicants should also detail their strategy for serving underserved communities. The strategy should consider the challenges they face – economic, geographic, political, and otherwise – to securing effective legal services. Likewise, it should address the likely challenges to providing services. Proposals ought to explain how the project will prioritize outreach and services to underserved communities rather than just affirm their eligibility.

These funds are limited to serving those who are statutorily indigent. Therefore, this criterion asks how the targeted population faces even higher barriers to accessing civil justice than do indigent people generally. Since “serves rural populations” is a separate criterion, “serves underserved populations” refers to serving other populations that are underserved relative to the indigent generally. Such populations may be defined with respect to categories including but not limited to race, ethnicity, age, limited English-proficiency, disability status, veteran status, and immigration status, but the application must demonstrate that the targeted population is relatively underserved.

- **Project evaluation:** Applicants should describe a strategy – frequency, diversity of

approaches, etc. – to assess the effectiveness of project services. At least some evaluation data should be gathered and analyzed in time to allow project refinements during the grant. Dedicating financial and other resources to evaluation is relevant to this criterion.

- **Special consideration:** Applicants may receive additional points for proposing a project that is replicable and/or sustainable beyond the grant period. Applicants may also receive additional points for proposing to provide consumer debt legal services and strategies that promote long-term economic health and stability for individuals served. The applicant should explain how services promote or support long-term financial health in addition to the immediate consumer debt legal issue. The commission may award special consideration points for other convincing or unique project features. If any project receives special consideration points for a factor or factors not listed in the rubric, an explanation will accompany the project's score.

The RFP also provided the following definitions for “not addressed,” “below expectations,” “meets expectations,” and “exceeds expectations:”

- **Not addressed:** A proposal that scores “not addressed” in a category/criterion fails to satisfy that criterion in a meaningful way or lacks the relevant nexus. A proposal might fail to satisfy a criterion in a meaningful way if it articulates only a vague intention to do so. A response might lack the relevant nexus to “serves rural populations,” for instance, if it would serve only an urban community.
- **Below expectations:** A proposal that scores “below expectations” in a category/criterion addresses that criterion but is insufficiently competitive or persuasive to justify a score of “meets expectations.” The proposal might aspire to do too little, for instance, such as only occasionally serve rural clients for the “serves rural populations” criterion. Or the proposal might lack sufficient detail, explanation, or basis in fact to demonstrate its contours or likelihood of success. Since such a proposal might still articulate a feasible project, this score confers some points.
- **Meets expectations:** A proposal that scores “meets expectations” in a category/criterion is competitive and persuasive with respect to that row of the rubric. To be competitive, the proposal will be sufficiently ambitious and/or compelling to merit the use of competitive funds. To be persuasive, the proposal will describe circumstances sufficiently probative of the applicant's intention and ability to accomplish its stated objectives in that criterion.
- **Exceeds expectations:** A proposal that scores “exceeds expectations” in a category/criterion satisfies the standard for “meets expectations” while standing out as particularly compelling or impressive. A project might be especially compelling, for instance, because its strategies would be unusually impactful. Or the proposal might be exceptionally detailed, thorough, evidence-driven, or otherwise well-conceived and convincing.

Review Process

The commission delegated authority to a commissioner-staff scoring team to score consumer debt grant proposals. The scoring team consisted of committee member Erica Connolly, commissioner Catherine Blakemore, and two staff members from the Office of Access & Inclusion. Over the course of five sessions, the scoring team evaluated all 30 proposals using the rubric and definitions above. In a sixth, the scoring team reached recommended funding amounts for each proposal.

Scores

The four-member scoring team arrived at unanimous scores and funding figures for every proposal. The highest score was 89 out of a possible 100 points. The lowest score was 52 points. Given the limited amount of funding available, the scoring team and committee recommend funding the 20 proposals set forth in the table below. These proposals include 20 of the 22 highest scoring proposals – those with scores from 65.5 to 89.¹

Proposals Recommended for Funding (From Highest Score to Lowest Score)

Applicant	Total Score
Inland Counties Legal Services	89
Legal Access Alameda	85
Legal Aid Society of San Diego	84
San Luis Obispo Legal Assistance Foundation	83
Senior Advocacy Network	82
Los Angeles Center for Law and Justice	81
Public Counsel	81
California Rural Legal Assistance, Inc.	79
Bay Area Legal Aid	78
Capital Pro Bono Inc.	77
Neighborhood Legal Services	77
Public Law Center	74
OneJustice	73
Senior Citizens Legal Services	73
Western Center on Law and Poverty	71
Legal Assistance to the Elderly	68.5
USD School of Law Legal Clinics	67.5
Legal Aid Foundation of Santa Barbara County	67
Santa Clara University Alexander Law School	66
Legal Aid of Marin	65.5

¹ Two proposals, from East Bay Community Law Center and Lawyers' Committee for Civil Rights, scored highly (72.5 and 70 points, respectively), but State Bar staff believe the proposals would use grant funds to supplant existing resources. Both organizations are currently using unrestricted and/or general operating support funds to provide the work outlined in their grant applications and would propose to use grant funds to reallocate that unrestricted and general operating funding elsewhere. Therefore, the proposals do not meet the grant requirements outlined in the Budget Act and RFP, as State Bar staff interpret the legislative language.

Nearly all of these 20 recommended proposals scored “exceeds expectations” in at least one rubric category—most of them in several. All scored at least 4 out of 10 points in “special consideration.”² Attachment B includes a breakdown of the scores for all proposals.

Funding Levels

Based on the strength of their proposals, the scoring team and committee recommend fully funding most (14 out of 20) of the recommended projects.

For four proposals – those from Los Angeles Center for Law and Justice, Neighborhood Legal Services, Senior Citizens Legal Services, and Western Center on Law and Poverty –, the scoring team recommended reducing their budgets to remove a project feature or set of services that the scoring team found less aligned with the permissible activities or grant requirements as outlined in the RFP.

Los Angeles Center for Law and Justice and Senior Citizens Legal Services both incorporated “financial literacy” or “financial counseling” services as part of their proposed projects. While the scoring team values the importance of these services, a clear link between the financial services and “civil legal services” as defined in the commission’s proposed revised definition was not apparent.³

Neighborhood Legal Services proposed to provide estate planning legal services in addition to traditional consumer debt legal services. While the proposal argued this estate planning work would help to avoid consumer debt in the first place, the scoring team felt this did not clearly align with the permissible activities as outlined in the RFP, which prioritize assisting clients with existing consumer debts.

Finally, the Western Center on Law and Poverty (Western Center) proposes to subgrant some of its project budget to Inland Counties Legal Services (ICLS). ICLS also applied for, and was recommended for, funding in a separate project proposal. Given the limited funding available, the scoring team and committee preferred ICLS not receive funding as both a primary grantee and a subgrantee, particularly since ICLS’s proposal requested and was recommended for funding at the maximum grant award amount of \$1,200,000.

The scoring team originally recommended \$360,000 – the amount to be subgranted to ICLS – be removed from Western Center’s proposed budget. At its November 30, 2022, meeting, the committee passed a resolution with the same funding recommendation. However, the committee asked State Bar staff to follow up with ICLS to inquire whether ICLS would prefer

² The rubric provides up to 10 points in “special consideration” for “[f]actors including, but not limited to, the applicant proposes a project that is i) replicable, ii) sustainable after the grant period, and/or iii) provides consumer debt legal services that promote the long-term economic health and stability of individuals served.”

³ The Budget Act allocates these consumer debt grant funds for “civil legal services for indigent persons related to consumer debt matters affected by the COVID-19 pandemic.” On August 12, 2022, The Legal Services Trust Fund Commission voted to amend State Bar Rule 3.672 to adopt new definitions of “civil” and “legal services.” The new definitions find that financial literacy and education that supports legal rights trainings for consumers is included in legal services, but information that does not support know-your-rights trainings is excluded. It was not clearly apparent to the scoring team that the financial literacy and training proposed in these consumer debt proposals supported know-your-rights trainings.

some of the \$1,200,000 be allocated to the work proposed under the Western Center subgrant instead. ICLS indicated that they would prefer to reduce their own proposal's budget by \$360,000 and fund their subgrant work under the Western Center proposal. The commission may therefore wish to consider awarding \$840,000 to ICLS and \$1,200,000 to Western Center, given this update.

Due to the limited remaining funding available, the two lowest-scoring proposals still recommended for funding – from Santa Clara University Alexander Law School and Legal Aid of Marin – are recommended to receive approximately 60 percent of their budget request.

For any proposals receiving less than their full budget request, State Bar staff will require budget modifications that confirm any grant funds received will not be spent on non-qualifying activities (or in a way that would result in ICLS receiving more than \$1,200,000 in total grant funding).

Award Recommendations
(From Highest Score to Lowest Score)

Applicant	Score	Recommended Three-Year Grant Amount, as Approved at November 30, 2022 Committee Meeting
Inland Counties Legal Services	89	\$1,200,000*
Legal Access Alameda	85	\$273,270
Legal Aid Society of San Diego	84	\$1,200,000
San Luis Obispo Legal Assistance Foundation	83	\$322,950
Senior Advocacy Network	82	\$712,200
Los Angeles Center for Law and Justice	81	\$1,102,500
Public Counsel	81	\$1,199,382
California Rural Legal Assistance, Inc.	79	\$715,221
Bay Area Legal Aid	78	\$1,200,000
Capital Pro Bono Inc.	77	\$330,000
Neighborhood Legal Services	77	\$816,458
Public Law Center	74	\$948,828
OneJustice	73	\$750,000
Senior Citizens Legal Services	73	\$400,500
Western Center on Law and Poverty	73	\$840,000*
Legal Assistance to the Elderly	68.5	\$966,606
USD School of Law Legal Clinics	67.5	\$265,791
Legal Aid Foundation of Santa Barbara County	67	\$281,775
Santa Clara University Alexander Law School	66	\$269,871
Legal Aid of Marin	65.5	\$454,648
Total		\$14,250,000

*State Bar staff conducted follow-up with Inland Counties Legal Services (ICLS) to determine whether the organization preferred to receive full funding of their proposal or divert some funds to their proposed subgrant under Western Center on Law and Poverty's (Western Center) proposal. ICLS indicated they would prefer to reduce their own proposed budget by

\$360,000 and fully fund their subgrant work under Western Center’s proposal. If the commission agrees, this would result in an award amount of \$840,000 to ICLS and \$1,200,000 to Western Center.

The above organizations would receive, on average, 92 percent of their budget request. State Bar staff has followed up with each program recommended to receive less than requested to see how each would have to adjust its deliverables. Deliverables would be reduced, at most, proportional to the recommended budget reduction. Attachment B compares each proposal’s funding request to the committee’s funding recommendation.

CONCLUSION

Funding the 20 recommended proposals would support a diversity of high-impact consumer debt projects throughout the state and would particularly serve rural and underserved communities. The projects scored strongly against the rubric, which the committee designed to implement the Budget Act’s priorities and requirements.

Taken together, these 20 proposals would provide a variety of consumer debt legal services across the state of California (See Attachment D for a map of recommended projects). They endeavor to provide legal advice and representation, as well as clinic services for pro se litigants, on all types of consumer debt including credit card debt, student debt, and medical debt. They propose to assist with bank account levy defense, wage garnishment defense, and bankruptcy. Several projects also seek to serve particularly unique or underserved populations, including undocumented workers, victims of domestic violence, and individuals eligible for hospital charity care programs.

The scoring team and committee would have recommended many of the remaining proposals for an award but for limited funding. The remaining proposals also described thoughtful and needed consumer debt legal services work. On December 13, however, the committee will ask the commission to award funding to the 20 projects detailed in this memo.

RECOMMENDATION

Should the commission concur with the committee’s proposal, and State Bar staff’s update given ICLS’s response to follow up requested by the committee, passage of the following resolution is recommended:

RESOLVED, that the Legal Services Trust Fund Commission Executive Committee approves the following 2023–2025 consumer debt grant recipients and amounts:

Applicant	Score	Three-Year Grant Amount
Inland Counties Legal Services	89	\$840,000
Legal Access Alameda	85	\$273,270
Legal Aid Society of San Diego	84	\$1,200,000
San Luis Obispo Legal Assistance Foundation	83	\$322,950

Senior Advocacy Network	82	\$712,200
Los Angeles Center for Law and Justice	81	\$1,102,500
Public Counsel	81	\$1,199,382
California Rural Legal Assistance, Inc.	79	\$715,221
Bay Area Legal Aid	78	\$1,200,000
Capital Pro Bono Inc.	77	\$330,000
Neighborhood Legal Services	77	\$816,458
Public Law Center	74	\$948,828
OneJustice	73	\$750,000
Senior Citizens Legal Services	73	\$400,500
Western Center on Law and Poverty	73	\$1,200,000
Legal Assistance to the Elderly	68.5	\$966,606
USD School of Law Legal Clinics	67.5	\$265,791
Legal Aid Foundation of Santa Barbara County	67	\$281,775
Santa Clara University Alexander Law School	66	\$269,871
Legal Aid of Marin	65.5	\$454,648
Total		\$14,250,000

ATTACHMENT(S) LIST

- A. 2023 – 2025 Consumer Debt Grant Request for Proposals
- B. Scores and Funding Recommendations for Consumer Debt Grant Proposals
- C. Profile Sheets of Consumer Debt Grant Proposals
- D. Map of Recommended Consumer Debt Projects



2023-2025 Consumer Debt Grant

Request for Proposals

Updated November 7, 2022

Background

In June 2022, Governor Newsom signed the Budget Act of 2022 allocating \$15 million in Equal Access Fund dollars for grants to qualified legal services projects (QLSPs) and support centers to provide consumer debt legal services. The Budget Act requires these funds be used “to provide civil legal services for indigent persons related to consumer debt matters affected by the COVID-19 pandemic.” After deductions for administrative costs, the consumer debt funds are to be distributed through a competitive grant process.¹

Consumer debt grant funds may be used to provide civil legal services related to:

- Debt collection, wage garnishment, or bank account levy defense,
- Financial abuse related to consumer debt,
- Protection against unfair debt collection practices,
- Protection against unfair or predatory lending and consumer scams,
- Credit reporting and credit discrimination,
- Bankruptcy, and
- Other debt matters including those related to student loan, auto loan, credit card, and medical debt.

Eligibility

To be eligible for consideration, applicants must submit proposals for 2023-2025 Consumer Debt Grant funding by **Friday, October 14, 2022, at 5:00 p.m. (PT)** through SmartSimple. No extensions will be granted. To be eligible for the award, applicants must be a QLSP or support center under California Business and Professions Code [section 6213\(a\)-\(b\)](#).

Competitive Grant Parameters

¹ Any funds not allocated pursuant to the competitive grant process (due to too few applicants, for example) shall be distributed to QLSPs and support centers pursuant to the IOLTA/EAF formula.

1. Consumer debt grant awards must be used to provide civil legal services related to consumer debt matters affected by the COVID-19 pandemic. For the purposes of this grant, consumer debt does not include government debt other than student loan debt (i.e., fines and fees) or child support debt; however, services related to these debts can be covered by the grant if the client is also receiving the services listed above. Consumer debt matters in small claims court are permissible.²
2. Grant funds must be used to provide services to indigent Californians, as defined by California Business and Professions Code [section 6213\(d\)](#).
3. There is no minimum amount of funding that programs may request. The maximum that a program may request is \$1,200,000 for three years (payments to grantees will be made in three equal installments on or near January 1, 2023, January 1, 2024, and January 1, 2025). Applicants must budget for equal amounts in each year of grant when proposing their budget.
4. Grant funds may not supplant existing resources. Applicants will need to explain how they will avoid doing so.
5. Applicants that serve rural or underserved communities shall receive preference, as required by the Budget Act of 2022.

Award Information

The commission will distribute at least \$14,250,000 in competitive funds.³ It plans to vote on final award amounts in December 2022. The competitive grant period will start on January 1, 2023, and end on December 31, 2025. The commission seeks to fund high-impact projects and a diversity of consumer debt legal services throughout the state.

Selection Criteria

Award decisions are final and without appeal. The funding level of awards will depend on the number and quality of the proposals as well as proposed budgets. A successful response to this RFP will expressly and persuasively:

² Housing-related debt services, such as those related to home loans and back rent, are also permissible; however, State Bar staff strongly recommend programs pursue a 2023-2024 homelessness prevention (HP 4) grant award to provide those services instead.

³ The initially chaptered version of the Budget Act of 2022, SB 154, made 2.5 percent (\$375,000) available for administrative costs. An amended version of the Budget Act, AB 179, later increased the amount available for administrative costs to 5 percent (\$750,000).

- Identify how the proposed project aligns with the permissible uses and would meet the compelling needs of the population(s) it targets;
- Articulate the estimated outputs (e.g., number of cases closed) and outcomes (e.g., increase in knowledge of lender's rights) of services. Applicants should identify goals they seek to achieve with this grant that are tied to the specific activities and deliverables proposed;
- Highlight how clients in "rural or underserved communities"—please see definitions below—will be effectively targeted and served, if applicable; and
- Describe the applicant's qualifications and staffing to perform the proposed work.

The commission will use its best efforts to distribute grants statewide and to fund a diversity of consumer debt interventions. Additionally, the Executive Committee (committee), on behalf of the commission, has adopted the following rubric to guide its deliberations:

Category	Exceeds Expectations	Meets Expectations	Below Expectations	Not Addressed
Project impact and strategies: The applicant proposes a project that significantly and directly addresses or will address a compelling need for the particular consumer debt legal services.				
Number of check marks	X25-21 points	X20-11 points	X10 points	X0 points
Subtotal				
Administration: The applicant demonstrates that it has the qualifications, experience, resources, and/or partners that it needs to meet the proposal objectives.				
Number of check marks	X20 points	X15 points	X10 points	X0 points
Subtotal				
Serves rural populations: The applicant presents a strategy targeting the consumer debt legal needs of specific rural communities.				
Serves underserved populations: The applicant presents a strategy targeting the consumer debt legal needs of specific underserved communities.				
Project evaluation: The applicant details an evaluation strategy to acquire data that it can use to refine the project's strategies to increase				

effectiveness in addressing consumer debt matters.				
Number of check marks	X15 points	X10 points	X5 points	X0 points
Subtotal				
Special consideration: Factors including, but not limited to, the applicant proposes a project that is i) replicable, ii) sustainable after the grant period, and/or iii) provides consumer debt legal services that promote the long-term economic health and stability of individuals served.				
	0-10 points			
Total				

Note: The rubric is a tool to guide discussion of proposals. The commission has the discretion to make awards that best accomplish the goals of the Budget Act of 2022, even where that might mean funding a program or programs that scored lower on the rubric and not funding a program or programs that scored higher.

The following explanations accompany the rubric's core criteria:

- **Project impact and strategies:** Applicants should explain how the project's strategies and goals – activities, partnerships, outputs, outcomes, etc. – will directly and significantly address consumer debt matters impacted by the COVID-19 pandemic. Applicants should explain why they selected the particular intervention(s) over others and how the interventions will address consumer debt matters particularly affected by the pandemic and resulting economic crisis. The justification for the proposed services should refer to the circumstances and needs of particular populations that the project seeks to serve.
- **Administration:** Applicants should demonstrate their ability to implement and manage the proposed project. Signs of strong administration includes sufficient staffing, leadership, project monitoring, outreach, and resources. An applicant's history achieving deliverables and complying with the requirements – including deadlines – for other grants is relevant to this criterion.
- **Serves rural populations:** Applicants should describe the extent to which they would serve rural communities. The more the project would concentrate its efforts on rural populations, the more likely it will score a meets or exceeds expectations in this category.

Applicants should also detail their strategy for serving rural Californians. The strategy should consider the challenges they face – economic, geographic, political, and otherwise – to securing effective legal services. Likewise, it should address the likely challenges to providing services. Proposals ought to explain how the project will prioritize outreach and services to rural areas rather than just affirm their eligibility.

The California Commission on Access to Justice recommends defining “rural” as areas that meet the medical service study area (MSSA) standard for “rural” or “frontier.” The California Office of Statewide Health Planning and Development identifies MSSA using sub-county clusters of census tracts. The California Commission on Access to Justice argues that MSSA categories of rural and frontier – as opposed to urban – are better suited than counties to classify as rural areas. “Rural” MSSAs have 50,000 or fewer residents and population densities below 250 people per square mile. “Frontier” MSSAs have population densities of fewer than 11 people per square mile.

- **Serves underserved populations:** Applicants should describe the extent to which they would serve underserved communities. The more the project would concentrate its efforts on underserved populations, the more likely it will score a meets or exceeds expectations in this category.

Applicants should also detail their strategy for serving underserved communities. The strategy should consider the challenges they face – economic, geographic, political, and otherwise – to securing effective legal services. Likewise, it should address the likely challenges to providing services. Proposals ought to explain how the project will prioritize outreach and services to underserved communities rather than just affirm their eligibility.

These funds are limited to serving those who are statutorily indigent. Therefore, this criterion asks how the targeted population faces even higher barriers to accessing civil justice than do indigent people generally. Since “serves rural populations” is a separate criterion, “serves underserved populations” refers to serving other populations that are underserved relative to the indigent generally. Such populations may be defined with respect to categories including but not limited to race, ethnicity, age, limited English-proficiency, disability status, veteran status, and immigration status, but the application must demonstrate that the targeted population is relatively underserved.

- **Project evaluation:** Applicants should describe a strategy – frequency, diversity of approaches, etc. – to assess the effectiveness of project services. At least some evaluation data should be gathered and analyzed in time to allow project refinements during the grant. Dedicating financial and other resources to evaluation is relevant to

this criterion.

- **Special consideration:** Applicants may receive additional points for proposing a project that is replicable and/or sustainable beyond the grant period. Applicants may also receive additional points for proposing to provide consumer debt legal services and strategies that promote long-term economic health and stability for individuals served. The applicant should explain how services promote or support long-term financial health in addition to the immediate consumer debt legal issue. The commission may award special consideration points for other convincing or unique project features. If any project receives special consideration points for a factor or factors not listed in the rubric, an explanation will accompany the project's score.

The following provide guidance for “not addressed,” “below expectations,” “meets expectations,” and “exceeds expectations:”

- **Not addressed:** A proposal that scores “not addressed” in a category/criterion fails to satisfy that criterion in a meaningful way or lacks the relevant nexus. A proposal might fail to satisfy a criterion in a meaningful way if it articulates only a vague intention to do so. A response might lack the relevant nexus to “serves rural populations,” for instance, if it would serve only an urban community.
- **Below expectations:** A proposal that scores “below expectations” in a category/criterion addresses that criterion but is insufficiently competitive or persuasive to justify a score of “meets expectations.” The proposal might aspire to do too little, for instance, such as only occasionally serve rural clients for the “serves rural populations” criterion. Or the proposal might lack sufficient detail, explanation, or basis in fact to demonstrate its contours or likelihood of success. Since such a proposal might still articulate a feasible project, this score confers some points.
- **Meets expectations:** A proposal that scores “meets expectations” in a category/criterion is competitive and persuasive with respect to that row of the rubric. To be competitive, the proposal will be sufficiently ambitious and/or compelling to merit the use of competitive funds. To be persuasive, the proposal will describe circumstances sufficiently probative of the applicant's intention and ability to accomplish its stated objectives in that criterion.
- **Exceeds expectations:** A proposal that scores “exceeds expectations” in a category/criterion satisfies the standard for “meets expectations” while standing out as particularly compelling or impressive. A project might be especially compelling, for instance, because its strategies would be unusually impactful. Or the proposal might be exceptionally detailed, thorough, evidence-driven, or otherwise well-conceived and convincing.

2022-2025 Consumer Debt Grant-making Timeline

Date(s)	Activity
July 11 – August 25, 2022	Staff drafts RFP and scoring rubric
August 2, 2022	Executive Committee recommends distribution timeline and delegation of authority
August 12, 2022	Commission approves distribution timeline and delegation of authority
September 1, 2022	Executive Committee approves RFP and scoring rubric
September 12, 2022	Staff releases RFP and application on SmartSimple
October 14, 2022	Applications due
October 17 – November 18, 2022	Application review
November 30, 2022	Executive Committee recommends grant awards
~December 13, 2022	Commission approves grant awards
December 14 – 28, 2022	Staff sends grant agreements and processes invoices
January 1, 2023	Grant period begins

Application Components

A complete Consumer Debt grant application will include the components below. Please see the application instructions for detailed guidance.

1. Form A: Project Profile

The project⁴ profile collects high-level information about the project's geographic focus, budget request, partnerships, current funding (if any), and abstract.

2. Form B: Project Description

The project description collects detailed information about the project's needs, clients, partnerships, goals, activities, deliverables, and strategies for outreach, accessibility, and evaluation. It also asks for detailed narratives about the applicant's qualifications and resources to perform the work effectively, and the project's replicability and sustainability beyond the grant period.

3. Form C: Project Budget

The project budget collects information on how the program proposes to allocate Consumer Debt funds to the project over three years. Proposals will need to identify staff by their role (e.g., "managing attorney") and estimate the amount of time that these roles would spend on the project. The project staff, budget, and description should be consistent with each other.

⁴ "Project" here refers to the specific project for which the applicant (which may itself be in its entirety a Qualified Legal Services Project) seeks funding.

4. Form D: Budget Narrative

The budget narrative collects information about each line of the budget, noting whether the grant will directly pay for specific items or be allocated on a percentage or other basis.

5. Form E: Project Assurances

Programs will have to acknowledge the following:

- A. Applicant will use funds it receives from the 2023-2025 Consumer Debt Grant only for purposes stated in its application. Should the State Bar of California (State Bar) determine in its sole discretion that applicant is not likely to use all funds received for these purposes within the grant period, Applicant will return funds to the State Bar as directed to the State Bar.
- B. Applicant will not discriminate based on race, color, national origin, religion, gender, disability, age, marital or domestic partnership status, medical condition, or sexual orientation.
- C. Applicant will comply with quality control procedures adopted by the State Bar.
- D. Applicant will permit reasonable site visits by the State Bar and will present additional information deemed reasonably necessary by the State Bar to determine compliance with the terms of the grant.
- E. Applicant will comply with fiscal management and control procedures adopted by the State Bar.
- F. Any proposal submitted for a Consumer Debt Grant, and all documents submitted pursuant to issuance of this funding, are public documents, and may be disclosed to any person.
- G. Applicant assures that, to the extent this grant is being sought for an existing project, the funds will be used for services in addition to those already funded by other funds and will not supplant current funding committed to that project.
- H. Applicant will file regular program and financial reports, as may be required by the State Bar, and cooperate with other data collection requests by the State Bar for this grant project.

- I. The State Bar is permitted, in its sole discretion, to adjust Applicant's award at any time to reflect the actual amount of funding available for Consumer Debt competitive grants. Consequently, grantees shall not be guaranteed any specific dollar amount in grant funds, or any grant funds at all, if funds received are insufficient or unavailable to the State Bar.

Reporting Requirements

Grantees must report quantitative and qualitative data describing the clients they served and the activities they performed.

Consumer Debt grants must comply with the existing framework for Equal Access Program reporting except where necessary to meet other state requirements. Reporting requirements may be subject to guidance from the Department of Finance and other agencies. As such, some requirements might become known to the State Bar at a later date.

Reporting requirements will likely include:

1. **Expenditure Reports**

Grantees will have to submit at least annual spending reports that compare expenditures to the approved budget. Grantees would have to report budget variances exceeding 10 percent to the State Bar.

2. **Mid-Year and Annual Evaluation Reports**

Grantees will have to submit mid-year and annual reports with data on the target population(s) served by the grant activities:

- A. Main benefits for all cases according to those codes and definitions in the California Legal Aid Reporting Handbook that are relevant to the permissible activities of the Consumer Debt grants.
- B. Geographic and demographic data of clients.
- C. Economic benefits for cases that resulted in an award for or savings to the client.
- D. Highest levels of service provided where there was an attorney-client relationship and aggregated data about all other services (e.g., trainings).
- E. Any other data necessary to comply with reporting requirements.

3. **Final Evaluation Report**

In addition to the mid-year and annual services reports, grantees will have to submit a final evaluation about the following outputs and outcomes, among others:

- A. Service population: How did this project impact the people it served? What changed for them, or what negative outcomes were prevented?
- B. Community impact: Describe whether and how this project has changed the community it serves.
- C. Evaluation/Assessment: Describe the processes used to assess the effectiveness of this project and any lessons learned regarding the project itself or the community it serves.
- D. Reports: Upload any report completed regarding the evaluation or assessment of this project or demonstrating the effect of services rendered (e.g., client satisfaction survey results, pre- and post-service results, number of cases in which stipulations were reached, number of trials, outcome of trials, etc.).
- E. Other impacts: Will this project have any immediate or long-term impacts that are not captured in main benefits reporting?
- F. Continuation of the project: Describe any plans to continue the project after the grant period.
- G. Publications: Describe any future publication or distribution plans for materials resulting from grant activities; provide the URL for online resources related to this project (web sites, resource libraries, etc.).
- H. Impact work and materials:
 - Overview of impact litigation cases: For any grant-funded impact cases your organization litigated as part of this project during the grant period, whether open or closed, report the case name, number of individuals estimated to be impacted, date filed, venue, and any partners or co-counsel participating.
 - Overview of public policy advocacy activities: Describe any grant-funded public policy advocacy activities your organization engaged in during the grant period.
 - Training and support activities: Describe any grant-funded training or other support activities not identified above. For support centers, use this space to provide quantitative and qualitative data about trainings, convenings, research, and other support for QLSPs.

For Technical Support

If you have any questions, please contact Danielle MacRae, Senior Program Analyst, at (213) 765-1324 or Danielle.MacRae@calbar.ca.gov.

ATTACHMENT B

Scores and Funding Recommendations for Consumer Debt Grant Proposals, as Recommended at November 30, 2022 Executive Committee Meeting

Rubric Points Awarded						
	Project Impact	Admin.	Serves Rural	Serves Underserved	Eval.	Special Consideration
Exceeds Expectations	25-21	20	15	15	15	1-10
Meets Expectations	20-11	15	10	10	10	
Below Expectations	10	10	5	5	5	
Not Addressed	0	0	0	0	0	

Organization	Counties Served	Amount Requested	Project Impact	Admin.	Serves Rural	Serves Underserved	Eval.	Special Consideration	Total Score	Funding Recomm.
Inland Counties Legal Services*	Riverside, San Bernardino	\$1,200,000	23	20	10	15	15	6	89	\$ 1,200,000
Legal Access Alameda	Alameda, Contra Costa, Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Sonoma	\$273,270	24	20	15	10	10	6	85	\$ 273,270
Legal Aid Society of San Diego	San Diego	\$1,200,000	22	20	10	15	10	7	84	\$ 1,200,000
San Luis Obispo Legal Assistance Foundation	San Luis Obispo	\$322,950	22	15	15	15	10	6	83	\$ 322,950
Senior Advocacy Network	Merced, Stanislaus	\$712,200	21	15	15	15	10	6	82	\$ 712,200
Los Angeles Center for Law and Justice	Los Angeles	\$1,200,000	15	20	10	15	15	6	81	\$ 1,102,500

ATTACHMENT B

Public Counsel	Los Angeles	\$1,199,382	20	20	10	15	10	6	81	\$ 1,199,382
California Rural Legal Assistance, Inc.	Colusa, Fresno, Imperial, Kern, Kings, Madera, Merced, Monterey, San Diego, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba	\$715,221	19	15	15	15	10	5	79	\$ 715,221
Bay Area Legal Aid	Alameda, Contra Costa, Marin, Napa, San Mateo, Santa Clara	\$1,200,000	22	20	5	15	10	6	78	\$ 1,200,000
Capital Pro Bono Inc.	Butte, Nevada, Plumas, Shasta, Siskiyou, Sutter, Tehama, Yuba	\$330,000	23	15	15	10	10	4	77	\$ 330,000
Neighborhood Legal Services	Los Angeles	\$1,200,000	20	20	10	10	10	7	77	\$ 816,458
Public Law Center	Orange	\$948,828	22	20	0	15	10	7	74	\$ 948,828
OneJustice	Statewide	\$750,000	20	15	5	10	15	8	73	\$ 750,000
Senior Citizens Legal Services	San Benito, Santa Cruz	\$460,500	18	20	10	10	10	5	73	\$ 400,500
East Bay Community Law Center	Alameda	\$1,200,000	20	17.5	0	15	15	5	72.5	
Western Center on Law and Poverty*	Statewide	\$1,200,000	20	10	10	15	10	6	71	\$ 840,000

ATTACHMENT B

Lawyers' Committee for Civil Rights	Alameda, Contra Costa, Los Angeles, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma	\$265,500	21	15	5	15	10	4	70	
Legal Assistance to the Elderly	San Francisco	\$966,606	21	17.5	0	15	10	5	68.5	\$ 966,606
USD School of Law Legal Clinics	San Diego	\$265,791	20	15	7.5	10	10	5	67.5	\$ 265,791
Legal Aid Foundation of Santa Barbara County	San Luis Obispo, Santa Barbara, Ventura	\$281,775	18	15	10	10	10	4	67	\$ 281,775
Santa Clara University Alexander Law Center	San Mateo, Santa Clara	\$450,000	20	15	5	10	10	6	66	\$ 269,871
Legal Aid of Marin	Marin	\$758,115	19	15	7.5	10	10	4	65.5	\$ 454,648
Legal Aid Society of San Mateo County	San Mateo	\$300,000	20	15	10	10	5	5	65	
Open Door Legal	San Francisco	\$900,000	20	15	0	10	15	5	65	
Community Legal Aid SoCal	Los Angeles, Orange	\$639,990	20	15	0	15	5	5	60	
Housing and Economic Rights Advocates	Butte, Fresno, Kings, Madera, Tulare, Yolo	\$1,200,000	18	15	10	5	5	6	59	
National Health Law Program	Statewide	\$225,000	13	16.3	5	10	10	4	58.3	
California Advocates for Nursing Home Reform	Statewide	\$467,586	16	15	5	10	5	5	56	
Legal Aid Society of San Bernardino	Riverside, San Bernardino	\$1,200,000	18	15	7.5	5	5	3	53.5	

ATTACHMENT B

Riverside Legal Aid	Riverside	\$450,000	10	15	10	10	5	2	52	
									Total	\$ 14,250,000

*After the November 30, 2022, Executive Committee meeting, State Bar staff conducted follow-up with Inland Counties Legal Services (ICLS) to determine whether the organization preferred to receive full funding of their proposal or divert some funds to their proposed subgrant under Western Center on Law and Poverty's (Western Center) proposal. ICLS indicated they would prefer to reduce their own proposed budget by \$360,000 and fully fund their subgrant work under Western Center's proposal. If the commission agrees, this would result in an award amount of \$840,000 to ICLS and \$1,200,000 to Western Center.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Bay Area Legal Aid		Legal Assistance to Consumers Impacted by the Pandemic	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	9.19%	14.6%	
Partner Organizations			
SparkPoint Contra Costa, SparkPoint Fremont, Mission Economic Development Agency, San Mateo County Law Library			
County(ies) Served			
Alameda, Contra Costa, Marin, Napa, San Mateo, Santa Clara			
Project Abstract			
<p>Bay Area Legal Aid's (BayLegal) Consumer Rights Unit (CRU) currently serves approximately 800 Bay Area consumers each year. The vast majority of these consumers receive services limited to pro se assistance at our clinics; BayLegal lacks the capacity to provide more in-depth legal services to all clinic participants who need it. This project's goal is to increase our capacity to accept greater numbers of clinic participants as clients (and accept additional client referrals), providing legal counsel and limited and full-scope representation on issues critical to their ability to avoid extreme financial distress and achieve long term stability. This project will serve indigent consumers in six of the seven counties that comprise BayLegal's service area: Alameda, Contra Costa, Marin, Napa, San Mateo, and Santa Clara. The project will emphasize reaching elderly, disabled, and limited English proficient (LEP) consumers affected by the COVID-19 pandemic who are at risk of financial catastrophe.</p> <p>Each year the CRU will provide legal services to 60 (55 in year one) clients. These services will include legal advice and limited and full-scope representation to defend debt collection actions, negotiate debt collection hardship dismissals and affordable settlements, remove credit reporting barriers and related affirmative litigation, file complaints with federal and state enforcement agencies, and resolve consumer debt issues related to identity theft and scams targeting vulnerable consumers. Staff will also engage in impact litigation and outreach to non-profit CBOs to strengthen the project's impact and efficacy.</p>			
Target Population			
<p>This project will serve indigent consumers in six of the seven counties that comprise BayLegal's service area: Alameda, Contra Costa, Marin, Napa, San Mateo, and Santa Clara. (Funding is secured to provide consumer legal services for residents of San Francisco.) Census data show that 19% of the combined populations of our target counties live at or below 200% of Federal Poverty Level (FPL), and 49% pay more than 30% of their income toward rent -- indicators of potential consumer difficulties. Our project will target people over age 60, individuals with disabilities, and people who have limited English proficiency, given their short- and long-term financial stability is most at risk without expert legal assistance.</p> <p>The CRU's pro per Consumer Rights Clinics are our primary source for identifying potential clients. Since January 2021, 30% of clinic participants were over 60, while 27% primarily spoke a language other than English, and 30% had disabilities. Members of our priority populations are largely unable to represent themselves in court or negotiations, lacking understanding of how to navigate the technological and procedural processes for appearing in court or disputing debts under credit reporting laws. In order to defend themselves, most LEP consumers must pay for their own interpreters in courts that handle small dollar collection cases. BayLegal currently lacks capacity to provide advice or limited and full scope representation to all clinic participants who need more in-depth assistance, and this project's goal is to increase capacity for these services.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
The project's is to improve the financial stability of highly vulnerable Bay Area residents by increasing the number of consumers who receive legal counsel and representation services from the CRU, helping them resolve immediate			

issues and lay a path for long-term security. Each year the CRU will open new cases for 60 (55 in year one) indigent elderly, disabled, and LEP consumers affected by the COVID-19 pandemic who are at risk of financial catastrophe. To strengthen referral streams from target communities and empower consumers, CRU staff will conduct 14 outreach efforts during the grant period to communities and CBOs serving them. Project activities will include:

- Legal advice on a range of consumer legal services that grew out of, or were exacerbated by, the pandemic.
- Full scope representation in defending debt collection actions by “debt buyers” in Superior Court.
- Limited scope representation in debt collection actions to negotiate hardship dismissals and affordable settlements.
- Full scope assistance with credit reporting disputes of debts – with an emphasis on tenancy related debts – impacting a consumer’s access to affordable housing and related affirmative litigation under state and federal consumer protection laws.
- Affirmative “impact” litigation to address unfair, systemic collection and credit reporting practices.
- Full and limited scope assistance with filing complaints to federal and state enforcement agencies and resolving consumer debt issues related to identity theft and scams targeting elderly, disabled and LEP consumers.
- Outreach to target populations and CBOs, including development and distribution of multilingual know-your-rights (KYR) materials and videos.

Evaluation

To measure and evaluate the project’s effectiveness, BayLegal program staff will capture data at intake (updated throughout the course of services) including the number, type, and level of services provided; client/participant demographics; legal issues addressed; case outcomes; and main and economic benefits achieved. This information is stored in Justice Server, our case management system, and will be queried and analyzed by grants staff to prepare reports and help program managers assess progress. Collected data will be compared against proposed goals and deliverables to assess the strength of our approach, quality of services, and effectiveness at reaching target populations. The Managing Attorney will also gather qualitative impressions to evaluate project effectiveness through weekly internal case reviews, assessment of advocates’ work, regular communications with partners, and anecdotes from staff and clients. BayLegal has begun collecting satisfaction data from clients as their cases are closed. Surveys are transmitted via text message, and responses received are stored in Justice Server, so that data can be pulled and analyzed. Using data and qualitative measures, we will evaluate the project strategies and goals and adjust as needed.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

The proposed project will provide a model for other legal services organizations to leverage existing services available to consumers, such as pro per clinics and legal advice hotlines run by legal services organizations or court self-help centers. Through screening and referral from these sources, the project will maximize the impact of limited legal resources by identifying and assisting those consumers who are least able to represent themselves. The KYR videos will provide key consumer rights information that will benefit BayLegal and other legal service organizations’ consumer protection practices well beyond the grant period. The consumer collection defense manual will systematize CRU’s experience effectively representing consumers, with input from other consumer advocates, and help BayLegal and other legal service organizations to develop and maintain their programs.

BayLegal is committed to sustaining the work of the Consumer Rights Unit as key to our core goals of advancing housing and income stability for people in poverty. The firm has a successful track record of securing funds from a variety of sources to support this team and will allocate agency resources including unrestricted funding, staffing, and fundraising efforts to ensure continuity.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
California Advocates for Nursing Home Reform		Long Term Care Consumer Debt Project	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$467,586	5.81%	4.49%	
Partner Organizations			
N/A			
County(ies) Served			
Statewide			
Project Abstract			
<p>Through the Nursing Home Debt Prevention project, CANHR will improve the capacity of legal services staff to help clients prevent and address nursing home debt, educate consumers about their rights in avoiding debt, and support individuals in resolving unfair debt issues. CANHR will create training and education materials outlining the rights to which residents of skilled nursing homes are entitled. Many rights exist which can help residents avoid debt, such as the right to receive monthly itemized statements, however, nursing homes frequently violate these rights, and often engage in illegal debt collection practices.</p> <p>CANHR will offer training and technical assistance to QLSP staff, Ombudsman, and advocates who help residents resolve issues with quality of care in nursing homes, and work to resolve complaints. The project will create a “Know Your Rights” postcard outlining relevant residents’ rights, and resources to prevent debt. Postcard will be distributed to residents through partnership with QLSP and Ombudsman programs.</p> <p>To support individuals who have incurred debt after their rights were violated, or when debt is unjustly applied, CANHR will develop sample letters for use by QLSPs. These include demand and dispute letters, and templates for individuals who are “judgment proof.” CANHR will also create fact sheets about laws preventing nursing homes from collecting from families of nursing home residents. CANHR will conduct administrative advocacy with the Department of Public Health which regulates nursing homes, to encourage them to pursue illegal actions, and the Division of Medi-Cal Fraud and Elder Abuse to pursue fraudulent debt collections.</p>			
Target Population			
<p>The target population for this project is staff of qualified legal services programs across California and low-income older adults and individuals with disabilities residing in skilled nursing facilities. The geographic area to be served is the entire state of California, with a particular emphasis on rural counties. This target population is vulnerable to unscrupulous practices of facilities who engage in unlawful violations of their rights which can result in unnecessary debt.</p> <p>It is estimated that 62 percent of residents of nursing homes are on Medi-Cal, but many individuals who come into facilities for short stays are not provided with information about available Medi-Cal insurance, accruing high debt, even though they may be eligible for long term care coverage. Families and friends of people being admitted to nursing homes are often under high stress, forced to make a placement decision after an unexpected health emergency, and are signing admission agreements that are long and complicated, often without a knowledgeable facility staff to explain their options for staying and paying beyond Medicare coverage, or their own right to be free from their loved ones’ debt.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
CANHR’s goals and deliverables include:			

- Develop training materials for QLSP and professionals, develop template letters challenging illegal debt collection related to nursing home admission agreements.
- Hosting 3 trainings for QLSPs across California.
- Provide technical assistance or training to individual QLSPs on topics as requested.
- Develop a “Know Your Rights” informational postcard, translated into Spanish. Distribute 12,000 postcards across the entire project to residents of nursing homes, utilizing partnerships with QLSPs and Ombudsman, particularly in rural areas or communities with high populations of immigrants and/or LEP individuals.
- Develop consumer education fact sheet on nursing home debt, with information on resident rights, the rights of family and friends to avoid debt responsibilities, and links to CANHR resources on Medi-Cal for long term care.
- Distribute consumer education materials to consumer groups including Family and Resident Councils.
- Hold at least 6 educational trainings throughout the project for Ombudsman and other advocates on residents rights to prevent debt, and remedies resolving unjust debt.
- Engage in administrative advocacy with the Department of Public Health Licensing & Certification Program to develop policy or regulations around the monitoring of admission agreements to prevent the use of illegal clauses such as "responsible party" provisions.
- Work with the California Attorney General's Division of Medi-Cal Fraud and Elder Abuse to pursue legal remedies against fraudulent debt collection practices.
- Provide a hotline offering consumer counseling, and file formal complaints against facilities which violate residents' rights.

Evaluation

CANHR conducts an annual survey of QLSP staff to identify top needs for training, which helps drive the planning of training and monitors trends in the legal services field. In order to evaluate the effectiveness of training provided, legal services staff are asked to complete an evaluation of each session, including open ended feedback sections. The organization uses a Salesforce database to track hotline calls and individuals provided direct representation with issues related to grant outcomes.

CANHR tracks the number of unique visitors who download consumer fact sheets to determine the topics that receive the most web traffic. For planned consumer education sessions, CANHR will utilize a feedback survey for attendees, to gain insight on their understanding of the training topic, their satisfaction with the training, and their need for additional educational training.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

CANHR will continue to advocate for long term care resident rights regarding illegal debt practices, and continue to partner with legal services organizations for training, technical assistance and advocacy support. This project will create lasting educational and advocacy tools which will support future training and consumer education beyond the grant period. It is expected that administrative advocacy conducted through this project will strengthen protections for nursing home consumers and enhance the enforcement system that regulates facilities.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title			
California Rural Legal Assistance, Inc.		Addressing the impact of COVID-19 on medical debt in rural California			
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs			
\$715,221	11.74%	14.53%			
Partner Organizations					
N/A					
County(ies) Served					
Colusa, Fresno, Imperial, Kern, Kings, Madera, Merced, Monterey, San Diego, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba					
Project Abstract					
<p>CRLA will reduce the impact of medical debt on underserved, rural Californians by increasing access to legal services to address medical debt and related health insurance coverage matters. This will be accomplished by expanding the geographic scope of CRLA's Health Consumer Program, which has historically limited services to Imperial County. The goal of this project will be to decrease medical debt for low-income individuals and families living in rural and semi-rural California counties – a population facing medical debt burden due to the negative economic impacts of COVID-19 on low-income Californians, as well as its widespread disruption of the healthcare industry. Medical debt direct services will be sustained in Imperial County and expanded to an additional 18 rural and semi-rural counties (Colusa, Fresno, Kern, Kings, Madera, Merced, Monterey, San Diego, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba) with the addition of a full-time Staff Attorney to provide full-scope representation, advocacy, and advice. CRLA will also increase the capacity of service providers and other stakeholder groups (e.g., federally qualified health centers, local governments, HICAPs, etc.) across the state to support individuals facing medical debt by providing community education presentations on medical debt, matters impacting medical debt, and CRLA resources to address the issue. Finally, the full-time Staff Attorney will ensure the sustainability of the project by building CRLA's institutional knowledge and capacity to provide statewide medical debt advocacy through the provision of internal training and resources.</p>					
Target Population					
<p>While project services will be available to all low-income individuals within the 19-county service area (i.e., Imperial, Colusa, Fresno, Kern, Kings, Madera, Merced, Monterey, San Diego, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba), services will target seniors, individuals living with disabilities, individuals with Limited English Proficiency (LEP), and farmworkers as these populations are particularly vulnerable to accumulating medical debt and are the primary groups served by CRLA's Health Consumer Program. Health Consumer Program client demographics are approximately: 40% live with a disability, 60% are seniors, 5% are farmworkers, and 75% have LEP. These populations face worse health outcomes than the general population, causing them to be more susceptible to medical debt as they seek more frequent medical care. Further, these communities face language, transportation, and technology barriers that make it difficult to navigate medical billing or health insurance enrollment systems or advocate for their health rights independently, all of which are exacerbated in under-resourced rural communities.</p> <p>CRLA's Health Consumer Program has historically targeted and will continue to serve Imperial County as this semi-rural, semi-frontier region has a high need for civil legal assistance to defend residents' health rights. The county has been classified as a legal desert with only one attorney for every 1,060 residents (California Commission on Access to Justice, California's Attorney Deserts). Further, residents have faced higher rates of diabetes, asthma, and COVID-19 infections than the state average. Approximately 30% of casework (55% FTE) will be dedicated to Imperial County.</p>					
Will this project address consumer debt matters in rural communities?			Yes		
Will this project address consumer debt matters in particularly underserved communities?			Yes		
Project Goals and Deliverables					

The primary goal of the project is to decrease medical debt for low-income Californians. CRLA will serve 300 households over 36 months, impacting over 1,000 household members.

100% or 300 households served will receive at least counsel and advice or brief services focused solely on resolving their medical debt. Medical debt collection defense and medical debt assigned to collection agencies will be served as well. The key performance indicators for medical debt cases will be (1) ending or reducing debt collection or wage garnishment and enforcement of fair debt collection; (2) obtained relief from fraudulent sales practices or unlawful, unfair, or deceptive acts or practices; or (3) obtained or preserved credit or resolved credit reporting errors.

17% or 50 households will receive limited or extended representation to defend their right to health insurance coverage when it is determined to contribute to their medical debt issue. Key performance indicators for medical insurance coverage cases closed will be (1) obtained or preserved eligibility under publicly funded health insurance; (2) obtained or preserved eligibility under private health insurance; (3) increased access to health services; (4) obtained or preserved eligibility for long-term health care services; or (5) increased access to long-term care services.

The objective is to close 60% or 210 cases over the grant period with outcomes reflecting the key indicators described above. CRLA anticipates that the majority of cases closed with a successful outcome will result in financial relief or recovery or an improved credit rating for the client as well.

Evaluation

CRLA's project evaluation process includes: (1) review and revision of evaluation tools developed to track activities and outcomes; (2) continued collection, analysis, and interpretation of data by the project leads; and (3) utilization of results to improve program performance and ensure effective program management. Demonstrating effective elements of the project, determining necessary improvements in program delivery and client services, and implementing necessary improvements to enhance achievement of outcomes and objectives are the primary goals of our evaluation process.

CRLA's evaluation system is designed to provide broad indicators of project success upon case closure. Progress on the goal of decreasing the medical debt burden faced by indigent, rural Californians will be tracked and reported through CRLA's outcome/main benefit data and economic benefit data captured at case closing in its client management database.

CRLA is committed to reporting case outcomes to analyze program performance and ensure that our advocacy strategies are producing the intended results. Case outcomes are comprised of a main benefit or benefits achieved and, in some cases, an economic benefit secured. The Managing Attorney will analyze these data points twice annually and use her analysis to adjust strategies to meet annual goals and objectives.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

This project will partially replicate the work of the Health Consumer Program in Imperial County across CRLA's statewide service area. The project will help CRLA better understand which regions within our service area have a greater need for medical debt, health insurance coverage, and other health-related advocacy. The project may demonstrate to CRLA that there is a need for more region-focused health consumer work that could be replicated using the Imperial County model in other counties or regions with additional Health Consumer Program staff dedicated to those geographic areas, however, this project will allow us to assess those needs.

CRLA will use lessons learned from the project to create a fundraising plan during the final year of the grant period. The goal of the fundraising plan will be to identify sustainable funding sources for the project.

Finally, the Staff Attorney will train CRLA advocates and share resources on how to provide civil legal assistance for medical debt relief, increasing institutional knowledge of medical debt advocacy to ensure that services can continue in some capacity beyond State Bar Consumer Debt grant funding.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Capital Pro Bono Inc.		Consumer Rights Clinic	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$330,000	22.41%	5%	
Partner Organizations			
N/A			
County(ies) Served			
Butte, Nevada, Plumas, Shasta, Siskiyou, Sutter, Tehama, Yuba			
Project Abstract			
<p>Capital Pro Bono (CPB) is the premier pro bono legal aid nonprofit in the Sacramento area where volunteer attorneys can donate their time and expertise. CPB's mission is to secure access to justice for low income people through the use of volunteers and by educating clients about the law to increase their knowledge and self-sufficiency. CPB's proposed Consumer Rights Clinic seeks to significantly expand its existing Debt Collection Defense/Bankruptcy Clinic from its current five county service area (Sacramento, Placer, Yolo, San Joaquin and El Dorado) to the rural and frontier counties of Butte, Nevada, Plumas, Shasta, Siskiyou, Sutter, Tehama, and Yuba. The Consumer Rights Clinic will assist and advise indigent individuals of these counties with their debt-related problems such as credit reporting errors, general debt advice and dispute resolution strategies, identity theft resolution, creditor harassment, negotiation and settlement of debts, debt collection lawsuit defense, and as resources allow, the drafting of Chapter 7 bankruptcy petitions. By helping them more efficiently and effectively resolve their debt-related problems, clients should be able to focus on and improve other concerns in their lives, including health, housing, and employment.</p>			
Target Population			
<p>Capital Pro Bono serves the legal needs of indigent individuals age 18 and older of any gender or ethnicity. Our clientele is notable for a relatively high percentage of people who identify as having a disability. CPB's Consumer Rights Clinic will target indigent individuals in the primarily rural and frontier counties of Butte, Nevada, Plumas, Shasta, Siskiyou, Sutter, Tehama, and Yuba. "Indigent" person means a person whose income is 75% or less of the maximum levels of income for lower income households as defined in Section 50079.5 of the Health and Safety Code. We have been informed by individuals in these rural and frontier counties over the past year that there are no free legal services available to them for consumer law or debt collection defense/bankruptcy matters.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>By educating indigent debtors about their rights and responsibilities under the law, and by providing them with legal assistance as appropriate, Capital Pro Bono's Consumer Rights Clinic (CRC) will help its clients more efficiently and effectively resolve their debt-related problems. This should allow them to focus on other issues in their lives, including health, housing, and employment. The CRC will assist clients with the following debt-related legal matters:</p> <ul style="list-style-type: none"> * Evaluating and, where appropriate, responding to debt collection lawsuits, wage garnishments, and bank levies * Requesting and reviewing credit reports for accuracy as well as requesting investigations and disputing inaccurate information on credit reports * Providing general debt advice and dispute resolution strategies * Negotiation and settlement of debts * Resolution of identity theft issues * As resources allow, if filing for Chapter 7 bankruptcy protection is their best option and will allow them to move on successfully with their lives, the preparation and filing of the necessary paperwork with the Bankruptcy Court * In-person legal education workshops on debt-related matters 			
Evaluation			

Questionnaires will be provided to Consumer Rights Clinic clients to allow them to evaluate the services they received. Clients will be given the opportunity to make suggestions on additional desired services as well as indicating whether or not their debt-related matters were resolved through services provided at the Clinic. Volunteers will also provide information regarding their cases when they have completed their volunteer work on a case. This information will be reviewed by the Staff of the Consumer Rights Clinic as well as the Managing Attorney to determine the Clinic's effectiveness in addressing consumer debt matters affected by the COVID-19 pandemic.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

The current dire financial straits of many indigent Californians has been caused and/or exacerbated by the COVID-19 pandemic. This economic crisis has also highlighted the increased need for debt collection defense/consumer rights services in the rural and frontier counties of Northern California. Capital Pro Bono's proposed Consumer Rights Clinic is a replication/significant expansion of one of Capital Pro Bono's long-standing and successful Clinics. Thus, we are very confident in the sustainability of the Consumer Rights Clinic beyond the grant period, provided there is funding for staff and overhead costs. We have found our clinic model to be very effective in leveraging limited resources, including staff time, volunteer availability, and client capabilities.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Community Legal Aid SoCal		Consumer Debt Expansion	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$639,990	12.77%	9.2%	
Partner Organizations			
N/A			
County(ies) Served			
Los Angeles, Orange			
Project Abstract			
<p>The goal of our consumer debt program is to provide clients with the right strategies to avoid judgement and/or reduce collections in order to help them gain or maintain financial stability. Towards that end, CLA SoCal recently created an autonomous Consumer Defense Unit (CDU) in response to clients' needs for help beyond advice and counsel. SBOC Consumer Debt funding would allow us to expand the unit with new Staff Attorney and Paralegal positions to ensure that we can effectively serve communities in both Los Angeles and Orange Counties.</p> <p>With increased capacity, our CDU staff would be able to serve more clients with personalized legal help, including brief service and full-scope representation. Extended services may include assisting client with case analysis, answers, discovery and discovery motions, pre-hearing motions, exhibits preparation, representation at trial, settlement, post-judgement motions, protection of assets/claims of exemption, and/or reversal of defaults.</p> <p>In order to set this Unit up for success, this grant would also help us effectively publicize its services to neighbors in need. It would leverage our new debt workshops with the Courts so that eligible clients with complex problems will be aware of our services. It would also support outreach activities including community education regarding rights, responsibilities, and availability of legal aid services via workshops and outreach campaigns. We envision a community where residents are well-versed in understanding the risks and benefits of consumer debt litigation and are empowered to seek legal assistance should they need it.</p>			
Target Population			
<p>CLA SoCal proposes to serve Los Angeles County and Orange County through the State Bar Consumer Debt project. Focus clientele will include communities of color and individuals with limited English proficiency (LEP). Low-income people of color are at greatest risk from rising debt, inflation, and higher interest rates, as they have less disposable income to weather expenses; as a group they are at greater danger of being laid off and have a higher debt-to-asset ratio than the white population. CLA SoCal already focuses on serving a highly diverse region and will increase our efforts to reach into communities disproportionately hard hit by debt.</p> <p>Low English Proficient (LEP) consumers comprise approximately 25.5 million of the US population and face substantial barriers in the consumer financial marketplace. In January 2021, the Consumer Financial Protection Bureau (CFPB) published a "Statement Regarding the Provision of Financial Products and Services to Consumers with Limited English Proficiency." In an effort to foster an inclusive financial system. Some of the most significant language access barriers for LEP consumers include difficulty comprehending key financial document and inability to read English-only documents.</p>			
Will this project address consumer debt matters in rural communities?			No
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>The Consumer Debt project seeks to expand the provision of a full range of legal services to clients with consumer debt issues, including credit card debt, medical debt, and vehicle debt.</p> <p>GOAL #1: Expand access to legal services for clients facing consumer debt issues by handling 325 cases during the 3-year grant period. More than fifty percent of cases would be handled at brief service or above.</p> <p>This would increase the number of debt cases handled by CDU by more than 50% over 2021-2022 baseline in Year 1, and more than 100% in years 2 and 3.</p>			

(Baseline is 115 cases/year. Between July 1, 2021, and June 30, 2022, 1 FTE Staff Attorney and .5 FTE Paralegal closed 115 debt cases (51 Advice and Counsel, 32 brief service, 30 extended service.))

GOAL #2: Educate members of the community about their rights and responsibilities surrounding consumer debt issues, and the availability of legal aid services.

> Provide 48 Know Your Rights presentations during the 3-year grant period.

> Hire a media consultant in Year 1 who is knowledgeable in marketing to diverse communities. Develop and implement a strategic marketing and outreach plan that utilizes multilingual social media (including targeted ads), community networking, and multilingual advertising; investigate implementation of Google AdWords.

Evaluation

CLA SoCal will utilize quantitative and qualitative data to evaluate the success of this program. On a regular basis, the Grants and Evaluation Manager and Director of Legal Services will work closely with Supervising Attorneys, Directing Attorneys, and Staff Attorney's to assess the grant funded work and the efficacy of the program. CLA SoCal will also make use of its trove of quantitative data, including tracking case demographics, outputs, surveys, and main and economic benefits for closed cases. CLA SoCal is training its staff to track main and economic outcomes more accurately in Legal Server.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

Consumer law is a core service of CLA SoCal, and the organization is currently expanding services within this focus area through the recent development of a standalone Consumer Defense Unit. CLA SoCal intends to use this grant to continue to grow the practice into a robust unit on par with our Economic Maintenance Unit, to be sustained in perpetuity.

In addition to supporting this project with existing funds from Legal Services Corporation and State Bar in the future, CLA SoCal is diversifying its revenue to include funds from private foundations as well as unrestricted contributions from donors and events to support our services.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
East Bay Community Law Center		Economic Safety Net Project	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	8.7%	9.84%	
Partner Organizations			
N/A			
County(ies) Served			
Alameda			
Project Abstract			
<p>The East Bay Community Law Center's (EBCLC) Consumer Justice Clinic (CJC) assists consumers facing serious consumer debt issues as a result of the ongoing effects of the COVID-19 pandemic. The CJC is committed to protecting and restoring consumer rights, defending against predatory lending practices and debt lawsuits, and providing community education to inform consumers of their rights, with a specific focus on underserved and BIPOC communities. We are grounded in our Women of Color-Centered (WOCC) Platform which launched in January of 2021 and emphasize uncompromisingly supporting women of color, who are our largest client base. We believe that in centering women of color, inclusive of not only the unique systemic barriers they face, but also their fears and aspirations, we can uplift whole communities. The Consumer Debt grant funds will allow CJC to continue providing holistic legal services to low-income and BIPOC consumers affected by consumer debt issues, including debt collection, errors on credit reports, identity theft, predatory loans and contracts, student loans, car repossession, and consumer scams and fraud. Services include phone consultations; information and referrals; limited scope services consisting of advice and counsel, review of legal documents; assistance with obtaining documents or completing applications; and writing demand letters or advocating on behalf of clients; direct representation regarding their legal matter(s); and policy advocacy. These funds will also allow an expansion of services to include bankruptcy filing assistance. Lastly, we plan to provide educational workshops and self-help materials in order to protect them from scams and fraudulent services.</p>			
Target Population			
<p>EBCLC's primary goal is to provide legal services at no cost for underserved communities in Alameda County facing consumer debt, with a focus on BIPOC women. The CJC mostly serves low-income communities of color and seniors, who are prime targets for predatory lending practices and consumer scams. Many families we serve were hit hard by the COVID-19 pandemic and continue to struggle. With inflation caused by the pandemic and the looming recession, consumers are and will continue to struggle with staying financially afloat. In a national Making Ends Meet Survey conducted by the Consumer Financial Protection Bureau published in December 2021, they found that 62% of consumers who reported difficulty paying their rent did not receive rent flexibility and only 20% of consumers reporting difficulty paying a credit card received credit card flexibility. At this time, there is no reliable data available that reflects similar information for Alameda County; however, our internal data collected during the last fiscal year demonstrates a great need. CJC served a total of 403 unique clients, of which 89% identified as a person of color. Of that 89%, 50% identified as BIPOC cisgender female and Black (24%) and Latinx (18%) were the largest groups served. Consumers sought our assistance in fighting debt collection, inaccurate credit reporting (which jeopardized housing and employment opportunities), student loans, unscrupulous lending and contract transactions, and scams and fraud.</p>			
Will this project address consumer debt matters in rural communities?			No
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>The goals of this project are multi-pronged and include mitigating the harmful impact on consumers without recourse to resolve their legal issue, ensuring consumers' rights are protected or restored, and educating consumers on their options regarding debt issues. Through policy advocacy, EBCLC will safeguard systemic policies that protect consumer rights. Our direct services will assist clients in addressing their immediate crises, either in an affirmative way, such as</p>			

representation in a debt collection lawsuit, or by helping consumers create plans of least harm when there are no greater options available. Through workshops, we will provide information regarding consumer rights, so that consumers can spot potential scams and fraud and understand their legal options. We believe in providing services that tackle consumer debt issues from multiple angles, in order to promote holistic and long-term economic wellbeing for the most vulnerable consumers.

In order to achieve these goals, CJC will provide a wide array of legal services each over the term of the grant as follows: 1) 150 phone consultations to consumers that include financial consultations, legal information about their rights and options, and/or referrals; 2) 240 consumers will receive limited scope and/or extended legal services to include but not limited to document review, advice and counsel, representation in court, direct advocacy with creditors/lenders for debt collection cases, or assistance with settlement negotiations; 3) file bankruptcy for four clients; 4) six workshops to provide consumer protection information and individual assistance with legal issues; and 5) policy advocacy that protects consumer rights.

Evaluation

We will use tailored evaluation strategies to assess the different deliverables included our project. For self-help resources, we will conduct user testing with at least three community members to check whether any adjustments are needed for people to understand the content and take relevant action on debt matters. For phone consultations and limited services, we will invite feedback via an SMS/email survey immediately after the service is provided to gauge client satisfaction and perceptions of the usefulness of the service provided. We will also complete a one-month follow-up survey with a random sample of 50 clients to assess how effective our service is in enabling clients to navigate their debt matters. This will provide an important window into how self-represented litigants progress and identify any barriers they encounter. For extended services, we will record full case outcomes and invite feedback via an SMS/email survey. All bankruptcy clients will also be invited to participate in interviews to help us understand how clients experience this new addition to our service model and identify any areas for improvement. For workshops, we will solicit feedback from participants after the session to gauge the perceived relevant and usefulness of information provided; the staff running the workshops will also complete a short debrief after each workshop. For policy advocacy, we will track EBCLC's involvement in policy initiatives on debt matters and conduct an annual internal review to assess whether our time is invested on issues most impacting low-income consumers.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

The proposed services are not new to EBCLC, with the exception of bankruptcy assistance, as we are committed to preserving income and protecting consumer rights for marginalized populations. Over the years, EBCLC has sustained and expanded the level of services we provide through active prospecting and applying for both private and public funding opportunities that fit our mission and values. Aspects of our work that we feel is replicable is our education component, which includes self-help materials that are both written and on video to post on our website and social media accounts. This is an effective way to reach a wider span of clients who may not want to fully engage in services, struggle with transportation barriers, are in danger of exposure to communicable diseases, or live outside of Alameda County and do not have free legal services accessible within their community.

Like all EBCLC activities, CJC utilizes a multimodal, collaborative, and holistic approach to its services. It is our goal to ultimately leave all clients more informed than when they first entered our organization. CJC clients are often sharing knowledge across their own networks and communities, thus creating a long term and collaborative community-based spread of consumer justice education.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Housing and Economic Rights Advocates		Consumer Debt and Credit Legal Services - Rural	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	0%	2.5%	
Partner Organizations			
N/A			
County(ies) Served			
Butte, Fresno, Kings, Madera, Tulare, Yolo			
Project Abstract			
<p>This project will provide direct legal services regarding non-government consumer debt and credit problems to residents of rural parts of California (as defined by this RFP) Statewide, with a particular focus on eligible residents of the counties of Butte, Fresno, Kings, Madera, Tulare and Yolo. HERA's legal services will include advice and counsel, as well as full-scale representation to defend against debt collection, which is frequently wrongful or abusive and often in service of predatory loans or other credit offerings. HERA's legal services will address the broad swath of concerns vulnerable residents commonly have, from credit card, small dollar and auto collections concerns, to medical debt and more, at every phase of collections, including civil lawsuits related to their debt, and we'll defend clients from wage garnishment and bank account levies. We will also provide legal assistance to address the legal rights of residents to make their lawfully obtained debt more manageable or to achieve full or partial discharge, as in the case of student loans. Each type of debt has its own set of governing laws which can provide protections and opportunities for residents, but they need legal help to know about and access those options. HERA will also protect/extricate vulnerable, eligible residents from predatory lending, financial scams and credit reporting errors and abuses, including related abuses such as debt settlement companies. HERA attorneys are highly experienced in these practice areas. This project represents a significant expansion of our services.</p>			
Target Population			
<p>The target populations in Butte, Fresno, Kings, Madera, Tulare, and Yolo counties have high percentages of elderly residents, women, people of color, Latinx people, people living in poverty, people who speak a language other than English, foreign-born residents, and people without bachelor's degrees. Across all of the target counties, the percentage of people living in poverty ranges from 15% to 21.8%, and the percentage of residents 65+ ranges from 10.7% to 18.4%. In all of these counties, no more than 45% of residents have a bachelor's degree, with most counties having only 11.2% to 32.3%. Each of the target counties has close to 50% women, with approximately 30% to 40% of each county identified as people of color. Across all counties, there are also significant proportions of non-English speakers and foreign-born residents.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>Through outreach, HERA will both educate Californians with debt and make them aware of our legal services. HERA will serve 90 clients per year individually over the course of the grant period-- 50% via briefer service counsel and advice, and the other 50% in-depth. on debt collection, credit repair, and other debt concerns. For the clients whom we serve in-depth, HERA will either terminate collections efforts completely or reduce the requested debt amount by an average of 50% of the debt that was claimed by the collecting entity. As a result, these residents will experience an improvement in their credit report and score, generally a minimum of a 50 point jump within the 6 months following debt elimination or reduction. HERA will also provide 3 workshops per year, in-person or via zoom with an average of 40 residents in attendance at each.</p>			
Evaluation			
<p>HERA's Executive Director and our grants reporting administrator will keep an eye on project progress, particularly in year one as we go through start-up. We will review reports from our database, review materials showing how many</p>			

residents have attended workshops, and the assigned senior attorneys will look for trends/themes in what comes to us from our target counties under this project so we can refine our strategies, which may mean adjusting workshop topics, using a clinic style of assistance in some locations or other adjustments that we cannot currently predict. We want to be efficient, but we absolutely want to maintain a high quality of legal assistance and not just go for volume.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

HERA intends to model this project after our successful long-term program in San Joaquin County. In San Joaquin, HERA built a partnership with the local court that has created a steady stream of client referrals to our office. The Court recognizes HERA's expertise and competence in debt collection cases, and the self-help desk consistently refers clients to us for help. This project began over 6 years ago, and has sustained since then to great success. By modeling this project on the San Joaquin program, HERA intends to build long-term relationships with local courts and maintain a strong presence in each region as a debt collection resource.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Inland Counties Legal Services		Consumer Debt Grant (CDG)	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	14.37%	18.33%	
Partner Organizations			
University of Illinois Chicago Law School, Stout Risius Ross, LLC, California State University, San Bernardino			
County(ies) Served			
Riverside, San Bernardino			
Project Abstract			
<p>This project will expand ICLS's consumer debt defense services with clinics, outreach, and research to understand why many consumers do not respond to debt collection litigation. It will fund attorneys, paralegals, and legal assistants to expand existing consumer debt defense unbundled services and representation, document preparation, bankruptcy services, and affirmative litigation for indigent consumers in rural, suburban, and urban areas of the Inland Empire; the counties of Riverside and San Bernardino.</p> <p>The project will build on the work of the ICLS Consumer Team. In 2022, The Consumer Team finalized an automated document production system with LegalServer and Law Help Interactive to produce answers, discovery, meet and confer letters, motions, and complaints to help attorneys respond quickly to debt collection activity. The Consumer Team will increase and improve its pleadings templates to provide tools for attorneys to help consumers. Further, the Consumer Team will create two new clinics in both Riverside and San Bernardino that will increase the number of consumers assisted by 100 a year who will receive full representation rather than just pro-per support.</p> <p>Finally, this will include an outreach and evaluation component to determine why consumers do not respond to debt collection lawsuits and inform development of best methods to increase consumer involvement. California State University, San Bernardino (CSUSB) students working with the Consumer Team will survey 300 consumers total. This will further the research of our partners into consumer debt collection behavior that is of interest to significant funders in the field.</p>			
Target Population			
<p>Inland Counties Legal Services, Inc. ("ICLS"), is the largest legal services organization providing services to the communities of Riverside and San Bernardino Counties. ICLS provides free legal assistance to indigent persons, especially underserved clients such as victims of domestic violence, the elderly in the greatest social or economic need, and disabled persons including veterans and deaf and hearing impaired as well as monolingual Spanish speaking as well as other underserved groups of non-English speaking persons.</p> <p>Geographically, Riverside and San Bernardino Counties together comprise of 27,466 square miles (about the area of South Carolina), an area that is larger than the five states of New Jersey, Hawaii, Connecticut, Delaware, and Rhode Island combined, or larger than the state of West Virginia.</p> <p>Our target population are the indigent consumer debtors who are sued in Riverside or San Bernardino Counties. This population can neither employ private attorneys to represent them nor can they step through a litigation process on their own using self-help tools.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
PROJECT GOALS FOR 3-YEAR GRANT PERIOD			
<p>(1) Provide legal services 300 clients</p> <p>(2) Provide counsel and advice to 100 clients</p>			

- (3) Provide Limited Action pro per document preparation to 100 clients
- (4) Provide Extended Services to 100 clients
- (5) Distribute and explain free Federal Trade Commission materials on Identity Theft and other consumer scams to 300 consumers
- (6) Distribute and explain free Consumer Financial Protection Bureau (CFPB) materials on Money Management (Your Money, Your Goals toolkit) to 300 consumers
- (7) Produce and distribute to consumers a roadmap of the litigation process with instructions to 300 consumers
- (8) Produce and distribute to consumers a roadmap of the bankruptcy process with instructions to 100 consumers
- (9) Produce and distribute client satisfaction surveys to 300 clients
- (10) Produce and distribute a consumer survey geared to capturing why consumers do not respond to debt collection litigation and what methods might improve consumer involvement in the civil litigation process (distributed by CSU San Bernardino students assisting with the research and evaluation of the project)
- (11) ANNUAL OUTREACH: 6 outreach events in Qualified Census Tracts and Difficult Development Areas targeting event attendance at 15 to 20 consumers

Evaluation

This project proposes to: 1) conduct research by engaging consumer debtors who don't respond to collection lawsuits; 2) develop from this research an outreach and consumer education program that can be implemented in legal aid services delivery on an ongoing basis; and 3) devise data-driven solutions to provide targeted direct services legal assistance to those litigants against whom default judgments were entered during the pandemic or who otherwise seek legal assistance for debt collection lawsuits.

Through collaboration with strategic research partners, the Consumer Team will develop a culturally competent survey to be conducted by CSUSB students targeting consumers throughout San Bernardino and Riverside Counties. The students will identify field locations such as grocery stores, big box superstores and other areas where low-income households frequent to conduct their surveys. The research will supplement an existing data set collected for research on court case outcomes in San Bernardino and Riverside Counties. The Consumer Team's Consumer Clinics will take referrals from eligible survey respondents and provide services to resolve their debt collection matters.

There is no data or research on the decision-making processes of consumer debt defendants, and why they don't use available legal aid and non-profit resources when faced with a collection lawsuit. The project will engage in solutions-oriented research to identify perceptions and habits and develop tailored outreach to people who would otherwise not use the court system. This research could inform opportunities for court reform regarding notices, filings, and processes to effectively resolve consumer debt cases with fewer court resources.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

ICLS will use grant funds to serve consumer defendants in active litigation due to debts defaulted during the pandemic. The creative and innovative approach to outreach and research will ensure that grant funds are utilized to serve individuals who were hardest hit during the pandemic and unable to respond to debt collection lawsuits due to the impacts of the pandemic recession, stay-at-home orders, closed courts, and a lack of disposable income. The knowledge to be gained from survey results in the field will contribute to ongoing legal aid services delivery and will allow ICLS and other legal aid offices in California to develop targeted outreach and informational campaigns around consumer debt, debt default, consumer collections lawsuits, and the rights of consumers to negotiate fair and just resolutions with debt collectors. An expanded legal aid services delivery program based on community-based qualitative research will allow the findings on consumer behavior to inform targeted and intentional outreach.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Lawyers' Committee for Civil Rights		Protecting Bail Bonds Consumers	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$265,500	11.86%	24.86%	
Partner Organizations			
N/A			
County(ies) Served			
Alameda, Contra Costa, Los Angeles, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma			
Project Abstract			
<p>The project builds upon our litigation victory in <i>Bad Boys Bail Bonds v. Caldwell</i>, the first of its kind to challenge a bail bond company for violating consumer protection laws. The class action lawsuit demands that Bad Boys—one of California's largest bail bonds companies—rectify its illegal practices, stop violating consumer protection laws, and provide full restitution and relief to our plaintiff Ms. Caldwell and all other cosigners saddled with illegal debt from the company. On December 29, 2021, the California Court of Appeal upheld the preliminary injunction order to halt Bad Boys Bail Bonds' debt collection efforts on \$38 million dollars of contracts, affirming that the bail bond industry must follow consumer protection laws. However, without further advocacy, many victims of bail bonds' unlawful consumer practices will not be made whole.</p> <p>LCCRSF's proposed project will assist hundreds of clients in permanently discharging unlawful bail debt, and requesting restitution for amounts they paid under unlawful bail contracts. With pro bono support, LCCRSF will provide remote and in-person assistance to putative Caldwell class members and others across California to ensure that bail companies follow the law going forward, and make recompense for money they unlawfully collected. We will achieve these results by engaging in direct services to identify outstanding debts and advocate for their removal through our class action litigation, through individual litigation against debtors, in informal settlement discussions, in advocacy to cancel debt with third-party debt collectors, and more broadly by educating the client community regarding their rights.</p>			
Target Population			
<p>The project will support low-income consumers who have been harmed by the predatory bail bonds industry—many of whom are Black women and women of color whose care for their loved ones have been exploited by private bail companies. Specifically, the project will assist BBBB v. Caldwell's class members and others with similar bail debt throughout the state of California. Nearly all of them are BIPOC individuals who cosigned onto bail debts totaling over \$38 million, and this project will assist the lowest income families, who were unable to pay enough up front to avoid lengthy bail contracts.</p> <p>Just as our class members were at their most vulnerable, worried about a loved one who was arrested, Bad Boys required cosigners on its credit bail agreements to assume responsibility for the entire amount of bail bond premiums, but never explicitly stated this in contracts or agreements. Cosigners believed that they need to only pay the stated upfront amount to bail their loved one out of jail, only to later find themselves saddled with thousands of dollars in bail debt. Bad Boys and other bail companies have violated California consumer law by failing to inform our class members about the true nature of their contracts, and has violated regulations specifically meant to provide transparency in commercial bail bond transactions.</p> <p>Reinforced by the CA Court of Appeal halting of BBBB's debt collection efforts (issued December 2021), our services will provide a pathway for cosigners to receive refunds, or erase their persistent bail debts.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			

GOAL: Strip money and power away from the bail bonds industry, and ensure the money they unlawfully extracted is returned to Black and Indigenous families and families of color

a) Assist at least 100 class members and other loved ones who paid unlawful bail debt in retrieving thousands of dollars in refunds as restitution

b) Secure at least \$1,000,000 in debt relief for consumers who have cosigned unlawful Bad Boys contracts

Evaluation

LCCRSF will track cases through a custom designed Salesforce database that notes number of individuals served, the number of cases accepted, as well as case outcomes. In coordination with Salesforce, we also track our data according to the metrics provided by the State Bar (e.g., All benefits/outcomes achieved according to definitions in the CA Legal Aid Reporting Handbook; demographic data of the clients served; economic benefits that resulted in an award recovered for the client or savings for the client, etc.). The success of our project will largely be measured by the amount of debt we are able to eliminate and return back to consumers. Alongside this quantitative data, LCCRSF will collect written and oral evaluations from clients and pro bono partners. We can review our rate of success with debt elimination at intervals to confirm success and adjust as needed as we continue to serve our clients.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

LCCRSF is known as a statewide expert for our creative application of consumer protection law as a tool for dismantling the bail industry's rampant abuses. Our BBBB v. Caldwell case is one of the first lawsuits to challenge a commercial bail bond company for violating consumer protection laws, and our victory in securing a preliminary injunction sets a precedent for the application of such laws in the bail industry nationwide. Others are now hoping to follow suit with litigation against other bail bonds companies. Our work demonstrates that the bail industry's practices are illegitimate, and that bail bonds consumers should not have to incur debt for wanting to free their loved ones.

We have shared and continue to share knowledge/tools about our litigation strategies, as well as best practices for our Bail Clinic, so that organizations in other states can follow suit and secure recompense for those who have been preyed upon by bail bonds companies. We hope that as more bail bonds cosigners challenge and eliminate their bail debts, the more we can weaken the bail industry's hold on consumers, and the closer we can get to ultimately eliminating the insidious industry and pre-trial detention as a whole.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Legal Access Alameda		Bankruptcy Assistance Program	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$273,270	1.08%	0%	
Partner Organizations			
N/A			
County(ies) Served			
Alameda, Contra Costa, Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Sonoma			
Project Abstract			
Legal Access (Legal Access) Alameda's Bankruptcy Assistance Program will assist low-income Californians with filing for bankruptcy so they can resolve their debt issues affected by the COVID-19 pandemic. Legal Access will leverage its current, small bankruptcy program to conduct new outreach and to provide services to a new client base. Legal Access will expand its staffing under the grant by 1.0 FTE staff attorney who will work to increase the number of clients served by the project by 500% and train and add at least 15 new volunteer attorneys to the Bankruptcy and Consumer panel. Volunteer attorneys will be trained and supported by Legal Access' robust pro bono program.			
Target Population			
Legal Access' Bankruptcy Assistance Program is open to residents in any county in the Northern District Catchment area of California. Some of our target counties include: Alameda, Contra Costa, Del Norte, Humboldt, Mendocino, Marin, San Francisco, and Sonoma. Clients served under the grant will be low-income and include disadvantaged groups like limited and non-English speakers, racial minorities, seniors, people with disabilities, and individuals from rural areas. These marginalized groups are traditionally cut off from legal services and are, therefore, at greater risk of not taking advantage of legal options such as bankruptcy to resolve their debt issues. The grant will allow us to expand our current limited bankruptcy program services (around 40-50 clients a year) by hiring a staff attorney, thereby increasing outreach and the number of clients served.			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
The project's overarching goal is to help low-income and underserved individuals assess consumer debt issues, whether filing for bankruptcy would be advantageous for them, help with preparing petitions for chapter 7 bankruptcy, and assistance with post-filing matters at the Bankruptcy court.			
The project's deliverables are as follows: Expand the number of clients served by the project by 500%. Train and add at least 15 new volunteer attorneys to the Bankruptcy and Consumer panel.			
Evaluation			
Legal access measures outcomes and impact by tracking client and volunteer statistical data, assessing client and volunteer feedback, and reporting individual client experiences when permitted. Program staff provides surveys for all Legal Access clients and volunteers in order to continually evaluate and improve our services.			
How might the work of the proposed project be replicable and/or sustainable beyond the grant period?			
We anticipate that our community partners could use this program as a model to replicate and incorporate into their own programming. In terms of sustainability, we will seek other grants and individual gifts in order to sustain the project beyond the grant period.			

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Legal Aid Foundation of Santa Barbara County		Consumer Protection Program	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$281,775	11.82%	10.01%	
Partner Organizations			
N/A			
County(ies) Served			
San Luis Obispo, Santa Barbara, Ventura			
Project Abstract			
<p>The Legal Aid Foundation of Santa Barbara County (LAFSBC) seeks project funding to build on its 10-year success of running a Foreclosure Prevention & Consumer Protection program. Since 2016, this program has been staffed by one experienced attorney. Starting next year, the attorney is partially funded by Victim of Crime Act funds and we seek to use the Consumer Debt Grant to fund the balance of her time. No other legal aid or non-profit organization in Santa Barbara County provides these consumer protection services. Despite stereotypes, when you factor in the cost of living, Santa Barbara County has the 3rd highest rate of poverty out of all 58 counties across the state (20.7%). Santa Barbara County spans 2700 square miles of largely rural community and the LAFSBC has offices in Santa Maria, Lompoc, and Santa Barbara. The pandemic hit our region hard and immigrant Latinx residents were particularly vulnerable to economic and public health impacts, especially for undocumented or mixed status households. The project attorney will serve indigent eligible residents of Santa Barbara County by providing consumer protection services in at least 105 cases over three years. The all-volunteer Consumer Debt & Bankruptcy Clinic, which serves self-represented litigants living within the jurisdiction of the bankruptcy court (San Luis Obispo County, Santa Barbara County, and part of Ventura County), will also serve at least 180 indigent residents over three years with grant funding. Without Consumer Debt grant funding, our program will only have 1 part-time attorney serving senior victims.</p>			
Target Population			
<p>The LAFSBC's Consumer Protection program will primarily serve indigent Santa Barbara County residents through the services of 1 attorney. The all-volunteer Consumer Debt & Bankruptcy Clinic, which runs 2 hours per week, will serve self-represented litigants residing anywhere within the jurisdiction of the bankruptcy court, which includes San Luis Obispo County, Santa Barbara County, and part of Ventura County. Approximately 47% of Santa Barbara County residents identify as Hispanic/Latino, 23% are foreign born, and 40% speak a language other than English at home (US Census). 16% are seniors age 65 or over (US Census). No other organization provides these free legal services to indigent residents in our community. There are also no general consumer advocacy non-profits in our community.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>The program attorney will close at least 35 consumer protection legal cases for eligible indigent residents of Santa Barbara County per year, for a total of at least 105 closed cases over three years. Legal advice and representation will be related to: debt collection, wage garnishment or bank levy defense; protection against unfair debt collection, predatory lending, and consumer scams; financial abuse; and other debt matters.</p> <p>The Consumer Debt and Bankruptcy Clinic will serve at least 60 indigent customers per year (who may live in the jurisdiction of the Bankruptcy court), for a total of 180 indigent customers served.</p> <p>LAFSBC will complete 2 outreach events per year in rural communities.</p>			
Evaluation			
<p>The program attorney and Executive Director will review program data on a quarterly basis to review progress towards deliverables and the demographics of clients served. All clients receiving legal service at a level above "limited action" will receive a Client Satisfaction Survey. The program will also develop a short exit survey for those</p>			

attending the Consumer Debt & Bankruptcy clinic. At least once per year, the LAFSBC will also survey relevant community leaders and court staff on the effectiveness of the program in addressing consumer debt matters affected by the pandemic. We conduct a similar process for our LRC Partnership program and will model best practice from our experience there.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

There is broad support for providing general consumer debt legal assistance in our community. Although securing funding is always challenging, we can leverage ongoing Victim of Crime Act funding to keep the overall Consumer Protection program going. Most funders value the opportunity to pair or match other funding. We could also build on our existing volunteer network to expand Consumer Debt & Bankruptcy Clinic hours over time. Finally, periodic Cy Pres awards (which we have previously received) may help fill funding gaps that periodically arise due to funding fluctuations or cost increases. We expect to make a more proactive approach towards securing Cy Pres awards during the grant period to sustain the program in the future.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Legal Aid of Marin		Protecting Marin Seniors and Underserved Community Members from Financial Abuse & Enforcing Consumer Rights Through Direct Legal Services	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$758,115	11.1%	11.71%	
Partner Organizations			
Community Action Marin			
County(ies) Served			
Marin			
Project Abstract			
<p>Under this proposed project, Legal Aid of Marin will provide efficient, client-centered, and holistic consumer rights and elder financial abuse prevention services to at least 500 additional impacted seniors and underserved community members living in Marin County. Of those clients served, 75% will experience increased financial stability and will better understand their consumer rights because of Legal Aid of Marin's direct legal services program. In partnership with Community Action Marin, Legal Aid of Marin will provide holistic legal and social services, as well as advocate for seniors who have incurred consumer debt arising from the COVID-19 pandemic. Services will include individual consultations regarding elder financial abuse and consumer debt defense, assistance regarding adverse credit reporting and credit discrimination, advisement of rights, negotiations with consumer or debt collectors, assistance through Community Action Marin's Success Coaching program and full scope representation in consumer-related litigation (including wage garnishment defense, protection against unfair debt collection practices, and protection against unfair or predatory lending and consumer scams).</p>			
Target Population			
<p>The target population includes indigent seniors aged 60+ who live at or below 200% of the federal poverty line or qualify for services under the Older Americans Act. Additionally, the project will serve underserved communities, including BIPOC individuals and immigrants.</p> <p>The geographic area to be served by the project is all of Marin County.</p> <p>This target population is in particular need of the services to be provided by this project because they have limited income (due to being unemployed or retired), are vulnerable to financial abuse and consumer debt issues because of diminished mental capacity, and are overwhelmingly isolated due to limited transportation, disability, and necessary distancing to protect from exposure to COVID-19.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>Under this project, LAM will provide client-centered, and holistic consumer rights and elder financial abuse prevention services to at least 500 seniors and underserved community members living in Marin County. 75% of clients served will experience increased financial stability and understand their consumer rights because of this program. LAM will provide legal services and advocacy for seniors who have been financially exploited related to consumer debt matters because of the COVID-19 pandemic. Services will include individual consultations regarding elder financial abuse and consumer debt defense, assistance regarding adverse credit reporting and credit discrimination, advisement of rights, negotiations with consumer or debt collectors, assistance through Community Action Marin's Success Coaching program and full scope representation in consumer-related litigation (including wage garnishment defense, protection against unfair debt collection practices, and protection against unfair or predatory lending and consumer scams).</p>			

LAM will conduct at least one community-based training monthly with Community Action Marin—reaching an estimate 500 seniors or underserved community members over the three-year grant period. Participants will complete a voluntary exit ticket, to gather feedback and test their knowledge of concepts. English and Spanish written and digital outreach resources will be placed in community centers, senior centers, nursing facilities, hospitals, partner organizations, and libraries. In partnership with subgrantee partner Community Action Marin, we will conduct in-person outreach and events to bring holistic COVID-19 related consumer debt legal services to seniors and underserved community members across Marin County.

Evaluation

Legal Aid of Marin and subgrantee Community Action Marin will gather quantitative and qualitative data directly from individuals served by the project. Part of our initial meetings will involve developing metrics for success as it pertains to data collection. Legal Aid of Marin will ask each person served to complete a satisfaction survey that tracks their experience, level of service, and how their financial stability has been impacted by project services. Additionally, Legal Aid of Marin Staff will use outcomes, demographic, and income reports from LegalServer to ensure that project objectives are being met. We will also rely on qualitative data from our clients, subgrantee partners, and other stakeholders to identify areas for strategy refinement.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

Legal Aid of Marin will leverage existing partnerships, including but not limited to subgrantee Community Action Marin, to ensure success of this project. Serving seniors will remain a critical part of our mission to advance equity and access to justice in Marin. Beyond the grant period, we will continue to prioritize supporting indigent seniors and partnering with organizations who will help us deepen our impact. We hope that the data we gather and report, along with documentation of our project design and services, will support replication by other providers and inspire increased access to civil legal services for indigent seniors and other underserved communities.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Legal Aid Society of San Bernardino		Surviving the Pandemic (STP)	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	12.02%	1.2%	
Partner Organizations			
N/A			
County(ies) Served			
Riverside, San Bernardino			
Project Abstract			
<p>Legal Aid Society of San Bernardino (LASSB) will establish a program to provide direct legal services, outreach, and education to those facing debt due to the pandemic. During the pandemic, debt ballooned for low-income and seniors. LASSB will use the grant funds to establish assistance for those who took on debt to ensure their families' survival during the pandemic. LASSB will further use the funds to prevent the instability created by covid-19, which forced low-income, blue-collar workers to take on debt to ensure their family has sufficient food and safety supplies and can pay the bills to prevent homelessness.</p> <p>LASSB will target services beyond advice and counsel to specific circumstances that may lead to homelessness. LASSB will collaborate with local non-profits to ensure the client can obtain the necessary resources to maneuver through a post-pandemic world.</p> <p>LASSB will identify appropriate cases for negotiation, mediation, or litigation. Formal negotiation will be sought to resolve the issues as efficiently as possible. If that is not possible, LASSB will review the case to engage in mediation when the adverse party is amenable to such process. As a last resort, LASSB will review the case to determine if litigation is warranted and seek appropriate relief.</p>			
Target Population			
<p>Legal Aid Society of San Bernardino provides free civil legal services to low-income residents and elderly persons in San Bernardino and Riverside Counties.</p> <p>There are approximately 4,102,171 San Bernardino County residents. Many residents (14.3%) live below the poverty line. Of all the county residents over the age of five, one in four (41.7%) live in homes where English is not the primary language spoken, and more than half (55.8%) of county residents identify themselves as residing in a house where consists of only Hispanic or Latino individuals. Nine percent (9.4%) identify as living in entirely black or African-American homes.</p> <p>Riverside County has 2,458,395 residents, and 11.2% live below the poverty line. Of all the county residents over the age of five, one in four (41.1%) live in homes where English is not the primary language spoken, and more than half (51.6%) of county residents identify themselves as residing in a house where consists of only Hispanic or Latino individuals. Seven percent (7.5%) identify as living in entirely black or African-American homes.</p> <p>The target populations to be served by this grant are low-income and senior individuals and families facing the impact of a pandemic world, which forced them to take on debt to ensure their family was able to survive the pandemic. Low-income and senior borrowers are generally the most affected and least informed in the community, targeted and hardest hit by illegal lending practices. They tend to be the most desperate, with the least resources to deal with the covid crisis.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
The program's primary objective is to assist low-income and senior borrowers in working with the creditor to resolve a pandemic debt to address predatory lending.			

The two strategies to accomplish this objective are direct individual assistance, community education, and outreach. (1) individual assistance will consist of interactions with the client, creditor services, and other third parties, including negotiation, mediation, and litigation on the client's behalf. (2) Community legal education will inform consumers about the pros and cons of credit debt.

LASSB has preliminarily identified the following "deliverables."

Deliverables include:

Evaluate clients' consumer debt situation by reviewing the client's credit application, promissory notes, correspondence, and other relevant documents. Estimated at 50-100 Persons a month (20-50 households)

Upon completing the review of the client's documents, the advocate would provide a verbal assessment of the client's consumer issues, explicitly identifying those instances in which there has been a debt collection violation. Estimated at 50-100 Persons a month (20-50 households)

The advocate will follow up the demand letters with telephone calls to resolve issues informally through negotiations. Estimated at 20-30 Persons a month (10-30 households)

If the issues cannot be resolved informally, LASSB will initiate appropriate responsive pleadings will be drafted. The type of cases that may be filed may include, but may not be limited to, actions for collection responsive pleading, discovery responsive pleadings, and affirmative defenses. Affirmative lawsuits may also be filed to cancel written instruments, rescind contracts, or obtain a reformation of contracts. Estimated at 5-10 Persons a quarter (2-5 households)

Evaluation

LASSB utilizes LegalServer, a comprehensive case management system (CMS) that can be tailored to meet the demands of any project. LegalServer is effortlessly configurable and allows remote tracking and customizable filters to remove human error. LASSB will track the project client cases by case number, type of legal problem, case outcome, and number of case hours.

Specifically, with this project, the type of case would be identified as the Covid Consumer Defense problem code and identified by a unique funding code. The CMS will specify the types of assistance through various problem codes related to consumer defense.

Lastly, the advanced grants management module will ensure that only eligible cases are funded for this grant. The required fields will prevent staff members from proceeding without entering the required data. All relevant fields will be available for statistical reporting. Statistical data will ensure that the most disadvantaged communities are being served by refining and redirecting efforts based on statistical data.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

LASSB has been committed to serving a rural and urban communities since its inception in 1958 and will remain so into the foreseeable future. LASSB intends to develop a never-before service for LASSB clients. This grant will allow LASSB to build and expand its expertise in covid 19 consumer debt. LASSB will be allowed to bolster its core competencies concerning Consumer Debt and Debt collection violations.

Though this grant would eventually expire, the expertise created through the funding of this project will remain with LASSB advocates. It will continue to serve the entire community (Riverside and San Bernardino Rural and urban residents), and the target population identified. In addition, LASSB intends to develop a debt defense process that will be replicable within LASSB and benefit many rural and urban clients.

LASSB intends to continue to focus on addressing the debt which ballooned during the pandemic, which helped the wealthy build wealth as the low-income tread water. LASSB wants to search for alternative funding opportunities to continue serving a vulnerable population prone and susceptible to abusive lending practices.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Legal Aid Society of San Diego		Financial Empowerment Project	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	17.48%	13.01%	
Partner Organizations			
N/A			
County(ies) Served			
San Diego			
Project Abstract			
<p>The Financial Empowerment Project (“FEP”) aims to primarily assist domestic violence (DV) victims, the elderly, and disabled to recover from debt and credit issues caused or exacerbated by the COVID-19 pandemic and help them find a path to greater and long term financial health and stability.</p> <p>As part of the project, LASSD will:</p> <ul style="list-style-type: none"> • Provide legal assistance and representation in negotiation, arbitration, litigation, and appeals to assist clients with debt and credit issues caused or worsened by the pandemic; • Create questionnaires to facilitate early identification of financial issues in DV cases or other cases involving financial abuse. These questionnaires will help other attorneys who may not be as familiar with consumer law to identify potential issues and guide clients towards resources. • Create an informational guide for advocates assisting DV victims, the elderly, and disabled individuals with credit and debt related issues, including screening questionnaires, general information on options, sample materials, and a list of San Diego-specific resources. • Develop self-help materials for the public, including informational materials on rights for victims of financial abuse and financial education materials on credit and debt related topics. • Provide outreach and education through online and/or in-person workshops; and, • Use data collected from the project to identify trends and target future services. 			
Target Population			
<p>FEP will focus on low-income DV victims, the elderly, and the disabled in San Diego County, including individuals living in rural communities. FEP will also aim to reach individuals with limited English proficiency. DV victims have often been isolated and their access to the outside world is limited. They may feel trapped due to being financially dependent on their abusers, especially because of pandemic-related financial instability. Studies have found that 99% of violent abusers control their partners through financial means. This project will work with DV victims to assist in breaking financial ties with abusers by providing legal assistance to handle existing debt and credit-related issues caused by an abuser, and education on how to protect their credit and assets going forward. Without good credit, victims may find themselves unable to purchase cars, rent apartments, or obtain loans, contributing to their inability to start new lives. Assisting them in improving their credit is key to helping them move on from these relationships.</p> <p>The pandemic also is likely to result in greater credit and debt related issues for the elderly and disabled. Because of the shift from in-person to virtual services, many elderly individuals, lacking technology, may have been unable to access legal services. Isolation and rising financial pressures put many at an increased risk of financial abuse, especially by caregivers. Finally, due to fixed incomes, many may have defaulted on payments due to rising inflation. Finally, those with limited English proficiency face language barriers to learning about or accessing services.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
Goal: Assist clients through Direct Legal Assistance:			

- FEP will provide direct legal services ranging from advice to full scope representation to approximately 270 clients, with a special emphasis on assisting domestic violence victims, the elderly, and the disabled.
- This assistance will be on consumer debt matters relating to credit reporting, defending victims against debt collection lawsuits, financial abuse, unfair practices and providing bankruptcy assistance, among other things. This assistance will also include materials on how to better understand consumer debt matters in order to help provide the client with more long term financial health and stability.

Goal: Provide informational materials on dealing with credit & debt related issues for advocates to utilize.

- FEP attorneys will research and create an informational guide for advocates assisting DV victims, the elderly, and the disabled, which will include screening questionnaires, general information on options, sample materials, and San Diego-specific resources.
- FEP attorneys will create consumer debt questionnaires that will help attorneys who may not be as familiar with consumer debt to identify potential issues.

Goal: Increase community knowledge of options regarding credit and debt related issues to create long term financial health and stability in our client community.

- FEP will hold at least 2 outreaches starting the 2nd quarter of the project for a total of 8 outreaches per year, and 22 total over the grant term.
- FEP attorneys will develop self-help materials for the public to use as a resource for credit and debt related issues.

Evaluation

LASSD will track baseline and outcome data to evaluate project successes and challenges, make necessary changes to elements that pose challenges, and share the data in order to scale impact to other networks and regions. Baseline data will be gathered, including demographics such as household income, age, race, gender identity, and ethnicity, education level, languages spoken and preferred, military status, and household size. Data will also track the number of seniors, children, and veterans served and COVID-19 impacts on clients.

LASSD's JusticeServer Database will track legal case activity and outcomes. Legal assistance milestones will be determined by: the number of cases; the results of court cases; the descriptions of positive outcomes, including quantifying money saved; amount of debt originally involved; amount of debt avoided; and, the quantity of debt resolved. Activity and outcomes that will be captured include but are not limited to: resolution of consumer issues; attorney work product; counseling, credit rebuilding/debt management, and legal assistance activities and service points; and confidential client notes. Quarterly meetings will be conducted to review and analyze the data collected.

The following outreach event data will be tracked: the number of people, location, and feedback.

On a quarterly basis, LASSD will send out and analyze information gathered from client satisfaction surveys to evaluate the program's effectiveness.

Non-grant staff such as the Senior and Lead Attorneys for the Consumer Team, as well as upper management, will devote time to supervising grant staff and activities. Non-grant staff will also regularly run reports on JusticeServer.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

This project will allow us to create samples and informational packets that can be used long after the project has ended. Some materials will be specific to targeted populations such as DV victims and elder abuse victims. As part of the project, LASSD will create screening questionnaires, informational materials, and sample materials that can be used by the Consumer Team and other teams at LASSD. This will help teams to continue screening for potential issues

early on and allow them to refer cases over to the appropriate teams as soon as possible. The Consumer Team will continue to use and update these new materials at its existing Consumer Debt Collection Clinic and Bankruptcy Self-Help Center after the grant period has ended.

LASSD will also look for alternative funding to extend this project beyond the grant period.

During the project, LASSD will share information gathered from the project with other organizations that do consumer work, such as information about emerging trends, effective strategies for dealing with debt or credit issues for the target populations, and how to address specific COVID-19 related issues. LASSD will also make informational materials developed during the project available to other organizations interested in implementing similar projects and offer training if desired.

Additionally, LASSD will continue to utilize connections existing and new community partners to distribute information and sample materials to the wider community.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Legal Aid Society of San Mateo County		Medical and Credit Card Debt Project	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$300,000	10%	18.46%	
Partner Organizations			
N/A			
County(ies) Served			
San Mateo			
Project Abstract			
<p>The Legal Aid Society of San Mateo County (Legal Aid SMC) will provide civil legal services to indigent San Mateo County residents related to medical debt and credit card debt affected by the COVID-19 pandemic. Our Health Consumer Center will handle medical debt cases for uninsured and underinsured consumers who face unfair billing practices, focusing on practices banned under Hospital Fair Pricing and No Surprises laws. Legal Aid SMC's Health Consumer Center (HCC) has historically handled primarily cases involving Medi-Cal and Medicare. During the pandemic, however, all Medi-Cal negative actions were paused. The resulting reduction in Medi-Cal cases created capacity for the HCC to accept medical debt cases. HCC attorneys quickly realized that many medical providers were not complying with consumer protection laws. The HCC will develop and distribute community education materials explaining medical billing protections and provide legal advice and representation to indigent victims of unfair billing practices.</p> <p>Our Senior Advocates team and Pro Bono Director will recruit private attorneys to provide pro bono legal assistance to elder adults and adults with disabilities facing credit card and other consumer debt accumulated during the pandemic and exacerbated by recent cost of living increases. The Senior Advocates team has historically provided limited advice in consumer debt cases to elder adults and adults with disabilities. During the pandemic, however, pro bono support for the project decreased. Legal Aid SMC proposes to rebuild its pro bono capacity meet the growing need for credit card debt advocacy by older adults and adults with disabilities.</p>			
Target Population			
<p>This project will focus on low-income residents of San Mateo County with medical and credit card debt issues affected by the COVID-19 pandemic. While medical debt has represented only a small fraction of the HCC's caseload in the past, based on our experience we anticipate that about 42% of our medical debt clients will identify as Hispanic/Latino, 24% as Asian or Pacific Islander, 23% as non-Hispanic White, and 7% as Black. According to the Consumer Protection Financial Bureau report cited above, Hispanic and Black people are more likely than average to have medical debt.</p> <p>The credit card debt component of the project will focus on older adults and adults with disabilities, especially those living in rural areas. Based on our historical consumer debt caseload, we anticipate that 36% of our credit card debt clients will identify as non-Hispanic White, 25% as Asian or Pacific Islander, 23% as Hispanic/Latino, and 8% as Black. Older adults and adults with disabilities living on fixed incomes find it particularly difficult to absorb increases in the cost of living.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<ol style="list-style-type: none"> 1. Create Know Your Rights materials related to medical debt and credit card debt and disseminate to consumers and community agencies serving low-income residents. 2. Conduct 12 medical debt and 24 credit card debt community education presentations, in person where possible and consistent with public health guidance, to facilitate distribution of Know Your Rights materials and raise awareness of consumer debt issues and legal assistance available. 			

3. Provide legal advice and representation to 60 clients with medical debt issues and 120 clients with credit card debt issues.

4. Recruit and train 9 pro bono attorneys to advise clients on consumer debt issues.

Evaluation

Legal assistance is evaluated through structured case review. Cases are rated as achieving a favorable outcome if the client obtained a positive legal result, or if they received legal education or advice that enabled them to advocate for themselves. Information about direct legal services including the number of individuals served, their demographic information, and case outcome will be collected and stored in our case management system. We will utilize this system to track our outreach efforts including the location and number of individuals impacted. Legal Aid SMC recently created a new Contracts Administrator position to enhance our ability to use data analysis to evaluate programs.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

The Health Consumer Center will share medical debt Know Your Rights materials and strategies for ensuring provider compliance with Hospital Fair Pricing and No Surprises laws with its partners in the statewide Health Consumer Alliance. The HCC's membership in the Health Consumer Alliance will allow it to bring additional leverage to its negotiations with medical providers that could bring lasting change throughout California.

The Senior Advocates team, with the support of the Pro Bono team, plans to build a pro bono program that will continue to serve elder adults and adults with disabilities facing credit card and other consumer debt issues beyond the grant period. Having a robust consumer debt project should make Legal Aid SMC a stronger candidate for cy pres awards.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Legal Assistance to the Elderly		Consumer Debt Defense for Seniors and Adults with Disabilities	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$966,606	12.15%	12.46%	
Partner Organizations			
N/A			
County(ies) Served			
San Francisco			
Project Abstract			
<p>This project will address the needs of seniors and adults with disabilities facing consumer debt legal matters affected by the COVID-19 pandemic in San Francisco. Older Americans are carrying more long-held consumer debt than previous generations and the age-dependent harms sustained during the COVID-19 pandemic only exacerbated that burden. Supporting these seniors' long-term financial health through legal advocacy is essential to ensuring they can live safely, securely and independently. With this project we will expand our current consumer debt defense work by adding an attorney and an outreach advocate to provide legal services and educational outreach related to debt collection, financial abuse related to consumer debt, protection against unfair debt collection practices, predatory lending and consumer scams, and other debt matters.</p>			
Target Population			
<p>Our target population is San Francisco's seniors aged 60 and older, and adults with disabilities with incomes below 200% of the Federal Poverty Level, who are struggling with consumer debt matters affected by the COVID-19 pandemic. These clients are struggling to find financial stability, as we exit the pandemic. They are also coping with a new life stage marked by limitations and vulnerability after a lifetime of self-sufficiency that make them especially vulnerable to financial exploitation and unfair lending practices. They face a slew of new scams targeting seniors including those related to vaccines, stimulus payments and social security payments. We are also expecting and preparing for an increase in consumer debt cases for seniors who stopped working during the pandemic for safety reasons and supported themselves on credit.</p> <p>Across practice areas LAE's clients are diverse: 38% white, 15% African American/Black, 20% Asian, 14% Latino, one percent Native American, one percent Middle Eastern, one percent Pacific Islander and 10% Multi-Racial or Other. About 90% of our clients are seniors and 10% are adults with disabilities. A majority of our clients identify as women (55%) and eight percent identify as LGBTQ. Our clients struggle economically: Ninety-six percent of our clients are very or extremely low-income. Finally, our clients face physical challenges: 60% are frail or disabled and 6% are homebound or in a medical facility.</p>			
Will this project address consumer debt matters in rural communities?			No
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>This project will provide legal services for indigent persons related to consumer debt matters affected by COVID-19. These legal services will range from educational outreach events to giving legal advice to full scope representation. This work will include providing services related to debt collection, wage garnishment, bank levies, financial abuse related to consumer debt, protection against unfair debt collections practices, predatory lending and consumer scams, credit reporting and discrimination, and other debt matters including related to student loans, auto loans and credit card and medical debt.</p> <p>We expect that this project will provide legal support on 60 matters over the course of one year and 20 outreach.</p> <p>We plan to provide multiple levels of service, including:</p>			

20 clients will receive Advice and Counsel on consumer debt defense issues as listed above.

10 clients will receive Brief Services on consumer debt defense issues as listed above.

30 will receive Case Acceptance: full scope representation on consumer debt defense issues as listed above

20 Outreach events including: informational presentations, educational workshops and videos. These will be in person and live streamed events (i.e. on Facebook live and WeChat)

Evaluation

LAE evaluates our programs by reviewing quantitative data from our program outcomes and service objectives, as well as client input, to improve program design and delivery.

On a monthly basis, we prepare deliverable reports for each program, which are reviewed by program leads. Quarterly, program leads and management meet to evaluate the effectiveness of our programs and our progress towards achieving our goals and objectives. We look at how many unduplicated clients we served, who they are; whether we are meeting our deliverables; and which program areas new clients are using. We assess whether we have sufficient capacity to serve all those in need.

We also look at outcomes: did we achieve the client's goals? Were those goals realistic? Did we meet our own expectations? Additionally, we look at our approach: how can we do our jobs better? Are there new legal approaches we can use, or more efficient staffing models? Are there seniors in need who are not able to access legal services?

We review completed Client Comment Forms, which ask how we can improve our services, and if the services rendered appropriately and accurately reflected the consumer's desires. We incorporate client comments into our evaluation.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

LAE is deeply committed to supporting and protecting the financial health and security of San Francisco's seniors and adults with disabilities. We have formed the Financial Security Team to look at these legal issues comprehensively, combining preventative strategies such as education around consumer scams and long-term end of life planning, with legal advocacy to address immediate legal crisis, defending consumer debt and financial abuse matters. We are dedicating funding to support this work and will continue to fundraise outside of this grant to ensure that this program expansion is sustainable beyond the grant period.

Seniors are the fastest growing age group in San Francisco, according to the San Francisco Department of Disability and Aging Services, which estimates that nearly 30% of the city's residents will be seniors by 2030. Similarly, in California the number of seniors is expected to grow by 30% by 2030. This is why it is critical to develop legal programs that promote the long-term financial health and security of seniors. Particularly, as our state is facing a housing and affordability crisis, seniors on low, fixed income are the most at risk of falling under the burden consumer debt and ultimately losing their housing. In San Francisco, alone 10% of people living unhoused are seniors. Our model is both sustainable beyond the grant period, and replicable as we deepen and expand our systems and model, and with the expertise of our staff we can support other legal services organizations who want to develop these types of programs.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Los Angeles Center for Law and Justice		Consumer Advocacy to Service Survivors Holistically (CASSH)	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	11.39%	20.45%	
Partner Organizations			
Valley Oasis			
County(ies) Served			
Los Angeles			
Project Abstract			
<p>Los Angeles Center for Law and Justice (LACLJ) annually serves more than 900 survivors of domestic violence, sexual assault, and/or human trafficking who live in poverty and face barriers to legal assistance because of their financial status and the effects of trauma. Most LACLJ clients also experience justice access challenges because of limited English language proficiency and/or immigration status. Economic abuse is prevalent among survivors, resulting in consumer debt issues that can prevent them from securing housing, employment, and meeting basic needs as they escape abuse. LACLJ will expand civil legal services to address consumer debt matters that impede survivors from establishing safety and security for themselves and their children. Revised intake procedures will help identify survivors who need consumer debt assistance. A senior attorney with a background in consumer debt will oversee project activities and provide legal services. LACLJ will hire a full-time paralegal to support the senior attorney in addressing issues such as credit reporting errors/credit repair, defense against debt collection efforts, resolution of debt incurred through identity theft or coercion, student loan relief, and bankruptcy guidance or representation. LACLJ's pro bono manager will leverage these efforts by recruiting volunteer attorneys. Additionally, LACLJ will hire a full-time community advocate/case manager to help clients experiencing challenges because of consumer debt. A partnership with Valley Oasis in Antelope Valley will help LACLJ reach survivors in rural areas of Los Angeles County, and a partnership with City National Bank will provide financial literacy education that complements consumer debt legal assistance.</p>			
Target Population			
<p>LACLJ's project activities will serve a target population comprising indigent (Business and Professions Code §6213(d) definition) DV, sexual assault, and/or human trafficking survivors who reside in Los Angeles County and are facing consumer debt legal issues that jeopardize their ability to escape abusive situations and establish safety, security, and economic independence. In addition to meeting the criteria for indigency, the target population will mirror LACLJ's client demographics. Most clients (82%) are female and have minor children (63%). Clients are predominantly Latina/o (89%) and immigrants (58% are undocumented). Many have limited English language proficiency (58%). In addition to common challenges facing survivors, LACLJ clients experience justice access barriers related to language, culture, and immigration status that impact their ability to resolve consumer debt matters without culturally- and linguistically-appropriate legal services. Through an existing partnership with Valley Oasis, an emergency shelter for DV victims in Antelope Valley, LACLJ will reach survivors in rural Los Angeles County who need assistance with consumer debt issues.</p> <p>As noted above in the statement of need, DV victims and victims of other sexually- and gender-based crimes are particularly vulnerable to economic abuse designed to keep them dependent on their abusers. Repairing/resolving credit matters; receiving protection from unfair collection practices, discrimination, scams/fraud; and defending against collections/garnishments/bank account levies alongside appropriate social services give survivors a clean slate and a path to establish lives free from violence where they can build economic agency as well as safety and security.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			

LACLJ's key project goal is to resolve consumer debt matters that otherwise would hinder survivors from obtaining employment, housing, meeting essential needs, and building economic agency. LACLJ seeks funding to build capacity to provide more in-depth legal assistance with consumer debt issues arising from the pandemic and subsequent economic crisis than it can currently provide.

To achieve these goals, LACLJ will focus on the following specific outcomes/deliverables from project activities:

- Improve consumer debt screening protocols upon intake.
- Improve tracking of consumer debt cases and case resolution.
- Assist 125 clients with consumer debt matters.
- Reduce debt obligations for at least 40% of clients.
- Improve credit scores for at least 20% of clients.
- Train at least 50 clients on credit repair.
- Provide financial literacy training for at least 50 clients.
- Have at least 60% of clients report increased economic agency.
- Close at least 75% of cases with positive outcomes for consumer debt matters

Evaluation

LACLJ has robust evaluation protocols for all programs. LACLJ has an evaluator on staff who is dedicated to collecting and analyzing program data, and the evaluator will be responsible for managing all evaluation activities under the California State Bar Consumer Debt grant project.

LACLJ will acquire information for project evaluation by monitoring individual client progress and case outcomes and the aggregate impact of project activities. LACLJ will collect the following types of statistical and qualitative data: client demographics, consumer debt case types (e.g., bankruptcy, fraud, collections), consumer debt cases opened, outcomes of closed cases, debt reduction, increased financial stability, improved credit ratings, and perception of the impact of project activities on economic agency and quality of life.

LACLJ will use our client database, LegalServer, to collect and analyze information on a monthly basis to monitor project progress over time. Regular staff meetings and coordination of case management services through LACLJ's Community Advocacy Program will allow us to refine project activities to meet evolving consumer debt needs for survivors. On a quarterly basis, project staff will prepare reports summarizing cumulative activities and outcomes and will discuss ways to increase effectiveness in addressing consumer debt matters, especially those that the pandemic continues to exacerbate.

To track client needs, LACLJ staff administer the Arizona Self-Sufficiency Matrix (ASSM) at intake and 90-day intervals. Via ASSM, clients rate their level of self-sufficiency across 19 domains, including areas that consumer debt directly affects. LACLJ also conducts client surveys and exit interviews and surveys of community partners.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

Replicability:

As LACLJ develops organizational expertise in consumer debt and new areas of law such as coercive debt, we can lead the way in identifying best practices in serving rural and other underserved survivors, developing financial literacy to promote long-term stability and economic health for survivors, and providing direct legal services that address consumer debt matters. LACLJ will be able to replicate consumer debt legal clinics and economic abuse trainings and will be able to facilitate partners' implementation of replicated consumer debt clinics and economic abuse trainings. Once LACLJ develops training materials and clinic models, replication will be relatively simple for partners that are legal services providers and/or victim service providers willing to host trainings and legal clinics.

Sustainability:

Because the Board of Directors has already made a commitment to improving financial literacy for survivors, LACLJ will ensure sustainability of project activities beyond the launch period under the grant. Providing civil legal services

for consumer debt will open avenues to seek financial support from different funders. For example, many banks and their affiliated foundations do not prioritize legal services for DV, but do prioritize support for improving economic stability and economic empowerment. We will proactively seek and approach funders that support the work LACLJ will do through consumer debt legal services and complementary financial literacy education. Additionally, the pro bono capacity to handle consumer debt matters that LACLJ builds during the grant period will help sustain this work on an ongoing basis.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
National Health Law Program		Avoiding and Addressing Consumer Medical Debt	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$225,000	8.31%	9.86%	
Partner Organizations			
N/A			
County(ies) Served			
Statewide			
Project Abstract			
<p>NHeLP will address medical debt faced by low-income, rural, and underserved Californians by educating legal services and health advocates, and community-based organizations (CBOs) about the importance of affordable health insurance programs (Medi-Cal and Covered California) in facilitating economic stability for low-income communities. We will educate advocates and CBOs about recent developments in federal and state laws to protect consumers from medical debt, including the No Surprises Act and California's Hospital Fair Pricing Act. We will help advocates anticipate challenges, including the end of the COVID-19 public health emergency (PHE). Education will occur through training, written materials, outreach and technical assistance. We will engage in administrative (and legislative) advocacy efforts to protect and improve access to affordable, comprehensive health coverage for Californians to help reduce medical debt across our state, including for rural communities and underserved populations.</p> <p>NHeLP will do this work by allocating dedicated resources to expand our capacity to participate in advocacy stakeholder meetings and committees we participate in with state agencies, legal services and health care advocates, and by utilizing existing avenues through which we engage in administrative policy advocacy. We will also leverage our long-standing statewide collaborative with existing legal services partners and support centers to provide health consumer assistance on cases and provide technical legal assistance. Through our weekly advocacy meetings and statewide advocates listserv, we will engage and seek feedback from partners to support the project and directly share information with the health consumers they serve, who live in rural areas and have low incomes.</p>			
Target Population			
<p>Our target population is low-income Californians eligible for and/or enrolled in Medi-Cal and/or other insurance affordability programs but still subject to illegal billing practices. NHeLP is a national organization founded in California, where we have an office and support advocates and consumers statewide. We educate, advocate, and litigate for low-income California residents and recognize the needs and disparities unique to rural communities. Our target population particularly needs our services because low-income and underserved communities are especially susceptible to medical debt and illegal billing practices. This population has the most to gain from accessing affordable, comprehensive health care and from legal assistance to address illegal medical billing on consumers. Residents in rural communities are particularly susceptible to inadequate provider networks and lack of timely access to care due to inadequate networks. They often travel long distances to access health care, which costs money and time away from work. As a result, many residents in rural counties take on the extra time and expense to travel to access health services in other areas with adequate provider networks, or are asked to pay for services that should be covered by Medi-Cal, when local providers do not accept Medi-Cal. It is common for residents to pay out of pocket, incur high medical expenses, or take on debt to access care. We are also targeting individuals who remain eligible for coverage but will fall off when the PHE expires, including due to loss of contact when moving to a new address in the same county.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			

Goal 1: Educate and empower advocates and community-based providers to ensure low-income Californians avoid medical debt and illegally billing.

Deliverables: NHeLP will produce written information and other communications for advocates who serve low-income communities, including rural and underserved populations. Specifically, NHeLP will:

- Produce three factsheets or other materials in the three-year grant period;
- Conduct two webinars over the grant period for advocates about curtailing medical debt for the target populations. The webinars will address key advocacy tools used to prevent medical debt, including dental debt; and
- Provide ongoing technical assistance to advocates and service providers about medical debt and how to reduce out-of-pocket costs for covered health care services, including assistance on individual cases.

Goal 2: Obtain and advance beneficial policies by ensuring policymakers are educated on the importance of reducing medical debt by maximizing affordability of insurance coverage and access to services and violations of medical billing rules.

Deliverables:

- NHeLP will engage in system-level advocacy with the state, including DHCS and CovCA, to maintain, and increase, health coverage enrollment and ensure access to covered services. For example, we will elevate issues raised by our advocacy partners concerning difficulties enrolling and retaining Medi-Cal coverage, as well as challenges transitioning between insurance coverage;
- NHeLP will write one advocate blog per grant year; and
- NHeLP will engage in policy and administrative advocacy with state agencies as well as work to implement state or federal laws that maximize health coverage and enrollment for all Californians.

Evaluation

In an effort to evaluate both the effectiveness and impact of this project, NHeLP will seek feedback from QLSPs and other legal services programs, health advocates and community-based organizations on the content and accessibility of materials produced to demonstrate the importance of Medi-Cal in facilitating economic stability for low-income communities throughout California. This will include the disseminated factsheets, as well as any conference calls providing education or updates. NHeLP will also seek feedback through surveys from those participating in the advocate webinar(s). Our technical assistance and trainings provided to QLSPs and other advocates is logged and tracked in an internal database.

As part of its overall communications efforts, NHeLP will collect and monitor statistics for blogs and other materials developed and disseminated electronically. We will also collect records of media hits or mentions when the project and/or NHeLP staff are cited or quoted in the media.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

Medical debt is the largest source of debt in collections today in the U.S. This problem will not go away over the course of this grant period. However, California is implementing several historical initiatives in Medi-Cal to improve access to affordable and comprehensive health care. Such implementations include the complete elimination of the asset limit, eliminating premiums, expanding MAGI Medi-Cal coverage to all eligible individuals regardless of immigration status, and the multi-year implementation of the CalAIM initiative, which is overhauling the Medi-Cal program's delivery system for health services. There is also an opportunity to do more specific work to enforce the newly enacted federal No Surprises Act to address health care billing practices. Yet the likely expiration of the COVID-19 PHE in 2023 means that counties will be required to review, over the course of 12-14 months, millions of Medi-Cal cases that have gone untouched for almost 3 years. Millions of people are at risk of losing their Medi-Cal coverage due to reasons unrelated to eligibility. While this grant is intended to cover a critical period – including the end of the PHE - our organization will work to continue a focus on medical debt and monitor illegal health care billing practices through other ongoing funding after the grant period. This specific funding to address medical debt and financial stability through health coverage will enable us to devote significant staff time and resources to these issues, building a foundation for future, ongoing work.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Neighborhood Legal Services		Expanding Consumer Legal Services in LA County	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	12.34%	10.71%	
Partner Organizations			
N/A			
County(ies) Served			
Los Angeles			
Project Abstract			
<p>This innovative project will allow NLSLA to grow its consumer debt team to meet the increasing consumer legal needs in Los Angeles County. Through direct representation, NLSLA will provide a range of advocacy to address consumer debt, including, but not limited to, negotiating with credit card companies and debt collectors, protecting consumers from unfair debt collection practices, especially and by providing full scope representation on civil consumer debt cases. In addition to consumer debt matters, the project will also target individuals filing for bankruptcy protection and help individuals preserve and protect family assets, and avoid consumer debt in the first place, by providing estate planning legal services.</p> <p>This project will also include a significant self-help component to enable individuals to help themselves. In addition to providing one-one-self-help assistance to litigants, NLSLA will create legal education and outreach resources and consumer-facing videos on topics such as how to respond to answers, how to respond to discovery, how to prepare for trial, how to set-up a trust and draft a will. These videos will be critical to increasing consumer education on consumer legal issues in LA County. Utilizing its extensive community relationships, NLSLA will also provide this information via in-person and virtual know-your-rights trainings.</p>			
Target Population			
<p>The demographics of the target population will include people of color, people who are disabled, older adults, and/or the limited-English proficient. This project's goal will be to have at least 70% of the households served be from these communities. The target geographical areas will include the LA County Service Planning Areas ("SPA") 1, 2, and 3, which span the Antelope, San Fernando, San Gabriel, and Pomona Valleys, all regions with high percentages of poverty.</p> <p>Consumer debt legal assistance is especially important for communities of color, older adults and the limited-English proficient who are more likely to be victimized by unscrupulous debt collection practices and have less knowledge of their legal rights. Older adults are a particularly vulnerable population and are disproportionately signed up for credit cards with high interest rates. They are also at an increased risk of facing physical, health, and mental barriers to access justice. The COVID-19 pandemic has magnified the importance of consumer debt and estate planning legal needs, especially for these vulnerable populations.</p> <p>Another target population is formerly incarcerated individuals. This project consumer team will work closely and cross refer with NLSLA's Clean Slate Initiatives (CSI) team to provide services to this population. Many of NLSLA's CSI clients encounter consumer issues that exacerbate the challenges that flow from contact with the criminal legal system. This client population already faces barriers to economic stability without the burden of consumer debt. Long-term economic stability is crucial to successful community reintegration for formerly-incarcerated individuals.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
Through direct representation, this project will provide a range of advocacy to address consumer legal issues, including, but not limited to, negotiating with credit card companies and debt collectors to engage in informal dispute resolution, ensuring consumer protections are upheld, especially by debt collectors, providing full scope			

representation on civil consumer debt cases, assisting individuals with filing bankruptcy and representing them throughout the legal process, including at trial and discovery requests, and helping individuals preserve assets and stay out of debt by advising them on estate planning and trust creation.

The project will provide legal representation in at least 88 consumer debt collection cases per year (264 extended cases total), including 48 consumer debt and bankruptcy cases and 40 wills and trusts matters. NLSLA will provide 180 counsel and advice and brief service cases per year (540 total), including 100 to consumer debt and bankruptcy cases and 80 for trusts and estates. In order to meet these deliverables, NLSLA will utilize 5-10 pro bono volunteers per year to take cases under NLSLA's supervision of NLSLA. NLSLA staff and volunteers will provide self-help assistance to 440 individuals per year (1320 per year).

Through know-your-rights trainings, legal clinics and legal information content, NLSLA will reach thousands of individuals with this funding. Specifically, NLSLA will provide at least one know-your-right-training per quarter and 1 trusts and estates legal clinic per quarter. NLSLA will also produce 1-2 legal information video each quarter (8 videos with Briefly and an additional 8-10 videos on our own).

Evaluation

NLSLA includes an evaluation and outcome component for all of its projects. An evaluation plan will be created to help the supervisor determine what data should be collected and monitored through NLSLA's case management system, LegalServer. A project management report will be created to track any data points that will effectively inform project staff of the overall status of the project outcomes. The project supervisor will meet regularly with the partners and senior managers to review the data, assess progress, and make adjustments as necessary to ensure the project is operating in an efficient and effective manner and meeting the project's goals.

In addition, NLSLA has over 50 years of experience in managing complex grants and leveraging technology to track multiple funding sources and expenditures. NLSLA's President & CEO, Chief Financial Officer, Vice-President of Access to Justice Initiatives, Director of Pro Bono, Director of Grants Management and Compliance and Vice-President of Operations and Legal Technology will be responsible for the oversight of grant compliance. This project will be evidence-based by conducting surveys and focus groups of past clients and clients served through the project to measure the effectiveness of the consumer protection efforts.

Briefly will also provide assistance with evaluation of the video and screencast content. Briefly utilizes advanced video analytics to determine what videos are most successful, what sections of videos can and should be improved, and how to implement strategies so that the maximum number of people receive the most useful content created.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

This project will be replicable in a variety of ways and the consumer legal services model will be one that can be replicated at organizations throughout the state, particularly in regards to the ground-breaking Estates and Trusts work. NLSLA can become a model for how to provide these unique services. To this effort, NLSLA will create guides on this work and apply to present on this work at gatherings and conferences in an effort to present the project and encourage other legal aid organizations to invest resources in similar efforts

Another replicable component are the videos that will be created. NLSLA hopes to become a leader in client-centered video and screencast content creation, particularly in regards to consumer debt and bankruptcy. NLSLA videos will provide templates for other organizations to create similar content in other jurisdictions in California.

At the this conclusion of this grant period, NLSLA will seek additional funding to continue this project and support individual with consumer legal needs through LA County. As the consumer debt crisis grows, NLSLA anticipates that there will be opportunities to secure funding for continued and expanded services in future years.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
OneJustice		Maximizing Legal Services Impact on Economic Health & Stability	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$750,000	11.07%	12.23%	
Partner Organizations			
Legal Aid Association of California			
County(ies) Served			
Statewide			
Project Abstract			
<p>This project will expand the availability of consumer debt legal services and maximize the impact of these services in promoting long-term economic health and stability, particularly in rural and underserved communities.</p> <p>We will provide legal services organizations that offer limited or no consumer debt legal services the support needed to launch new projects and expand the availability of these services. We will also help existing consumer debt legal services projects to maximize the impact of legal services on indigent individuals, with a focus on the long-term goals of economic health and stability. Moreover, we will help legal services organizations to engage in broad-scale advocacy on behalf of low-income communities.</p> <p>To achieve these outcomes, we will offer a series of six-month training programs for leaders of legal services organizations to launch new consumer debt projects, expand direct legal services and policy advocacy, and maximize their impact in promoting long-term economic health and stability. We will target leaders of organizations serving rural and underserved communities for the training programs. We will also support the development of critical resources needed by consumer debt legal services providers.</p> <p>Through this project, we will increase legal aid's long-term impact by supporting decision-making that is data-driven, builds on the most promising and effective practices, and expands the availability of services, particularly in rural and underserved communities. This project will also strengthen statewide collaboration on consumer debt legal issues and expand advocacy across the legal services sector on consumer law issues.</p>			
Target Population			
<p>The geographic area to be served is the entire state, with a focus on rural and underserved communities. Our training program will benefit legal services organizations across the state that currently host a consumer law project or are interested in launching new consumer debt legal services. We will prioritize leaders of legal services organizations that serve rural and underserved communities for inclusion in the training program.</p> <p>This project will benefit from the strong ties that OneJustice and Legal Aid Association of California (LAAC) have with organizations serving rural communities and our successful track record of expanding legal resources available to rural and underserved communities.</p> <p>For example, OneJustice's Executive Fellowship program has trained nearly 50 leaders from organizations serving rural communities. Additionally, we are currently partnering with three legal services organizations serving rural communities to build out systems for connecting more volunteers with opportunities in rural California communities and creating streamlined pro bono clinic service delivery models designed to better reach and serve clients and engage and incorporate remote volunteers.</p> <p>Similarly, as a membership organization for legal services organizations in California, LAAC has strong contacts at member organizations serving rural and underserved regions. In addition, LAAC's research and analysis will be instrumental in targeting rural and underserved communities and maximizing this project's impact. See e.g., the Rural</p>			

Justice Policy Paper Series, co-authored by LAAC, including the 2021 report, “Health Equity and Rural Attorney Deserts.”	
Will this project address consumer debt matters in rural communities?	Yes
Will this project address consumer debt matters in particularly underserved communities?	Yes
Project Goals and Deliverables	
<p>This project will expand the availability of consumer debt legal services and maximize the impact of these services in promoting long-term economic health and stability. We will achieve these goals by: (1) providing needed resources to the sector to launch new consumer debt projects and expand consumer legal services, (2) building a foundation for strategic decision-making about the delivery of legal services, with a focus on maximizing long-term financial health and stability, and (3) strengthening statewide collaboration and broad-scale advocacy on behalf of low-income communities.</p> <p>This project will train legal services organizations to better understand the range of consumer law services they can provide, to improve their assessment of community needs for such services, and to determine how best to allocate their resources. By focusing on organizations working in rural areas and serving underserved populations, we will ensure that services are expanded for communities where legal representation is often out of reach.</p>	
Evaluation	
<p>At the end of each training program, we will measure the project’s effectiveness in: (a) conveying curricular knowledge about resource allocation; (b) transforming participants’ mindsets about data-driven decision-making; and (c) effecting data-driven resource allocation decisions among participating LSOs, using the following metrics:</p> <ul style="list-style-type: none"> * Pre- and post-program self-assessment surveys, measuring improvements in participant assessments of their knowledge of curricular topics and their confidence in implementing curricular knowledge in their day-to-day work; * In-depth interviews with participating teams; and * Case studies of each participating LSO team’s Capstone projects, identifying improvements in organizational resource allocation processes and measuring changes in organizational outcomes and community impacts achieved as a result of the Capstone projects’ implementation. <p>Based on the lessons learned, we will expand the geographical scope of the program in subsequent cohorts, to help California’s legal services sector improve outcomes.</p>	
How might the work of the proposed project be replicable and/or sustainable beyond the grant period?	
<p>This project will build on the success of OneJustice’s Executive Fellowship program. Since its 2010 launch, the Executive Fellowship program has trained over 350 legal services leaders to become more strategic and effective. This grant will allow us to apply what we have learned to strengthen the expertise and capacity of legal services organizations in the area of consumer debt legal services.</p> <p>The structure of the program has also been replicated in two other OneJustice programs—the Organizational Change Accelerator (OCA) and Capacity-Building Academy (CBA) programs—to help legal services staff design and implement new projects at their organizations (for OCA) and help legal services senior staff improve their program management skills (for CBA). So far, 51 organizations have benefitted from these programs.</p> <p>We anticipate that this project will provide a strong foundation in the future to support organizations offering other types of legal services, with other funding sources. We can adapt what we have learned through this project to expand to other substantive legal areas. We can reach out to funders invested in other types of legal services to fund future project expansions, with the goal of expanding the availability of legal services and maximizing their impact in achieving long-term outcomes.</p> <p>Additionally, the tools and resources created through this project will be shared with the sector so organizations can adapt and grow their consumer law programs. As laws change, organizations can take the lead in adjusting the resources and creating new resources to be shared across the consumer law advocacy community.</p>	

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Open Door Legal		Universal Access to Consumer Justice	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$900,000	18.78%	14.48%	
Partner Organizations			
N/A			
County(ies) Served			
San Francisco			
Project Abstract			
<p>Our service model is built around providing guaranteed legal representation, across all areas of civil law, for all low-income residents in historically marginalized communities of color. Since COVID-19 we have seen an increase in people subjected to fraud and scams and an explosion of consumer debt. Our consumer practice works to support low-income clients who are in jeopardy of losing hundreds of thousands of dollars as a result of consumer debt. Unlike traditional models that support consumer law through niche specializations, we work across 35 sub-areas of law and go beyond the clinic model to take on in-depth full-scope cases and tackle the injustices that come from consumer law-related problems.</p> <p>We intend to grow our civil litigation team, to support the overwhelming demand for legal support in consumer debt-related issues. COVID-19 exacerbated the power imbalance between corporations and low-income consumers, making consumers subject to unjust outcomes in the court system, leading to a huge grow in demand for our services. The consequences of consumer rights being violated can lead to devastating outcomes which impact housing stability and low-income families.</p> <p>We take a holistic approach to ensure that our clients have access to justice and every opportunity to improve their social and economic situation. We handle many consumer issues to ensure our clients are armed with the knowledge and power necessary to not only survive but prosper; we believe that without access to justice, poverty and homelessness are not just social issues but become a community reality.</p>			
Target Population			
<p>For almost ten years, Open Door Legal has been providing legal services in San Francisco to high-need, low-income, communities of color with historically limited access to legal services. From our beginnings, in the Bayview/Hunters Point, we have expanded our reach into the Excelsior neighborhood and the Western Addition.</p> <p>We've seen that BIPOC populations are being preyed upon by high-interest lenders, who are experiencing interest rates that are so exorbitantly high that they will never be able to pay the debt off. This debt is so paralyzing that some clients cannot even pay the yearly interest rates on their debt.</p> <p>Our Service Model guarantees that anyone over 18, income-qualified, with a valid civil legal need can obtain legal help. With over 2,479 cases of legal representation completed since 2013, we have developed a very strong track record in defending our clients' rights with a comprehensive, culturally-competent, and trauma-informed approach. Approximately 81% of our clients earn less than \$35,000 a year, 93% are BIPOC, and 22.19% speak a language other than English.</p> <p>With our target population in mind, we plan to prioritize San Franciscans who have lost their job or had their hours significantly reduced to the point that it's made their debt insurmountable and clients who are vulnerable to other consumer debt-related issues.</p>			
Will this project address consumer debt matters in rural communities?			No
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			

For outcomes: over the course of the three years under this grant, our goal is to cancel \$900,000 in debt for clients, including the through obtaining 90 bankruptcies, and 150 cases that ended or reduced debt collection or wage garnishment and enforcement of debt collection.

Evaluation

Our evaluation will proceed along two axis, both using data managed in the CMS. First, we will track resolution data for all cases funded under this project: how many cases were successful, how many homes were saved, the total value of damages obtained and debt canceled.

Second and perhaps more importantly, we will track qualitative feedback from clients. We automatically survey clients twice during their case, and if any client doesn't respond, we have volunteers call them to do a phone survey. Our survey contains 10 questions, including whether ODL treated you with respect, if you encountered any barriers to service, and how much of a positive life difference ODL made. We aim for at least 35% of clients under this project to report that ODL made an "extreme" difference in their life.

We will use this to refine and course correct in real-time, and we will review it in monthly meetings with our partners.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

As this work is aligned with our organizational mission, we intend to use these funds to build upon our existing service model's success. Our mission is to dramatically reduce poverty by pioneering the country's first system of universal access to legal representation. This wholeheartedly includes protecting clients in jeopardy of consumer debt. An award from the State Bar to support Consumer Debt law will allow us to not only sustain our existing work but also to serve as a model to be replicated across the state as we grow.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Public Counsel		Empowering and Defending Consumers	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,199,382	28.32%	17.71%	
Partner Organizations			
The Community Action League of Antelope Valley, Antelope Valley Senior Center, Valley Oasis, Karsh Center, Neighborhood Housing Services of Los Angeles County, East LA Community Corporation, Interfaith Communities United for Justice and Peace, Alliance of Californians for Community Empowerment			
County(ies) Served			
Los Angeles			
Project Abstract			
<p>Public Counsel's Empowering and Defending Consumers Project aims to educate, empower, and defend underserved and rural consumer communities throughout Los Angeles County, as well as expand access to debt defense services for underserved and rural consumers in neighboring Kern, Riverside, and San Bernardino counties. The project will utilize a remote clinic model staffed by attorneys skilled in debt collection defense and bankruptcy to provide legal services to consumers facing debt matters affected by the COVID-19 pandemic. Through these clinics, we will provide access to pro per debt services to hundreds of consumers annually, as well as provide full representation to over 100 consumers over the course of the grant. The project will also provide in-person and virtual Know Your Rights (KYR) presentations to educate community members about unfair debt collection practices, as well as strategies to avoid bankruptcy, financial abuse, and consumer scams.</p> <p>Debt collection cases, the resulting judgments, and predatory debt settlement companies target Latinx and Black consumers who are often low-income. This exacerbates the existing racial wealth gap. Helping consumers defend themselves in debt cases is the best way to fight unfair debt collection practices and protect assets. While some consumers can represent themselves, Public Counsel's Empowering and Defending Consumers Project will represent vulnerable, rural, and limited English proficient consumers by obtaining dismissals or judgments in their favor. Debt collection plaintiffs frequently dismiss cases when defendants with counsel appear.</p>			
Target Population			
<p>This project will serve individuals who are low-income and need legal assistance with consumer debt matters primarily across Los Angeles County. The project will also serve individuals in adjacent counties, such as Kern, Riverside, and San Bernardino, who are drawn to clinics advertised through our partner organizations in the Antelope Valley.</p> <p>The consumers who are low-income in these vulnerable communities are predominantly BIPOC, and many are elders. Our clients and their communities have been disproportionately affected by the COVID-19 pandemic in large part because so many of them lost wages as a result of the near total shutdown of hospitality and other service industries in 2020. The effects of these lost wages continue to ripple through these communities. To survive, many BIPOC and elder consumers turned to credit cards, high-interest loans, high cost buy-now-pay-later and early wage access products, and debt settlement services. With rising interest rates and the cost of everyday needs skyrocketing, we are seeing an increase in the number of individuals facing debt collection, the majority from bad actors. In addition, as rental debt turns into consumer debt, consumers will be facing collections on multiple products.</p> <p>These vulnerable consumers are historically underserved in terms of debt collection services, especially because so few legal services organizations have consumer debt collection expertise. Without experienced debt collection assistance, these consumers will face harassment and lawsuits from debt collectors and debt buyers who historically rely on default judgments to collect often questionable debts.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes

Project Goals and Deliverables
<p>Public Counsel's Empowering and Defending Consumers Project will provide underserved and rural consumer communities with access to debt-related legal services, education, and resources.</p> <p>Specifically we will:</p> <ul style="list-style-type: none"> • Provide weekly clinics with 12 appointment slots staffed by at least two attorneys enabling access to over 500 consumer appointments annually where we can provide limited representation or pro per services; • Provide full representation to at least 100 consumers over the life of the project; • Reach at least 500 additional consumers through in-person and virtual consumer debt KYR presentations over the grant term; and • Disseminate physical and digital self-help debt information packets to consumers who are low-income. <p>In addition to these deliverables, this project will work to deepen community partnerships, broaden access to information about predatory financial products and debt collection tactics, and break down barriers facing low-income and rural communities.</p>
Evaluation
<p>Public Counsel will track the number of clients served, client demographic data, and main and economic benefits achieved. Routine review of this data will ensure the efficacy of our legal services model and allow us to adjust our program plan as necessary to ensure the quality of legal services for consumers facing debt collection matters. We will also track the number of participants in attendance at workshops, clinics, and community outreach events. The team will provide a short survey questionnaire to clinic participants to increase effectiveness and ensure we are meeting the needs of the consumers in attendance.</p>
How might the work of the proposed project be replicable and/or sustainable beyond the grant period?
<p>The grant will provide the start-up costs necessary to establish the partnerships, technology, and staff needed to create the project. Based on the best practices established through the grant term, Public Counsel will be able to replicate the project to assist other organizations in creating their own projects. The KYR presentations, legal templates, pro bono trainings, and pro per materials Public Counsel creates will be made available to other organizations who seek to expand their debt collection defense work through groups such as the Advocates for Consumer Justice -- a coalition of legal services attorneys in California -- which we chair, and the California Low-Income Consumer Coalition, of which we are a founding member.</p> <p>In terms of sustaining the project once the grant term ends, the tactics used by debt collection plaintiffs often create the opportunities to collect limited attorneys' fees and sanctions. While some of these funds will be awarded directly to defendants, such attorneys' fees may be used to assist with funding the project after the grant term ends. If awarded the grant we will further develop partnerships with local law schools and colleges to increase our debt collection volunteer base to help staff future clinics and intake lines. Finally, establishing this project will help Public Counsel compete for legal fellows to ensure the clinics are staffed into the future.</p>

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Public Law Center		Orange County Consumer and Economic Justice for Older Adults Project	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$948,828	7.75%	0%	
Partner Organizations			
Council on Aging - Southern California			
County(ies) Served			
Orange			
Project Abstract			
<p>Public Law Center (PLC) will maintain our elder justice project to provide consumer and economic justice for low-income older adults (over 60 years old) in Orange County, California. The project will include focused outreach to caregivers of older adults with dementia and other memory-related conditions. The goal of this project is to continue the delivery of consumer and economic justice legal services to the older adult community in Orange County, especially as their consumer debt vulnerabilities have increased due to the global pandemic and the economic downturn. The objectives are to:</p> <p>(1) Provide civil legal services for indigent older adults and their caregivers related to consumer debt matters affected by the COVID-19 pandemic;</p> <p>(2) Increase accessible information for older adults and caregivers in Orange County on availability of legal services;</p> <p>(3) Educate older adults and caregivers in Orange County about consumer scams and predatory practices;</p> <p>(4) Provide proactive legal advice and assistance to older adults and caregivers;</p> <p>(5) Assist older adults and their caregivers in stabilizing any housing instability caused by the nexus of the pandemic, the economic downturn and consumer debt challenges;</p> <p>(6) Ensure appropriate and adequate legal services are provided to older adults with memory-related disabilities and their caregivers, taking into account the unique needs that come with memory-related disabilities and questions about competence; and</p> <p>(7) Further strengthen the partnerships between PLC and community partners who also service older adult populations.</p>			
Target Population			
<p>The proposed project will target low-income older adults (over 60 years old) in Orange County. The median household income for those over 65 in Orange County is about a third less than the overall median household income. About 45% of the older adult population, including eight out of 10 Hispanic older adult individuals and seven out of 10 Asian older adult individuals, are considered to be economically insecure. In addition to our partnership with Council on Aging - Southern California (COASC), PLC also works with community partners in the Latinx and Asian American populations to ensure members are aware of our services, receive holistic care, and feel comfortable engaging with our staff and volunteers (most of whom come from the communities). In recognition of recent consumer justice issues and the global pandemic, PLC is further targeting Older Adults with memory-related disabilities to ensure the most vulnerable members of our society are able to receive proactive and comprehensive care they need. Since September 2019, PLC has assisted nearly 200 older adults through our sunseting LAEP grant.</p>			
Will this project address consumer debt matters in rural communities?			No
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>Based on past experience, we expect the legal services provided to include: debt collection, wage garnishment, or bank account levy defense; financial abuse related to consumer debt; protection against unfair debt collection practices; protection against unfair or predatory lending and consumer scams; and other debt matters. Based on our performance under the current LAEP-funded project and factoring our experiences with pandemic-related</p>			

disruptions, the proposed project will annually provide monthly outreach presentations/clinics, reaching an audience of approximately 200 older adults in Orange County. We expect we will screen approximately 120 older adults for legal services annually, opening at least 60 cases, all of which we expect will receive some level of service, and providing full representation to at least 35 older adult clients.

Evaluation

Because the work to be performed under this grant will consist primarily of individual case work, it will be evaluated consistent with PLC's existing evaluation and supervision policies for such work. The Director of Legal Services, a Directing Attorney or a Supervising Attorney review all closed cases to ensure compliance with PLC policies. The Director of Legal Services meets at least weekly with the Executive Director as an additional part of the supervisory and evaluation process.

Further, PLC's staff will have grant-funded objectives built into their work plans and tied to their performance evaluations. In addition to regularly reviewing advocates work, PLC will regularly review data in PLC's case management system to determine the demographic information of those served by the project. This information from our case management system will be reviewed at monthly check in meetings of staff on this project, including the Executive Director. To the extent we learn through these regular reviews that we need to adjust our efforts to ensure we are achieving the goals and objectives stated above, we will be able to develop a corrective plan in these meetings and monitor that plan's success.

Project partner activities will be evaluated during regular check-ins with Project and Organizational leads. Outreach and training materials will also be reviewed by PLC staff with relevant legal, programmatic, and language skills. Formal and informal training participant evaluations may also be utilized depending on initial stakeholder and staff feedback.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

Civil legal aid projects of this type are not unique, however PLC's work across varied racial and ethnic enclaves and during unprecedented social and economic upheaval provides a resilient model of service that may be replicated by other organizations and jurisdictions. PLC is always open to providing technical assistance to other civil legal aid organizations, sharing our best practices through civil legal aid convenings and spaces, and connecting with non-legal organizations interested in developing partnerships with civil legal aid organizations. Beyond the grant period, PLC will continue to seek other funding opportunities to sustain and grow our Elder Justice Project, including exploring future LAEP grant proposals. In recent years, PLC also conducted issue-based individual giving campaigns focused on projects like Elder Justice. While these endeavors typically raise only supplemental funds, coupled with PLC's unrestricted funding streams, we believe can help sustain this project into the future.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Riverside Legal Aid		RLA CONSUMER PROJECT	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$450,000	20%	3.33%	
Partner Organizations			
Elder Abuse Forensic Council			
County(ies) Served			
Riverside			
Project Abstract			
<p>The proposed project will likely assign a full time intern or paralegal trained in all aspects of dealing with consumer cases such as Answer to Summons and Complaint, negotiation with Plaintiffs, answering and propounding interrogatories and preparing cases for depositions and trials. These activities will be supervised by a part time attorney or a portion of the time of a full time attorney. The attorney will also do any trial work or other litigation such as depositions on the individual cases. RLA already has a bankruptcy clinic, separately funded. A protocol will be established between the consumer and bankruptcy employees for internal referrals and appropriate case prep in each case. The intern or paralegal will also provide services pre-litigation regarding individual consumer debt in an effort to avoid both bankruptcy and other litigation as needed in areas such as predatory lending practices, financial abuse, unfair debt collection, credit reporting and discrimination, student loan forgiveness and forbearance. Post litigation remedies would include wage garnishment and levies.</p>			
Target Population			
<p>The target population is the rural and underserved population of Riverside County. A very large portion of Riverside county is rural and much of it is agricultural. The income level is very low and a large number of the people in the rural community are agricultural workers. Of these agricultural workers the majority are immigrants and many are Spanish speaking only. All of these factors add up to a most particularly underserved community. The target population is particularly in need of the services to be provided since the non-English speaking immigrant populations are generally the easiest to prey upon by financial sharks. Riverside County also has other low income populations outside the rural area consisting of a large number of non English speaking immigrants and also others who are not immigrants but low income as well. All of these populations are targets for unscrupulous financial institutions that do not wield their power fairly.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<ol style="list-style-type: none"> 1. Identify additional clients who are in need of bankruptcy services prior to levies and garnishments. 2. Prevent default judgments and "surprise" levies later on. 3. Establish and assert defenses in consumer debt matters 4. Assist in obtaining student loan forgiveness and forbearance 5. Offer assistance to clients who are considering loan or credit arrangements in explaining the terms and pitfalls. 			
Evaluation			
<p>All personnel participating in the project will confer and report to each other and other employees of RLA about the types of legal problems, necessary services and possible future strategies on a regular basis. Additionally the bankruptcy division of RLA will coordinate their matters with other consumer services in regard to establishing future strategies. The bankruptcy division is separately funded by Attorney Admissions Fund which provides funding for other similar bankruptcy clinics in several locations in Southern California. The Attorney Admissions Fund has regular meetings with bankruptcy judges and other court personnel to discuss items of mutual interest. The information RLA gains in these meetings is most helpful in strategizing trends for the future. Additionally, RLA belongs to CLICC,</p>			

California Low Income Consumer Coalition and attends weekly meetings and other events they sponsor. This keeps us informed about statewide developments in Consumer Law and related matters and all changes in the law.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

RLA is interested in the additional consumer funding as an opportunity to enter this legal field in much more depth than we have before. As such if the program is expanded as we anticipate and we are able to better serve more individuals we would be able to replicate and sustain the project beyond the grant period with new sources of funding.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
San Luis Obispo Legal Assistance Foundation		Consumer Debt Project	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$322,950	14.98%	10.22%	
Partner Organizations			
N/A			
County(ies) Served			
San Luis Obispo			
Project Abstract			
<p>The Project will handle a wide array of consumer matters including predatory lending, advice about and defenses to debt collection practices, wage garnishment and bank levy defense, help with credit reporting problems and credit discrimination, bankruptcy, and other debt matters including those related to student loans, auto loan, credit card, and medical debt. Additionally, while we do not anticipate providing full representation in Bankruptcy Court, the Project will provide free legal advice and information to help consumers decide if bankruptcy is a good option for them. For example, the Project will meet with debtors and evaluate their debt, assets and income and help the debtor decide if they are "judgment proof" such that filing for Chapter 7 would not be necessary to protect their assets if they are exempt from enforcement of a judgment. The Project will also provide assistance and resources to people representing themselves in bankruptcy cases and will help debtors negotiate their debt with creditors.</p> <p>Although not unique or fancy, this Project will provide free legal help to indigent debtors that is not available through any other resource in San Luis Obispo County. The training, education and resources that will be developed through and provided from this Project will benefit the organization and indigent County residents long after the grant expires.</p>			
Target Population			
<p>This Project will be available to all indigent consumers throughout the County. People of color were hardest hit by the pandemic so SLOLAF's bilingual Outreach Coordinator will focus his efforts on outreach to those communities, especially monolingual Spanish and Mixteco speaking people living in rural, farmworker communities. According to research by the Center for Budget and Policy Priorities, "The impacts of the pandemic and the economic fallout have been widespread, but remain particularly prevalent among Black people, Latino people, and other people of color. These disproportionate impacts reflect harsh, long-standing inequities — often stemming from structural racism — in education, employment, housing, and health care that the crisis exacerbated. Households with children also continue to face especially high hardship rates." The study also found that Black and Latino workers have experienced slower jobs recovery than white workers — reflecting historical patterns rooted in structural racism. It's no secret that the economic fallout from the Coronavirus disproportionately impacted people of color in part because workers of color are overrepresented in many low-wage jobs that were most vulnerable to layoffs during the pandemic, according to a 2020 report from the US Bureau of Labor and Statistics. It stands to reason that this population would also have the greatest need for help with COVID related consumer debt. According to the Organization's own records, they are also disproportionately less likely to seek our help than non-BIPOC residents. Therefore, we will target our outreach efforts to that underserved population.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>The key goal is to create a Consumer Debt Project in SLO County that, during the grant period, will focus on COVID debt but that will also allow us to create resources, training and self-help materials that can be used beyond the grant period. This will be the first free Consumer Debt Project offered to indigent San Luis Obispo County residents in recent history, to SLOLAF's knowledge. The only other legal aid provider serving San Luis Obispo County, CRLA, does</p>			

not provide consumer debt assistance (and has not in at least the last 10 years) and neither does the Court's Self-Help Center.

Evaluation

In addition to the data that is collected as required by the grant, SLOLAF will develop a Google Form that will be sent to all Project clients so that they can evaluate the services for themselves and provide feedback. Often, there are results that the handling attorney does not know about (to report themselves when closing) which hopefully will be more easily captured by using a Google Form. The form will be emailed (or mailed if the client does not have email) as soon as the services are concluded. Google Forms are very easy to use and to download the data in spreadsheets in order to evaluate responses. The survey (provided in the language spoken by the client) would include questions focused on helping us evaluate and improve the Project such as ease of accessing services, time it took to answer questions, whether client understood the information provided, whether client understood the advice and next steps, whether client felt supported through the process, amount of money saved or debt reduced (tangible benefits), whether client understood their rights and responsibilities better (intangible benefits), and what we can do to improve.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

The training and materials created from the Project will be able to be used to help indigent people beyond the grant period. After training and self-help materials are developed, we intend to try to collaborate with the San Luis Obispo College of Law to see if we can create a clinical opportunity for law students working under the supervision of the Project's Staff Attorney, to provide advise and assistance with self-representation on consumer debt issues that would compliment the Project's services during the grant period and extend beyond the grant period.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Santa Clara University Alexander Law Center		Consumer Practice Area	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$450,000	12.29%	10.62%	
Partner Organizations			
Community Legal Services in East Palo Alto			
County(ies) Served			
San Mateo, Santa Clara			
Project Abstract			
<p>The Consumer Law Practice (CLP) of the Katharine & George Alexander Community Law Center (KGACLC) provides free legal services for low-income consumers. The goal of the CLP is to promote greater economic security for low-income individuals and communities by providing 1) assistance for self-represented debt collection defense litigants; 2) preventive educational information on rights and responsibilities; and 3) legal advice to individuals who require assistance for problems that have arisen in consumer transactions. The CLP is directed by an experienced KGACLC attorney who trains and supervises law student interns and volunteer attorneys. In addition to one-on-one pro se assistance and direct-representation on select matters, the CLP provides information regarding alternatives to litigation, community resources, and other services that may be available in the community. To expand the reach and clients served through the CLP, during the grant period, we are pleased to partner with CLSEPA. While we have informally partnered together in the past on affirmative cases and other matters, in recent years, CLSEPA reduced capacity with consumer services. Through this funding, we will formalize our partnership and CLSEPA will be able to rebuild capacity with the support of KGACLC. CLSEPA will focus their efforts on increasing community education and outreach for low-income and BIPOC consumers impacted by the COVID-19 pandemic. Working together, we will expand our reach significantly by serving both our regional clientele by providing direct services paired with targeted outreach. This will equip a much larger number of community members with tools to protect themselves and their income.</p>			
Target Population			
<p>We anticipate that our target population will include low-income residents who come from mixed status families, who may have experienced housing insecurity or high rents, and may continue to face barriers to work, which led them to experience increased consumer debt, credit problems, and abusive debt collection practices by third party debt collectors. Additionally, these communities may face language barriers to accessing the court and legal services. Currently, there are limited consumer legal services available for the undocumented communities, our aging population, and young adults who may be vulnerable to consumer scams and abusive debt collection. All of these populations need increased economic mobility and security as inflation increases and the economy becomes more uncertain.</p> <p>Both KGACLC and CLSEPA have decades of experience serving these communities, both with outreach and strengthening partnerships with other organizations and with providing holistic and effective direct consumer legal services.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>The KGACLC-CLSEPA Consumer collaboration aims to build capacity to serve low-income and BIPOC community members in San Mateo and Santa Clara counties experiencing consumer debt issues, and integrate consumer debt legal services with legal outreach provided to the target populations. By continuing to employ the three pronged approach, both organizations will be able to sustainably provide consumer legal services to their respective communities.</p>			

KGACLC's Consumer Debt Defense Clinic's goal is to meet 150 litigants per year at their moment of need and assert critical defenses and counterclaims to ultimately achieve a better outcome in their case.

KGACLC's Consumer Law Practice goal is to provide advice and direct representation to consumers facing a plethora of consumer issues.

CLESPA will provide at least 4 community presentations per year and we estimate that approximately 90-100 individuals will be reached. We will update and improve accessibility of at least 8 know-your-rights materials, including substantive presentations, updating KGACLC's Consumer Debt Defense Guide, social media posts, and informational texts to inform individuals about consumer protections that may apply to them.

Evaluation

Arming community members with information about their legal rights and assisting them with consumer debt collection defense and other actions is crucial to improving their financial security. By providing outreach to the most vulnerable populations impacted by COVID-19, KGACLC and CLSEPA will increase their cost savings and income protection when they face various consumer-related legal issues.

KGACLC employs a variety of evaluation measures including client surveys at the conclusion of each Clinic appointment and representation case to rate service effectiveness, usefulness of information, and suggestions for improvement. Quarterly, KGACLC conducts follow-up calls with consumers served through the Clinic to ensure services meet consumer needs.

CLESPA will send short surveys to attendees after any presentation to collect feedback and gauge how effective outreach and information sharing efforts are and whether we can make any improvements or changes. CLESPA will also track the level of engagement on social media.

We will expand our reach significantly by serving people who directly engage with CLSEPA and KGACLC, but also those who seek services from our community partners. This will equip a much larger number of consumers with tools to protect themselves and their income.

KGACLC and CLESPA will track clients seen through the advice clinics, agency referrals, direct representation cases, amounts of income saved, monetary awards, and attorney's fees year over year to measure the effectiveness of our legal services efforts.

Each year we will meet to evaluate and analyze our data collectively to develop improved strategies and approaches in the following year.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

As we build capacity to provide consumer legal services through this grant, KGACLC and CLSEPA will also develop narratives and data to support the case for funding this critical work in the greater ecosystem of anti-poverty work.

The partnership will not only expand the reach of each agency's consumer practice, but also over time, our work will increase the number of available law students and volunteer attorneys available to provide legal resources for low-income consumers.

The approaches to clinic staffing and methods of referrals and outreach can be utilized by other nonprofit partners to build capacity and better serve their target populations. Further, this partnership will enable both organizations to sustain a caseload and be a resource to others in our legal services community.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Senior Advocacy Network		Consumer Debt Assistance for Older Adults	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$712,200	19.3%	12.28%	
Partner Organizations			
N/A			
County(ies) Served			
Merced, Stanislaus			
Project Abstract			
<p>The core goal of the Consumer Debt Assistance for Older Adults is provide legal advice, counseling and possible bankruptcy, litigation to Older Adults with significant consumer debt that prevents them from having enough finances to purchase food, medication, utilities and rent or mortgage payments. We believe by assisting them with debt relief, they will have food and medication to lead a healthier life, will afford utilities, will have money to pay their rent and/or mortgage, preventing eviction and foreclosure. They will have relief from financial stress they experience by being bogged down with debt they may never repay. This project will impact the lives of many older adults allowing them to live out their lives with grace and dignity. This project will compliment the HP3 and CalHFA grants we already administer.</p>			
Target Population			
<p>SAN provides legal assistance to persons over the age of 60. The project will target OAs, especially those from rural communities in both Stanislaus and Merced county. Persons with little or no English proficiency will be of particular importance because of their increased vulnerability and the general trend for scammers and lenders to prey on non-English speakers and persons over the age of 60.</p> <p>This population is in particular need of these services because of their age, access to transportation, economic status, cultural barriers and embarrassment of their current financial troubles. Many will not ask family for assistance for fear of family members controlling their finances; or they have been scammed and do not want anyone to know. The populations we will serve are some of the hardest working individuals in our communities and believe they can self-help by continuing to work and to eventually pay off their bad debt. Unfortunately, the aging process does not allow many to continue to work as they used to and they are stuck with large debt without the resources to make their payments.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>1. Conduct total of 8 or more outreach events annually in Stanislaus and Merced Counties in settings were OAs frequent to increase awareness of the Consumer Debt Assistance for Older Adults Project AND the legal services provided by SAN.</p> <p>2. Improve collaboration among OA providers/legal partners and facilitate a minimum of 3 learning collaboratives and/or trainings annually to increase capacity and skills re consumer debt issues in Stanislaus and Merced Counties among OA providers.</p> <p>3. Develop and maintain a bilingual, bicultural SAN Consumer Debt web page on the existing SAN-SLP website for potential clients and provider organizations that will track the number of visitors to the site. Aim is for 100 views per month.</p> <p>4. Develop informational hand-outs/brochures to disseminate at all outreach, educational and legal clinic events and hand out 500 informational packets per year.</p>			

5. Provide confidential legal intake clinics in remote areas of counties to meet the client in their home by scheduling 8 intake clinics per quarter at churches, senior centers, restaurant meeting rooms.

6. Accept at least 20 new clients per month with consumer debt issues.

7. Close at least 50% of all cases per year with a 60% positive resolution rate the first year, increasing to 70% in years 2 and 3.

Evaluation

Our organization collects a broad range of demographic client data at every intake. For this project we will revise our intake to include information about the consumer debt issue. Specifically, we will keep data on the nature of the debt, amount, and when the debt arose. This, in combination with the demographic data, allows us to determine whether any adjustment in our program procedures is necessary to more effectively address specific consumer debt matters. This data will be further utilized to modify our outreach methods to better reach and address the target population.

In addition, a written questionnaire will be developed to present to the client at closure of their case which will ask their opinion about the services provided, their satisfaction with the staff and the service and any suggestions for improvement.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

The proposed project will likely be sustainable beyond this grant period by using the results we have obtained to leverage new funding sources to replicate the program after the current funding ends. Since this is a new program, we will be making changes to the program as we grow as we learn to be more efficient in both litigation and in working with debt collectors. Those changes will result in the program becoming a reliable, efficient and sustainable program for our agency and our successes will assure any future funders that this program is important to the OA community for continued funding.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Senior Citizens Legal Services		Indigent Consumer Debt Legal & Bankruptcy Services	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$460,500	16.94%	0%	
Partner Organizations			
Money Management International (MMI)			
County(ies) Served			
San Benito, Santa Cruz			
Project Abstract			
<p>SCLS has been providing high quality legal services to indigent adults, age 60 and older, who reside in Santa Cruz and San Benito counties for 50 years. The typical senior who is served by SCLS cannot afford to hire private counsel or their legal problem is such that private representation is unrealistic. The pandemic has greatly increased the consumer debt problems for these clients. SCLS intends to address this need by hiring experienced legal staff to provide full scope representation to seniors who are facing financial hardships resulting from COVID-19, including:</p> <ul style="list-style-type: none"> • Those being sued for inability to pay a credit card debt; • Wages are being garnished • Bank accounts are being levied • Victims of consumer scams/fraud • Unable to pay a medical debt <p>For those who have a protectable asset such as a home and little or no other assets or income, the newly hired Consumer Attorney will assist with assessing then filing for Chapter 7 bankruptcy.</p> <p>In addition, educational workshops and Pro Se "Answer" clinics will be offered to clients in both counties. Monthly workshops will help educate seniors on various issues related to consumer debt such as how to safeguard against scams. Pro Se Answer clinics will help seniors who have been served with a consumer debt complaint and help them file Answers, request records, write demand letters, try to negotiate a settlement or dismiss their case.</p> <p>Finally, holistic, credit and housing (budget) counseling will be offered to prevent future debt problems from occurring again.</p>			
Target Population			
<p>The target population to be served by this project are low income seniors, 60 and older, who have been financially impacted by the pandemic. Seniors are in particular need of the services that we aim to provide because there are very few options for obtaining free legal services related to consumer debt. For years, SCLS has received many requests for bankruptcy services and has not before been able to provide this important service. At the onset of COVID-19, SCLS saw a 925% increase in demand for services, while simultaneously losing all volunteer and intern support we traditionally relied on. SCLS had historically served approximately 12 new client each week. Post COVID-19, we began receiving an average of 111 calls per week from prospective clients.</p> <p>During this pandemic, there has been very little protection for seniors unable to pay daily living expenses such as credit cards and medical bills, whereas in other areas, such as housing, there have been generous moratoriums to help protect from eviction. In addition to the lack of protection for those who have fallen behind on expenses, the percentage of seniors being targeted by scams is skyrocketing. According to the National Council on Aging, in 2021, there were 92,371 older fraud victims resulting in \$1.7 billion in losses. The most common financial scams targeting older people include government impersonation, sweepstakes scams, and robocall scams. Financial crimes against seniors can be devastating, particularly for those also impacted by the pandemic with no way to recoup their losses.</p>			

Will this project address consumer debt matters in rural communities?	Yes
Will this project address consumer debt matters in particularly underserved communities?	Yes
Project Goals and Deliverables	
<p>Low-income seniors often face overwhelming debt that results from debt accumulated from doctor and hospital visits, the death of a spouse, or credit cards. These individuals often rely entirely on social security, SSI, and other benefits; and as a result, they are unable to afford the \$1500-\$2500 Chapter 7 Bankruptcy attorney fees while still affording basic necessities. Creditors aggressively pursue these debts, and low income seniors must endure harassing collection phone calls and letters from creditors seeking payment. Low-income seniors are often sued for these debts and face possible bank account levies and liens against their property. Although low-income seniors are sometimes judgment proof, this is not always the case: low income seniors often have property or income that is assessable for garnishment or levy. At SCLS we have noticed that one of the greatest harms to our clients from these collection activities is the stress our clients face with every new collection effort - from the initial collection letters alerting seniors their debt is being sent to collections, to service of a summons to go to court, and then notices of levies from a bank. Often our clients have many creditors and they face these actions repeatedly, for years.</p> <p>The key goals of this project are:</p> <ul style="list-style-type: none"> - to reduce stress, - alleviate debt, - respond successfully to consumer complaints, - help low income individuals file Chapter 7 bankruptcy giving them and their families a fresh start. - Additionally, facilitating credit or housing counseling will educate the individual in order to avoid similar problems from reoccurring. 	
Evaluation	
<p>SCLS has long used PIKA as its client management system and is well versed in its reporting capabilities. PIKA's data software can run reports that provide accurate information regarding the number of clients served during the reporting period, their geographical information, and various other data points needed to understand the effectiveness of this grant project. We are also working incredibly hard right now to research and purchase new software, due to the fact that PIKA is no longer being supported. We have done an extensive amount of research and expect to have new software by the end of 2022.</p> <p>Additionally, SCLS historically tracks client satisfaction using customer surveys gathered at the conclusion of each legal matter. The clients themselves are able to provide valuable insights as to the integrity of the new program and collecting surveys will be essential to evaluate the project. The Consumer Attorney will mail out a Consumer Satisfaction survey after each legal matter. Additionally, SCLS is working on creating digital surveys which can be emailed to clients, and tablets have also been purchased for in office survey purposes to allow data to be automatically stored and sorted, and to offer greater confidentiality. Each of these assessment tools should gather consumer experience information regarding the quality of services received, professionalism of staff and outcomes achieved.</p> <p>More generally, the quantity and effectiveness of services provided under this grant will be carefully evaluated by SCLS Executive Director Tanya Ridino and reported as required by the grant.</p>	
How might the work of the proposed project be replicable and/or sustainable beyond the grant period?	
<p>We have done our best with available resources to meet the growing needs in the region, and where possible to innovate. It has long been recognized that our community would benefit vastly from the introduction of consumer debt services and additional expertise with bankruptcy and debt counseling. This funding is a welcomed foundation for offering these important services and will be considered "seed money" for a long-lasting service.</p> <p>Continuation beyond the grant funding period is expected, as SCLS is currently budgeted to hire a Development Director and fully expects to continue expanding their budget. SCLS therefore would be able to keep on newly retained staff and absorb other project costs, with the intention of continuing the newly added services following the grant funding period.</p>	

Alternative funding will of course also be consistently considered. SCLS Executive Director, Tanya Ridino, is now becoming well versed in seeking funding sources and is continually working on locating funding sources and submitting appropriate requests for grant money. Ms. Ridino was new to her position as Executive Director at SCLS in 2020, but has tripled the Agency budget in her short time as ED and has already submitted numerous grant requests, created new partnerships and is committed to continuing growth for the Agency.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
USD School of Law Legal Clinics		Civil Clinic Expansion - Consumer Debt Project	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$265,791	19.04%	0%	
Partner Organizations			
N/A			
County(ies) Served			
San Diego			
Project Abstract			
<p>The Civil Clinic provides full-scope legal representation to indigent individuals and families in San Diego County. The Consumer Debt Grant will allow the Civil Clinic to expand its services to help provide additional legal services for indigent clients related to consumer debt matters affected by the Covid-19 pandemic, prioritizing minorities living in certain zip codes, clients living in rural East County San Diego, and also undocumented clients. The Civil Clinic will focus on zip codes where indigent minorities have been targeted with initial transactions leading to the debt and the subsequent collection practices. For example, payday loan lenders that set up shop in disadvantaged areas. The Civil Clinic will provide indigent clients with civil legal services related to the following: debt collection, wage garnishment, and bank levy defense; financial abuse related to consumer debt; protection against unfair debt collection practices; protection against unfair or predatory lending and consumer scams; credit reporting and credit discrimination; and other debt matters related to student loan, auto loan, credit card, and medical debt.</p> <p>The proposed project will also build on the incredible success of our new Housing Rights Project that launched in January 2022, which focuses on providing full-scope legal representation to undocumented tenants. While many undocumented individuals are unbanked, they still face consumer debt issues, fraud, and discriminatory financial practices that can be litigated by the expanded Civil Clinic. The project will also build upon our outreach network in rural East County San Diego to serve clients with pandemic related consumer debt issues.</p>			
Target Population			
<p>Target populations include minorities living in disadvantaged communities in San Diego County that suffered from job loss or other financial impact as a result of the COVID-19 pandemic. San Diego County already had a high cost of living prior to the pandemic. Job losses and reduced wages from the pandemic pushed many families living paycheck to paycheck into financial ruin, with no hope to resolve consumer debt resulting in a downward spiral. Further, the high cost of inflation as a result of the COVID-19 pandemic has put even more families at all income levels at risk of financial challenges, but disproportionately affects indigent and low-wage earners. The project's target population will also include undocumented individuals and families suffering the financial impacts of the pandemic. We have found through our work in the Housing Rights Project that landlords and other creditors often take advantage of undocumented individuals and families due to their immigration status. For example, landlords will charge outrageous fees or refuse to make repairs because they believe undocumented individuals and families have limited options and no recourse (https://vimeo.com/754323040/a1f5b3e46a). The third target population will be indigent individuals and families living in rural East County San Diego all the way to the Imperial County border. Through our outreach events as part of our homelessness prevention work, we have created partnerships and referral sources for clients living in rural areas of San Diego County that don't even have running water. This existing network will help us assist clients suffering from the pandemic.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>The key goals for the project are to provide access to high quality, full-scope civil litigation representation to the following groups suffering financial setbacks and abuse from the pandemic: 1) Minorities living in disadvantaged communities in San Diego County; 2) Undocumented individuals and families living in San Diego County; and 3)</p>			

Individuals and families living in East San Diego County all the way to the Imperial County border. During the course of the project, the Civil Clinic expansion will provide some level of full-scope representation to 500 indigent clients to assist with resolving their consumer debt issues resulting from the COVID-19 pandemic.

Evaluation

The Legal Clinics will conduct surveys for closed client cases over the phone, email, and also through text messages. In addition, closed case data will be tracked in Legal Server, our online case management system, which allows for custom and automatic reports for key performance indicators and other metrics that will allow the supervising attorneys and clinic directors to evaluate whether adjustments to the program plan need to be made and the effectiveness of the current model.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

It is our hope and expectation that by the end of the Consumer Debt Grant in 2025, the Civil Clinic will have raised enough funds through donations, other grants, and attorney's fee awards, that the Civil Clinic will continue to operate with expanded services indefinitely.

**2023-2025 CONSUMER DEBT GRANT
PROJECT PROFILE**

Organization Name		Project Title	
Western Center on Law and Poverty		Alleviating Medical Debt in California's Rural Communities	
Amount Requested	Percent of Total Amount Requested Budgeted for Non-Personnel Costs	Percent of Total Amount Requested Budgeted for Administrative Costs	
\$1,200,000	14.56%	9.25%	
Partner Organizations			
Inland Counties Legal Services, Central California Legal Services			
County(ies) Served			
Statewide			
Project Abstract			
<p>Medical debt collections never stopped during the COVID-19 pandemic; hospitals, providers, and debt collectors continue(d) pursuing collections without restraint. Many hospitals fail to inform patients of their charity care eligibility before commencing debt collection, are largely inconsistent in sharing specific eligibility guidelines, and fall short in overall implementation, enforcement, and oversight of charity care programs. These gaps in policies have been exacerbated by COVID-19—as patients are struggling to make ends meet due to the pandemic's economic impacts and remain largely unaware of any recourse for debt forgiveness or reductions of medical billing charges.</p> <p>For far too long, medical debt has disproportionately burdened people of color. Black adults reported the highest rate of medical debt in 2021 at 22.5%, compared with 15.5% of white adults (Urban Institute). Debt collectors target Black people and people of color disproportionately (National Consumer Law Center). Consumers typically have legal representation in less than 10% of debt claims and more than 70% of debt cases end with default judgments (Pew Charitable Trusts). This kind of debt is tied to systemic racism with the unequal distribution of healthcare and legal resources, especially for BIPOC communities in California. By increasing the enforcement of existing law in different health care systems utilized by people of color, we will create systems with anti-racist billing and collections practices. We will educate communities about their rights, assist them in obtaining financial assistance, mandate the revision of deficient hospital policies, and when necessary, pursue impact litigation against bad actors and predatory collections agencies.</p>			
Target Population			
<p>Western Center and its grant partners will serve counties that have high a prevalence of low-income households, medical debt, and known hospitals with deficient charity care policies and practices. Each organization has a dedicated health law or consumer law program—or both—which will bring in a flow of individual medical debt cases that will inform our systemic and policy advocacy. The number of individuals with medical debt we intend to engage with on a substantial basis will be about 150 over the course of three years, through our local partner organizations. We expect our impact on individuals to be significantly larger based on changes to hospital charity care policies, increased enforcement of existing laws, new legislation, and impact litigation. This could be nearly half a million Californians who are estimated to have medical debt.</p>			
Will this project address consumer debt matters in rural communities?			Yes
Will this project address consumer debt matters in particularly underserved communities?			Yes
Project Goals and Deliverables			
<p>As California's oldest legal support center, Western Center plans to use this grant to increase advocates' capacity to reduce consumers' medical debt by enforcing existing state and federal law. We will train advocates on using these rules in collection lawsuits, in affirmative lawsuits against hospitals, to resolve debts without litigation, and in filing administrative complaints with state and federal consumer agencies. We will also facilitate conversations between advocates and state agencies for administrative improvements to existing law, with a focus on the state's new Department of Financial Protection and Innovation, Civil Rights Department, Department of Health Care Services, Department of Managed Health Care, and Department of Health Care Access and Information.</p>			

Below are outcomes we can achieve over the three-year grant period:

- Create and deliver community outreach materials including informational sessions and know-your-rights guides;
- Develop a “best practices” toolkit for community-based organizations to use in individual cases and when advocating for hospital policy change;
- Increase capacity of each local organization to bring affirmative lawsuits against bad billing actors and collectors;
- Identify at least one new idea for an administrative or legislative fix to reduce medical debt for consumers; and
- Articulate priority medical debt data collection points for state legislators and agencies.

Evaluation

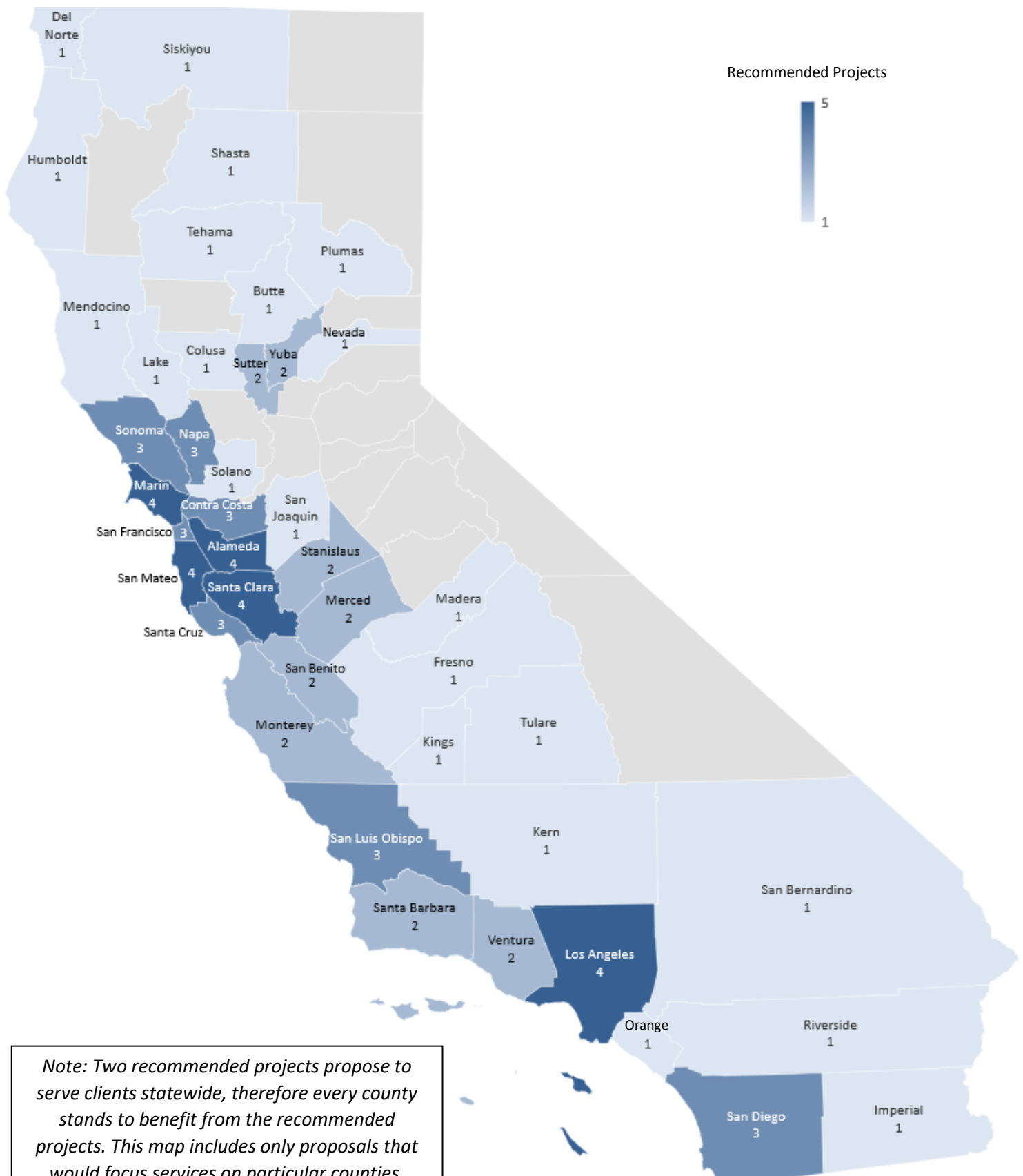
As part of the Health Consumer Alliance, we work with 10 legal services organizations with programs dedicated to health care issues. Through consumer law networks, we are connected to other legal services programs that represent clients on medical debt issues. We are trusted supporters of California’s vast health insurance application assister and enroller community (many working for community clinics and grassroots promotora networks), working with the frontline staff who spot and resolve hospital medical debt issues. By providing advice on medical debt cases on a frequent basis, we access key data and elevate trending problems to our state agencies and legislators for resolution.

Metrics we will monitor throughout the grant period include number of collection cases filed in the local jurisdiction by certain medical debt collectors, number of consumers seen at clinics, number of cases that required representation in medical debt defense, amount of debt discounted or discharged, number of people benefiting from impact litigation, number of referrals to oversight agencies for enforcement.

How might the work of the proposed project be replicable and/or sustainable beyond the grant period?

Alleviating unjust medical debt caused by the economic devastation of COVID-19 is an urgent call to action - one that this project can take the lead in addressing. This project draws on Western Center's proven model of training, administrative and policy advocacy, and impact litigation to address racial and economic inequities in the healthcare system. The trainings, tools, and Charity Care policy guidance created through this project in partnership with our grant partners will be shared with legal service providers and advocacy groups throughout California to implement in their respective communities.

Map of Recommended Consumer Debt Projects: Number of Projects that Would Serve Each County, as Recommended at November 30, 2022, Executive Committee Meeting



Note: Two recommended projects propose to serve clients statewide, therefore every county stands to benefit from the recommended projects. This map includes only proposals that would focus services on particular counties, however.

ATTACHMENT D

Organization	County(ies) Served	Score	Funding Requested	Funding Recomm.
Inland Counties Legal Services*	Riverside, San Bernardino	89	\$ 1,200,000	\$ 1,200,000
Legal Access Alameda	Alameda, Contra Costa, Del Norte, Humboldt, Lake, Marin, Mendocino, Monterey, Napa, San Benito, San Francisco, San Mateo, Santa Clara, Santa Cruz, Sonoma	85	\$ 273,270	\$ 273,270
Legal Aid Society of San Diego	San Diego	84	\$ 1,200,000	\$ 1,200,000
San Luis Obispo Legal Assistance Foundation	San Luis Obispo	83	\$ 322,950	\$ 322,950
Senior Advocacy Network	Merced, Stanislaus	82	\$ 712,200	\$ 712,200
Los Angeles Center for Law and Justice	Los Angeles	81	\$ 1,200,000	\$ 1,102,500
Public Counsel	Los Angeles	81	\$ 1,199,382	\$ 1,199,382
California Rural Legal Assistance, Inc.	Colusa, Fresno, Imperial, Kern, Kings, Madera, Merced, Monterey, San Diego, San Joaquin, San Luis Obispo, Santa Barbara, Santa Cruz, Sonoma, Stanislaus, Sutter, Tulare, Ventura, Yuba	79	\$ 715,221	\$ 715,221
Bay Area Legal Aid	Alameda, Contra Costa, Marin, Napa, San Mateo, Santa Clara	78	\$ 1,200,000	\$ 1,200,000
Capital Pro Bono Inc.	Butte, Nevada, Plumas, Shasta, Siskiyou, Sutter, Tehama, Yuba	77	\$ 330,000	\$ 330,000
Neighborhood Legal Services	Los Angeles	77	\$ 1,200,000	\$ 816,458
Public Law Center	Orange	74	\$ 948,828	\$ 948,828
OneJustice	Statewide	73	\$ 750,000	\$ 750,000
Senior Citizens Legal Services	San Benito, Santa Cruz	73	\$ 460,500	\$ 400,500
Western Center on Law and Poverty*	Statewide	71	\$ 1,200,000	\$ 840,000
Legal Assistance to the Elderly	San Francisco	68.5	\$ 966,606	\$ 966,606
USD School of Law Legal Clinics	San Diego	67.5	\$ 265,791	\$ 265,791
Legal Aid Foundation of Santa Barbara County	San Luis Obispo, Santa Barbara, Ventura	67	\$ 281,775	\$ 281,775
Santa Clara University Alexander Law Center	San Mateo, Santa Clara	66	\$ 450,000	\$ 269,871
Legal Aid of Marin	Marin	65.5	\$ 758,115	\$ 454,648
*After the November 30, 2022, Executive Committee meeting, State Bar staff conducted follow-up with Inland Counties Legal Services (ICLS) to determine whether the organization preferred to receive full funding of their proposal or divert some funds to their proposed subgrant under Western Center on Law and Poverty's (Western Center) proposal. ICLS indicated they would prefer to reduce their own proposed budget by \$360,000 and fully fund their subgrant work under Western Center's proposal. If the commission agrees, this would result in an award amount of \$840,000 to ICLS and \$1,200,000 to Western Center.				