

Impact Report 2024

Ensuring Justice, Stability & Dignity for
San Francisco Seniors & Adults with Disabilities



**LEGAL ASSISTANCE
TO THE ELDERLY**

SAN FRANCISCO, CA
(415) 538-3333 | LAESF.ORG

Explore
Our Impact →

LETTER FROM THE EXECUTIVE DIRECTOR

Dear Friends,

As we reflect on 2024, I'm proud to share the significant impact of Legal Assistance to the Elderly's (LAE) work. With the dedication of our staff, the commitment of our board, and the support of our donors, **we've provided critical legal assistance to over 1,900 seniors and adults with disabilities, helping to protect their homes, financial security, and well-being.**

Behind every statistic in this report is a person; a senior who no longer has to fear losing their home, an elder who now has access to vital healthcare, or an individual with a disability who finally feels heard. Their resilience inspires us every day.

As we move forward, the need for **free, high-quality legal services** remains urgent. Housing costs continue to rise, financial exploitation is more prevalent than ever, and our senior community faces increasing challenges to their stability and dignity. LAE remains firmly committed to our mission.

Thank you for standing with us.

Sincerely,
Laura Slade Chiera



Executive Director & Managing Attorney
Legal Assistance to the Elderly

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OUR APPROACH

WE TAKE A CREATIVE AND INNOVATIVE APPROACH TO ADDRESSING OUR CLIENTS' LEGAL ISSUES.

LAE has been providing free legal services to seniors and adults with disabilities for 45 years - **serving over 55,000 clients**. Our experience makes the difference! With **over 90% of our clients being over 60 years old**, our services are designed to support the specific needs of older adults.

We look at legal issues in the context of our client's life to determine what strategic interventions are needed, often utilizing our wrap-around social services or connecting clients to community-based services to meet their unique challenges.

With 20% of our clients being referrals from San Francisco's Adult Protective Services and close to 1000 home visits each year, we are constantly looking at how to best serve our clients.

OUR CLIENTS NEED AND DESERVE SPECIAL CARE, AND WE BRING IT TO THEM.

“ I was treated with dignity and made to feel that what I wanted is something I deserve. I was validated in every sense.



IN THE COMMUNITY

We reached beyond our office walls, delivering more than **30 community outreach presentations, clinics, and trainings** across San Francisco, addressing issues such as Tenants' Rights, how to protect yourself from Financial Elder Abuse, and End of Life Planning.

HOUSING

Fighting to Prevent Homelessness

Seniors are the only growing demographic in San Francisco and, sadly, the fastest demographic entering homelessness statewide. Many are living check to check on low, fixed incomes and facing the constantly rising cost of housing, healthcare and food in San Francisco. The loss of one benefit check, or a worsening health condition, can mean the loss of their home.

MORE THAN 92% OF OUR CLIENTS WHO FACED AN EVICTION LAWSUIT REMAINED HOUSED.

Age of LAE's oldest eviction defense client: 101 years young – and she's still at home!

OVER 50% OF LAE'S EVICTION DEFENSE CLIENTS HAVE INCOMES OF LESS THAN \$1260 PER MONTH

Given all this, it's no surprise that **over 60% of all the requests for help we receive are to address threats to housing.**

In 2024, we provided full-scope representation to over **400 tenants facing eviction lawsuits**, as well as limited scope representation to almost 100 more. We see all types of evictions - ranging from cases where the landlord is acting in bad faith to where the senior needs a little extra help to manage rent payments. Sometimes what the senior needs is intensive social service interventions to save their home and we make it happen.

CLIENT SPOTLIGHT

When Francisco, a 67-year-old monolingual Spanish speaker, received a notice evicting him for non-payment of rent, he wasn't surprised, even though he had been paying his rent every month. This wasn't the first time his landlord had tried to evict him despite his regular rent payments.

The year before, with the help of LAE, he had defended an eviction lawsuit based on the same issue; the only thing different was that now the landlord also accused him of having too much stuff in his studio apartment. Luckily, he knew where to go for help. Just like the year before, LAE defended him, getting an inspection to prove his home was clean and forcing the landlord to give up his suit. **Today, Francisco is safe in his home.**

THE COST OF PROVIDING SERVICES TO A SENIOR WHO HAS BECOME HOMELESS IS 9X GREATER THAN THE COST OF KEEPING THAT SENIOR IN THEIR HOME THROUGH LEGAL ADVOCACY.

Keeping Seniors Safe at Home

SENIORS AND ADULTS WITH DISABILITIES SHOULD NOT HAVE TO FIGHT FOR BASIC SAFETY AND ACCESSIBLE LIVING CONDITIONS IN THEIR OWN HOMES.

After LAE helped a monolingual Cantonese-speaking couple in their 70s who successfully saved their Chinatown apartment of 40 years, they wrote:

“ *When we were most helpless and faced the most difficult time, you comforted, supported and helped us. You helped us get through the toughest time. We want to thank you from our hearts and say a big thank you to the team that helped us. We thank you for helping the elderly and the disabled.*

In 2024, we also advocated for tenants in **764 other housing matters**, including securing critical repairs and needed modifications such as a stairlift or grab bars, protecting rental subsidies, and fighting illegal rent increases and landlord harassment.

CLIENT SPOTLIGHT

When Natalia, 75, reached out to LAE, she had asked her landlord repeatedly for a reasonable modification so she could use her shower safely. The landlord, a subsidized housing provider, was legally required to make the modification, but instead delayed and gave her the runaround. Natalia finally had to stop showering because she had fallen so many times.

LAE filed a fair housing complaint with HUD showing the landlord's failure to comply with fair housing laws. The landlord then changed their tune, installing grab bars and providing an appropriately sized shower chair so that Natalia could continue to live safely at home.



PROTECTING SENIORS' POCKETBOOKS

Seniors – and their money – are getting targeted from all sides. LAE's interrelated legal services help to protect seniors from exploitation and scams, as well as finances that have been stretched too thin. **Our Financial Security Team saved clients over \$2.6 million dollars, providing much-needed financial relief for seniors and adults with disabilities.**



Preventing Financial Exploitation & Scams

Financial exploitation targeting seniors can come from anywhere. Sometimes it comes from a professional scammer who steals the senior's identity, targets a senior's computer, or sends frightening texts or emails. Other times, the exploitation comes from a family member or trusted caregiver.

Many of our clients are targeted precisely because they are aging, isolated, or limited English speakers. In every case, we work to stop further harm and reclaim what's been lost. We defend clients facing aggressive debt collectors, challenge fraudulent claims, and educate communities on how to stay protected.

CLIENT SPOTLIGHT This year we helped a disabled senior, Antonio, who has schizophrenia and was living with his sister, niece and niece's boyfriend in his familial home the siblings had inherited. When Antonio was referred to LAE, he was in the hospital after being attacked by his niece's boyfriend.

At the hospital, LAE also learned that he was being financially exploited by his sister. This sister had tricked him into signing his ownership interest over to her. His daughter found him temporary alternative housing, while LAE filed a financial elder abuse complaint against his abusers. After extensive litigation, we were able to settle the matter with Antonio's rightful ownership interest restored and an agreement to sell the home, which would allow Antonio to find safe, permanent housing elsewhere.

After the abusers continued attempts to derail the sale of the home, it was finally sold. Antonio now has a safe home away from those who hurt and exploited him.



We've refreshed our website, adding important educational information and resources, including, how to identify and report scams and, most importantly, not fall prey to them.

Visit our SCAM page at <https://laesf.org/get-help/am-i-being-scammed/>

STOPPING FORECLOSURE

Foreclosure in San Francisco is a senior issue. **In August alone, over 60% of homeowners facing foreclosure auction in San Francisco were seniors.** Foreclosure threats can come from many directions – a health crisis, a fixed income stretched too thin, a misplaced form, a predatory lender, or a scheming scammer.

WE WORK WITH OLDER HOMEOWNERS TO STOP FORECLOSURE IN ITS TRACKS.



LAE's foreclosure work is equal parts education/counseling, negotiation, and litigation. Many cases are quickly resolved through negotiation, allowing clients to come into compliance with their loan terms.

For example, a 73-year-old, monolingual Spanish-speaking client who suffers from dementia, defaulted on her reverse mortgage for failure to sign the certification stating she still lives in the home. LAE negotiated a delay in the foreclosure, then assisted her in certifying she still resides in the premises, thereby averting the foreclosure. Other cases require extensive litigation, as illustrated by an LAE senior client who was a victim of predatory lending. He came to LAE with his home in foreclosure. **We sued the lender for financial elder abuse, eventually settling the case and allowing the senior to keep his home.**

“We want to acknowledge and commend the kindness, understanding and expertise of your staff. This service for the elderly is so needed and appreciated by us!

PROTECTING CONSUMERS

Seniors struggling to make ends meet often try to stretch their retirement income with a job. But when an illness or worsening disability causes them to lose that job, they can easily drown under a sea of consumer debt putting at risk their housing and health. Other times, seniors may find themselves facing mounting debt due to exploitation or identity theft. When hit with a collections lawsuit or garnishments, these seniors need a lawyer to defend their rights and protect their homes. **LAE's Consumer Law Team is that resource for San Francisco seniors.**

In one case, Michael, a hard-working San Franciscan in his 60s, became disabled and saw his debts pile up. Facing several debt lawsuits, he came to LAE. Responding to each lawsuit in turn, through litigation and negotiation, we were able to get all the cases dismissed before trial. This provided Michael some much needed relief and saved him thousands of dollars.

HEALTHCARE & PUBLIC BENEFITS ADVOCACY

A single error in a benefits calculation or a missed piece of paperwork can mean the sudden loss of Medicare, SSI, or food assistance. For our clients, that disruption can lead to skipped medications, unpaid rent, or an inability to pay for food. Our clients, many of whom are coping with serious health issues, cognitive decline, or language barriers, struggle to navigate these onerous bureaucracies.

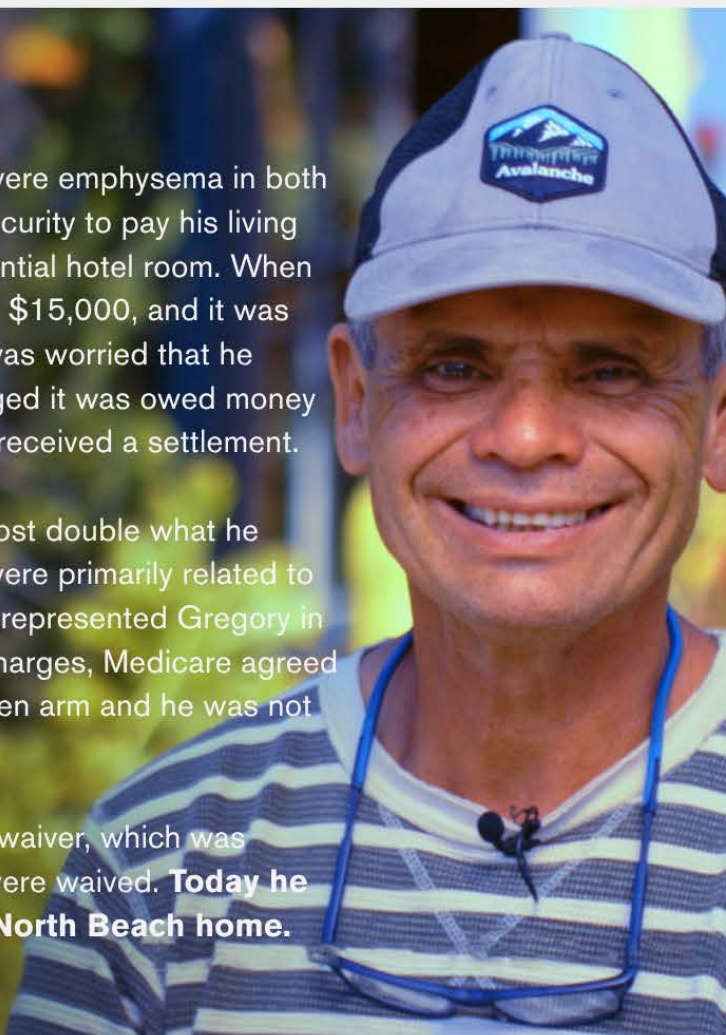
Our Healthcare & Benefits Advocacy team works to keep seniors and adults with disabilities connected to the income and healthcare they rely on. We handle denials of coverage, overpayments, and terminations for programs like Medi-Cal, Medicare, Social Security, SSI, SSDI, and CalFresh. **We also help clients ensure they are safely discharged from hospitals, navigate managed care plans, and access in-home support services.**

CLIENT SPOTLIGHT

Gregory, 75, suffers from heart problems and severe emphysema in both lungs. He struggles on his limited fixed Social Security to pay his living expenses and the rent on his North Beach residential hotel room. When he received a notice that he owed Medicare over \$15,000, and it was going to be taken out of his Social Security, he was worried that he wouldn't be able to cover his rent. Medicare alleged it was owed money for medical expenses after he broke his arm and received a settlement.

However, not only was the amount asked for almost double what he received from the settlement, the alleged costs were primarily related to his heart condition, and not the broken arm. LAE represented Gregory in his appeal, where after challenging the alleged charges, Medicare agreed the majority of costs were not related to the broken arm and he was not responsible for repaying them to Medicare.

Further, we also helped him apply for a hardship waiver, which was granted and the remaining few hundred dollars were waived. **Today he continues to reside safely in his treasured North Beach home.**



PHYSICAL ELDER ABUSE PREVENTION

Our goal is simple: to make sure our clients are safe and supported, and that the abuse ends permanently.

Sadly, many of our clients are physically harmed by the very people they rely on for support, including family members, caregivers, or neighbors. **In 2024, LAE helped over 100 seniors protect themselves from physical abuse.** When physical elder abuse occurs, LAE is able to quickly step in.

Working closely with Adult Protective Services and other trusted partners to ensure a swift and coordinated response, LAE helps clients obtain restraining orders, connect to protective services, and coordinate with other agencies to secure their safety.



Judy (left) with Kim Kruse, Director of Social Services

JUDY HITCHCOCK, Senior Staff Attorney

After 35 years at LAE, Judy is still fighting to protect our most vulnerable clients from abuse as well as using her experience to mentor a new generation of advocates.

END-OF-LIFE PLANNING

Many of our clients have never had the chance to sit down with a lawyer and talk through what happens if they lose capacity with age or to their property, when they pass away.

For low-income seniors, especially those who are “house rich, cash poor,” planning ahead can be the best protection against exploitation and financial loss.

Through our End-of-Life Planning work, we help clients prepare simple wills, advance healthcare directives, powers of attorney, and trusts that reflect their wishes and protect their rights.

CARE COURT REPRESENTATION

As CARE Court matures, its goal remains to engage folks experiencing psychosis related to schizophrenia, predominantly those who are unhoused, and connect them to treatment, housing and case management. **As court-appointed counsel, we advocate for our clients to get these services and to ensure that their voices are heard,** their rights are protected, and their needs are at the center of the process.

Many of our CARE Court clients are isolated, mistrustful of the system, and struggling with overlapping legal and social service needs. We take the time to build trust and develop a plan for services that reflect each person’s individual goals and capacity. **We listen, we advocate, and we stay with them through every step of the process.**

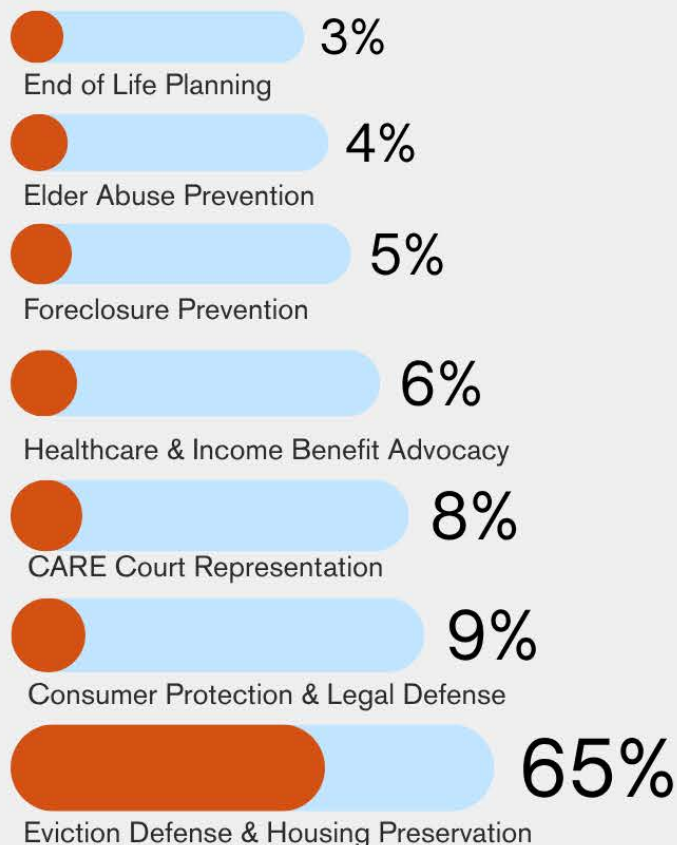
FINANCIALS

**A Transparent
Look at Our Impact**

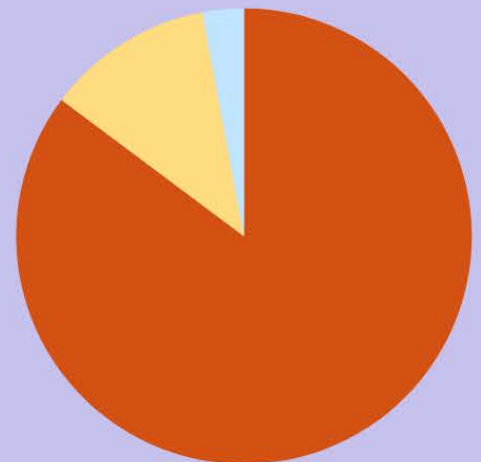
In 2024, LAE's budget continued to grow, with 85% of every dollar dedicated directly to programs that serve San Francisco's seniors and adults with disabilities.

This financial commitment enables our dedicated attorneys to work relentlessly, ensuring that monthly benefits remain uninterrupted, essential home modifications are granted, and evictions are stopped. Below is a breakdown of our financial performance for the fiscal year ending June 30, 2024.

PROGRAM EXPENSES



Total Revenue: \$5,271,151
Total Expenses: \$5,139,870



- Program Services: \$4,379,990
- Administrative & Operational: \$608,842
- Fundraising Expenses: \$151,038

Our continued success is made possible by the generosity of our donors, partners, and grantors.

THANK YOU FOR STANDING WITH US!

LOOKING AHEAD: THE FUTURE OF LAE'S WORK

“ I am eternally grateful for the great help, the humanity, and compassion of your office.

“We greatly appreciate the great amount of work you performed in our case. We would have been lost without you!”



“I cannot see well, and the LAE staff went above and beyond. I felt welcome and received help with my mobility problems.”

As we look toward 2025 and beyond, the need for free legal services for seniors and adults with disabilities continues to grow. Housing insecurity, financial exploitation, and threats to basic rights persist, placing our most vulnerable community members at risk. The challenges are significant, but so is our resolve to meet them head-on and continue fighting for justice for those who need it most. **LAE remains committed to its mission of providing essential legal services, ensuring that seniors and adults with disabilities can maintain their independence, security, and dignity.**

Learn more about LAE's work at www.laesf.org

“ I only have positive things to say about my experience with everyone we worked with at LAE. Kind, considerate, and competent people. Keep up the good work. It is greatly appreciated.

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Mary Joy Quinn (Bequest)
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 work possible.**

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**LEGAL ASSISTANCE
TO THE ELDERLY**