From Napa Valley to Silicon Valley, Bay Area Legal Aid (BayLegal) pushes back against the inequities that low-income people all too often face in the civil legal system. Our advocacy breaks down legal barriers to safety, stability, and health for 100,000+ low-income individuals each year. BayLegal is a powerful ally for those who frequently experience powerlessness in the civil legal system.
Dear Partners in Justice,

The experiences of the past two years have laid bare the critical importance and necessity of civil legal aid as both a crisis response and a means to effectuate long-term social and economic equity. Our advocacy for clients and communities disproportionately harmed by the COVID-19 pandemic is rooted in our decades-long work against unequal access to the legal system, and in our expanding commitment to center racial justice and anti-racism in every aspect of our firm. BayLegal upholds the immediate needs of our clients, striving for a strong and more effective social safety net, while working to ensure that these most recent moments of reckoning lead to long-term systemic changes.

We are grateful to each of you in our community—thank you for recognizing the importance of our endeavors and standing with us in our advocacy! You contributed to our success throughout the pandemic: we made sure that former foster youth were not cut off from critical housing and economic support systems at the height of the pandemic; we persisted against the Bay Area’s preexisting housing crisis and ongoing racialized displacement through our advocacy for tenant protections to prevent massive evictions and help low-income students trapped in unaffordable housing when economic assistance vanished in the summer of 2020; we ensured thousands continued to receive public benefits and healthcare, and thousands more gained access to these basic resources.

Together we worked to change the systems that reproduce unequal justice. We pressed for statewide protections against debt collection during the pandemic and pushed back against predatory lending and unlawful collections practices that take savings from hardworking families and entrench them in poverty. When some courts shifted, and others failed to shift, to remote proceedings, we identified unsafe and unequal access to courts throughout California and advocated for individuals who should not have to choose between their health and protecting their legal rights. Support like yours sustained multi-year litigation efforts. Cities across the state must now abide by state law and prioritize affordable housing in their land use decisions. We also had significant victories against the racially inequitable fines and fees that create undue financial hardship for low-income defendants of color in court. We helped hundreds of thousands of Californians in 2019 and 2020.

Genevieve Richardson
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Joseph came to BayLegal facing the loss of housing and other services to support his transition from foster youth programs to education and independence. BayLegal helped Joseph secure ongoing assistance, while opening up access to thousands of other former foster youth in Alameda County and across the state of California.

Since leaving extended foster care at the age of 21, Joseph faced instability. He had cycled in and out of homelessness and incarceration, and had been unable to continue his education full-time. In 2020, at the age of 23, he asked BayLegal for help with accessing California’s Transitional Housing Program Plus (THP-Plus) Extension, which allows former foster youth to remain in transitional housing and continue receiving supportive services while enrolled in school.

At the time that Joseph contacted BayLegal, Alameda County was not participating in the THP-Plus Extension. A BayLegal attorney negotiated with the housing provider to allow Joseph to stay until he had a transition plan. At the same time, BayLegal began advocating for Alameda County to participate in the THP-Plus Extension. To create more housing options for THP-Plus youth, BayLegal partnered with foster youth servicing organizations to develop recommendations for non-participating counties. The California Department of Social Services agreed to distribute the recommendations to all counties. Following the state’s action and a meeting with Alameda County Social Services, the county agreed to opt in to the THP-Plus Extension on a temporary basis. These changes allowed Joseph to stay in the program until the end of 2020, mitigating the threat of becoming unhoused during the COVID-19 pandemic. He then had time to enroll in school and develop a more permanent housing transition plan.

Through the THP-Plus Extension, Joseph received housing and supportive services valued at an estimated $15,000, a sum which would have been impossible for Joseph (and other young adults facing the same situation) to afford. This investment and connection to basic supports might well make the difference between long-term school, housing, and employment, or slipping further into the cycle of homelessness and the criminal justice system.
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College student Boyoung Lee came to BayLegal locked into an 18-month lease as her in-person classes shut down and her source of income disappeared. Her story illustrates how BayLegal’s media advocacy works on behalf of our clients supports and enhances our legal advocacy.

The COVID-19 pandemic disrupted life at California’s colleges and universities. As schools moved coursework online for the 2020 spring semester and the 2020-21 academic year, reasons for living near campuses diminished. Many students lost work-study jobs and part-time off-campus employment as economic activity in adjacent communities shut down. As a result, low-income and first-generation college students in some of the state’s most expensive cities experienced a disproportionate level of hardship.

Highly restrictive leases that property management companies marketed to student tenants made this disruption worse. For BayLegal client Boyoung Lee, this took the form of a one-year lease renewal aggressively marketed to her less than three months into her first year of tenancy.

For many students in 2020, the best option was moving back to the family home—particularly when, as in Boyoung’s case, their parents and other family members also faced job loss or income reductions due to the pandemic. But for students locked into 12-18 months on a lease, and with the tenant protections of AB 3088 and SB 91 (California’s pandemic tenant protections) not yet in place, the barriers to making such a move often seemed insurmountable.

Boyoung struggled to pay her rent and the property management company refused to adjust the terms of her lease. BayLegal attorney Lara Verwer advised Boyoung of her legal rights, and negotiated on her behalf. BayLegal’s Communications team supported Lara and Boyoung in launching a media visibility strategy that led to a story by Louis Hansen in the July 26, 2020 edition of the Mercury News and other Bay Area News Group publications. The story is viewable at https://www.mercurynews.com/2020/07/26/bay-area-college-students-trapped-in-pre-coronavirus-leases/.

Boyoung’s story helped illuminate how the combination of the COVID-19 pandemic and the Bay Area’s unaffordable and competitive rental markets were creating economic hardship for students at the worst possible time.

After the story’s publication, Boyoung’s property management company changed its policy to allow the lease to be transferred to a new tenant. Boyoung was able to move back to her family home and continue college remotely without paying $1,400 a month for a vacant apartment.

BayLegal is proud of the outcome achieved in partnership with Boyoung. The Mercury News story helped other students faced with the impossible choice of paying rent for an apartment they could not use, or accepting eviction Judgments and/or debts with lasting impact on their future ability to find housing.

In 6,928 cases
BayLegal represented tenants fighting unlawful eviction, housing displacement, discrimination, and substandard living conditions. BayLegal’s housing advocacy secured

$28 million
in economic benefits to our clients and community.
**YOUTH JUSTICE**
In more than 150 cases, BayLegal helped transition-age youth increase access to foster care benefits, educational supports, and housing.

**OTHER LEGAL SERVICES**
In more than 600 cases, BayLegal provided assistance with wills, advance directives, expungement, and license reinstatement.

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In more than 1,000 cases, BayLegal represented immigrant survivors of violence in obtaining eligible immigration relief and employment authorization resulting in increased personal safety, reunited families, and self-sufficiency.

**FAMILY LAW**
In more than 1,800 cases, BayLegal helped survivors of violence and their children to remove legal barriers to safety and freedom from violence.

**PUBLIC BENEFITS**
In more than 3,500 public benefits cases, the average economic benefit of $15,700 per successful case often resulted in a 100%+ gain in annual income and a critical step toward economic stability and homelessness prevention, especially during COVID-19.

**HOUSING**
In 6,928 cases, BayLegal helped stabilize housing, prevent eviction, and fight back against housing discrimination, unhealthy and unsafe housing conditions.

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Kendall Baron
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T. Page Bearce-Beery
Carter Power Beggs
Sharon Bernard
Jeanette Boykins
Terrence Brewer
Monique Candiff

PRO BONO AND VOLUNTEERS
Your Time and Talent Make Legal Aid Work!
Pro Bono and Volunteers

Volunteers, Interns & Law Grads
Alexandra Alderman
Jeanie Austin
Jari Binder
Emma Catrine Bell
Nadia Coardizi
Kelly Crabtree
Kimberly Diaz
Hannah Dingley
Marcial Distante
Cassia N. Ferguson
Sandra Foley
Bailey Garcia
Karina Cortez Garcia
Melissa Gonzalez
Jenna Gottlieb
Janine Grigsby
Jaxon Guenther
Svetlana Guevara
Anyssa Haberkorn-Gomez
Sophia Hanif
Cherie Hearne
Kiana Hu
Jess Hudson
Alexander Kennedy
Anna Koltunov
Million Lee
Lisette Leon
Anna Leversee
Scott Lewis
Mildred Linares
Amanda Lord
David Martinez
Rodrigo Martinez
Caitlin May
Patricia McDonald
Ashley Ayala Mendoza
Nida Mirza
Joe Montanez
Marysol Newton
Nicole Nobre
Elena Ow-Wing
Jonathan Perez-Reyzin
Victoria Pirumova
Jacqueline Rodriguez
Erika Ruiz

Valeria Sanchez-Cervera
Carolyn Sarasipi
Simona Shur
Samantha Solemnidad
Stephanie Sun
Luis Tenorio
Tina Tsai
Briseida Uriarte
Sierra Varano
Maleah Vidal
Nayzak Wali-Ali
Yu-Hsuan Wang
Siu Williams
Zhuhui Ye
Benny Shu Yee Yong
Melissa Young
Vanessa Zermeno
Chenchen Zhang

Honoring BayLegal Volunteers

BayLegal volunteers are vital partners in the fight for justice on behalf of clients. They increase our capacity to serve low-income individuals and families by providing direct civil legal services and supporting advocates across seven Bay Area counties. Volunteers provide advice and counsel, assist litigants with pro per pleadings and hearing preparation, provide limited and extended representation, work directly in BayLegal offices and clinics, and co-counsel on affirmative and impact cases.

As BayLegal plays a critical role in emergency response across the region, throughout the COVID-19 pandemic the firm has continued to protect and advocate for the rights and increased needs of low-income communities, including emergency public benefits and healthcare access, eviction and homelessness prevention and intervention, policies regarding debt collection, protection for survivors of interpersonal
Pro Bono and Volunteers

BayLegal deploys a broad range of volunteers to leverage in-house resources: pro bono attorneys, including firm, corporate counsel, and solo practitioners; law students and law graduates; undergraduate students; and other civic minded individuals.

In 2020, 414 volunteers donated over 21,700 hours valued at more than $6.8 million.

In 2019, 413 volunteers donated over 24,814 hours valued at more than $6.9 million.

BayLegal’s clinic volunteers in particular logged over 1,200 hours of pro bono service valued at more than $440,000. They staffed housing, domestic violence restraining order, consumer rights, youth justice, and name and gender marker change clinics, helping to reach approximately 1,500 clinic participants. These pro bono heroes are directly responsible for BayLegal’s continued ability to serve those most in need of legal assistance under such challenging circumstances.

2020 Pro Bono Heroes—Spotlight: Legal Clinics

Baker McKenzie
HP, Inc.
JFK University College of Law
Kilpatrick Townsend & Stockton LLP
Oakland Athletics
Palo Alto Networks
Paul Hastings LLP
Paypal
Stanford Law School
Wells Fargo

BayLegal received over 1,000 hours of pro bono service from firms and corporations to navigate a broad range of COVID-19-related issues. Valued at more than $640,000, this service provided crucial capacity-building and enhancements to operations and client service delivery. Pro bono services included research and analysis of the rapid shifts in housing law and tenant protections, identification and investigation of barriers to accessing Economic Impact Payments affecting low-income clients, and the development of safety protocols during the pandemic.

2020 Pro Bono Heroes—Pandemic Support

Cooley LLP
Keker, Van Nest & Peters LLP
Lieff Cabraser Heimann & Bernstein LLP
Morgan, Lewis & Bockius LLP
Morrison & Foerster
Orrick Herrington & Sutcliffe LLP
Salesforce

BayLegal also prioritizes welcoming law students and undergraduate students, understanding that the investment in training and mentoring students considering careers in law and the nonprofit sector is important in cultivating the next generation of public interest advocates and legal aid litigators.
**SPOTLIGHT ON CONSUMER RIGHTS**  
**Dan’s Story**

Dan had an empty back account, a lien on his home, and was losing 90% of his income to debt payments, all due to a judgment that was illegally entered against him. BayLegal helped vacate the judgment, which mortgage, open a new bank account, begin saving money, and pursue a contractor license.

Dan, a Marine Corps veteran who worked for nearly 30 years as a maintenance specialist at the Lafayette School District. After retiring, he found that 90% of his income was going toward his mortgage. When he and his wife tried to refinance their home, their bank told them that they had a lien on their house, and they discovered that their bank account had been drained.

The bank referred Dan to a debt buyer responsible for the lien. A representative told Dan that his account had been levied due to a judgment against him. But Dan had no idea where the judgment had come from—he had never been served with paperwork. Dan knew his only option was to get a lawyer, but his search for counsel led to dead ends: “I must have tried to talk to about six or seven lawyers, but no one would even talk to me about [my case]. It was like I was on my own, completely out of luck.” When he contacted the Contra Costa County District Attorney’s Office, they referred him to BayLegal. “That’s how I learned about the workshop in Bay Point,” he said.

The workshop was a BayLegal Consumer Rights Clinic (one of nine in the Bay Area). There, Dan learned that he needed to track down information in order to pursue his case. After retrieving and reviewing several documents that had been filed by the debt buyer at the County Recorder’s Office, Dan met with BayLegal attorney Juliana Fredman, who agreed to take his case.

Juliana discovered that the address listed by the debt buyer’s process server did not actually exist and that it had been fraudulently used by the server in previous cases.

“She really knew what she was doing! I completely trusted her.”

She helped Dan to file a successful lawsuit against the debt buyer, culminating in the debt buyer vacating the Judgment and removing the lien from Dan’s home. “After the win, I was able to refinance my home,” he said. “It made my life easier to where I’m now trying to get my contractor license. And I was able to put money back into a bank account with my name on it! That might seem like a small thing, but it was a nightmare not being able to have a bank account with my name on it.”

During 2019 and 2020, BayLegal’s Consumer Protection Team represented clients in over 600 cases.

Their advocacy against predatory lending and unlawful collections resulted in the relief of more than $1.8 million in consumer debt.
Litigation

Challenged license suspension and vehicle tow policies that target low-income people

Following an appellate decision in the summer of 2020, the California Department of Motor Vehicles lifted 554,997 improperly imposed driver’s license suspensions. The decision came in a statewide lawsuit filed by BayLegal, Western Center on Law & Poverty, The ACLU of Northern California, East Bay Community Law Center, The USC Gould School of Law Access to Justice Practicum, The Lawyers’ Committee for Civil Rights of the San Francisco Bay Area, and Pillsbury Winthrop Shaw Pittman LLP. The suit challenged the DMV’s suspension of licenses based on drivers’ failure to pay traffic citations or appear in court, a practice whose widespread application William Freeman, Senior Counsel at the ACLU of Northern California, characterizes as “the racialized extraction of wealth from the most economically challenged Californians.”

Significant changes in DMV policy and practice since the suit was filed in 2016 have included the following:

• In summer 2017, the State of California stopped suspending licenses based on drivers’ failure to pay a traffic fine. In the fall of the same year the DMV lifted several hundred thousand existing failure-to-pay suspensions.

• In June 2020, the Court of Appeal agreed that state law only allows a license to be suspended for a failure to appear in court when the traffic court notifies the DMV that the failure to appear was willful. In November 2020, the parties agreed that the DMV would clear failure-to-appear suspensions that did not include the required notification of a willful failure to appear.

(Hernandez v. DMV, Alameda Cty. Super. Ct. case no. RG16836460, 1DCA Div. 5 case no. A156062 [FTA appeal], 1DCA Div. 5 case no. A158157 [fee appeal]).

BayLegal also continued to challenge practices that punish poverty by towing cars when a person cannot afford to pay outstanding tickets. In federal district court, BayLegal obtained a settlement of $8,000 each for two clients who suffered harms because of SF vehicle tows. As a result of the related pending state court case and in conjunction with local advocacy efforts, BayLegal secured a temporary moratorium on non-essential tows that lasted for most of the calendar year. BayLegal will continue to litigate the state court case in 2021. (Smith v. Reiskin, U.S. Dist Ct. Northern District of California no. 4:18-cv-01239-JSW; Coalition on Homelessness v. City and County of San Francisco, SF Cty. Super. Ct. case no CPF-18-516456)

Prioritized affordable housing

In 2019, the Court of Appeal issued a highly significant published opinion holding that local governments, including charter cities, must comply with the Surplus Land Act, a state law that requires local governments to prioritize affordable housing when disposing of surplus government land. The Surplus Land Act is critical to increasing the supply of affordable housing.

In 2020, BayLegal successfully opposed the City of San José’s petition for review in the California Supreme Court. In 2021, BayLegal Impact Litigation team will focus on a significant remaining issue: the automatic imposition of $300 civil assessments. Fines for missing a payment deadline or court appearance, civil assessments often are significantly higher than the original fine or fee and are disproportionately applied, producing inordinate adverse financial impacts for litigants and defendants of color and those with low incomes. BayLegal Director of Litigation Novella Coleman says: "The widespread trial court practice of automatically imposing the full $300 amount reflects the questionable incentives set up by the current funding system."

BayLegal evaluates individual cases to identify patterns of wrongdoing or harmful systemic impacts. Litigation advances justice for BayLegal’s clients, as well as social, economic and racial justice on a regional and statewide scale. BayLegal’s systems advocacy leverages relationships with policy leaders and public agencies to help proactively resolve additional issues before they enter litigation.

Hundreds of thousands of tenants, unhoused individuals, consumers, youth, survivors of violence, workers, drivers, immigrants, and public benefits recipients have benefited from these strategies in the past two years.
Court. Therefore, the Court of Appeal's landmark decision will stand and will apply to San José and all 121 of California's charter cities, including the state's largest cities. The decision affects affordable housing policy statewide, increasing the supply of affordable housing with potential positive impacts for hundreds of thousands of low-income Californians annually for years to come. (Anderson v. City of San José, (Santa Clara Cty. Super. Ct. case no. 16CV297950)

**Protected survivors of violence**

In 2020, BayLegal finalized a settlement in a lawsuit compelling the San Francisco Police Department (SFPD) to fulfill its legal and ethical responsibilities to survivors of domestic violence. The suit pertained to SFPD's long-term failure to comply with California Family Code § 6228, a statute enacted 20 years ago, which requires police departments to produce incident reports upon request by domestic violence survivors within five working days. The settlement includes a new SFPD Unit Order defining compliant procedures for issuance of domestic violence incident reports, additional SFPD staff training, and quarterly reports to the Police Commission on compliance, which serve as a mechanism for SFPD transparency and accountability. (Lu v. San Francisco, SF Cty. Super. Ct. case no. CPF-19-516659)

**Secured a second chance at employment and housing**

In 2019, BayLegal obtained a historic settlement in a suit challenging West Contra Costa Unified School District’s discrimination against job applicants with old, irrelevant criminal histories. To settle the case, the school district agreed to change its job application. They will no longer ask the criminal history question before determining the applicant is qualified and will evaluate each applicant individually to determine suitability for employment. While the district will continue to screen all employees for criminal history, they will no longer ask confusing and discouraging questions about criminal history at the outset of the job application process. (Killian v. West Contra Costa Unified School District; Contra Costa Super. Ct.)

**Protected consumer rights**

In 2019, BayLegal secured a first-of-its kind ruling which applies consumer law protections to bail bonds contracts. The court rejected the bail bonds company’s claim that it was exempt, permitting the case to go to trial in 2020. (Elite v. BBB, Contra Costa Super. Ct.)

**Fought for access to health care**

In a petition to the California Supreme Court, BayLegal argued for timely processing of Medi-Cal applications. In response, the Department of Health Care Services conceded on both issues for which the California Supreme Court granted review. The California Supreme Court ordered that the bad Court of Appeal decision not be published. BayLegal will continue to litigate both cases in 2021. (Rivera v. Kent, Cal. Supreme Court case no. S257304; First Appellate Dist., Div. 4 case no. A147534; Alameda Cty. Super. Ct. case no. RG14740911; Abney v. California Dept. of Health Care Services, SF Cty. Super. Ct. case no. CPF-20-517020)

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**Advocacy**

**Worked for safe and equitable court access, tenant protections, access to safety net programs, and consumer protections during the pandemic**

BayLegal worked with regional and statewide partners during the COVID-19 pandemic to support municipal, county, and statewide halts in eviction proceedings and in government and consumer debt collections/foreclosures. BayLegal was successful in its push for expanded access to healthcare and safety net public benefit programs. In addition, BayLegal advocated for equitable, accessible and safe practices in California's courts, including options for remote appearances, and increased access to community homeless courts to alleviate the disproportionate burden of traffic enforcement on low-income and unhoused individuals and communities of color. For an overview of this work, please see [baylegal.org/baylegals-systems-advocacy-during-the-pandemic-an-overview-and-update/](http://baylegal.org/baylegals-systems-advocacy-during-the-pandemic-an-overview-and-update/).

**Preserved housing for former foster youth during COVID-19**

Conducted outreach and advocacy for Economic Impact Payments
See our Spotlight story in this report for details.

Fought exorbitant communications costs for incarcerated individuals
BayLegal advocated that the Alameda County Board of Supervisors address the inflated cost of phone and video communications at Santa Rita Jail. With the current pricing structure, many families must choose between necessities and communication with their incarcerated loved ones.

Removed barriers to safe and accessible transit
BayLegal worked with the Financial Justice Project in San Francisco to resolve access issues and fare evasion citations for unhoused clients who could not afford bus and metro system, and to improve the process for a discounted/disabled pass, which imposed multiple barriers. The San Francisco Municipal Transportation Agency agreed to issue Access Passes to people experiencing homelessness.

Protected consumers from predatory lending
At the invitation of Assemblymember Monique Limon, BayLegal supported successful legislation (AB 539) which finally imposed an interest rate cap of 36% on loans between $2,500 and $10,000 in California. Previously, loans above $2,500 carried no statutory interest rate cap and routinely exceeded 100%. Vulnerable borrowers seeking funds were steered into loans of $2,600 so the lender could avoid the statutory interest rate cap on smaller amounts, resulting in years of payments and repayment costs exceeding $20,000.

Improved access to CalFresh
Since June 1, 2019, Supplemental Security Income recipients may be eligible to apply for CalFresh benefits. CalFresh is California’s implementation of the federal Supplemental Nutrition Assistance Program (SNAP). BayLegal participated in a statewide work group to prepare for and monitor the rollout of Expanding CalFresh to SSI Recipients.

BayLegal’s work reduced language barriers and financial verification difficulties for CalFresh applicants. At the invitation of Assemblymember Marc Berman, BayLegal supported successful legislation (AB 494) to maximize CalFresh benefits by simplifying the verification of housing costs.

BayLegal partnered with Contra Costa County to ease the application process and develop a model plan for CalFresh access. The county then became 95% compliant with timeliness standards. In addition, BayLegal collaborated with the county and other partners on a process to implement the new CalFresh work requirements while ensuring that those in need continued to receive benefits. This plan served as a model practice for other states.

Pushed for more equitable cash assistance programs
BayLegal advocated for expansion of the San Francisco County Adult Assistance Program (CAAP). The county took action to provide more accessible information to some of San Francisco’s lowest-income residents, to improve options for individuals to submit requested information to CAAP during the pandemic, and to provide more complete and timely information allowing individuals to avoid discontinuance for negligent failure.

Advocated for immigration and housing justice in federal rulemaking
BayLegal submitted comments opposing the new, more expansive redefinition of public charge in late 2018. In collaboration with Santa Clara County Counsel, BayLegal provided a lengthy declaration for use in a lawsuit brought by Santa Clara and San Francisco Counties that resulted in a preliminary injunction of the new policy. In 2020, BayLegal provided similar declarations for cases before the United States Supreme Court and the Second Circuit. These cases resulted in additional injunctions. BayLegal deployed over 20 trainings on during the year to dispel public charge fears and encourage families impacted by the pandemic to access health and financial programs for which they were eligible.

BayLegal fought against the mistreatment of immigrant survivors of violence by disputing several Department of Homeland Security (DHS) regulations. These rules included a fraud reporting form that encourages discrimination, retaliation, and abuse; the elimination of means-tested public benefits as a basis for fee waivers for certain immigration relief; and the expansion of the expedited removal process that would make it easier for DHS to remove recently arrived supported successful legislation (AB 494) to maximize CalFresh benefits by simplifying the verification of housing costs.

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survivors without appearing in immigration court. With partner organizations, BayLegal submitted comments successfully opposing the Social Security Administration’s proposed rule on video teleconference hearings as it would eliminate the right to in-person hearings.

In addition, BayLegal commented extensively on proposed U.S. Department of Housing and Urban Development (HUD) rules that would have posed significant hardships for tenant families of mixed immigration status, weakened tools for combating housing discrimination, and created negative consequences for tenants with disabilities. In 2020 BayLegal also disputed a proposed HUD rule which would have allowed single-gender shelter operators to deny clients based solely on staff’s "good faith belief" that a client’s "biological sex" / gender assigned at birth differs from their current gender identity and presentation. The additional barriers to shelter access would have disproportionately harmed LGBTQIA+ youth, who already have high rates of unsheltered homelessness and severe barriers to safe shelter access. Given the outcry from advocates and change of administration, HUD officially withdrew the proposed mixed status and shelter discrimination rules.

Stood up for CalWORKs custodial parents

At the invitation of Senator Nancy Skinner, BayLegal supported and testified in Sacramento on legislation (SB 337) that would increase the income disregard for a CalWORKs recipient getting child support. Although the Governor vetoed the bill, this same provision was passed as a budget item due to its strong support.

Successfully advocated for access to gender-affirming healthcare

BayLegal’s Economic Justice and Health teams learned that a Covered California insurer was denying coverage for gender-affirming medical procedures on both initial request and appeal. As a result of our advocacy, the Department of Health Care Services (DHCS) issued corrective guidance. DHCS required insurers to notify enrollees who were denied coverage that their requests could be reconsidered. DHCS is also adding gender affirming services to their audit process.

Increased Medi-Cal access

At the invitation of Senator Holly Mitchell and Assemblymember Eloise Gomez Reyes, BayLegal supported a budget proposal and legislation (AB 715) to raise the income level of the Medi-Cal Aged & Disabled program to 138% of the Federal Poverty Level (FPL). AB 715 passed and became effective July 1, 2020. Previously, seniors and people with disabilities could only qualify if incomes were below 123% FPL.

Exposed harmful towing practices and advocated for more economically and racially just policy

BayLegal co-authored "Towed Into Debt: How Towing Practices in California Punish Poor People", baylegal.org/wp-content/uploads/2019/03/TowedIntoDebt.pdf. The report explores the economic, legal, and policy aspects of municipal tow and impound practices across multiple cities in California, where approximately 1 million vehicles are towed by public agencies each year. Compelling evidence indicates that: towing is often imposed as a punishment for the most minor offenses with the least impact on public safety; vehicles owned by poor people and towed for non-safety reasons are more likely to be sold at lien sale than other towed vehicles; tow and impound fees are unfair and disproportionately expensive; and cities lose money on tows.

Pushed for better oversight for consumer debt collectors

BayLegal supported legislation placing debt collectors under the licensing and supervisory authority of the State Department of Business Oversight—sorely needed under “normal” conditions, and even more critical during COVID.
Álida Pepper reached out to BayLegal’s Health Consumer Center (HCC) following a multi-year series of attempts to access gender-affirming medical services under her Medi-Cal coverage. California law and regulations require Medi-Cal along with Covered California insurers to pay for gender-affirming care, medication, and surgical procedures—but in transgender communities, accounts are widespread of routine denials of coverage for care that is legally mandated and at times potentially life-saving. As with many such systemic failures, the results are inherently discriminatory against low-income people, who often lack access to legal representation that would allow them to successfully challenge these denials.

Fortunately, Álida found BayLegal and (now-former) HCC attorney Skyler Rosellini. Skyler speaks of the

"I feel that BayLegal's work has been really essential to me in making my healthcare something that cares for me."

HCC's advocacy as a way to address "the many, many problems that come up often with accessing healthcare.... It's very easy for things to go wrong, especially for our most vulnerable clients. BayLegal sees every day why people need an advocate by their side to help them navigate the health system."

Skyler and BayLegal helped end what Álida had come to characterize as a "war of attrition" in which each partial success accessing the health system was followed by yet another denial or bureaucratic roadblock. For other transgender clients and communities, it means more open access, as BayLegal attorneys and other staff conduct issue-spotting, advocate within healthcare systems, and distribute public information and resources to make sure communities are informed of their rights to care.

Álida reflects powerfully on the implications of her experience:

"I think what my experience shows is what's at stake for a lot of people who don't have the access—or the resources to access—really necessary things in our healthcare system. We need advocates. We need allies. And we need that support to get through what often is a very overwhelming system. I'm lucky enough that since I've been able to access this care, my life has gotten much better. I've moved from being homeless to being housed... to actually having employment and a career. And I'm actually even working at this point [on] founding a nonprofit...with other trans people to help improve conditions for other people in my community.

It's important for me to remind myself... that healthcare is more than just a set of procedures. We talk about healthcare and we think about health, but what's really important is care. This is a system of caring, and I feel that BayLegal's work has been really essential to me in making my healthcare something that cares for me."

Álida Pepper, Skyler Rosellini, and Genevieve Richardson spoke at the 2019 annual meeting of the American Bar Association, which was held in San Francisco and included a special program to recognize the importance of civil legal aid and the Legal Services Corporation. Links to their full remarks can be found at https://baylegal.org/raising-up-voices-impacted-by-investment-in-civil-legal-aid/.

During 2019 and 2020, BayLegal's Health Consumer Center closed more than 2,700 health care access cases, leading to $5.8 million in healthcare benefits and medical debt relief.
In 2020 Bay Area Legal Aid lost a cherished friend, advocate and leader with the passing of Teresa Cunningham Gardner. Teresa served on the BayLegal Board of Directors since our 2015 merger with Legal Aid of Napa Valley. Her guidance during the merger and transition period, and her work to sustain a broad array of collaborations and pro bono relationships with community organizations and the private bar in Napa County truly embodied the ethos of partnership that guides BayLegal's approach to working in a community. We remember her service to BayLegal and to her Napa community with gratitude.
BayLegal's Approach to Partnership and Collaboration

We work with more than 150 nonprofits and public agencies, universities and schools throughout the Bay Area. Their partnership provides additional legal resources along with shelter, healthcare, advocacy, and a multitude of other supports to meet our clients’ needs. BayLegal’s partnerships help increase the accessibility of our services and coordinate with resident-led initiatives for community equity, cultural visibility, and racial justice. This team approach complements and strengthens the most valuable resource: the dedication, skill, creative problem-solving, and leadership for social change and equal justice offered every day by BayLegal staff. Their talent, compassion, and determination in this necessary, demanding work is the foundation of everything BayLegal does.
SPOTLIGHT ON ECONOMIC JUSTICE
BayLegal's EIP Project

Throughout the COVID-19 pandemic, BayLegal’s Economic Impact Payment (EIP) team worked to connect low- and very low-income Bay Area residents with Economic Impact Payments (stimulus payments). The EIP team is composed of BayLegal attorneys, social workers, support staff, and volunteer clerks. The targeted support in accessing this vitally important income stream was a key link to increased economic stability for hundreds of individuals most economically impacted by the pandemic and facing the greatest barriers to obtaining their stimulus payments.

The EIP team was created after Senior Staff Attorney Jenna Statfeld Harris received a Flom Incubator Grant from the Skadden Foundation, to launch a broad community education campaign and direct service practice to address barriers to stimulus payments. BayLegal created print and digital materials in several languages that provided clear information and guidance, and distributed them quickly after the announcement of the EIP rollout. Mailings reached thousands of very low-income area residents, with email and web materials reaching thousands more. Online resources—including a referral form for individuals seeking assistance—were updated continuously throughout the year to reflect updates from the IRS. Web resources can be accessed at https://baylegal.org/eip.

Additionally, the EIP team directly supported more than 200 individuals, helping navigate the stimulus payment process, including registering as Non-Filers on the IRS website, filing tax returns, obtaining required documents such as photo IDs, and collaborating with volunteer tax preparers on individual cases. The EIP team also provided multiple training opportunities for BayLegal staff and for community partners.

The impact of this work is hard to overstate. Team members report feeling moved upon realizing how few clients knew about the eligibility requirements and amount of payments; in particular, team members focused on ensuring that individuals understood that they could be eligible for payments even if they had never filed a tax return previously.

Having now assisted more than 400 individuals, the EIP Project has continued into 2021, and has provided public education and outreach materials to thousands more, focusing on all three EIP payments as well as California’s stimulus payments by creating tax clinics in partnership with homeless service organizations and volunteer tax preparers. Finally, the EIP team has worked to ensure that clients who are incarcerated receive updated information and support about their access to stimulus payments as well.

We are grateful to the community partners who have made this work possible, especially the Skadden Foundation, United Way Bay Area, Chinese Newcomers Service Center, Five Keys, UC Hastings Tax Clinic, and Paul Hastings LLP.

In 2020 the EIP Project helped address legal barriers to ensure individuals and families received their

$600 - $1,800

COVID-19 stimulus payments during the pandemic. In 2019 and 2020, BayLegal’s Economic Justice practice secured

$34.6 million

in eligible public benefits for our clients.
FINANCIAL STATEMENTS
2019 Calendar Year

Revenues

- Government contracts: 61.2%
- Donated services: 25.6%
- Contributions: 4.5%
- Grants: 5.6%
- Attorney fees: 1.7%
- Other: 1.4%
- Contributions: 4.5%

Expenses

- Program services: 92%
- Management & general: 5.4%
- Fundraising: 2.6%
Statement of Financial Position
as of 12/31/2019

Assets
Cash / cash equivalents / cash held in trust $ 1,727,252
Grants receivable 3,358,197
Pledges receivable 492,417
Other assets and prepaid expenses 570,918
Investments 2,044,797
Property and equipment 6,233,587
Total assets $ 14,427,168

Liabilities & net assets
LIABILITIES
Accounts payable $ 262,875
Accrued liabilities 1,385,968
Deferred revenue 1,108,924
Notes payable 3,955,223
Total liabilities $ 6,712,990

NET ASSETS
Without donor restrictions $ 5,770,725
Unrestricted - property and equipment 1,744,221
Temporarily restricted 199,232
Total net assets $ 7,714,178

Total liabilities & net assets $ 14,427,168

Statement of Activities
as of 12/31/2019

Revenue and support

<table>
<thead>
<tr>
<th>Description</th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government contracts</td>
<td>$ 2,579,009</td>
<td>$ 14,123,759</td>
<td>$ 16,702,768</td>
</tr>
<tr>
<td>Donated services</td>
<td>6,979,720</td>
<td>-</td>
<td>6,979,720</td>
</tr>
<tr>
<td>Contributions</td>
<td>1,222,100</td>
<td>-</td>
<td>1,222,100</td>
</tr>
<tr>
<td>Grants</td>
<td>-</td>
<td>1,514,003</td>
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<tr>
<td>Attorney fees</td>
<td>454,802</td>
<td>11,500</td>
<td>466,302</td>
</tr>
<tr>
<td>Investments / rent / cy pres / other</td>
<td>383,565</td>
<td>-</td>
<td>383,565</td>
</tr>
<tr>
<td>Net assets released from restriction</td>
<td>15,684,397</td>
<td>(15,684,397)</td>
<td>-</td>
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<tr>
<td>Total revenue and support</td>
<td>$ 27,303,593</td>
<td>$ (35,135)</td>
<td>$ 27,268,458</td>
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</table>

Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>24,516,628</td>
<td>-</td>
<td>24,516,628</td>
</tr>
<tr>
<td>Support services</td>
<td>1,444,095</td>
<td>-</td>
<td>1,444,095</td>
</tr>
<tr>
<td>Fundraising</td>
<td>692,283</td>
<td>-</td>
<td>692,283</td>
</tr>
<tr>
<td>Total expenses</td>
<td>$ 26,653,006</td>
<td>-</td>
<td>$ 26,653,006</td>
</tr>
</tbody>
</table>

Change in net assets 650,587 (35,135) 615,452
Net assets, beginning of year 6,864,359 234,367 7,098,726
Net assets, end of year $ 7,514,946 $ 199,232 $ 7,714,178
FINANCIAL STATEMENTS
2020 Calendar Year

Revenues

- Government contracts: 62.7%
- Donated services: 24.1%
- Contributions: 4.0%
- Grants: 5.8%
- Attorney fees: 0.9%
- Other: 2.5%
- Contributions: 4.0%

Expenses

- Program services: 91%
- Management & general: 6.2%
- Fundraising: 2.8%
Statement of Financial Position
as of 12/31/2020

Assets
- Cash / cash equivalents / cash held in trust $ 2,546,472
- Grants receivable 4,750,620
- Pledges receivable 255,032
- Other assets and prepaid expenses 443,657
- Investments 4,686,315
- Property and equipment 6,011,402
Total assets $ 18,693,498

Liabilities & net assets
LIABILITIES
- Accounts payable $ 428,739
- Accrued liabilities 1,806,453
- Deferred revenue 1,569,998
- Notes payable 3,594,053
- Paycheck Protection Program loan 2,473,461
Total liabilities $ 9,872,704

NET ASSETS
- Without donor restrictions $ 6,587,657
- Unrestricted - property and equipment 1,325,092
- Temporarily restricted 881,045
Total net assets $ 8,820,794

Total liabilities & net assets $ 18,693,498

Statement of Activities
as of 12/31/2020

Revenue and support
- Government contracts $ 2,451,778
- Donated services 6,862,430
- Contributions 1,138,173
- Grants - 1,654,712
- Attorney fees 213,650
- Investments / rent / cy pres / other 718,660
- Net assets released from restriction 16,410,653
Total revenue and support $ 27,795,344

Expenses
- Program services 24,929,055
- Support services 1,683,758
- Fundraising 757,728
Total expenses $ 27,370,541

Change in net assets
- 424,803 $ 681,813 $ 1,106,616
Net assets, beginning of year 7,514,946
Net assets, end of year $ 7,939,749 $ 881,045 $ 8,820,794

Revenue and support table:

<table>
<thead>
<tr>
<th>Description</th>
<th>Unrestricted</th>
<th>Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government contracts</td>
<td>$ 2,451,778</td>
<td>$ 15,402,965</td>
<td>$ 17,854,743</td>
</tr>
<tr>
<td>Donated services</td>
<td>6,862,430</td>
<td>-</td>
<td>6,862,430</td>
</tr>
<tr>
<td>Contributions</td>
<td>1,138,173</td>
<td>-</td>
<td>1,138,173</td>
</tr>
<tr>
<td>Grants</td>
<td>-</td>
<td>1,654,712</td>
<td>1,654,712</td>
</tr>
<tr>
<td>Attorney fees</td>
<td>213,650</td>
<td>34,789</td>
<td>248,439</td>
</tr>
<tr>
<td>Investments / rent / cy pres /</td>
<td>718,660</td>
<td>-</td>
<td>718,660</td>
</tr>
<tr>
<td>other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net assets released from</td>
<td>16,410,653</td>
<td>(16,410,653)</td>
<td>-</td>
</tr>
<tr>
<td>restriction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total revenue and support</td>
<td>$ 27,795,344</td>
<td>$ 681,813</td>
<td>$ 28,477,157</td>
</tr>
</tbody>
</table>

Expenses table:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Amount</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>24,929,055</td>
<td>-</td>
<td>24,929,055</td>
</tr>
<tr>
<td>Support services</td>
<td>1,683,758</td>
<td>-</td>
<td>1,683,758</td>
</tr>
<tr>
<td>Fundraising</td>
<td>757,728</td>
<td>-</td>
<td>757,728</td>
</tr>
<tr>
<td>Total expenses</td>
<td>$ 27,370,541</td>
<td>-</td>
<td>$ 27,370,541</td>
</tr>
</tbody>
</table>

Change in net assets:
- 424,803 $ 681,813 $ 1,106,616
Net assets, beginning of year 7,514,946
Net assets, end of year $ 7,939,749 $ 881,045 $ 8,820,794

2019 & 2020 BAYLEGAL BIENNIAL REPORT
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Richmond, California 94801
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Fax................................................................. 510.236.6846

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Fax................................................................. 707.259.1449

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Fax................................................................. 415.982.4243

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Redwood City, California 94063
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Fax................................................................. 650.358.0751

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San Jose, California 95113
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