

“Defend the cause of the weak and fatherless; maintain the rights of the poor and oppressed. Rescue the weak and needy; deliver them from the hand of the wicked.”

Psalm 82:3-4



Neighborhood
Christian Legal Clinic
Annual Report 2007



Mission: To promote justice through legal representation and education for our low income neighbors as a way of demonstrating Christ's love.

Neighborhood Christian Legal Clinic 2007 Highlights

Total Program

- NCLC served a total of 6,185 people through our programs, a 25% growth over last year.

Legal Representation

- **Legal Representation/Intake:** 3,557 served—29% increase over 2006;
- **New Cases:** 2,459 taken—32% increase over 2006;
- **New and Pending Cases:** 3,159—38% increase over 2006.

Preventive Law Education

- NCLC directly served 2,618 families through preventive law education workshops, an increase of 18% over last year;
- NCLC's Empowerment workshop series reached 780 homeless families;
- NCLC distributed 35,405 educational brochures in English and Spanish on 10 legal topics at local churches, community centers, shelters, and neighborhood events;
- 98% of NCLC's workshop attendees felt the session was extremely helpful, very helpful, or helpful, and 91% learned about new resources for assistance.

Immigrant Outreach

- 53% of the families NCLC served were immigrants;
- 1,804 Latinos attended one of NCLC's live educational workshops, a 247% increase;
- 17,150 educational brochures were distributed in Spanish, 48% of entire distribution;
- 30% of the cases handled by NCLC in 2006 were immigration issues, our largest area of legal practice.

Low Income Taxpayer Clinic

- NCLC represented 328 taxpayers, a 70% increase, and handled 414 tax issues;
- NCLC provided 46 workshops in both English and Spanish on tax-related issues, serving 1,826 taxpayers;
- NCLC distributed 14,154 tax-related educational brochures.

HUD Housing Counseling Agency

- NCLC joined the Indiana Foreclosure Prevention Network;
- NCLC handled 1,023 housing related cases in 2007, 98 were foreclosures.

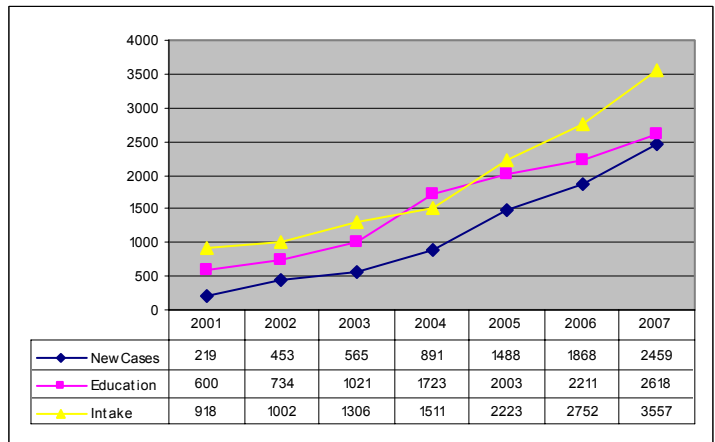
Total Program

The Neighborhood Christian Legal Clinic has experienced an overall program growth of 227% in the last seven years. Since 2001, NCLC has assisted over 24,000 low-income families through our legal representation and education programs. 13,164 families spoke with an attorney at our intake sites, receiving legal advice free of charge. Of these families, 1,749 were immigrants; NCLC has represented families from 104 different countries. Also since 2001, NCLC accepted 7,924 cases through its Legal Representation Program and reached 10,910 families through preventive law education workshops. In the last six years, NCLC's budget only grew 187%.

Of the people served by NCLC in 2007, 43% were Latino, 23% were

African American, 25% were Caucasian, 4% were African, 3% were Asian, and 3% were Middle Eastern, Native American, or Multi-Racial.

Program Growth 2001-2007



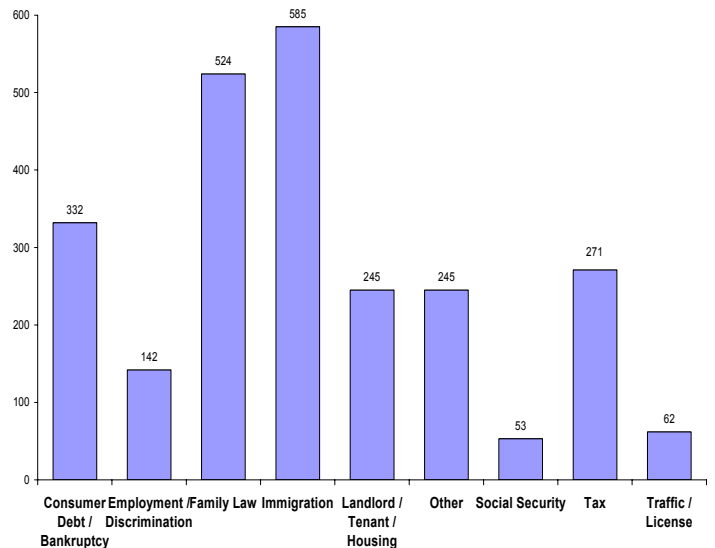
Legal Representation

Indianapolis' low income families have a variety of legal needs. NCLC provides legal representation to our clients in the following areas: immigration, family law, housing, tax, consumer law, employment, traffic, wills/estates, social security appeals. This year, our fastest growing area was housing and foreclosure representation. In November alone, NCLC handled 33 foreclosure cases. As our name suggests, NCLC's mission is to stay close to the neighborhoods. We seek to expand our satellite offices, intake, and preventive law education sites into every low-income neighborhood in the Indianapolis area that needs our services.

Our intake sites allow clients to speak to attorneys at 12 different locations and times, including 3 new sites at South-eastern Church of Christ, the Mexican Consulate and the Reclamation Project in Fort Wayne, IN.

In 2007, NCLC reached 3,557 people at our intake sites, an increase of 29%, and opened 2,459 new cases, an increase of 30%. In all, NCLC handled 3,159 new and pending cases in 2007.

Legal Representation by Case Type



NCLC Fights Foreclosure

In the third quarter of 2007, Indiana ranked 9th in the nation in overall foreclosure filings, with one out of every 196 Indiana households in foreclosure; a 28.3% increase over the same period in 2006. Further, in the third quarter of 2007, sub-prime loans represented 14.6% of total loans serviced in Indiana, but 45.8% of loans foreclosed. Approximately 50% of Indiana foreclosures are in Marion County. We are literally at the epicenter of this disaster.

NCLC joined the Indiana Foreclosure Prevention Network (IFPN) in 2007. Homeowners facing foreclosure call 1-877-GET-HOPE to speak to a representative who refers the caller to an IFPN Housing Counseling Affiliate. The clinic is the only HUD Certified Housing Counseling Agency in central Indiana that also provides legal representation to homeowners. IFPN estimated that at least 30,000 Indiana homeowners will access its network between November 2007 and November 2008, and that 5,000 of those will be referred to participating counseling agencies, such as NCLC. As a result, NCLC expected to receive about four referrals per week. Between November 1, 2007 and December 10, 2007, NCLC received thirty-six referrals from IFPN, all of whom were homeowners facing imminent or existing foreclosure proceedings, which equates to approximately seven referrals per week – and the IFPN full media campaign had not yet begun. In the first two weeks of January, 2008, NCLC received thirty-three referrals. The need for housing counseling far outstripped IFPN's expectations, and the crisis is not over. According to the Indianapolis Star, almost 45% of Indiana sub-prime loans are set to adjust to higher rates in 2008 and 2009. Foreclosure rates will only increase over the coming year.

NCLC has developed a three pronged approach to address this desperate need: Preventive Law Education, One-on-One Pre-Purchase Education, and Post-Purchase Representation.

NCLC hosted preventive law education seminars on housing related issues for 3012 Indianapolis-area residents at community centers, churches, and ESL classes in 2007. Preventive law education seminars are taught by our staff attorneys and by volunteers. Topics included income maintenance, fair housing,

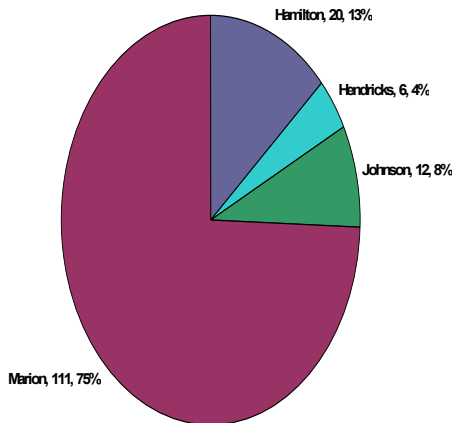
predatory lending, tax issues, credit repair, housing and mortgage issues, and budgeting.

Sixty-four persons received one-on-one pre-purchase housing counseling. A HUD certified Housing Counselor and Foreclosure Prevention Specialist, meets with clients to discuss their readiness to purchase a home. Together, they make an action plan that will ready the client for an eventual home purchase. Often, the clients are several years from purchasing a home, but reaching clients at this stage, before they take out a mortgage, is the most effective means of preventing predatory lending and foreclosure.

Ninety-eight persons received post-purchase counseling and representation with NCLC in 2007, referred through IFPN and our regular intake process. They meet with a Staff Attorney or Certified Housing Counselor. NCLC staff contacts the mortgage holder on behalf of the client and attempts to work out a solution based on the wishes and abilities of the client and/or represents the client in court.

NCLC received grants from Marion and Hamilton County CDBG's, The National Counsel of La Raza, the United Way, and the Hoover Family Foundation to fund NCLC's Housing Counseling Program.

Housing Counseling Cases by County

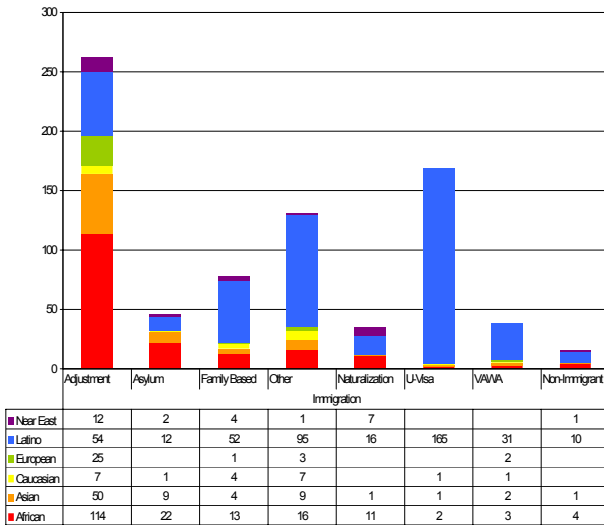


Immigrants in Crisis Program

Immigrant Victims of Human Trafficking

In 2007, NCLC was part of the Indiana Coalition Against Human Trafficking providing legal representation for these victims. Victims of Human Trafficking, also called Modern-day Slavery, are brought to the United States and forced to perform labor and/or commercial sex acts. Victims are eligible for the T-Visa and for assistance through the Indiana Coalition Against Human Trafficking.

2007 Immigration Case Types



Immigrant Victims of Violent Crime

Congress finalized U-Visa regulations in 2007. NCLC is working hard to assist immigrant victims of violent crime to apply for visas so that they can stay in the United States and cooperate with the prosecution of these crimes. NCLC is currently assisting 169 clients who qualify for the U-Visa.

Immigrant Victims of Domestic Violence

Immigrant victims of domestic violence who are married to and abused by U.S. citizens or Legal Permanent Residents can apply for relief through the Violence Against Women Act. Through this legislation, battered spouses are eligible for legal permanent residence without a

spouse sponsor. In 2007, NCLC filed VAWA petitions for 39 clients.

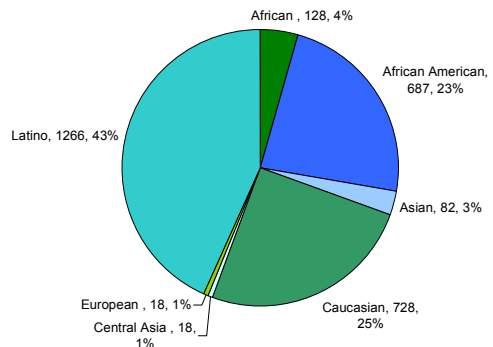
Immigrant Victims of Political, Religious, and Ethnic Persecution

Immigrant victims of political, religious, or ethnic persecution are eligible for asylum. In the past year, NCLC has represented clients from Honduras, Lebanon, Burma, Mexico, and Zimbabwe, totaling 46 cases.

Additionally, NCLC represents clients in a number of other immigration issues. Since opening our doors in 1994, NCLC has provided pro bono legal representation to clients from 104 different countries on every continent except Antarctica!

NCLC represents these eligible new immigrants to receive immigration protections which include legal status, work authorization, and in many cases, legal permanent residence. NCLC was invited to represent clients through the Reclamation Project in Fort Wayne. We are especially needed to serve the rapidly growing community of Burmese and Somali refugees who have been resettled there. In 2007, NCLC received grants from Nina Mason Pulliam Charitable Trust, Heartland Pro Bono Council, Clowes Fund, and St. Paul's Episcopal and Grace Community churches to fund this program.

2007 Client Ethnicity



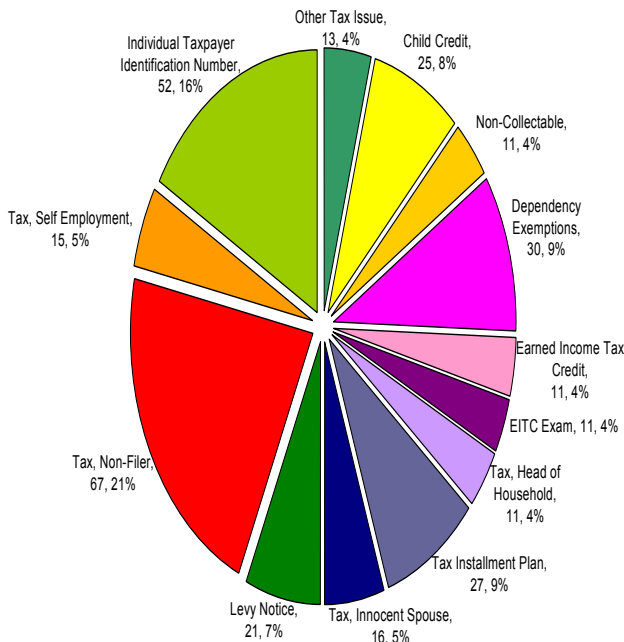
IRS Low Income Tax Clinic

NCLC has been designated by the Internal Revenue Service as a Low Income Tax Clinic (LITC) since 2002. As an LITC, NCLC assists low income and Spanish-speaking residents with tax controversies and tax education.

and Spanish throughout the community and distributed 14,154 brochures educating families about various tax issues and credits. NCLC served 219 taxpayers in 2007 with respect to 572 tax issues, including: IRS examinations and audits, collections, due process notices, lien and levy notices, earned income tax credit issues (EITC), dependency/child tax credit issues, innocent and injured spouse issues, non-filer and late-filer issues, currently not collectible status, installment agreements, offers in compromise, and appeals. We can only assist taxpayers with tax preparation if it is related to a controversy, but we regularly refer clients to free low-income tax preparation services in Indianapolis.

NCLC also partners with the Indianapolis Asset Building Campaign and the Boner Center to promote financial literacy, EITC and awareness of free tax filing at local VITA sites.

Tax Cases by Issue



As with all NCLC programs, the LITC program experienced dramatic growth in 2007. NCLC reached 1,826 families in 51 tax-related workshops in English

Preventive Law Education

NCLC offers preventive law education seminars on each area of law for which we provide legal representation. As the name suggests, the aim of these programs is to identify and combat legal issues before they become legal emergencies. Preventive law education seminars are taught by attorneys or other expert volunteers, who use NCLC staff interpreters to communicate with bilingual audiences. NCLC held 86 classes in 2007 serving 2,584 Indianapolis-area residents.

Financial literacy is an integral part of NCLC's preventive law education program. In 2007, NCLC offered 59 tax-related education seminars, with 1,826 total participants. NCLC focuses efforts in this area on new immigrants. Two-thirds of our tax education programs were offered in Spanish through Latino community centers and ESL classes. NCLC also offers classes on housing issues, predatory lending, family law, landlord/tenant issues, immigration issues, and general NCLC services.

Justice For All Celebration

The Neighborhood Christian Legal Clinic hosted its annual *Justice For All Celebration* at the Woodstock Club.

Keynote speaker Robin Chaddock spoke on the meaning of justice in our society. Robin is an insightful speaker, seminar leader, internationally known author, and life coach who assists others as they seek to live a life of fulfillment and purpose.



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