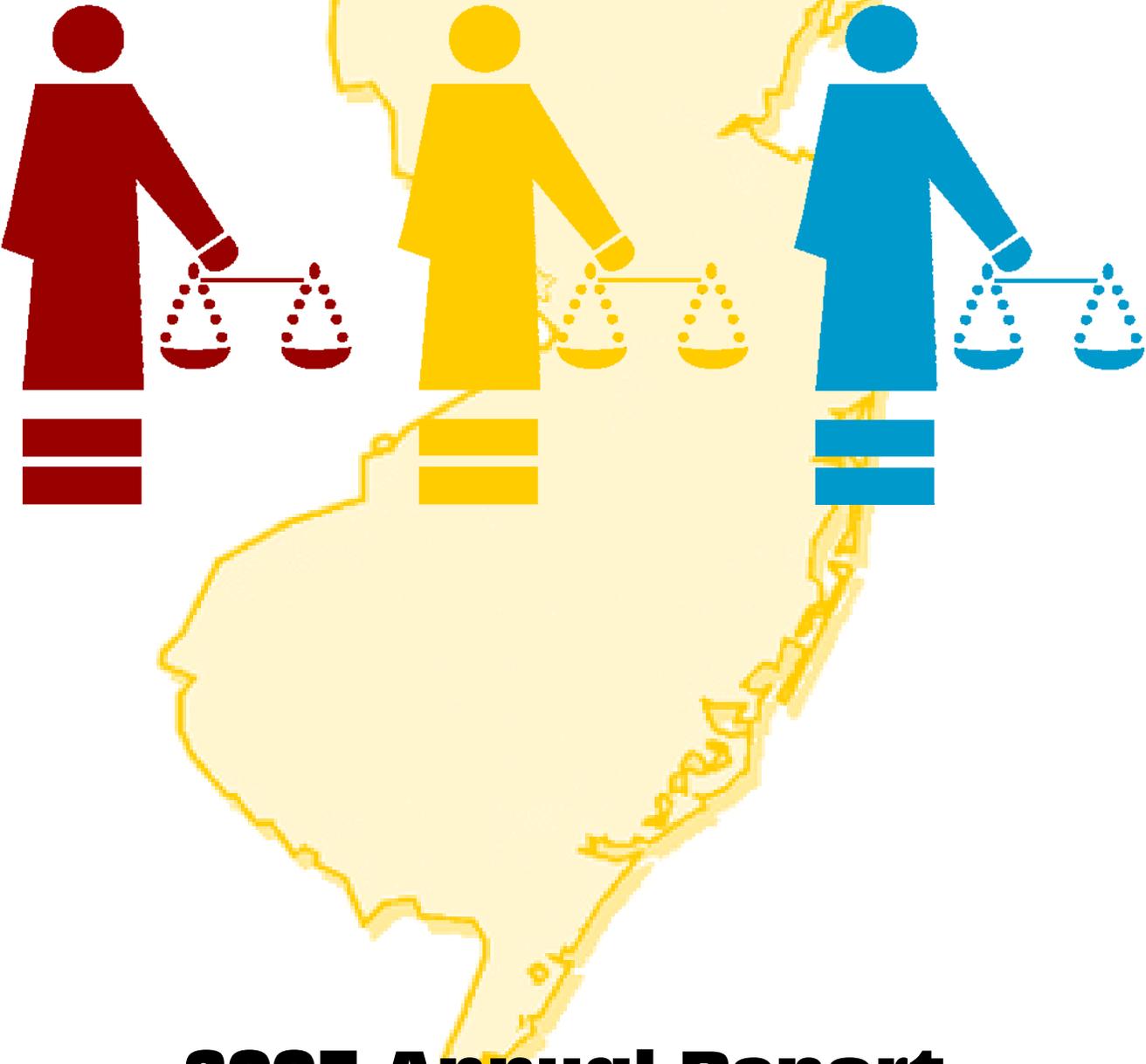


Central Jersey Legal Services



2007 Annual Report
July 1, 2006 - June 30, 2007

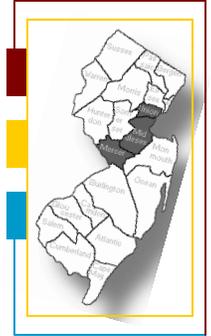




Central Jersey Legal Services

Fiscal Year 2007 Annual Report

July 1, 2006 - June 30, 2007



Our Mission

Central Jersey Legal Services' mission is to provide free civil legal assistance to help support families, preserve homes and maintain economic stability for low-income residents of Mercer, Middlesex and Union Counties.

Our Offices

Mercer County Division

198 West State Street
Trenton, NJ 08628
609-695-6249

Middlesex County Division

and Administrative Office
317 George Street, Suite 201
New Brunswick, NJ 08901
732-249-7600
TDD 732-249-8167

Branch Office

313 State Street, Suite 308
Perth Amboy, NJ 08861
732-324-1613

Union County Division

60 Prince Street, 2nd Floor
Elizabeth, NJ 07208
908-354-4340

About Us

Central Jersey Legal Services (CJLS) provides a critical safety net for low-income individuals and families who need legal assistance. Our attorneys and paralegals work every day to keep the electricity on in clients' homes, save important health care and income benefits, stop evictions, protect victims of domestic violence, and defend the individual rights of the poor, elderly, and disabled.

Our clients face serious legal problems that threaten their ability to care for themselves and their families. CJLS facilitates meaningful access to the courts and administrative agencies to help our clients assert and defend their rights - because we believe that the justice system should work equally for everyone, regardless of means.

Central Jersey Legal Services serves Mercer, Middlesex and Union Counties. One in 5 individuals in our service region live on an annual income less than 200% of the poverty level, or \$41,300 for a family of four. In densely populated central New Jersey, that's more than 329,000 people who are eligible for our services. A study of legal needs in New Jersey showed that, on average, 1 in 3 lower income residents will experience at least one serious legal problem in a year's time. That's more than 108,000 people living in CJLS' service region who need our help.

In FY 2007, our staff grew to over 90 individuals in 4 offices. We closed more than 8,500 cases and opened 8,947. That's a 7.5% increase in closed cases over the previous fiscal year, and an 11.5% increase in opened cases. Yet the gap between our accomplishments and the persistent need for our services remains severe. In addition to providing full representation to our clients in court and administrative proceedings, CJLS offers community education workshops, pro se clinics and advice and referral as a means to stretch our resources and achieve the greatest impact in our client community. We continue to add new projects to address emerging needs and offer our clients compassionate, quality service. This report shares the story of the outstanding work done this year to protect the fundamental legal rights of our clients and keep the promise of justice for all.

The Anti-Predatory Lending Project

Predatory lenders target elderly and low-income homeowners with foreclosure rescue scams, refinance offers and home improvement loans. As a result, many homeowners lose all or most of the equity in their homes, or lose their homes altogether. CJLS' Anti-Predatory Lending Project comes to the aid of clients who have lost equity or face foreclosure as a result of predatory lending. Foreclosures are on the rise in our region. The number of foreclosures in New Jersey increased 14% between 2005 and 2006 and the upward trend is expected to continue. A high rate of foreclosures harms families and communities. Central Jersey Legal Services' Anti-Predatory Lending attorney helps clients keep their homes and eliminate illegal loans. The Anti-Predatory Lending Project ensures that clients who were unfairly targeted by predatory lenders have access to the justice system and the opportunity to save their homes and assets.

The Workers Legal Rights Project

Central Jersey Legal Services launched the Workers Legal Rights Project in January 2007 and hired an employment attorney dedicated to advocate for vulnerable low-wage workers in our region. In one of the highest cost of living states in the country, low-wage workers face particular challenges finding work that pays a living wage. The Workers Legal Rights Project helps clients with access to workforce development programs that will help them gain skills and find better paying jobs. The WLRP also fights for the rights of clients to take family and medical leave and return to their job after the leave period ends. The project helps clients navigate the complexities of unemployment and disability insurance and wage and hour disputes. The Workers Legal Rights Project is an important development in the pursuit of equal opportunity and equal justice for all of New Jersey's workers.

The Social Work Project

This year, CJLS determined to take a more holistic approach to our work with clients through the addition of a full-time Social Worker to our staff. The Social Worker assesses clients' service needs outside of legal assistance and helps clients connect to services in the community. The Social Worker links clients to child care, health care services, supportive housing, and other programs. She assists clients to gather appropriate documentation and complete complex applications for benefit programs. Some clients, like Nadia, must manage competing priorities such as the repercussions of violence and care of an autistic child with the difficulties of their legal case. The Social Worker provides critical support in these cases that helps the client and their case handler to achieve a positive outcome. The Social Work Project furthers Central Jersey Legal Services' mission and makes us an effective gateway to other services for clients who need them.

Nadia came to CJLS in 2005 after filing a domestic violence complaint. Her husband physically and mentally abused her. They have four children, including an autistic son, Joseph, who requires constant care. CJLS represented Nadia in court and helped her obtain a Final Restraining Order. The Order awarded her custody of the children and required the husband to move out but continue to pay the rent on their home. Nadia returned to CJLS in 2006 seeking to file for divorce. She needed more financial support so she could remain at home to care for her special needs son and keep up with the other needs of her household. In addition to an attorney providing representation in the divorce proceeding, the CJLS social worker contacted the Division of Developmental Disabilities and determined that Joseph was registered and eligible for assistance. Joseph could receive respite care monetary assistance. The social worker visited Nadia at home and helped her to complete paperwork for Joseph's assistance and an application for energy assistance. Nadia obtained her divorce and received the financial support she needed to care for her family. When Nadia expressed interest in ongoing social support for her care of Joseph, the social worker connected her to a local support group for parents of autistic children.

Casework

Central Jersey Legal Services 2007 Annual Report

Housing

Central Jersey Legal Services closed 8,587 staff cases in FY 2007 and opened more than 8,900 new cases. Housing comprised 38% of the total, or more than 3,200 cases. Recent reports from the Census confirm that New Jersey is the second most expensive state in the nation for homeowners and the third most expensive for renters. While housing costs are 59% higher than the national average in New Jersey, incomes are only 33% higher. One in 4 New Jersey renters spend 50% of their income on rent. CJLS aids low-income tenants and homeowners as they struggle to maintain their housing. Case handlers help fight evictions and foreclosures, enforce tenants' rights to decent, safe housing, and challenge predatory lending practices.

Family

Family law cases are another significant aspect of our work, many of which involve the custody and support of children. Low-income families in crisis can depend on CJLS to help them navigate the legal system to obtain important protections, achieve stability and care for their children. CJLS case handlers advocate for victims of domestic violence who seek a protection order, or have other family law needs such as divorce or child support. The CJLS Family Law Unit includes a dedicated attorney in each county to work with domestic violence victims, to ensure their safety and help them achieve independence.

Consumer

Consumer cases made up 17% of CJLS casework in FY 2007. Case handlers worked to ensure clients' access to credit and fair treatment in credit and sales transactions. CJLS helped clients to clear credit records or debts, avoid utility shut-offs due to billing disputes, fight back against unfair sales practices, and defend against debtor harassment. Our staff works with low-income individuals and families to protect their financial stability and support self-sufficiency.

Income Maintenance

CJLS staff closed more than 1,500 income maintenance cases in FY 2007. Helping clients preserve the income supports they depend on is an important facet of our work. CJLS provides legal assistance to clients who apply for, receive or are threatened by the loss of public benefits. Our staff helps clients navigate the complex systems that administer public benefit programs. Their work ensures that low-income individuals and families have access to important benefits to which they are entitled.

July 1, 2006—June 30, 2007

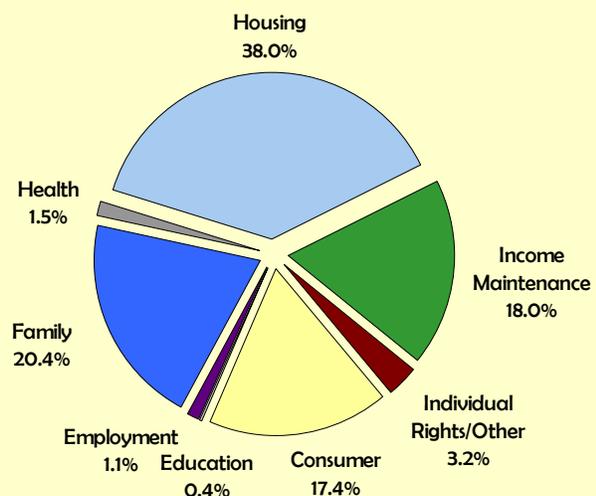
8,947 Cases Opened

8,587 Cases Closed

Closed Cases by Category

3,262	Housing
1,755	Family
1,546	Income Maintenance
1,497	Consumer
274	Individual Rights/Other
127	Health
93	Employment
33	Education

Staff Case Categories as % of Total Casework



At Central Jersey Legal Services, we understand what is at stake with each new case that we open. Our results have real, tangible effects on our clients' lives. The civil legal assistance that we provide keeps a family facing eviction in their home, or prevents the loss of health care coverage. Clients maintain custody and support of children, preserve or increase income supports, and obtain protective orders against abusers. We also know the power that comes when a client understands their rights and the steps to take to defend them. The outcomes below highlight some of our accomplishments over the past year. In addition, we provided clients with legal assessment and advice to solve their legal problem on their own. Information and instruction from an attorney or paralegal improve clients' ability to advocate on their own behalf and achieve their desired outcome. In FY 07, CJLS supported clients with legal advice in 6,373 cases.

Angela lived with her boyfriend for the last four years. They have a 3 year-old child together. Angela's boyfriend beat her severely one night because he claimed she was having an affair. He threatened to kill and maim her. Angela had bruises all over her body and an injury to her jaw. She called the police and her assailant was arrested. Angela did not seek a Temporary Restraining Order (TRO) until four weeks later. She remained in the home with the boyfriend, staying in separate rooms. The assailant did not testify at trial. His attorney argued that the passage of time between the attack and the TRO negated the TRO. We argued that the time lapse was part of the cycle of domestic violence and did not detract from the unchallenged fact that the boyfriend severely assaulted Angela. The Judge agreed, and a Final Restraining Order was entered, which removed the assailant from the home and prohibited him from contact with Angela. The Judge awarded Angela custody of the child, child support, reimbursement for utility charges for the home, and the assailant was required to attend domestic violence counseling.

OUTCOMES

In...

- 478 cases
- 276 cases
- 147 cases
- 110 cases
- 104 cases
- 74 cases
- 40 cases
- 56 cases
- 39 cases
- 30 cases
- 28 cases
- 25 cases
- 25 cases
- 24 cases
- 24 cases
- 22 cases
- 21 cases
- 18 cases
- 11 cases
- 6 cases
- And...

We...

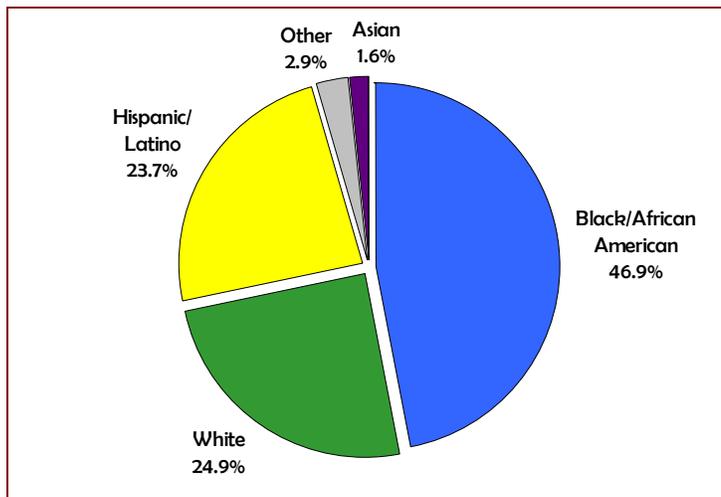
- Helped clients avoid eviction
- Obtained, preserved or increased clients' TANF or other welfare benefits
- Helped clients obtain Emergency Assistance
- Delayed eviction, giving clients time to secure other housing and avoid homelessness
- Helped clients obtain a divorce, legal separation or annulment
- Secured Federal Bankruptcy Protection
- Helped a client obtain or maintain child custody
- Obtained a protective order for a victim of domestic violence
- Obtained, preserved or increased clients' SSI/SSD benefits/rights
- Protected our clients' Section 8 eligibility
- Preserved or increased clients' child or spousal support
- Obtained or protected a client's housing subsidy
- Enforced tenant's rights to decent, habitable housing
- Lifted Garnishments/Attachments
- Obtained or preserved clients' right to parenting time
- Eliminated debts without Bankruptcy
- Prevented utility termination or obtained utility assistance
- Obtained, preserved or increased clients' Unemployment compensation
- Stopped debt collection harassment
- Helped parents establish a right to special education for their child
- Completed 27 wills, 16 living wills or health care proxies and 42 powers of attorney

Clients

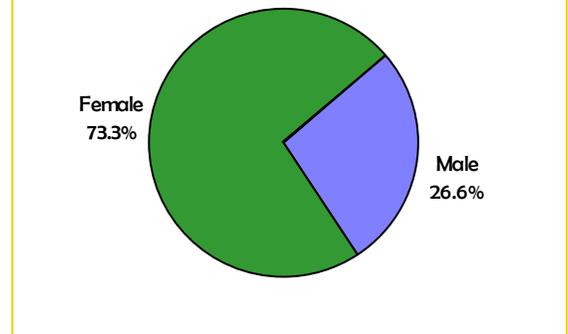
Central Jersey Legal Services 2007 Annual Report

Clients come to Central Jersey Legal Services when complex issues arise that jeopardize their housing, income, health and safety. They reflect the populations disproportionately impacted by poverty in New Jersey - minorities, women, and the elderly. In FY 2007, 70% of clients were African American or Latino, and almost three-quarters were women. One in 7 clients were age 60 or over. The graphs below show the proportions of clients by race/ethnicity, gender and age.

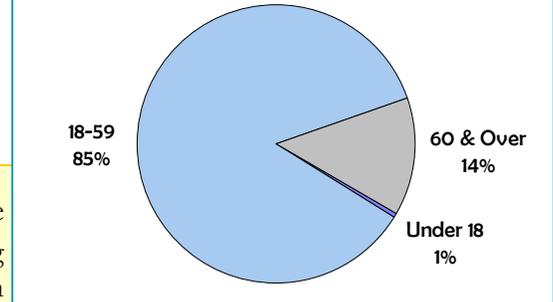
Central Jersey Legal Services Clients by Race/Ethnicity
FY 2007



Central Jersey Legal Services Clients by Gender
FY 2007



Central Jersey Legal Services Clients by Age Group
FY 2007



Grace is a senior citizen who lives on \$674/month. She has one credit card with a \$500 limit. The bank signed her up for recurring charges such as “Fraud Detector” and “Payment Protector” which increased her monthly bill. Grace paid more than the minimum, until one month when she found herself short of money and skipped a payment. That brought a cascade of punitive measures by the bank which guaranteed that she could never catch up: 1) It increased her minimum payment from \$10 to \$336.92. 2) It charged late fees of \$39 per month even when Grace made substantial payments, because she could not meet the minimum payment demands. 3) It charged over-the-limit fees of \$39 per month, although it was the bank’s own charges that pushed the account over limit. 4) It increased the APR on the card from 24.24% to 29.99% per annum.

We advised Grace to cancel the Fraud Detector and other services. We then attempted to contact the bank. Customer Service was repeatedly unhelpful and told us the best they could do was reverse one \$39 late charge. We requested a higher level person, and were told that no one else in the bank could remove more than \$39 from an account. Eventually, we wrote a letter to the bank CEO that did have an impact. The bank’s response justified their practices but agreed to reverse many of the charges. They refunded all the amounts Grace had paid for miscellaneous services. In all, they credited \$569, which was enough to bring the account down to an amount Grace could pay off and close the account. For Grace, and many of our clients, there is often no way out of the credit card quicksand without a skilled attorney or paralegal to advocate on their behalf.

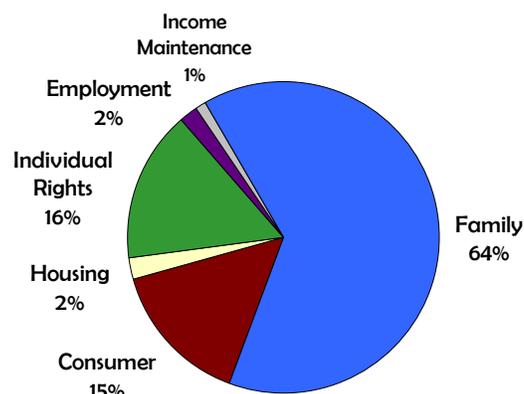
Central Jersey Legal Services 2007 Annual Report

Community Involvement

The Volunteer Attorney Program

Through Central Jersey Legal Services' Volunteer Attorney Project, attorneys in private practice contribute to our mission to provide free assistance to low-income individuals and families who need legal help. Engaging volunteer private attorneys in our work is essential to closing the justice gap in our region. The Volunteer Attorney Project collaborates with community organizations, local Bar Associations, law schools and law firms to recruit lawyers willing to accept cases on referral from CJLS. Our volunteer attorneys provide comprehensive legal assistance to our clients. Their work widens access to legal services and enhances our ability to accomplish our mission. The work of the Volunteer Attorney Project and the many quality attorneys who participate raises community awareness of legal services and the civil legal needs of the low-income community.

FY 2007 Pro Bono Cases by Category



In FY 2007, 64% of cases handled by volunteer attorneys were family matters. Many of these were divorce or support cases, which resolved issues concerning the division of family resources and helped clients maintain self-sufficiency. Volunteer attorneys also handled child custody cases and assisted families to obtain guardianships for children or elderly dependents. They helped clients keep their homes and other essential assets by handling bankruptcy and credit cases, aided low-wage workers to clear old records and make a fresh start, and secured wills, health care directives and powers of attorney that gave clients peace of mind. Private attorneys who contribute their time and expertise are vital to allow CJLS to reach the greatest number of people in need.

Workshops and Legal Clinics

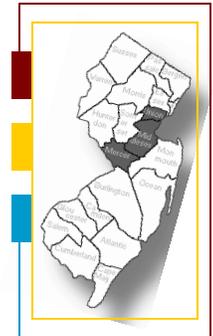
Legal education is another important tool that CJLS utilizes to reach clients who need our help. Through workshops and clinics, and coordination with other social service agencies, CJLS raises awareness of legal protections and provides community members with the tools necessary to assert their rights and promote their legal interests. In FY 2007, CJLS staff partnered with domestic violence shelters, soup kitchens, senior centers, Head Start programs, housing advocacy groups, and other social service providers to help clients understand their rights and how to defend them. Workshop topics included *Understanding Social Security, Tenants' and Homeowners' Rights, Domestic Violence and Divorce, Custody and Child Support, Predatory Lending and Health Care and the Law*. Workshops and legal clinics empower individuals to pursue their rights and provide CJLS with an important link to our client community.

Giving Back to Our Community

When a local nonprofit affordable housing corporation was awarded funds to build rental units for 18-21 year-old women who age out of the foster care system, they needed legal representation for zoning board proceedings. CJLS supported their effort through advice and representation. There was some vocal opposition to the project from residents, but with effective advocacy, the zoning board members supported the organization and unanimously granted the necessary variances and approved the site plan. CJLS lent the time and talents of its staff to help grow the network of services available to clients in its service area. The new program is part of a state-supported expansion of residential options for young adults transitioning from the child welfare system to self-sufficiency.

Financial

Central Jersey Legal Services 2007 Annual Report



Central Jersey Legal Services support comes from federal, state and local government grants. CJLS receives important financial support and other assistance from the Mercer County, Middlesex County and Union County Bar Associations and the United Ways throughout Mercer, Middlesex and Union County. Private fundraising also provides essential funds. CJLS' income goes to the provision of legal services to those who need it most. Our management and administrative costs are 8% of total expenses.

Support & Revenues

Grants & Contracts	\$ 7,893,384.00
Contributions	\$ 115,079.00
Contributed Equipment	\$ 57,534.00
Contributed Services	\$ 277,083.00
Interest Income	\$ 18,647.00
	<hr/>
	\$ 8,361,727.00

Expenses

Provision of Legal Services	\$ 7,556,133.00
Management & Administrative	\$ 621,032.00
	<hr/>
	\$ 8,177,165.00

Civil Legal Services: A Cost Effective Investment

Central Jersey Legal Services manages its resources with careful attention to staff and client needs. We define our objectives and make case assignments to maximize our impact in the community and ensure quality service to clients. In FY 2007, CJLS closed 8,587 staff attorney cases. The cost per case was \$931.06. CJLS helped low-income central Jersey residents keep their homes and maintain family and economic stability. Our case handlers provided clients with legal assessment, advice, negotiation, litigation and advocacy. They worked diligently to ensure that each client achieved the best possible outcome. Their work helped to broaden access to the civil justice system for people without the means to hire a private attorney. CJLS keeps costs low in an effort to serve the greatest number of people in need with the resources we have available.

Will filed an SSI application in 2001, after an earlier 4-year period of disability. Benefits were denied and the denial affirmed by an Administrative Law Judge in 2002 and later by the Appeals Council. Will filed another SSI application in 2003 which was denied initially and on reconsideration. Will filed an appeal and came to CJLS in 2004.

The Judge summarily dismissed Will's appeal for "late filing," holding that the appeal was filed 12 days too late. CJLS then filed a Request for Appeals Council Review, arguing that the Request for Hearing was in fact filed timely. Proof was provided to the Appeals Council that Will did file his appeal within time but that the notice of timely filing was delayed in reaching the Office of Hearings and Appeals due to "administrative delay." In 2007, after almost 3 years and following more than 30 separate contacts between CJLS and the Appeals Council, the Council reversed the prior dismissal, finding that the Request for Hearing was filed on time. The Appeals Council sent Will's case back to a Judge for a decision on the merits. The Judge found that Will has a condition which meets the requirements for benefits, that his condition is chronic and long standing, that new and material evidence was presented, that he was unrepresented at past proceedings, and that mental incapacity prevented him from properly pursuing his case. The ALJ reopened Will's 2001 claim and found him eligible retroactive to that date. Will received the disability benefits for which he was eligible and seven years of past benefits that he was improperly denied.

Staff

Central Jersey Legal Services 2007 Annual Report

Central Jersey Legal Services' staff and Board of Trustees work tirelessly to protect the rights of the low-income community in our region, expand economic opportunity and promote equal access to the civil court system. They are vigorous advocates and caring individuals whose efforts create positive change in the lives of their clients.

Paul V. Mullin, Executive Director
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Richard J. Bennett, Deputy Director
Janice Chapin, Deputy Director
Russell Gale, Managing Attorney
Susan J. Knispel, Supervising Attorney
Gail E. Chester, Supervising Attorney

Jose G. Abreu, Senior Staff Attorney
Vikrant Kishin Advani, Staff Attorney
Robert C. Bates, Staff Attorney
Edward Brinkmann, Senior Staff Attorney
Gina L. Campanella, Staff Attorney
Leslie E. Chappo, Senior Staff Attorney
Martine Cohen, Senior Staff Attorney
Mark Ferraz, Staff Attorney
Erica Leigh Fields, Staff Attorney
Luis Franco, Staff Attorney
Michael Gildenberg, Senior Staff Attorney
Rebecca S. Greene, Senior Staff Attorney
Shoshana Gross, Staff Attorney
Khalick J. Hewitt, Senior Staff Attorney
Saba Husain, Staff Attorney
Eilleen Ingram-Willis, Staff Attorney
Natasha James-Waldon, Staff Attorney
Andrea N. Jones, Staff Attorney
Mildred S. Kwozko, Senior Staff Attorney
Eileen L. Linarducci, Staff Attorney
Carol Matula, Staff Attorney
Susan J. McCue, Senior Staff Attorney
Janet H. Molnar, Staff Attorney
Debbie Morgan, Senior Staff Attorney
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Ammandeep Seehra, Staff Attorney
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Sara K. Walsh, Senior Staff Attorney
James P. Wilson, Senior Staff Attorney
Dalya F. Youssef, Staff Attorney

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Yamil Avivi, Paralegal
Jackeline Barco, Paralegal
Elsie Barnes, Paralegal
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Patricia Carrington, Legal Secretary
Barbara Castillo-Flores, Paralegal
Naomi Conover, Legal Secretary
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Zaida Cruz, Bookkeeper
Mary J. Dryer, Paralegal
Gayle L. Fagan, Paralegal
Alma Garcia, Intake
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Luisa Gonzalez, Paralegal
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Supratim Mukherjee, Financial Administrator
Stella Ney, Legal Secretary
Justine Nolley, Social Worker
Maylen A. Peguero, Paralegal
Susan D. Picano, Financial Manager
Larry Randolph, Administrative Assistant
Carol Ratz, Paralegal
Torre Richardson, Paralegal
Jean Rodriguez, Paralegal
Lisa Rodriguez, Intake/Receptionist
Elsy Schumann, Paralegal
Nilda Sharma, Legal Secretary
Willie Mae Smith, Legal Secretary
Isabel Sosa, Paralegal
Linda Strauss, Paralegal
Jennifer E. Tanner, Development & Grants Administrator
Jeannine Tarasiuk, Administrative Secretary
Veronica Toro, Receptionist
Olga L. Torres, Paralegal
Sonia Tul-Figueroa, Legal Secretary

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Central Jersey Legal Services 2007 Annual Report



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**Central Jersey
Legal Services**

Central Jersey Legal Services provides free civil legal assistance to help support families, preserve homes and maintain economic stability for low-income residents of Mercer, Middlesex and Union Counties.

