



Oregon  Law Foundation

2023 Annual Report

Our mission

The Oregon Law Foundation builds a more equitable legal system to support and fund justice for all in Oregon by:

- **Ensuring access to civil legal help** for people with low incomes, or who experience other systemic barriers;
- **Promoting equity, diversity, and inclusion** in the legal community; and
- **Educating the public** about the law and the legal system.

Our vision

An Oregon where the legal system is trusted, fair, accessible, and serves the needs of all.

Our values

Anti-racist

We actively address racial disparities, promote equity, and dismantle systemic racism in our decision-making, business practices, and grant making.

Empowerment

Because we believe that every individual with the right information, tools, and resources can thrive, we support grantees partnering with communities to eliminate barriers and meet their needs.

Equitable Justice

We strive for a justice system that acknowledges inequity and meets the needs of everyone regardless of factors attributable to identity, circumstances, or resulting from systemic barriers.

Innovative Leadership

Our leadership is resolute in identifying, understanding, and overcoming the root cause of systemic barriers, strengthening the coordinated efforts of our partners, and advancing improvements in the legal system.

Sustainable Funding

We steward consistent and reliable funding so grantees can provide services that communities rely on.

A letter from our Executive Director

Mission, Vision & Values

In 2023, the OLF Board concluded a multi-year exploration of its mission, vision, and values. These guiding principles, found on page 2 of this report, will help keep us focused on striving for justice for all in Oregon.

Keeping Funding Stable

2023 brought record revenue for the Oregon Law Foundation. When interest rates fell to zero in early 2020, Foundation staff mapped a deliberate path to keep funding flowing to grantees by carefully spending reserves. That plan and those reserves allowed the Foundation to keep grant funding above 2019 levels throughout 2020, 2021, and 2022.

Record-breaking IOLTA revenue in 2023 allowed the Foundation to distribute more grant funds than it had in any single year since 2009, while also rebuilding reserves spent during the pandemic. Turning IOLTA interest into a stable funding source is difficult because demand for civil legal help tends to be highest when interest rates are lowest and vice versa. The Foundation works to better match funding to need by building reserves in high-interest-rate years and deploying those reserves in low-interest-rate years. This strategy has sustained our grantees through tough economic times. Fifteen years ago, when the great recession hit, this strategy let the Foundation taper down grants over four years instead of dramatically reducing grants in a single year.

Today, we are making sure our reserves are ready for the next economic downturn. At the same time, we have been able to commit to our highest ever IOLTA grant awards for 2024!

Transitions

2023 brought two big transitions to the OLF. Long-time board member and treasurer Randy Compton wrapped up his decades of service as a voting board member at the end of the year. Randy has provided wisdom and guidance to the foundation that will carry on in our policies, our practices, and our commitment to providing sustainable funding to grantees.

The end of 2023 also brought a transition to the foundation's operations as we closed out our administrative arrangement with the Oregon State Bar. The foundation has grown over the years, and the time was right for us to take the next step in our growth and independence.

Where you bank matters!

We owe our continued success to our partnership with Oregon's Leadership Banks & Credit Unions who choose to pay above-market interest rates on IOLTAs. We also owe our success to our partnership with Oregon's lawyers who insist that their banks and credit unions be committed to the OLF's mission, vision, and values. In 2023, four out of five lawyers opening a new IOLTA chose a Leadership Bank or Credit Union. For a list of Leadership Banks & Credit Unions please go to www.oregonlawfoundation.org



William Penn
Executive Director

How we focus our funding

To fulfill our mission, we make grants in three categories.

\$2.03M

Annual grants made in 2023.

Category A: full-service legal aid

Organizations that were part of the Association of Oregon Legal Services Programs as of January 1, 2001, make up Category A. These organizations are part of Oregon’s efforts to address poverty by creating a statewide system of full-spectrum legal services centered on the needs of the low-income community.

Category B: specialized legal services

Other organizations that provide direct civil legal services fit into Category B. These organizations tend to focus on providing services in a particular area of the law or focus on providing services to a particular client community.

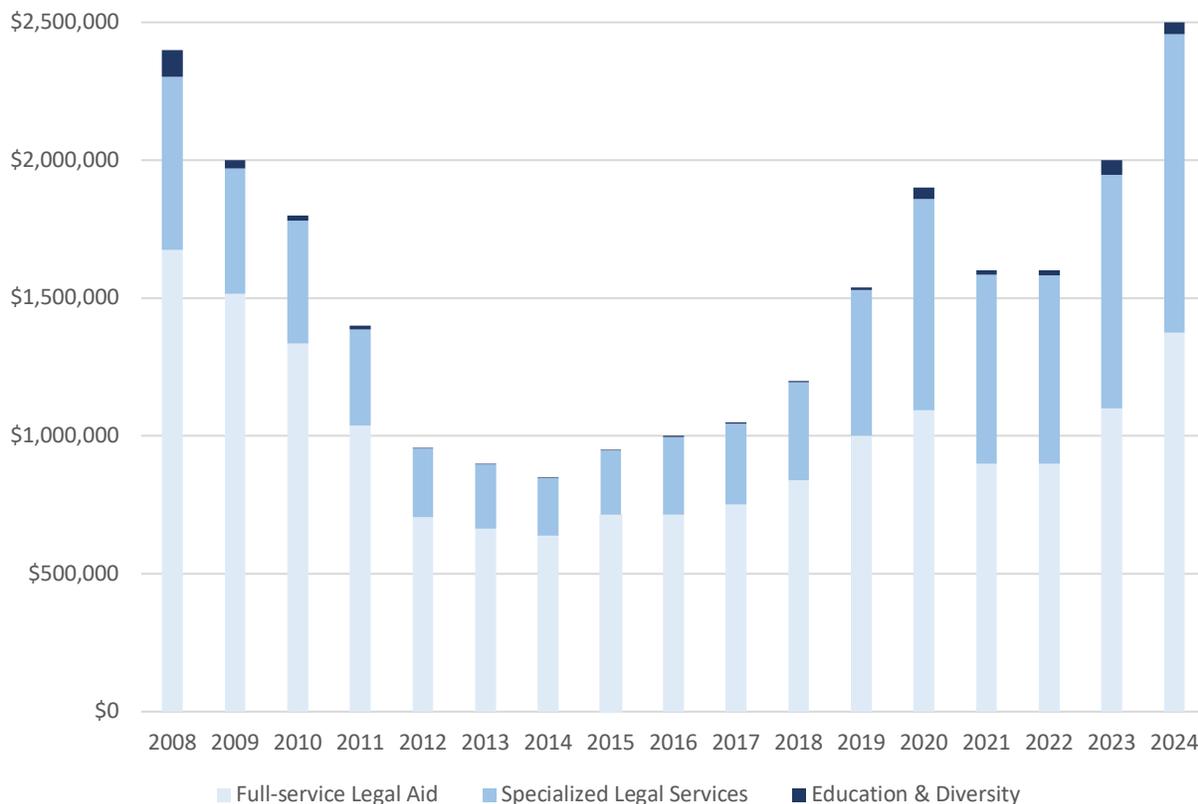
Category C: education & diversity

Organizations that work in Oregon to educate the public about the law or promote diversity in the legal profession fit into Category C.

\$49.9M

Funds granted by the Oregon Law Foundation 1982–2023.

Annual grant funding over time



\$5.23M

Funds disbursed between 2015 and 2023 by the Oregon Law Foundation from Mortgage Settlement funds to address foreclosure issues and community redevelopment legal services.

\$266k

Investment returns from Mortgage Settlement funds used to support grantees with research including the 2018 Civil Legal Needs Study and 2019 Economic Impact Study.

Mortgage settlement grants

Nearly a decade of the Oregon Law Foundation's management of its Mortgage Settlement Grant program came to an end with final grant amounts distributed in spring 2023.

The Oregon Law Foundation was designated by the settlement on mortgage-related litigation between the U.S. Department of Justice and Bank of America to distribute settlement funds in Oregon for foreclosure prevention legal assistance and community development legal assistance.

Between 2015 and 2023, the foundation disbursed \$5.23 million to eight organizations providing foreclosure and community development legal help.

Foreclosure legal help grants

From 2015 to mid-2019, the foundation supported foreclosure legal services provided by Legal Aid Services of Oregon. For the first few years, this work was funded 50/50 by the Foundation and the State of Oregon with the latter years funded primarily by the Foundation.

Through this program, **854 households** received legal advice or assistance with **189 households** receiving extended legal help. This work created direct economic benefits preserving **\$2.69 million of home equity** and providing **\$2 million of other housing economic benefits** plus indirect economic benefits.

Community development legal help

With the rest of the mortgage settlement funds, the foundation made grants designed to help communities maintain and expand their economic well-being, with a focus on improving immigration status, growing business opportunities, and stabilizing housing.

Immigration: In 2017 and 2018, the foundation disbursed funds to three organizations providing immigration legal help. A total of **1,675 clients** received advice and **1,061 immigration legal interventions** were provided or applied for. The most common assistance involved **citizenship applications, DACA applications, and lawful permanent residence applications.**

Business Opportunities: In 2017, the Foundation disbursed community development funds to Lewis & Clark Law School's Small Business Legal Clinic, which provides legal help to low-income small business owners and entrepreneurs. The Foundation's grant contributed to the clinic serving **205 clients** and the creation or protection of **84 affordable housing units.**

Stabilizing Housing: The largest share of mortgage settlement grants was used to support Oregon's three full-service legal aid providers in their housing work between 2017 and 2023. By 2017, when the Foundation allocated the majority of mortgage settlement dollars to grants, it was already clear that housing

Legal Needs Study Findings:

75%

Legal Problems are Widespread: 75% of Civil Legal Needs Study participants live in a household that experienced a legal problem in the previous 12 months.

5.4

Legal Problems Multiply: 5.4 legal problems were suffered by the typical low-income Oregonian in the last 12 months.

84%

The need for legal aid outpaces resources: 84% of people with a legal problem did not receive legal help of any kind.

Economic Impact Findings:

3.43x

For every \$1.00 spent on legal aid, Oregon receives \$3.43 of financial benefit to individuals and to the community.

4.94x

For every \$1.00 spent on immigration legal help, Oregon receives \$4.94 of financial benefit to individuals and to the community.

stability was a growing area of legal need. In 2017, housing legal help made up 33.1% of the work of Oregon’s full-service legal aid providers; in 2023, housing made up 47.5% of the help provided. The OLF’s mortgage settlement grants helped support that growth in housing help. Mortgage settlement grants funded housing legal assistance to **8,145 households**. Grantees estimated over **\$2.5 million of direct economic benefit** to Oregonians from this housing stability work—combining one-time benefits and monthly benefits over 12 months. This work has also produced indirect economic benefits.

Client demographics

The mortgage settlement that designated the Oregon Law Foundation as a third-party beneficiary stemmed from the US Department of Justice’s investigation of alleged mortgage discrimination against Black and Latinx borrowers. For the first time in its history, the OLF asked grantees to share demographic information about clients to see which communities benefitted from mortgage settlement grants. The foundation compared client demographics to the US Census Bureau’s 2020 Oregon Homeownership by race data. Black, Latinx, and Native Americans made up significantly higher percentages of clients than their share of homeowners in Oregon. The percent of Black Oregonians among clients was 5.1 times the percent among Oregon Homeowners. For Latinx Oregonians, it was 2.5x and for Native Americans it was 3.8x. Given that excess mortgage fees and unfavorable mortgage interest rates disproportionately harmed Black and Latinx home borrowers, it is appropriate that the OLF’s mortgage settlement grants disproportionately benefitted these communities compared to Oregon homeownership statistics.

Investing in Oregon

Beyond grants to legal help providers, the Oregon Law Foundation used gains made on investing settlement funds to better understand the legal needs of Oregonians and the benefits that civil legal help providers bring to the state.

In 2017 and 2018, the Foundation funded and project managed the first Oregon civil legal needs study in nearly 20 years. We conducted this study in partnership with Portland State University to provide high-quality data and allow for analysis of legal needs and the intersection of poverty with characteristics like race, gender, justice system involvement, rurality, and experience with domestic abuse. Since its release at the beginning of 2019, the OLF’s civil legal needs study has helped Oregonians get help with their most pressing legal needs. Learn more: <https://oregonlawfoundation.org/lns>

In 2019, the Foundation funded the first ever social return on investment (SROI) analysis of Oregon’s full-service legal aid providers and the first ever SROI analysis of Oregon’s immigration legal providers. These studies have helped our grantees show the positive economic benefits created by civil legal help. Learn more: <https://oregonlawfoundation.org/eis>

\$7.23M

Estimated direct economic benefit to clients from foreclosure and housing-related legal help within 12 months of receiving service.

\$18.6M

Estimated total economic benefit, both direct and indirect, from mortgage settlement grants in Oregon. Based on 2019 Economic Impact Study.

Creative justice

Mortgage settlement funds flowed into Oregon and jurisdictions across the country due to the innovative approach of the US Department of Justice and Bank of America. By directing funds that could not be returned to individuals to the nationwide network of IOLTA organizations, the US DOJ and Bank of America helped return resources to communities affected by mortgage discrimination and subprime lending.

This creative solution not only provided a measure of justice but also stimulated economic activity. According to our 2019 Economic Impact Studies, the Oregon Law Foundation's administration of \$5.23 million in mortgage settlement grants generated an estimated **\$18.6 million in total economic benefits for Oregonians and the state's economy**. It is important to recognize that IOLTA organizations can play a crucial role in settlements, serving as third-party beneficiaries or cy près awardees to enhance the effectiveness and reach of settlements.

How our grantees helped

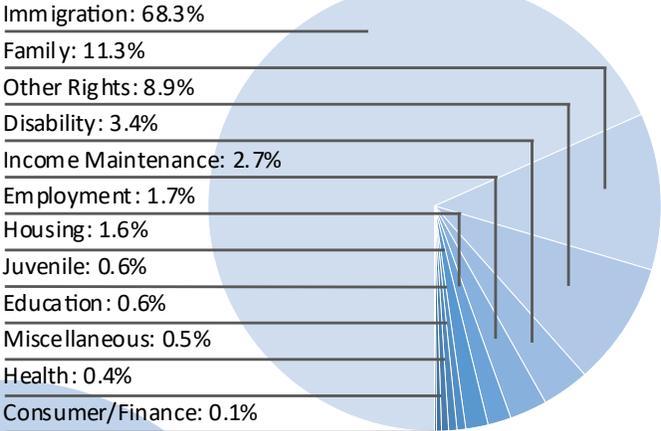
Types of legal issues

Our grantees who perform legal work keep track of their casework and the legal subject areas into which their cases fall. These charts show the percentage of cases in different legal areas for our full-service legal aid grantees and our specialized legal services grantees. The ratio of the area of the two pie charts is equal to the ratio of funding between categories A and B in 2023. Numbers reflect the percentage of cases in categories by both staff and pro bono volunteers during 2023. More informal assistance like “know your rights” trainings and legal education materials that do not result in a case being opened are not captured in these charts.

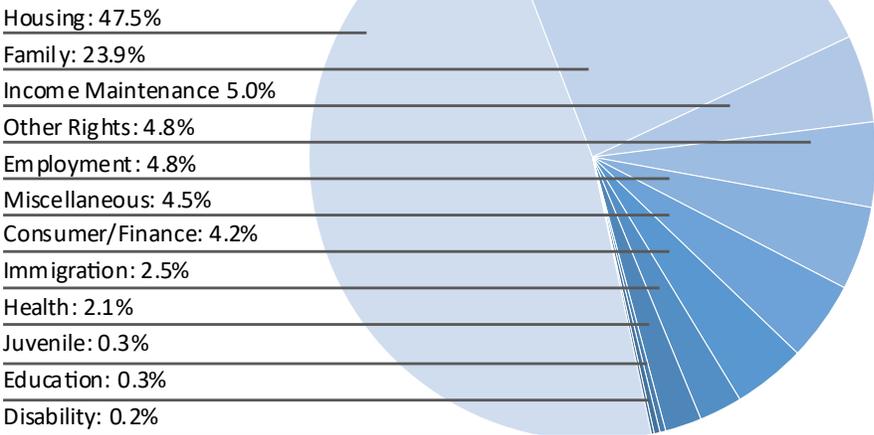
22,356

Total number of cases closed filings made by OLF Grantees in 2023.

Specialized legal services



Full-service legal aid



Engaging pro bono attorneys: full-service legal aid

Involving private attorneys in the delivery of legal services to low-income Oregonians allows organizations to increase the number of people served in a cost-effective manner. OLF's Category A, full-service legal aid grantees, regularly involve private attorneys as case workers. In 2023, pro bono volunteers handled 10.4% of cases closed by OLF's full-service legal aid grantees.



Providing the right level of service: all grantees

Legal service attorneys help clients in a number of different ways from meeting once and providing advice to litigation and appeals. Services are aggregated into two categories: brief service and extended service. Brief service includes the counsel and advice category and the limited action category like writing a letter, making a phone call, or preparing a simple document. Extended service includes negotiating settlements, filing and arguing cases in court or administrative hearings, and other activities like extensive document preparation.

Based on a number of factors including case priorities, client needs and abilities, and the chance that an individual case might affect many or change the system as a whole, the right level of service is provided. Time also plays a factor in balancing brief and extended service cases; extended service cases take considerably more time per case than brief service cases. By offering a variety of levels of service, providers can help many more clients than they would be able to if only extended, full-representation, cases were accepted.

Forty percent of cases closed in 2023 by OLF grantees (counting staff and pro bono cases) were extended service cases.



Our grantees

Total 2023 Grants – \$2,030,000

Category A

Association of Oregon Legal Services Programs – \$1,100,000

The Association provides civil legal assistance to Oregonians with low incomes statewide through a network of offices in 17 communities. Assistance is coordinated and centered on the needs of the client community. Legal Aid Services of Oregon, Oregon Law Center, and Center for NonProfit Legal Services make up the Association.

Category B

Immigration Counseling Service (ICS) – \$173,250

ICS improves the lives of Oregon’s immigrant communities, unaccompanied children, and survivors of human trafficking by providing affordable immigration legal services and free informational forums.

St. Andrew Legal Clinic – \$135,000

St. Andrew Legal Clinic provides low- and moderate-income people with legal representation in family law cases, bridging the gap for families who do not qualify for Legal Aid but cannot afford to hire an attorney.

Disability Rights Oregon (DRO) – \$100,000

DRO promotes and defends the rights of individuals with disabilities by providing statewide legal services to Oregonians with disabilities who are victims of abuse or neglect or have problems obtaining health care, special education, housing, employment, public benefits, or access to services.

Catholic Charities Immigration Legal Services (CCILS) – \$78,750

CCILS provides low-cost consultations and legal representation to immigrants and refugees and educates the public focusing on family reunification and assistance to the most vulnerable immigrants and refugees, including survivors of domestic violence, sexual assault, and human trafficking.

New Avenues for Youth – \$60,000

New Avenues for Youth Legal Clinic is a partnership with the Metropolitan Public Defender and Lewis & Clark Law School providing pro bono legal services to young people experiencing housing instability.

Victim Rights Law Center – \$60,000

VRLC delivers free, holistic legal services to sexual assault survivors in Clackamas, Multnomah, and Washington counties. VRLC’s legal services team prioritizes clients who live at the intersections of oppression.

SOAR Immigration Legal Services – \$45,150

SOAR Immigration Legal Services provides culturally competent, immigration-related legal representation, and education to low-income refugees and immigrants in and around the Portland metro area.

Immigrant & Refugee Community Organization (IRCO) – \$42,000

IRCO's Immigration Legal Services provides affirmative legal services, community education and navigation services, and community clinics.

Northwest Workers' Justice Project / Northwest Employment Education and Defense Fund – \$40,000

NWJP/NEED Fund provides community education and legal representation in employment matters to low wage, immigrant, and contingent workers to protect workplace dignity and to improve wages and working conditions.

Lutheran Community Services NW – \$31,500

Lutheran Community Services Northwest's Immigration Counseling and Advocacy Program provides a safe harbor for immigrants and refugees to learn their rights, maximize their legal status, and empower them to make the United States their home.

Catholic Community Services of Lane County – \$26,250

The Catholic Community Services of Lane County Immigration Legal Services Program provides affordable access to quality immigration legal services for the Lane County immigrant community.

Clackamas Workforce Partnership – \$25,000

Clackamas Workforce Partnership provides no-cost *pro se* guidance on legal record expungement and fine forgiveness for eligible Oregonians through Clean Slate Clackamas. The program is also expanding to eviction expungements, gender marker changes, DACA filings and renewals, and assistance for undocumented people interested in obtaining legal documentation.

Clackamas Women's Services – \$20,000

Clackamas Women's Services provides survivors of domestic and sexual violence with legal representation for contested protective orders through its Civil Legal Services Program.

Youth, Rights & Justice – \$20,000

Youth, Rights & Justice improves the lives of vulnerable children and families through legal representation and advocacy in the courts, legislature, schools, and community.

Multnomah Volunteer Lawyers Project – \$14,500

The Multnomah County Office of Legal Aid Services of Oregon has a specialized Pro Bono Unit with six projects. Annually, approximately 1,800 clients are matched with volunteer lawyers who provide free legal help.

Category C

Civics Learning Project (Classroom Law Project) – \$15,000

CLP promotes public understanding of the law and legal process for 15,000 elementary and secondary students by incorporating the lessons and principles of democracy into the school curriculum.

Opportunities for Law in Oregon (OLIO) – \$13,600

OLIO is the Oregon State Bar's recruitment and retention program for law students who can contribute to the bar's historically or currently underrepresented membership; who have experienced economic, social, or other barriers; who have personally experienced discrimination or oppression; or who can otherwise demonstrate a commitment to advancing the Diversity & Inclusion Department's mission.

Our finances

Unaudited December 31, 2023, financials.

Assets	
Cash Accounts	\$418,845
Investment Accounts	\$6,884,018
Receivable, IOLTA Interest	\$896,901
Other Assets	\$20,000
Total Assets	\$8,219,765

Liabilities & Net Assets	
Liabilities	
Accounts Payable	\$3,180
Due to Oregon State Bar	\$58,254
Payroll Liabilities	\$10,549
Total Liabilities	\$71,983
Net Assets	
Unrestricted	\$6,869,626
Temporarily Restricted	\$650,946
Permanently Restricted	\$587,244
Fiscal Sponsorship Funds	\$39,966
Total Net Assets	\$8,147,782
Total Liabilities & Net Assets	\$8,219,764

Revenue	
Contributions	\$882
Fiscal Sponsorship Contributions	\$47,890
IOLTA Income	\$7,647,487
Gain/Loss on Investments	\$339,250
Investment Income	\$103,840
Other Income	\$51,521
Total Revenue	\$8,190,870

Expenses	
Annual Grants & Contributions	\$2,030,230
Supplemental Grants	\$81,165
Fiscal Sponsorship Distributions	\$37,506
IOLTA Service Charges	\$9,714
Salaries & Benefits	\$306,349
Administrative Charge - OSB	\$38,342
Professional Services	\$84,224
Other Expenses	\$16,938
Total Expenses	\$2,604,470

Change in Net Assets	\$5,586,400
Net Assets at Beginning of Year	\$2,561,382
Net Assets at End of Year	\$8,147,782

Get to know us

Board

13

Total board members.

9

Lawyer board members.

4

Banker board members.

3

Positions appointed by the Oregon State Bar.

1

Position appointed by the Oregon Supreme Court.

1

Position nominated by the Association of Oregon Legal Services Programs.

**Hon. Rima Ghandour
(President '24)**

Multnomah County Circuit Court
Portland, Oregon

**Justin Thorp
(President-elect '24)**

Sherman Sherman Johnnie & Hoyt LLP
Salem, Oregon

Kristen Connor (Treasurer)

Heritage Bank
Portland, Oregon

Valerie Colas

Governor's Office
Salem, Oregon

Randy Compton*

Pioneer Trust Bank
Salem, Oregon

Christine Costantino

Samuels Yoelin Kantor LLP
Portland, Oregon

Brent Hall

Hall Law, PLLC
Walla Walla, Washington

Gus Martin*

Northwest Bank
Portland, Oregon

Faith Morse *

Morse Law LLC
Medford, Oregon

* Randy Compton, Chanpone Sinlapasai, Dave Rosen, and Magali Sosa-Tirado left the board in 2023. Chris Costantino, Gus Martin, and Faith Morse joined in 2024.

**Hon. Chanpone Sinlapasai*
(President '23)**

Multnomah County Circuit Court
Portland, Oregon

**Elise Bouneff
(Secretary)**

Heritage Bank
Portland, Oregon

Bonnie Richardson

Allegiant Law, LLP
Portland, Oregon

David Rosen*

High Desert Law, LLC
Bend, Oregon

Laura Shipley-Strobbe

Bank of America
Portland, Oregon

Magali Sosa-Tirado*

Pamplin Corporation
Portland, Oregon

Diane Sykes

Diane Sykes, Attorney at Law PC
Portland, Oregon

Hon. Debra Velure

Lane County Circuit Court
Eugene, Oregon

Staff

Bill Penn

Executive Director

Laura Greer

Program Coordinator

Brooke Thacher

Assistant Director

Leadership Banks & Credit Unions

Our work would not be possible without the generosity of the Oregon Leadership Banks & Credit Unions that choose to pay above-market rates and the lawyers who choose to bank with them. When lawyers use Leadership Banks & Credit Unions, the OLF gets over 300x more funding.

3.68%

Minimum interest rate paid by Visionary Banks.

Visionaries

Bank of Eastern Oregon	Oregon Community Credit Union
Beneficial State Bank	Pacific West Bank
Community Bank	Pioneer Trust Bank
Heritage Bank	Summit Bank
Lewis & Clark Bank	Umpqua Bank
Northwest Bank	Washington Trust Bank
OnPoint Credit Union	Wells Fargo Bank

3.15%

Minimum interest rate paid by Advocacy Banks.

Advocates

Bank of America*	1st Security Bank of Washington
BankUnited	KeyBank
Chase Bank	Oregon Pacific Bank
Esquire Bank	Willamette Valley Bank

* pays leadership rate on balances over \$100,000

0.01%

Lowest rate net of fees paid on IOLTA by an Oregon bank.

Where you bank matters!