Overcoming Injustice with Resilience and Hope
The civil legal system handles disputes between individuals and businesses, organizations and government agencies. These disputes involve problems with having adequate housing, food and healthcare; living free from discrimination and violence; preserving autonomy; and maintaining basic economic security.

Unlike the criminal legal system, where people are entitled to a public defender, civil legal aid is not a constitutional right. Yet, it is indispensable for ensuring fairness and justice.

Vermont Legal Aid provides free civil legal services throughout Vermont, primarily to people with low incomes or those who meet the income and eligibility guidelines for each of our projects:

- Disability Law
- Elder Law
- Office of the Health Care Advocate
- Housing Discrimination Law
- Long Term Care Ombudsman
- Mental Health Law
- Poverty Law

Through legal representation, community education, public policy, and legislative advocacy, Vermont Legal Aid works to improve our clients’ social and economic stability and confronts the causes of poverty, discrimination and inequality.

The client cases presented in this annual report are real cases. Names and some details have been changed to protect the clients’ privacy and confidentiality. All except staff photos are representative stock images.
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**Priority:** Protect Individuals and Families from Exploitation, Abuse, Victimization and Crime  5

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Office Locations (inside back cover)
I went to small claims court with a client who simply had to appear before the judge in order for the case against her to be dismissed. The opposing counsel had already agreed not to oppose the dismissal. I expected the appearance to be simple and brief, which it was.

While waiting for our case to be called, I witnessed one of the most upsetting and painful courtroom scenes I’ve experienced in a long time. The anxious defendant was representing herself. As I observed the experienced attorney for the plaintiff confidently admit shoddy paperwork that the defendant didn’t know she should object to, it was like watching the wheels of injustice crush her defenseless frame.

The judge, obviously struck by the unfairness of the match-up, helped the defendant frame an objection to the paperwork, and then ruled in her favor.

After my case was finished, I stayed in the courtroom and spent an hour or so helping another defendant understand the pleading rules and explaining what she needed to do to get her case dismissed. I left feeling that she would be able to handle her case well enough to have it dismissed or maybe even win judgment.

The main difference between my client’s case and those I’ve described was that my client had an attorney. By successfully defending my client against the opposing counsel’s weak claims before we walked into the courtroom, we obtained a quick dismissal.

It really is shocking to observe how thoroughly the system is set up to barrel over anyone without a lawyer. I wish that I could have been there all day and helped whoever showed up.
At Vermont Legal Aid, we know that people who are represented in court get far better results than those who aren’t. But we also know the realities of the shrinking budgets that we and other civil legal aid organizations across the country are struggling with, even as the number of people who need our help continues to grow.

We confront the challenges of decreased funding and increased demand for legal services with the same determination and creativity we’ve employed for over 47 years. We roll up our sleeves and figure out how to work smarter, stronger and better as we continue to help the most vulnerable people in Vermont with the legal problems that threaten their rights, their home, their job, or their health.

Over the past year, we’ve developed goal-based priorities to ensure that we focus our work in areas that will have the greatest impact, and we’ve fully implemented a significant redesign of our intake system to provide access to advice from an attorney to more Vermonters than ever before. We’ve provided representation in thousands of individual cases, and we have set precedents that will help others who face similar problems. In addition, by setting administrative rules, creating new laws, and holding other agencies and organizations accountable, we’ve addressed numerous underlying issues that threaten to trap people in cycles of poverty, illness and despair.

We work every day to eliminate the barriers to health, safety, stability and justice that confront the clients we serve, as well as the increasing obstacles that threaten our ability to provide those services. Vermont Legal Aid’s story, like the stories of many of our clients, is one of overcoming injustice with resilience and hope.

Eric Avildsen
Executive Director
Setting Goal-based Priorities to Meet Client Needs More Effectively

Facing the challenge of increased demand for our services coupled with decreased funding, Vermont Legal Aid has developed goal-based priorities that will enable us to focus our work more effectively.

During FY 2015, advocates and staff solicited and evaluated input from our client communities and social service and government agencies about the most pressing civil legal needs in Vermont. We combined this information with our internal knowledge and data to articulate goals and prioritize our work to provide the most value for our clients, to enhance our visibility and relevance in the communities we serve, and to use our resources most efficiently.

Our next step is to develop a comprehensive plan for providing a full range of legal assistance to our clients through referrals, quick advice, brief service and full representation based on these goal-based priorities.

It goes almost without saying that people living in poverty suffer hardships because they lack sufficient financial resources. For that reason, we have prioritized work that will assist clients in obtaining benefits to which they are entitled and help them protect wages and benefits from those who seek to take them away.

Government benefits programs often fail to meet the needs of people living in poverty or improperly exclude them, unscrupulous businesses take advantage of them, and debt collectors violate laws and court rules to take their income or assets. We work on behalf of our clients to address problems like these that threaten their economic security.

$200,000 Tax Error Creates Anxiety, Health Problems

A simple error by the IRS that Luis and Maria had tried for years to correct had resulted in state and federal income tax liabilities, penalties, and interest of over $200,000. The enormous tax debt and years of frustration trying to correct it had caused Maria great anxiety and serious health problems.

The bulk of the problem stemmed from a handwritten 1099, a tax form provided to Luis for his landscaping business. The IRS computer misread the form, adding two zeroes to Luis’ income. Luis had submitted a corrected form and several letters from the business that provided the 1099 to prove this obvious error, but the letters were not clear enough to satisfy the IRS.

VLA’s Low-Income Taxpayer Clinic worked with the business to get ironclad proof of the error and submitted an audit reconsideration request. In less than two months, the huge tax bill no longer hung over their heads, and Maria’s health began to improve.
In addition to helping clients build ladders out of poverty, VLA works to protect the most vulnerable residents of our communities. We place a high priority on preventing exploitation and abuse by helping women, children, people with disabilities, and seniors to move out of dangerous situations.

Equally significantly, we seek to keep clients from being re-victimized by the systems they must use to defend their rights and rebuild their lives after escaping an exploitative situation.

The Domino Effect of Domestic Violence

Tara and her boyfriend Casey got into an argument that escalated into a fight, and neighbors called the police. Even though Casey had been arrested the previous year for violently abusing Tara, he got a Relief from Abuse (RFA) order against her because she had bitten him during the fight.

Because of the RFA order, Tara lost her federal housing subsidy and could not return to her apartment. Without housing, she lost custody of her children. After a domestic violence shelter referred Tara to VLA, we made the police aware of the history of violence against her and got the RFA order overturned. We helped get her housing subsidy reinstated so she could find a new apartment. Once she had a place to live, we negotiated a reasonable shared custody order and ultimately she got her kids back.

Each of the challenges that Tara faced would be overwhelming by itself. Facing a cascade of bad consequences can be paralyzing. Victims like Tara need help to navigate the systems that are supposed to be there to protect them, but can sometimes make things worse.
Promote and Protect Safe, Affordable, Accessible Housing
Free from Discrimination

Numerous studies show that although an individual’s life expectancy and economic mobility may vary tremendously, they match closely with the arrangement of five digits into a specific number: a zip code.

To overcome the significance of this number in our clients’ lives, we must hold landlords accountable for properly maintaining housing and neighborhood quality. We must work to ensure that no neighborhoods or zip codes are off limits to a person who looks or speaks differently from others who live there.

This priority directs us both to empower clients to exercise their right to safe, affordable and accessible housing and to assist clients who are struggling to stay in their current housing.

Holding a Landlord Accountable for a Child’s Lead Poisoning

Brooke doesn’t have a lot of money, but she is committed to giving her son Jackson the best advantages she can manage like buying fresh organic food, using non-toxic cleaning products, and renting in a town with top-ranking schools.

Brooke was shocked when, despite all her careful efforts, a routine medical test revealed a seriously elevated lead level in 3-year-old Jackson’s blood.

The Vermont Department of Health (VDH) investigated and found that Brooke’s landlord did not comply with Vermont’s lead law, which requires landlords to notify tenants about lead paint hazards and to repair deteriorated paint before a tenant moves in. VDH gave the landlord a few months to do repairs and gave Brooke advice on things to try to protect Jackson from the lead dust and chips on the property. Instead, she took time off work, dropped her night classes, and took Jackson to stay with his grandparents in New Jersey until she could find a new apartment.

VLA filed Consumer Fraud Act, negligence and other claims against the landlord on Brooke’s behalf. After a full-day court-ordered mediation session, we reached a settlement that required the landlord to pay Brooke $15,000 and preserved Jackson’s rights in case the lead exposure causes future health problems. Brooke used the money to secure completely lead-free housing.

This settlement sent a message to landlords that the time to deal with lead-based paint in an apartment is before it is offered for rent – not after a child has been poisoned.
Wayne is a 50-year-old man with severe disabilities resulting from a brain injury he sustained in a car accident. While he is not entirely non-verbal, the brain injury makes communication extremely difficult. Wayne lives at home and depends on the local home health agency to assist him with basic needs like getting out of bed and accessing the toilet, food, and water. Exhibiting a strong streak of Vermont independence, he loves to use his power wheelchair to get out in the community when weather permits.

Because a provider had arrived for scheduled services several times only to find that Wayne was not at home, the frustrated home health agency tried to discharge him as a client—a move that would force him into a nursing home. With no one else to help him, Wayne turned to Vermont Legal Aid. We filed a complaint with Adult Protective Services, then requested a Fair Hearing, which led to a review by the commissioner of Vermont’s Department of Aging and Independent Living. The commissioner agreed that the home health agency had violated regulations and overturned the illegal discharge.

As a result of our actions, Wayne is able to continue living in his community, rather than being institutionalized in a nursing home.

VLA has a strong history of providing a voice for Vermonters on a broad range of health care issues. While access to health care has been a prominent topic both nationally and locally over the past several years, our work has proven that access alone is not sufficient.

VLA is committed to ending disparities in both health care access and outcomes by:

- Making sure that those enrolled in public health care programs or insured through Vermont Health Connect receive all medically necessary services, including mental health services
- Serving as a voice for consumers in the legislature, advocating for measures that will keep costs low and quality of care high
- Ensuring that seniors and people with disabilities can choose to receive the services they need in community rather than institutional settings
Just as advocating to improve our clients’ economic and personal security, housing, and health are fundamental to our mission, so is protecting individual rights and preserving personal autonomy.

Because we believe that all Vermonters should have the opportunity to achieve the highest level of personal development and fulfillment possible, we work to secure equal access to education, to challenge discrimination in all its forms, and to empower individuals to make their own life choices.

When guardianship, protective services, and civil commitment proceedings threaten individual autonomy, VLA is there to serve Vermont’s most vulnerable, who might otherwise be denied the right to equal protection under the law.

Client Wins Discharge from Court-Ordered Treatment

Angel was hospitalized briefly during a mental health crisis over 10 years ago. When she was released, she agreed to remain on medication but was hospitalized again a few months later after discontinuing the medication and engaging in self-harming behaviors. After her second release, Angel was under a court order that required her to stay on medication and get outpatient mental health treatment. Even though she hadn’t done anything dangerous to herself or anyone else since her release more than 10 years ago, she had given up hope of ever getting the order removed.

But in April 2015, Angel heard news coverage about VLA’s appeal to the Vermont Supreme Court, which overturned a Superior Court decision after concluding that the plaintiff “was no longer a patient in need of continued treatment.” Hopeful, she called VLA to request help getting off her order. VLA filed a lawsuit on Angel’s behalf, and the court ruled in her favor.

The New England Psychologist reported that VLA’s successful argument before the Vermont Supreme Court may change the way the state can utilize involuntary outpatient commitment. Since the Supreme Court’s decision, VLA has successfully represented at least five other clients seeking release from involuntary community treatment.

Ensure Due Process and Respect for Individual Rights when Fundamental Rights and Freedoms Are Restricted; Enforce Laws that Protect Individual Rights
Legal Aid Attorney Kirstin Schoonover Appointed to the Superior Court Bench

Gov. Peter Shumlin appointed Vermont Legal Aid attorney Kirstin Schoonover to the Vermont trial bench in August 2015.

A graduate of the University of San Francisco Law School, Kirstin had worked at VLA since 2007, where she was a fierce, compassionate and energetic advocate for victims of domestic violence, the mentally ill, and low-income Vermon ters facing termination of housing or benefits.

Prior to joining VLA, Kirstin worked in the Chittenden County Public Defender’s Office. She had also served as an Assistant Attorney General handling appellate and trial court cases for the Department for Children and Families and as a public defender in Washington State, where she defended adults in criminal matters and juveniles facing delinquency proceedings.

“Kirstin’s long record of helping those Vermonters who can least afford legal services speaks volumes about her compassion and sense of fairness,” Gov. Shumlin said in his announcement of her appointment. “She is a person with an extraordinary commitment to service and a deep understanding of the challenges facing Vermont’s judiciary. These skills, combined with her quick intellect and mastery of the law make me proud to appoint her to the Vermont bench.”

“Kirstin’s colleagues and clients at Vermont Legal Aid will miss her as a tremendous advocate for Vermont’s most vulnerable people, but now all Vermonters will benefit from her intellect and empathy on the bench,” commented VLA’s deputy director, David Koeninger.

Jackie Majoros Receives National Advocacy Award

Jackie Majoros, the State Long Term Care Ombudsman for Vermont, received the Cernoria Johnson Memorial Advocacy Award at the National Consumer Voice for Quality Long-Term Care (Consumer Voice) Annual Conference in Arlington, Virginia on November 16, 2014. The award recognizes Jackie for work that has had national impact, is a model for national excellence and exemplifies accomplishment in her field.

As the State Long Term Care Ombudsman, Jackie advocates for individuals in facilities and in the community who need long term care services and supports. She helped to envision the transformation of Vermont’s long term care services and supports system from a nursing-home-focused model to the Choices for Care Program that provides options for consumers. She also advocated during the Program’s implementation to ensure that the rules and procedures protect consumer rights and provide for self-direction. Vermont’s Choices for Care Program has served as a model for many states across the country.

She has worked to strengthen Vermont’s home health licensing regulations, advocated to improve adult protective services, worked to reform Vermont’s guardianship system, and championed the state’s advance care planning laws.

Jackie has been Vermont’s State Long Term Care Ombudsman and director of the Vermont Ombudsman Project at Vermont Legal Aid since 1996. Before that, she was a staff attorney in Vermont Legal Aid’s Senior Citizens Law Project.
VLA School Discipline Report Creates Changes in Vermont Schools

In early January, Vermont Legal Aid and the Vermont School Discipline Reform Coalition released a major report titled *Kicked Out! Unfair and Unequal Student Discipline in Vermont’s Public Schools*.

Based on the most recently available federal data, the report’s findings showed:

- Over 8,000 class days were lost by Vermont students in 2011-2012 due to school discipline practices resulting in exclusion
- Students with disabilities were two to three times more likely than non-disabled students to be suspended
- Students of color were more likely than white students to be disciplined in Vermont schools

The report also detailed the short-term and long-term costs to the state of exclusionary discipline practices when more productive and positive methods that keep students in the classroom are available and have proven to be successful.

The findings reported in *Kicked Out!* led to a grant award to VLA for work on issues related to school discipline; productive conversations and collaboration with schools, administrators, legislators, and others to address the problems and to implement the recommendations identified in the report; and ongoing and broad media coverage.

Former VLA attorney Jay Diaz was the primary author of the report and a driving force behind efforts to leverage the findings into actions to ensure that all students in Vermont are treated fairly and equitably and to narrow the achievement gap by reducing the use of school discipline practices that limit access to learning opportunities. Since Jay’s departure, VLA attorney Jean Murray has taken the lead in these efforts.

Christine Speidel: Taking the Lead on Health Care and Taxes

The Affordable Care Act (ACA) that was passed by Congress in 2010 included complex and unprecedented federal tax implications.

VLA tax attorney Christine Speidel’s ability to explain the complicated and nuanced tax issues in academic terms for attorneys and tax professionals as well as in simple, practical steps for consumers quickly established her as a thought leader on issues related to the Affordable Care Act and federal tax both in the national arena and in Vermont.

She became the go-to person on these issues for Robert Pear, health columnist for the New York Times, and has been quoted in several articles by him. In demand as a speaker and author, Christine has:

- Presented at 16 national and statewide meetings and conferences, including the National Health Law Program (NHeLP) Conference and the ABA Low Income Taxpayer Representatives Workshop

continued on page 11
Presented four webinars, including ones hosted by the American Bar Association Tax Section and the National Health Law Program (NHeLP)

Created two web pages (ACA for Assistors and Health Insurance, Taxes and You)

Written two posts for Procedurally Taxing, a popular national tax blog

Authored seven articles including the Affordable Care Act chapter in the American Bar Association manual, Effectively Representing Your Client before the IRS, as well as six flyers and form letters to assist consumers

Recorded two 30-minute Public Service Announcements that were aired on stations across Vermont to help the public prepare for the tax filing season

Christine also advises VLA’s Office of the Health Care Advocate on tax issues related to the ACA and advises and represents clients of VLA’s Low-Income Taxpayer Clinic.

“We are so fortunate to have Christine to help us build our own understanding of the tax implications of the ACA and to assist our clients with these difficult tax questions,” said Trinka Kerr, project director of the Office of the Health Care Advocate. “She is an invaluable resource for us, as well as for consumers and advocates throughout the nation.”

Vermont’s Rent-to-Own Protections among Strongest in the US

The compelling testimony of a single mother of three children who paid more than twice the retail cost of a desperately needed washer and dryer that stopped working before it was paid for played a key role in the Vermont legislature’s passage of one of the strongest rent-to-own laws in the country.

Rent-to-own companies offer low- and middle-income people what seems to be a chance to purchase much-needed furniture and appliances at affordable prices – until you do the math.

“When low-income Vermonters are lured into rent-to-own transactions, they often fall behind in payments and are left with the impossible choice of either paying the industry, or paying for rent or heat, or putting food on the table. That’s really no choice at all,” said Christopher Curtis, a Vermont Legal Aid attorney and co-chair of the Pathways from Poverty Council established by Gov. Peter Shumlin.

When signing the legislation, Gov. Shumlin recognized the council and Chris specifically, for bringing the issue to his attention and pushing for passage of the law.

The law caps the amount rent-to-own stores can charge and requires them to clearly disclose all contract terms so consumers know what they are agreeing to pay. Merchants also have to tell consumers when the merchandise they are renting is used and must charge them less for used items. The law also regulates the rent-to-own industry’s collection practices so Vermonters are not harassed when they can’t make a payment on time.

With only about 25% of rent-to-own transactions leading to ownership, the rent-to-own industry takes a heavy toll on those who are already struggling to make ends meet.
VLA Stands Up to Vermont Law Targeting “Most Vulnerable”

Vermont’s Reach Up program provides cash assistance and supportive services to help families with children under age 18 achieve economic self-sufficiency. Last summer, 860 Reach Up households in which one of the parents has a disability and receives Supplemental Security Income (SSI) to help with their disability-related expenses received notices about a new law requiring that $125 of adult SSI be counted against the household’s Reach Up benefits. The average benefit is only about $600.

VLA filed a class action lawsuit on behalf of the families, who asked the court to stop the cuts from taking effect and to declare the reductions unconstitutional, discriminatory and illegal.

While the court decided that the state was within its Constitutional bounds in passing and implementing the law, the judge concluded, “The law at issue in this case targets one of the most vulnerable populations in Vermont: disabled adults raising children in poverty. In an effort to achieve budgetary savings the Legislature has voted to decrease public aid to those families, resulting in what can only be further hardship for parents as they struggle to provide food and shelter for their children.”

As a result of VLA’s efforts on their behalf, Reach Up families received full benefits through November because the State and VLA agreed to delay the cuts while the Court considered the arguments.

“It is important for the legislature to know that when it balances the budget on the backs of low-income and disabled people, VLA is going to fight it,” said Sandra Paritz, director of VLA’s Poverty Law Project.
More than 21,000 Vermonters in 200 towns got help from Vermont Legal Aid last year. We provided legal information and referrals through our legal advice hotline, and we helped clients represent themselves. We appeared regularly in courts in every county in the state, representing clients in small claims cases, administrative hearings and federal class action cases, and in Vermont Supreme Court appeals.

We sought justice for individual Vermonters and spoke up for all those without a voice in our legal system. Whether the problem was with Vermont’s health exchange, a public housing authority or a credit card company, we were there to help.

The unfortunate reality is that, despite the unprecedented demand for help from Vermonters facing a wide range of legal issues that threaten their basic rights and well-being, the funding we get to help solve these problems continues to decrease.

We have had to figure out how to help more people with fewer staff members. In order to meet this challenge, VLA and our partner, Legal Services Law Line of Vermont, have completed the launch of a legal advice hotline that puts lawyers on the front lines to speak directly with clients when they call for help. This hotline, which we call Vermont Law Help (VLH), is designed to expand access to justice by providing some level of legal help to everyone who calls with a legal problem.

In the past year, VLH helped us serve an additional 2,500 clients by providing legal advice right when they called us. The hotline staff helped another 7,000 callers find information and referrals that could help them resolve their problem. Most importantly, those front-line lawyers identified more than 2,000 cases where legal representation by another advocate at VLA or Law Line was most needed and could make the greatest impact.

Types of Problems | FY 2015

- Consumer: 1,172
- Family: 2,568
- Housing: 4,204
- Health: 7,253
- Education, Employment and Individual Rights: 4,160
- Government Benefits: 791
- Other Legal Issues: 2,162

Total: 21,201
Staff

Burlington
Susan Alexander
Jennifer Andrews
Eric Avildsen
Devon Ayers
Rachel Batterson
Emily Bens
Michael Benvenuto
Sherrie Brunelle
David Chien
Elizabeth Davis
William Dysart
Eric Fanning
Erika Gleason
Sandra Gluck
Carol Hutcheon
Carol Jenkins
Ariel Jurmain
Trinka Kerr
David Koeninger
Laurie Larson
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Marjorie Stinchcombe
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In addition to state and federal funding and grants, generous donations from the community partners, individuals and businesses listed on this page supported Vermont Legal Aid’s efforts to expand access to justice in FY 2015.

Thank you for helping us to overcome injustice and to provide a voice for those Vermonters who all too often go unheard.

**Community Partners**

- Legal Services Law Line of Vermont
- Central Vermont Council on Aging
- Champlain Valley Agency on Aging
- Coalition of Vermont Elders
- Disability Rights Vermont
- Northeastern Vermont Area Agency on Aging
- Senior Solutions
- South Royalton Legal Clinic
- Southwestern Vermont Area Agency on Aging
- Vermont Bar Foundation
- Vermont Center for Crime Victim Services
- Vermont School Discipline Reform Coalition
- Voices Against Violence
- The We All Belong Project, Burlington
- Community and Economic Development Office
- Women Helping Battered Women

**Individual and Business Donors**

- Aaron Adler
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- Christopher McVeigh
- Northfield Savings Bank
- Reverend Moretti Peckahwood
- Elizabeth Steele
- Byron and Lee Stookey
- Peter and Rosemary Zamore
- Anonymous donors

The family of Bellows Falls attorney Richard Henry Coutant III, “a man of great skill, gentleness, manners and wit” who died June 7, 2015, invited friends to honor him by donating to Vermont Legal Aid. Donations dedicated to his widow, Verandah Porche, in memory of her husband were made by:

- Anonymous donor
- Corum Mabie Cook Prodan
- Angell & Secrest, PLC
- Ellen O’Beirne and Thomas H. Lowell
- Leslie Dorn
- Windham County Bar Association

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**Donate today to help us fight injustice.**

Make a donation to Vermont Legal Aid today and make a difference in the lives of thousands of Vermonters struggling to overcome injustice with resilience and hope.

- To donate online, visit vtlegalaid.org/donate
- To donate by check, make it payable to Vermont Legal Aid and mail it to:
  Vermont Legal Aid, PO Box 1367, Burlington, VT 05402
Financial Statement

**INCOME**

- Agency of Human Services: $1,365,687
- Vermont Bar Foundation Grant: $795,154
- Other Low-Income Grants: $209,875
- Protection and Advocacy Contracts: $472,398
- Other Disabilities Grants: $202,506
- Area Agencies on Aging Contracts: $276,677
- Medicare Advocacy Grant: $717,558
- Other Elder Advocacy Grants: $6,161
- Long Term Care Advocacy Contracts: $701,623
- State Health Care Advocacy Grants: $1,408,498
- HUD Housing Discrimination Grant: $294,007
- Other Funding *: $296,762

Subtotal: $6,746,906

Transfer from General Reserves: $183,907

**Total Income**: $6,930,813

*Donations, Attorney Fees, IPE Reimbursement

**EXPENSES**

- Total Salaries: $3,868,970
- Fringe Benefits: $1,573,241
- Office and Administrative Overhead: $251,296
- Occupancy: $533,520
- IT Support Services: $137,114
- Travel and Conferences: $153,506
- Professional and Program Expenses: $413,166

**Total Expenses**: $6,930,813
OFFICE LOCATIONS

- Burlington
  264 North Winooski Avenue
  Burlington VT 05401

- Montpelier
  7 Court Street
  Montpelier VT 05601

- Rutland
  57 North Main Street, Suite 2
  Rutland VT 05701

- Springfield
  56 Main Street, Suite 301
  Springfield VT 05156

- St. Johnsbury
  177 Western Avenue, Suite 1
  St. Johnsbury VT 05819

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