



**LEGAL ASSISTANCE
TO THE ELDERLY**

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

IMPACT REPORT 2025



**ENSURING JUSTICE, STABILITY, AND
DIGNITY FOR SAN FRANCISCO SENIORS
AND ADULTS WITH DISABILITIES**

LETTER FROM THE EXECUTIVE DIRECTOR

Dear Friends,

I'm proud to share the significant impact of Legal Assistance to the Elderly's (LAE) work. Together, our staff, our board, and our donors have ensured that over 1,850 seniors and adults with disabilities have received critical legal assistance this year protecting their homes, healthcare, and financial security.

At the federal, state and city level, safety net programs that protect seniors and adults with disabilities are being cut. And we see the result. Across California, seniors are the fastest group being driven into homelessness. Legal services can stop that flow by fighting an eviction, protecting healthcare, or securing income benefits. LAE is dedicated to providing these vital services. We ensure that seniors who have spent a lifetime shaping San Francisco into the city we love can age with peace and dignity in their homes and in their City.

Thank you for standing with us.

Sincerely,
Laura Slade Chiera



Executive Director & Managing Attorney
Legal Assistance to the Elderly

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HIGHLIGHTS

At a Glance

1,859

OPENED
CASES

100+

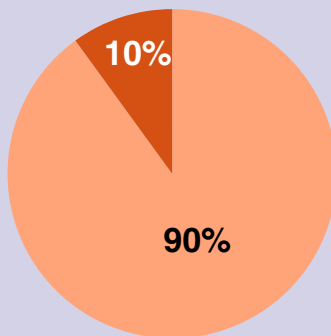
SENIORS PROTECTED
FROM ABUSE

1119

HOUSING
CASES

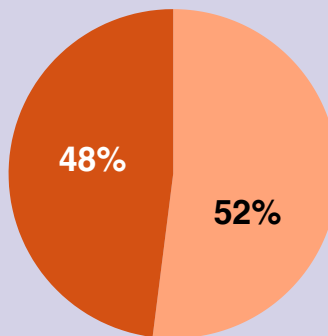
Demographics

Age



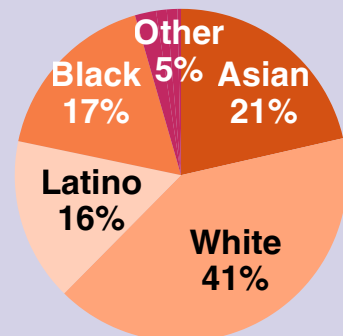
Over 90% of
our clients are
60 + years old

Disability



52% of our clients
have a disability

Race



59% of our clients
are BIPOC

44% live below \$1300 a month

Dollars

\$5.4 M
total saved and
secured for our
clients

\$1.1 M
saved for our clients in financial
exploitation cases

\$257 K+
secured in life-saving
income benefits

THE CONTEXT

Seniors are the fastest and only growing demographic in San Francisco.

Right now, **seniors represent 25% of the population in SF. By 2030, 30% of our community will be over 60 years old.** We cannot wait to begin protecting our elders. The time is now to invest and strengthen the legal safety net in San Francisco to keep our elders safe, financially secure, healthy and housed in their communities.

When we stand up for our elders, we strengthen the fabric of our entire community. We preserve the bonds that connect generations and safeguard the well-being of all of us.

WHY LEGAL AID FOR SENIORS?

When we **invest in legal aid** for our most at-risk neighbors:

- **We prevent homelessness, protect seniors from abuse and ensure access to healthcare and benefits.**
- **We save the city money.** For example, preventing one senior from becoming homeless saves the city of San Francisco \$60,000 that it would otherwise spend on social safety net programs.
- **We bring resources back to the city.** “Legal aid is highly cost-effective. Every \$1 invested in legal aid yields at least \$7 in economic return, reducing the strain on courts, health systems, and social safety net programs.” *State Bar of California*
- **We start to close the justice gap.** “Nationally, 74% of low-income households experience at least one civil legal problem per year, and 39% face five or more.” *Justice Gap Report*
- **We do the right thing.**

THE APPROACH

47
YEARS

57,000
CLIENTS

Our services are designed to support the specific legal needs of a senior. With over **90% of our clients aged 60 years or older**, our team is immersed in the needs of older adults – and that makes all the difference to our clients.

We approach legal issues holistically, looking beyond the immediate legal crisis to determine if there are other underlying legal and social service needs. While our legal team collaborates to address multiple legal issues, our wraparound social services connect our clients to community-based services to ensure on-going support to help them live a safe and stable life within their community.

15% of our clients are referrals from San Francisco's Adult Protective Services and we performed close to 1000 home visits in 2025.

AND IT WORKS!

In 2025, LAE saved and secured our clients **over \$5.4 million dollars** in consumer debt, healthcare costs, income benefit securing, rent saved and and/or eviction settlements.

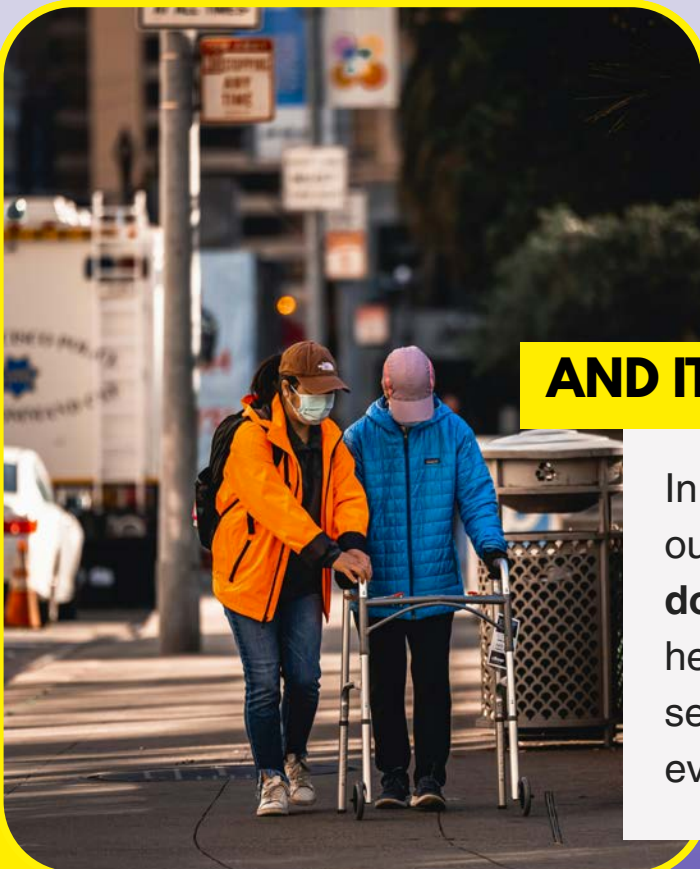


Photo by Mauro Lima

HOUSING

Across California seniors are the fastest demographic group being driven into homelessness. In San Francisco, **evictions are up 25% over the last 2 years**, and about **22% of the tenants being evicted are seniors**.

With San Francisco's soaring rents, if the seniors lose their current housing – there is no affordable, replacement housing. That's why eviction defense and legal services to protect housing is vital.

450 eviction defense cases received full-scope representation from LAE in 2025

60% of all our intake requests are related to threats to housing.

92% of our clients who faced an eviction lawsuit remained housed.

“

“LAE saved our lives. Because of LAE's assistance, compassion and willingness to fight on our behalf we were able to remain housed. You gave us a second chance when we almost lost everything. You all are a true city gem and we deeply appreciate your assistance. Thank you very much.”



CLIENT STORY: MICHAEL*

In December 2025, Michael* was referred to LAE by San Francisco's Adult Protective Services when his home of 47 years was threatened by eviction. In 1978, after serving in Vietnam, Michael moved into his current San Francisco home. Now 86 years old, he struggled with some cognitive decline and health issues that led him to be hospitalized. While in the hospital his landlord served him with an eviction lawsuit with the first court date set on New Year's Eve.

LAE jumped in and appeared for Michael, saving his home and setting up money management services to ensure his timely rent payments. Thanks to LAE, Michael celebrated the New Year looking forward to getting well and returning to his home.

**name has been changed*

HOUSING - AT A GLANCE

Age of LAE's oldest eviction defense client in 2025: 99 years young (and he's still at home!)

Over 45% of LAE's eviction defense clients have income of less than \$1260 per month



Services to a senior who is homeless costs the city 9x more than it costs for LAE to keep the senior in their home.

"Fear of eviction is a very stressful situation. Knowing your rights and having protection helps greatly to relieve stress. Thank you LAE."

SAFE HOMES. STABLE LIVES.

Ensuring Stable Housing and Safe, Accessible Conditions

Protecting housing also means protecting rental subsidies, stopping illegal rent increases and ending landlord harassment. It means fighting for critical repairs and accessibility modifications – such as stairlifts and grab bars – so seniors and adults with disabilities can live safely and independently in their own home.



“I was very blessed to have found LAE. Educating me about my housing issues has been a relief for my life. Thank you for your kindness and help to the most vulnerable.”

CLIENT STORY: MANUEL*

This year we helped a senior living with a physical disability to protect his home of over 30 years. He received an unlawful rent increase from his landlord, raising the rent from \$1,300 to \$8,000. Close to retirement, he could not afford the over 500% rent increase and didn't know what to do.

He came to LAE for help. We filed a petition with the SF Rent Board challenging the rent increase and won. Today, our senior remains in his home, continuing to pay his affordable rent.

**name has been changed*

PROTECTING LOW-INCOME SENIOR HOMEOWNERS

In San Francisco and across the US, foreclosure is a growing crisis for seniors.

In August 2025 alone, more than 50% of homeowners in SF facing foreclosure auctions were seniors.

Protecting these homes stops displacement and keeps communities in tact. **Home loss can come from foreclosure, but also back taxes, predatory schemes or clouded titles.** Many seniors are unable to absorb unexpected expenses or navigate complex paperwork. Too often they are victims of predatory lenders and unaware of the rights and protections available to them.

LAE delivers critical foreclosure prevention interventions – including education, counseling, negotiation, and litigation – so seniors can navigate these challenges with confidence and with LAE at their side

CLIENT STORY: SOPHIA*

Sophia came to LAE, afraid that at 84 she would lose her home. A monolingual Mandarin speaker, she had lived alone on a low fixed income since her husband died in 2016. Title should have passed to Sophia, but 50% remained in her husband's family trust. Afraid her husband's family would take the home, she came to LAE. Examining the title history and lengthy trust we were able to identify the issue. LAE began negotiations with the trust attorney. The trustee agreed to convey title to Sophia. Today, Sophia remains secure in her home. She writes:

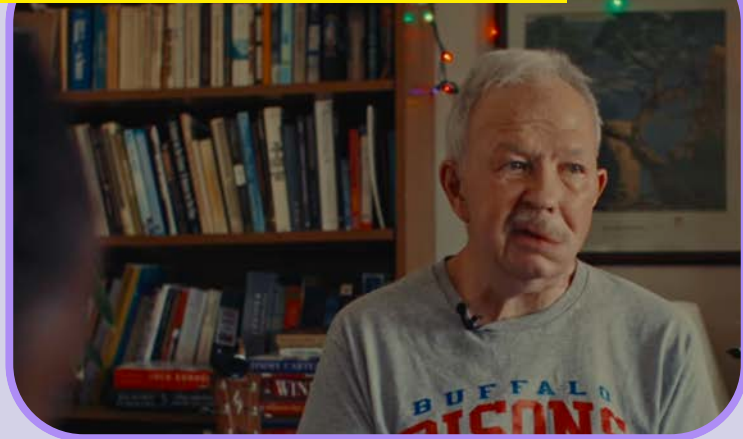
“At that moment of panic, I reached out to LAE. The team worked tirelessly to protect my rights and defend me against those who were trying to take control of my property. Because of their dedication, my home is now fully mine again. I feel happiness slowly returning to my life and I am deeply grateful.

San Francisco is often called a paradise for the young, but today I know it is also a place where seniors like me can find protection and dignity, especially because of organizations like LAE and the extraordinary people who work there.”

**name has been changed*

FINANCIAL SECURITY

\$1.1
MILLION
SAVED



In 2025, **LAE's Financial Security Team** saved clients more than **\$1.1 million**, delivering vital financial relief to seniors and adults with disabilities and helping them regain control over their economic futures. This includes consumer protection, financial elder abuse prevention, and foreclosure prevention.

Some seniors are targeted by sophisticated scammers who steal identities, compromise computers, or send alarming texts and emails. Others are harmed by family members or trusted caregivers. With your support, we stepped in to stop further harm, recover lost funds, defend clients against aggressive debt collectors, challenge fraudulent claims, and educate communities on how to stay safe.



Photo by Antonio Janeski

Scan to learn more about scam prevention



FOUR YEARS OF FINANCIAL SECURITY

Our Financial Security Team is in its fourth year. With your support, we've grown the team and it's made an impact.

2021

\$42k



1 team member saved our clients \$42,857 in consumer debt

2025

\$1.1m



3.5 team members saved our clients \$1,139,151 in consumer debt and recovered funds

CLIENT STORY: ROBERT*

Our client, who is living with a disability, was fleeced by a scammer who persuaded him to rack up thousands of dollars in credit card charges. However, it didn't take long for our client to realize he was being scammed, and he reported it to the bank. The bank failed to cancel the cards and the fraudulent charges continued to pile up. The bank sued our client for failing to pay the fraudulent charges.

LAE helped to defend the lawsuit and brought counter claims arguing the bank failed to stop the fraud, despite being made aware of the illicit activity. Faced with compelling defense, the bank dismissed the lawsuit and did not agree, but they dropped the suit and waived the remaining charges.

**name has been changed*

PROTECTING CONSUMERS

Many seniors struggle trying to stretch a fixed income to keep on top of consumer debt, racked up after a job loss, medical crisis or identity theft. When hit with a collections lawsuit or garnishments, **LAE is here to defend their rights and protect their homes.**

CLIENT STORY: ELIZABETH*

Our client, a retired teacher in her 80's, living on a fixed income, trusted her bank to safeguard the modest savings she relied on. Instead, her account was hit with multiple fraudulent checks for several thousand dollars, some in the same amount as her social security checks. She did everything right – she promptly reported the unauthorized transaction and asked the bank to correct it. Despite the obvious red flags, the bank gave her the run around and refused to return her money. We filed suit. Faced with diligent advocacy, the bank reversed course, refunding our client's money. What was a drop in the bucket to the bank made a huge difference to our client's ability to stabilize her housing and financial future.

**name has been changed*

END-OF-LIFE PLANNING

Through our End-of-Life Planning services, we work closely with clients to put essential protections in place, including **wills, advance healthcare directives, powers of attorney, and trusts.**

For many of the people we serve, confronting end-of-life questions is daunting and they often have never had access to a lawyer to discuss what will happen to their home, finances, medical decisions, and legacy if they become incapacitated or pass away.



“End-of-life planning was a very difficult need for me to even think about. LAE's openness and direction changed my attitude and now I have a solid wonderful plan!”

BENEFITS & HEALTHCARE

In 2025 we secured over \$257,000 in life-saving income benefits for our clients.

All too often we find that **a single error in a benefits calculation or a missed piece of paperwork can mean the sudden loss of Social Security, SSI, or food assistance along with Medicare and Medi-Cal.** For our elderly clients, that loss can quickly spiral into missed medical treatments, unpaid bills, or food insecurity.

This is where LAE steps in to fight for these benefits, ensuring our clients don't face convoluted, heavily-backlogged bureaucracies alone. Many of our clients are already facing serious health challenges, cognitive impairments, or language barriers, making it especially difficult to navigate complex benefit systems.

We handle denials of coverage, overpayments, and terminations of 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 STORY: STEVE*

Our client, Steve, a 67-year-old monolingual-Cantonese speaker came to LAE because Medicare was taking money out of his Social Security checks every month, and he didn't know why. The notices sent by Medicare were in English and he couldn't understand them. After reviewing his case, our Health Law Attorney, Carol Bettencourt, discovered that Medicare was deducting funds from his Social Security check to recover medical costs from an accident where they alleged he had received a personal injury settlement.

LAE stepped in to challenge the claims and successfully forced Medicare to back down, eliminating the debt entirely. As a result of our work, the monthly deductions stopped, and Steve received a refund repaying him for nearly two years of money that had been deducted.

**name has been changed*

“

“We are extremely grateful for the thoughtful guidance and dedication of your group. It was a difficult period for us. The staff was empathetic and responsive to our many needs.”



Scan to learn
more about our
services



CARE COURT

Launched over two years ago, CARE Court was created to engage people experiencing psychosis related to schizophrenia – many of whom are unhoused – and connect them to services that can save their lives such as housing, rehabilitation and intensive case management. As court-appointed counsel, we advocate for our clients to access these services while ensuring their voices are heard, their rights are protected, and their needs remain central to every decision.

We take time to **build trust, understand our clients' goals, and develop service plans** tailored to their individual capacities as many CARE Court clients are already isolated, wary of social systems, and facing multiple legal and social challenges. **At every step of the process, we listen, we advocate, and we stand beside them.**

PHYSICAL ELDER ABUSE

1 in 6 seniors experience elder abuse.

Before the pandemic, about **1 in 10 older adults experienced abuse**. During the pandemic, that number increased to 1 in 5. **Now, it's about 1 in 6**, according to the World Health Organization.

Nearly half of the people who commit elder abuse – 47% – are family members.

This is where LAE makes a life-changing difference. When physical elder abuse occurs, LAE moves quickly. Working in close coordination with Adult Protective Services and other trusted community partners, LAE helps clients obtain restraining orders, access protective services, and put immediate safety measures in place. We act decisively to interrupt the abuse and stabilize the client's situation.

Our goal is simple but urgent: to ensure our clients are safe, supported, and protected – and that the abuse ends, permanently.

In 2025 LAE helped over 100 seniors protect themselves from physical abuse.



Photo by Gabe Pierce

IN THE COMMUNITY

This year, we continued our outreach programs, delivering more than **25 community presentations, clinics, and trainings** across San Francisco, educating seniors on matters such as Tenants' Rights, protecting yourself from Financial Elder Abuse, and End-of-Life Planning.



“Relatable.”

“Informative.”

“Clear and helpful.”

“

“As a senior, I am also helping with my senior mother, who is a San Francisco resident, and with my senior brother, as well. This presentation was very informative and helpful.”

OUR TEAM

Our holistic approach is central to our effectiveness. We practice creative, resourceful lawyering – grounded in skill, determination, and a strong commitment to our clients' rights. Drawing on a range of expertise, we provide wraparound support to help seniors remain housed and stable. This work is made possible by our team, each individual bringing essential skills that drive our impact.

WHO ARE
WE AT
LAE?

38

STAFF

~15 staff can
speak at least
2 languages

HOUSING
10



20 ATTORNEYS

1 EXECUTIVE DIR. &
MANAGING ATTY

3 JUSTICE
LEAGUE

~83% of
staff like
ice cream

1 DIR. OF
LITIGATION

1 INTAKE

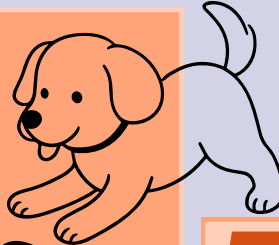
3 FINANCIAL
SECURITY

INTAKE STAFF

5

1 CARE
COURT

12
DOGS



5 PARALEGALS

INTERNS
5

12
CATS

3 SOCIAL
WORKERS



~3 staff
are big
baseball
fans

16
KIDS

5 ADMIN
STAFF

1 PARROT



FINANCIALS

In 2025, LAE's budget reached a new record \$5.42 million, with over 80% of every dollar dedicated directly to legal services that serve San Francisco's seniors and adults with disabilities. This financial commitment enables our dedicated attorneys to work relentlessly. Below is a breakdown of our financial performance for the fiscal year ending June 30, 2025.

TOTAL REVENUE: \$5,428,494

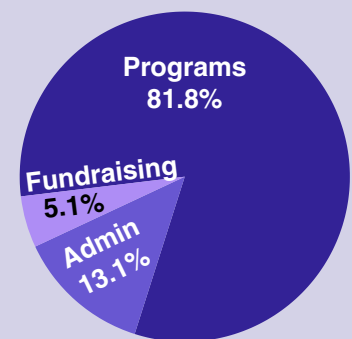
TOTAL EXPENSES: \$5,392,457

Program Services: \$4,383,051

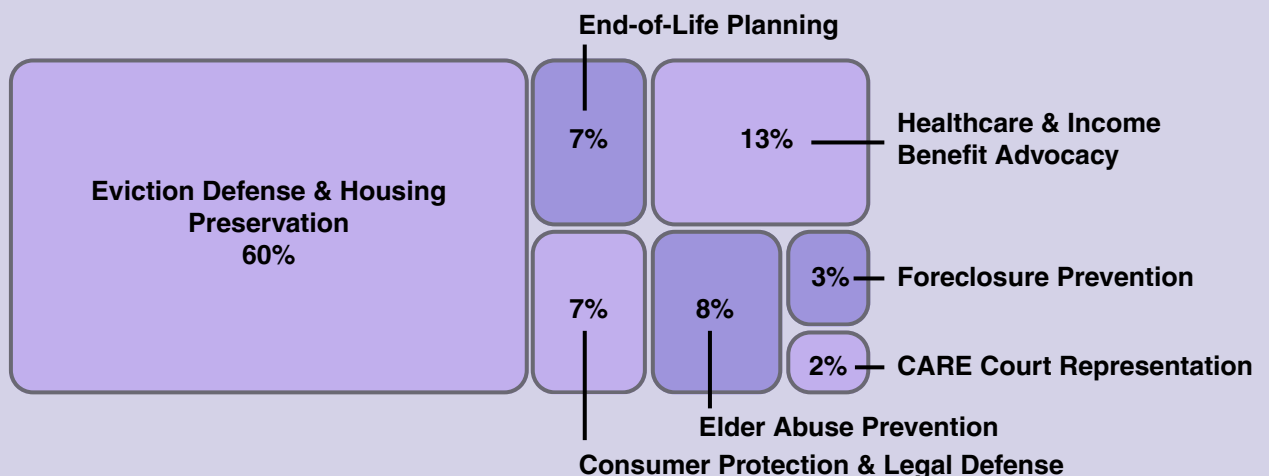
Administrative & Operational Costs: \$732,031

Fundraising Expenses: \$277,375

EXPENSES



PROGRAM BREAKDOWN



THANK YOU

Our continued success is made possible by the generosity of our donors, partners, and grantors. Thank you for standing with us!

SUPPORTERS & FUNDERS

In Memory of

Mary Joy Quinn (Bequest)
Michael John Meehan (Bequest)
Tom Tallman gift by Philip J. & Jo Ann Tallman
Tom Tallman gift by Richard Wellins

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Mayor's Office of Housing & Community Development
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CBIZ
Lilian Solorzano
Rahman Popal - The Law Firm for Tenant Rights
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or visit www.laesf.org



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TO THE ELDERLY**