

# AN UNRELENTING GOOD

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THE  
CAMPAIGN FOR  
LEGAL ACTION  
CHICAGO



**LEGAL ACTION CHICAGO**  
**USES THE POWER OF**  
**THE LAW**



# TO TAKE ON BROAD-SCALE CHALLENGES FACING THE LOWEST-INCOME PEOPLE IN ILLINOIS.

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**Tackling issues like family support, housing, elder care, and workers' rights, Legal Action Chicago serves Illinois' lowest income residents by challenging—in court, in the legislature, and in collaboration with other advocates and community organizations—the laws and policies that deprive these residents of their most fundamental rights and necessary benefits.**

While our partner organization, Legal Aid Chicago, helps individual clients, we focus on systemic changes needed by those clients, their communities, and everyone in similar circumstances. Together

we provide comprehensive legal assistance to those who need but cannot afford it.

Few organizations have made such an impact so quickly, and few are as deserving of stable, ongoing support. To build on our initial successes, we have launched *An Unrelenting Good: The Campaign for Legal Action Chicago*, a four-year, \$4 million fundraising effort that will stabilize Legal Action Chicago in the short term and ensure we can continue our work in the future. ✨

## THERE ARE TWO WAYS TO HELP

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low-income individuals who need but cannot afford legal assistance. One is to provide free direct services on a case-by-case basis. The second is to provide systemic relief to large groups of individuals through class-action litigation, legislative initiatives, and policy work. Both types of assistance are vitally important.

Legal Aid Chicago is the Midwest's largest provider of free civil legal services to people living in poverty, but because of federal funding restrictions, it can represent only individual clients and groups. In 2021, however, Legal Action Chicago was launched. It receives no federal funding and can therefore do the systemic work that Legal Aid cannot.





The partnership between Legal Aid and Legal Action is critical. While representing individual clients, Legal Aid staff attorneys identify troubling patterns and practices that affect large groups or even entire communities of low-income people. Legal Action then addresses these problems using the tools that are unavailable to our Legal Aid partners, and in the process helps thousands of people who need but may never have sought legal assistance—either because they did not know it was available or because they were overwhelmed by the obstacles that people who are living in poverty face on a daily basis.

**In just our first year, Legal Action has accomplished a great deal.** We helped workers secure unemployment benefits they qualified for but failed to receive, helped prevent creditors from seizing pandemic relief payments, worked on a collaborative effort to expand health coverage for immigrants, successfully challenged job discrimination, and stopped the nation's third-largest public housing authority from charging its lowest-income tenants unaffordable rents.

**POLICY ADVOCACY CAN BE THE MOST POWERFUL TOOL.** While Legal Action can sometimes remedy a problem through litigation, many clients have problems that cannot be solved through litigation because the law is inadequate and itself needs to be changed. Legal Action can assist these clients through legislative initiatives (to create better laws) and by advocating for improved policies. For example, Illinois has a program designed to provide financial assistance to low-income seniors and people with disabilities, but it is woefully underfunded, and its intended beneficiaries cannot make ends meet. Because there is no way to address that problem through litigation, we are leading a collaborative effort to pressure the state government to allocate more funds to the program so that it improves the lives of the people it is meant to help. ★



*Every family is different; families have different resources, live in different communities, and have different priorities. But all families deserve respect.*

## LEGAL ACTION TAKES ACTION

### SECURING JUSTICE IN PUBLIC HOUSING

For the past 13 years Josette Oliver has lived in public housing, where she has paid a reduced rent equal to a percentage of her income. She was working as a janitor until the summer of 2018, when she lost her job and therefore had to get by on nothing but her SNAP benefits (food stamps). When the Chicago Housing Authority (CHA) discovered that she had no income, it started charging her \$75 per month in rent.

CHA was relying on a federal law that allows public housing authorities to charge its lowest-income residents a \$75 “minimum rent.” This same law, however, protects residents like Ms. Oliver who cannot afford the minimum rent by giving them the right to request a “hardship exemption.” But here’s the problem: CHA was burying information about the hardship exemption in the middle of its 34-page, single-spaced lease agreement and its even-longer policy manual. Even the rent adjustment notices that CHA was using to inform tenants they must start paying \$75 a month did not identify this amount as the minimum rent or mention the hardship exemption.

Most of CHA’s public housing residents, therefore, had no idea that they could request a hardship exemption. And that’s why every year more than 1,500 of them were charged a total of \$1.4 million in minimum rent payments. Some who might have qualified for an exemption instead borrowed money to pay the minimum rent. Others ran up large rent balances or were evicted for nonpayment. And some felt compelled (or were even advised by their property managers) to break the law by selling a portion of their food stamps to pay the rent.

Ms. Oliver was one of the lucky few who eventually heard about and requested a hardship exemption, but CHA granted this exemption only prospectively and refused to erase \$1,275 in unpaid minimum-rent charges from her ledger. Fearing that she might be evicted for nonpayment of this amount, Ms. Oliver went to Legal Aid Chicago, where she met with attorneys who knew she was just one of thousands of CHA tenants who were experiencing the same problem. Legal Aid’s attorneys understood that the best way to address this systemic problem was not by



*“Without Legal Action Chicago, I would probably have been evicted. I just hope when all this is said and done that the residents who live in subsidized housing will be treated fairly.”*

JOSETTE OLIVER, CHICAGO PUBLIC-HOUSING TENANT

*“The Chicago Housing Authority’s assessment, pursuit and collection of the minimum rent from people entitled to a hardship exemption caused severe financial strain, stress, and undue hardship for an already at-risk population.”*

LAWRENCE WOOD, LEGAL ACTION CHICAGO’S LEAD ATTORNEY ON THE OLIVER CASE

addressing individual cases like Ms. Oliver’s, but through a class action, and for years they had tried in vain to get a private firm or another legal advocacy organization to file such a lawsuit. So Legal Aid referred her to Legal Action.

Legal Action, then brand new, immediately went to work. We knew that CHA’s implementation of its minimum-rent policy was causing significant harm to thousands of its residents, so we drafted a class-action complaint to be filed in federal court and sent CHA a letter setting forth our demands. We also recruited attorneys from McDermott Will & Emery and the National Housing Law Project to join our effort, and their experience and assistance proved invaluable. (We will always collaborate

with experts from private law firms and other public-interest organizations when pursuing complex litigation or policy initiatives.)

After nine months of intense negotiations, we reached a very successful resolution. CHA agreed to notify its residents—in a meaningful way and at meaningful times—about their right to request a hardship exemption. CHA also agreed to erase from every resident’s ledger all unpaid minimum-rent charges that have accrued over the past five and a half years, and to provide rent credits to tenants who made minimum-rent payments over the past two years. Furthermore, CHA agreed to train its property managers on its new policies.

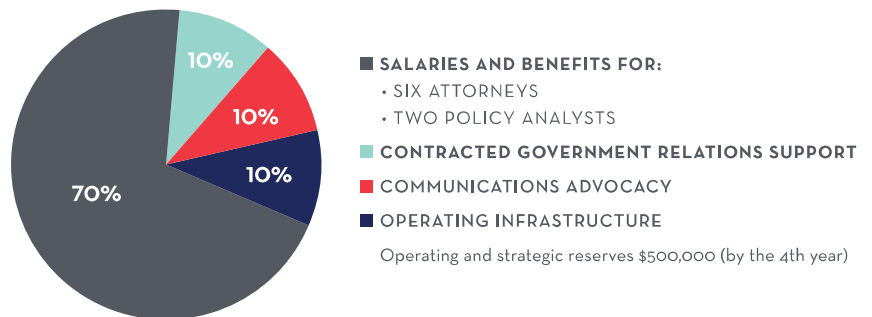
**WHY CLASS ACTIONS ARE A POWERFUL LEGAL TOOL** In most cases, a lawsuit filed on behalf of a single individual has the potential to help only that individual. That’s important, of course, and that’s what Legal Aid Chicago does. But class actions have the potential to help thousands of individuals who, like the CHA residents in our minimum-rent case, are all suffering from a common problem. These individuals do not even have to participate actively in the lawsuit. They simply become members of a class and, if the lawsuit is successful, they benefit from the problem’s resolution. ★

## HOW YOUR DOLLARS WILL HELP

To say that Legal Action Chicago currently runs lean would be an understatement. We have a full-time staff of just four attorneys, led by our director, John Bouman, and Lawrence Wood, our supervisory attorney. Between them, John and Lawrence have more than 75 years' experience advocating on behalf of low-income individuals and communities, but the organization needs to hire more attorneys and staff to address the issues identified by Legal Aid. And that costs money.

To date, Legal Action Chicago has been funded by a start-up contribution from its founding board. That funding has supported all operating expenses, including staff salaries and costs to retain a firm to assist with legislative work in the state capitol of Springfield. The board fully expects to continue to provide financial support.

But Legal Action Chicago needs broader funding to sustain and expand its program and impact. An Unrelenting Good: The Campaign for Legal Action Chicago will raise funds to bring financial stability by moving its operating budget to \$1.5 million per year by the fourth year (the start-up budget was \$400,000), with operating and strategic reserves of \$500,000, in order to support the following allocation of resources.



To build and sustain this budget and level of reserves during the four years of the campaign and thereafter, Legal Action Chicago will vigorously pursue support from foundations and other non-governmental sources, but the goal of this campaign is to establish private donations as at least two-thirds of its annual revenue mix.

**BEST PRACTICE** for any non-profit is to have an operating reserve of at least three months of the organization's expenses, in order to navigate unexpected expenses or losses or delays of revenue. In addition, Legal Action Chicago needs a strategic reserve to be able to take on the unforeseen challenges or opportunities that confront our clients and that require expenditures (like court costs, witness fees, or data-gathering expenses) that are not anticipated in the annual operating budget. We do not want our hands tied at crucial moments because of a lack of resources. \*



## SMALL SIZE | BIG IMPACT

Legal Action Chicago is able to take on a much larger agenda than our size might suggest. An important part of our practice model includes collaborating with other advocates and community organizations that have significant expertise and demonstrated leadership. We also partner with major law firms that work with us pro bono on complex litigation. Such cases help resolve pressing problems while giving these firms compelling opportunities to undertake work that serves the public interest.

## LEGAL ACTION CHICAGO ADDS STRENGTH THROUGH COLLABORATION

Chicago has many fine public-interest organizations, but they need help meeting the overwhelming demand for systemic changes that benefit low-income communities. By collaborating with these organizations and respecting their leadership in areas where they have established it, Legal Action Chicago can help them succeed. We bring something new to the table: a close relationship with a large organization of on-the-ground advocates who represent thousands of individual clients and are therefore uniquely qualified to identify the most common and urgent problems, and to share the personal stories that can make the public understand why these problems matter and must be addressed.



## LEGAL ACTION CHICAGO A Portfolio of Causes



*Children and families*



*Consumer matters*



*Immigrant rights*



*Workers' rights*



*Fair housing*



*Equitable health care*



*Eldercare*



*Care for those with disabilities*

# WHY LEGAL ACTION CHICAGO NEEDS YOUR SUPPORT

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Legal Action Chicago stands ready to identify and fight systemic injustices using a full toolbox, including litigation and legislation, and through its partnership with Legal Aid Chicago as well as respected community leaders and groups. To sustain this impactful work, we need your financial support. Unlike Legal Aid, we do not receive federal funding. We are entirely reliant on private donors like you. The return on your support is tremendous, producing systemic changes that help thousands of people now and also help them create better futures for their families and communities. Our work also puts people in poverty at the tables where big decisions are made that affect them and their families. Not only does that increase progress against poverty, but also the fairness and justice of those processes.

## STAFF

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**Lawrence Wood**  
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**BY GIVING TO  
LEGAL ACTION CHICAGO,  
YOU HELP MAKE IT  
POSSIBLE TO ENGAGE  
IN AND WIN THE GOOD  
FIGHT, THE FAIR FIGHT,  
THE JUST FIGHT.\***



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