“I’m so grateful. Without your help, my life would still be in turmoil.”

—Southeastern Ohio Legal Services client
OUR MISSION

SEOLS provides civil legal aid and advocacy to combat unfairness and injustice and to help people rise out of poverty.
At Ohio State Legal Services Association (OSLSA), 2019 was a year of transition. Several key staff retired, including Tom Weeks, the Executive Director; Jim Daniels, the Director of Southeastern Ohio Legal Services; and Anne Rubin, the Managing Attorney of the Athens office. Thankfully, they prepared us well – and the transition did not slow our work with clients and communities. Kathleen McGarvey, previously Director of the Legal Aid Society of Columbus, was hired as Executive Director, and other internal staff filled the other roles. We are lucky to have them as part of OSLSA as leaders, advocates and mentors.

We accomplished much in 2019. We served more clients through our bankruptcy efforts and also facilitated case law changes that improve the lives of many low-income individuals. In collaboration with others, we created driver’s license reinstatement clinics that helped more than 2,000 people take steps toward getting their licenses back and overcoming a barrier to employment. We have become more connected with the neighborhoods we serve through our community lawyering practice, allowing us to increase the amount of safe and available housing at mobile home parks across Southeastern Ohio.

None of this would have been possible without the tremendous support of our funders. Our work will be even more important this year as we navigate the world with COVID-19. We know many of our clients and communities have not fully recovered from the great recession – and that the pandemic and its economic fallout will threaten their access to housing and health care and to living lives free of domestic violence. With your help, we will continue our mission of combatting unfairness and injustice and helping people rise out of poverty.

Sincerely,

Thomas Bonasera
Board Chair

Kathleen C. McGarvey
Executive Director

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Franklin County

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Tuscarawas County Common Pleas Court

**Ronald J. Rees**

Community Representative

Washington County
14,711 PEOPLE HELPED IN 2019

Children: 5,798
Adults: 7,814
Seniors: 1,099

TOTAL CASES: 6,010
Addressing Financial Worries

Court Decision Promotes Family Stability

Bankruptcy has always been a powerful tool to help clients gain financial stability. It can prevent homelessness, increase food security, and provide access to jobs by keeping utilities on, stopping wage garnishments, and reinstating driver’s licenses. And while bankruptcy is an incredible remedy that SEOLS has used to greatly improve the circumstances of individuals, SEOLS also has worked to create case law that will increase its effectiveness for everyone who files.

In 2019, SEOLS had the opportunity to shape Ohio case law regarding what debts landlords can collect when a tenant files bankruptcy. In an eviction appeal, SEOLS argued that landlords should not be able to collect the balance of lease payments from a tenant who has successfully filed bankruptcy.

The Fifth District Court of Appeals ruled in favor of SEOLS. The existence of this decision makes it possible for other tenants to negotiate deals with their landlords or to reduce the damages the landlord is awarded in an eviction case. Other attorneys have been able to successfully use this decision in their housing cases.

It’s an opportunity for all attorneys to help their clients get back on their feet financially, says Athena Inembolidis, a bankruptcy attorney in Columbus. “The SEOLS attorneys successfully advocated for client rights that will have a long-reaching, positive effect for other people in

SEOLS is also working to address student loan issues through the bankruptcy process. Student loans have become the largest non-mortgage form of debt in the United States, according to the Consumer Financial Protection Bureau.
SEOLS Offers Alternative to Bankruptcy
When bankruptcy is not the best option for clients, SEOLS offers the Bankruptcy Bypass program aimed at stopping harassing phone calls from creditors through the use of cease and desist letters. This program helps provide peace of mind to seniors and those with disabilities by allowing them to speak with an attorney to be reassured that they will not be jailed for owing a debt.

SEOLS average Bankruptcy Bypass client is a 60 year old white (91%) divorced (43%) woman (67%) who receives 90% of her income from Social Security.

Women accrue nearly 66.7% of student loan debt, and the gender pay gap prevents women from making the same progress in paying off loans as men.

86.8% of black students borrow federal loans to pay for a 4-year college education (compared to 59.9% of white students).

American Association of University Women
National Center for Education Statistics
It is often said that if you want to go fast, go alone; if you want to go far, go together. While SEOLS has always represented individuals, attorneys have recently begun identifying and helping groups of clients address common concerns. SEOLS assists these groups in making changes that would not be possible for any one person to accomplish alone.

SEOLS’ work with mobile home tenants in Carroll and Morgan counties exemplify these efforts. Southeastern Ohio has numerous mobile home parks, many of which need major repairs. Park residents are often afraid to push for improvements out of fear of retaliation and eviction.

Although the owners of Sandy Creek Mobile Home Park in Malvern charged residents for water each month, they did not pay the park’s water bill. When it exceeded $15,000, the city sent residents shut-off notices. After meeting with SEOLS, some residents decided to push back against the city and the park. SEOLS filed a lawsuit that kept the water on and ultimately led to the park being sold to a new owner who made many overdue repairs. “It helped everyone,” says resident Tom Triplett. “It was a long battle, but we all stuck together.”

In McConnelsville, the owners of Gladden Mobile Home Court had neglected the park for years. Raw sewage leaked on the ground and there were abandoned and condemned mobile homes that attracted numerous pest infestations. SEOLS met with a group of residents, and they decided to make their park better. Calling themselves the Gladden Clean-up Crew, the residents told the park owners they would escrow their rent if repairs were not made. When the owners ignored these requests, the residents all deposited their rent with the court. The park owners eventually agreed to sell. The new owners have started fixing its many problems.

“Joining together provided the SEOLS’ clients leverage that they would not have gained solely by slugging it out on their own in court,” says Bill Fraser, director of litigation for Ohio State Legal Services Association. “These cases exemplify legal aid’s growing interest and success in serving many through community lawyering.”
In rural Ohio, lack of transportation both causes and continues the cycle of poverty. Limited public transportation and long distances between the family home and jobs, schools, and essential services makes a driver’s license critical. In Ohio, drivers can lose their licenses for more than 30 reasons, but 62% of the state’s 3 million suspensions are unrelated to safe driving. The most common suspensions stem from a person’s inability to pay court fines, afford insurance or meet child support obligations. After a suspension, many also incur additional fees from the Ohio Bureau of Motor Vehicles, most often for driving without insurance. Ohioans who are unable to afford their fines and fees get caught in a vicious cycle that can leave them owing thousands to courts and the BMV.

Another barrier to license reinstatement is navigating the system itself. Many people cannot afford legal representation for traffic cases that impact their license and struggle to understand all the steps, some from courts and some from the BMV, necessary to reinstate it.

In 2019, Ohio initiated a temporary amnesty program that waived many BMV reinstatement fees. SEOLS seized this opportunity and worked with community partners in 9 counties – Perry, Athens, Meigs, Licking, Muskingum, Lawrence, Scioto, Fairfield, and Jefferson – to organize 10 license reinstatement clinics. The goals were to advise each client on their individual reinstatement steps and resolve as many as possible at the clinic. Courts and clerks, the BMV, Ohio Access to Justice Foundation, Ohio State Bar Association, county Job & Family Services and Child Support Enforcement, volunteer attorneys, insurance agencies, and others collaborated to serve more than 580 clients in the SEOLS service area alone.

The collaborative nature of the clinics and the resulting positive outcomes for clients were remarkable, says volunteer Elizabeth Mote, chair of the OSBA Young Lawyer section. Participants were grateful for the “second chance,” she says, and often left “with a renewed sense of civic engagement.”
Clients left the clinic one payment away or ready to retest for their license or to get limited driving privileges.

1 in 3 in court debt forgiven

$250,000+
in BMV debt forgiven through the amnesty program

300+
license blocks lifted

BMV Fees Add to Struggles

Once a driver’s license has been suspended, it is not uncommon for the driver to incur additional BMV fees, most often for driving without a license.

The state levies an extra

$150 for a first offense

$350 for a second offense

$650 for third and subsequent offenses.
**JIM DANIELS**, who held numerous leadership positions at SEOLS since joining the staff as managing attorney in the Chillicothe office in 1987, retired in October. Named SEOLS director in 2008, Daniels was a fierce advocate for the poor. He played a role in many significant cases that aided low-income people including a statewide class action suit that gave unemployment benefits claimants the opportunity to have a face-to-face hearing. He also served on numerous boards, including the Carver Community Center and Ross County Community Action Agency.

**ANNE RUBIN** retired in June 2019 after nearly 40 years with SEOLS. As managing attorney in the Athens office, she was highly regarded across Ohio for advocacy on behalf of low-income women, contributions to statewide task forces and efforts to initiate medical-legal partnerships that help health care and legal institutions work together to better care for vulnerable populations. She was named Woman of the Year in 2019 by the Athens County Foundation.

"He was a force for social justice. He had a wonderful ability to quickly analyze a situation, suggest a solution and follow through on it. He not only understood the problems that came before him, he was able to address them in a way that made a real difference."

Ron Rees
*Executive director, Corporation for Ohio Appalachian Development and Ohio State Legal Services Association board member*

"Not only did Anne open doors to social justice and equality for the poor and disadvantaged, but she also opened more than one mind within the legal profession to their struggles to meet the needs of their daily existence. Anne’s career epitomized what legal advocacy for the disenfranchised should be."

William Walker
*Ohio State Legal Services Association board member*
**FINANCIALS**

### 2019 PROJECTED REVENUE

**$7,470,000**

- **Grants** 88.8%
- **Contributions** 0.5%
- **Attorney Fees** 0.1%
- **Investment Income** 10.2%
- **Other** 0.4%

**Total** 100.0%

### 2019 PROJECTED EXPENSES

**$7,130,000**

- **Legal Program** 86.2%
- **General & Administrative** 11%
- **Fundraising** 2.8%

**Total** 100.0%
DONORS
THANK YOU FOR SUPPORTING OUR ADVOCACY

$2-3 Million
Ohio Access to Justice Foundation

$1-2 Million
Legal Services Corporation

$500,000 – $999,999
Legal Services Corporation Technology Innovation Grant

$100,000 - $250,000
Internal Revenue Service Low Income Tax Clinic
Title III
United States Department of Justice
Violence Against Women Act
Victims of Crime Act

$50,000 – $99,999
Muskingum Valley Health Centers
Ohio State Bar Foundation
United States Housing and Urban Development

$25,000 - $49,999
Licking County Coalition for Housing
Licking County Foundation
Supreme Court of Ohio
United Way of Knox County

$10,000 - $24,999
City of Newark Fair Housing Grant

$2,500 - $9,999
Equal Justice Works Foundation

$1,000 - $2,499
John Copley
Josh Robert Graham
Christine L. Owens
Edward Schwallie
Christopher S. Williams (in honor of James Daniels)

$500 - $999
Anonymous
W. Carolyn Gregg (in honor of Charles Gordon)
Philip R. Moots
John R. Stevenson

“All of my affairs are in order. I am very impressed with this program. It is a tremendous help for senior citizens.”
—SEOLS client
$1 - $499
Hon. Peter Burke Abele
Sandra J. Anderson (in honor of James Daniels)
Mary Asbury and Bob Newman (in honor of James Daniels)
Thomas Bedway
Mary Blind
Paul Boggs
Rita Maureen Boggs
Judge William David Branstool
Beckie D. Bryans
Vicky Miller Christiansen
James Daniels
Debera Diggs
Melissa Dutton
Judith Evelyn, Elvin and Cassandra Dzigiel
Judge Toni Lee Eddy
Minerva Bautista Elizaga
Larry Fouty
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Margaret A. Fulton
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Craig Gullion
John Harrington
Stephanie Harris (in honor of James Daniels)
Judge William and Magistrate Shelly Harsha
Susan Jagers (in honor of James Daniels)
Robert C. Johns
John and Mary Keifer (in honor of James Daniels)
Allan and Talesha Kisner
Tanya Long
Jonathan W. Marshall
William C. Martin
Spencer Matthews
Kathleen McGarvey and Edward Forman (in honor of James Daniels)
Susan Mcgarvey
Jamie McKenna
Rhonda Lee Mears (in honor of James Daniels)
Hallie Miller
Judge Edward Emmett O’Farrell
Norman John Ogilvie, Jr.
Richard and Janet Pfeiffer
Tom Rall (in honor of John Grisham)
Ronald J. Rees
Lisa and Scott Reisz
Charles J. Roberts
Jennifer Lohse Sheets
Judge John and Mrs. Kathleen Solovan
Naomi L. Wallace
Thomas Weeks and Elizabeth Copley
(Minister of James Daniels)
Melissa Will
Magistrate David Withrow (in honor of Ed Icove)
Joan Writesel
VOLUNTEERS

EACH YEAR, DEDICATED VOLUNTEERS JOIN SEOLS TO PURSUE OUR MISSION OF COMBATING UNFAIRNESS AND INJUSTICE. WE ARE GRATEFUL TO THE FOLLOWING FOR THEIR TIME AND EXPERTISE.

Christina Abdelshahid
James Addison
Laing Akers
Daniel Alden
Beth Angell
Jim Aranda
Scott Augsback
Herb Baker
Adam Barclay
Noah Barr
David Barth
Burton Bassett
Jan Baughman
Dorian Baum
Abbey Becca
Lauren Beck
Brian Benbow
David Bhaerman
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Randy Happeney
Mitch Harden
Eryka Harper
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Kris Hill
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Alexis Hummer
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Corie Lahna
Samantha Lamka
Suzanne Lang
Kristen Lepionka
Jim Lewis
Sam Lioi
Matthew Loesch
Ambrosia Logsdon
Kevin Lundholm
Jack Maib
Sergey Mangayan
Laura Mann
Marissa Mariner
Sonya Marshall
Carol Marx
Greg Marx
Veda Mathur
Many people with suspended licenses received help during the driver’s license clinic at Licking County Municipal Court.
“Without your help, I would have lost my house and been out on the street. I could have been dead.”

—Southeastern Ohio Legal Services client