

CALIFORNIA RURAL LEGAL ASSISTANCE, INC.

Fighting FOR Justice
AND Changing Lives

ANNUAL REPORT 2008



CRLA provides a wide array of legal services that directly touch thousands of low-income Californians and indirectly impact the lives of many more community members.

Through improvements in workplace protections, reductions in public benefit denials, enhanced county planning for affordable housing, and decreased exposure to harmful pesticides, CRLA is changing the social landscape and bringing dignity to the struggles of low-income people.

Every year our team of lawyers, community workers and support staff reach 39,000 individuals. That reach is multiplied by the number of households and communities connected to those individuals.

- ☀ In the San Joaquin Valley alone CRLA impacted 13,287 people beyond the 4,080 clients we served directly.
- ☀ On the Central Coast we reached 8,353 community members beyond our individual clients in that region.

An investment in justice for one person brings greater returns in the form of more equitable communities and healthier families for all.

Visit www.crla.org to make a donation online.

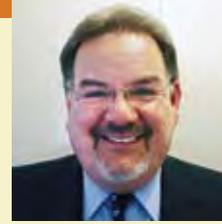
2008 IMPACT AT A GLANCE		
CRLA PRIORITY AREAS	Civil Rights Language access, working toward equal governmental services in unincorporated areas, challenging discrimination towards minority populations, improving protections for lesbian/gay/bisexual/transgender populations.	 399 New Cases
	Education Securing students' rights; special education placement problems; suspensions and expulsions, guaranteeing access to a free and appropriate public education, monitoring migrant education programs.	 150 New Cases
	Health and Human Well-Being Public benefits, sexual assault and intimate partner violence, health coverage, Disability and SSI coverage, water access and affordability, pesticide poisoning.	 2,947 New Cases
	Housing Enforce federal and state fair housing laws, monitor low-income community redevelopment, code enforcement, tenant evictions, foreclosure counseling, homeownership, predatory lending and insurance.	 5,484 New Cases
	Labor Collect unpaid wages, enforce minimum wage and overtime laws, uphold workplace health and safety protections, enforce workers' rights to rest and meal periods, collect unemployment insurance benefits, fight sexual harassment and sex discrimination in the workplace.	 1,704 New Cases

INTERVIEW

with CRLA's José Padilla and Adrian Andrade



José R. Padilla
Executive Director



Adrian Andrade
CRLA Board Chairman

Q: Thinking back over the past year, what case best illustrates how CRLA works to defend disadvantaged individuals and create systemic change?

JOSÉ: Two cases come to mind. In the first, one of our young attorneys successfully argued a labor rights case for a dairy worker in front of the California Supreme Court—quite an achievement!¹ The judgment will prompt employers across California to make more of an effort to comply with labor laws. In the second case, the judge's decision prevented thousands of farm workers and their families who are living in poverty in Duroville [a mobile home park] from becoming homeless.

ADRIAN: I'm reminded of a story about advocacy from our longtime mentor Ralph Abascal. You can stand alongside a river, pulling people out one by one, or you can walk upriver and do something to keep people from being pushed in. In each of these cases, CRLA has done both. The dairy industry is under better control because of CRLA's work. Plus, the Duroville housing victory is already having a profound impact because of the publicity it received.

Q: During this recession, how do you remain responsive to the tremendous need for legal aid in the state's most disadvantaged communities?

JOSÉ: CRLA is one of a very few institutions in rural areas, that marginalized communities can depend on for help to access their rights and social services. First we strive to meet the dire needs of those just trying to survive. Right now, jobs are precious² and protecting labor rights is critical. But education, health and family well-being, and housing are also priorities. You can look at it as a holistic approach to legal aid.

¹ Arias vs. Superior Court of California (Angelo Dairy), S155965, a suit claiming that Arias and other dairy workers had not been compensated for overtime and had not received breaks was described in CRLA's 2007 annual report. The ruling, handed down in June 2009, gives employees the right, under the Private Attorneys General Act of 2004 (PAGA), to pursue penalties for violations of any labor code provision without having to go through an extensive class action certification process.

² Although the state's unemployment rate is 11.2%, rural rates run much higher, ranging from 16.3% in Stanislaus County to 26.8% in the Imperial Valley.

ADRIAN: CRLA is structured with committees across all priority areas. We exchange information and make sure we're filing the right litigation that connects to statewide issues on education, housing, and labor. Coming back to the Duroville case, "*Duro*" means "hard" in Spanish. How appropriate that CRLA takes on the really hard cases, the ones that others won't touch, cases where we're fighting for our clients' very existence—and we win, creating tremendous political and social gains.

JOSÉ: People risk being branded "troublemakers" when they stand up for their rights, so we take this responsibility very seriously. That's one reason why making a broad impact is critical—many workers will never walk into our office because they fear retaliation.

Q: What groundbreaking work do you see for CRLA in the future?

ADRIAN: We'd like to see the entire agriculture sector paying living wages and improving production methods so that workers don't have to do as much stoop labor. I have 40-year-olds coming into my law office, looking like they're 70 because of the backbreaking field work.

JOSÉ: It's one thing for us to be visionary, but we need to stay rooted in the possible. Our Community Equity Initiative is going to transform how basic services (housing, clean drinking water, sewer, roads) are provided throughout the Central Valley in over 250 unincorporated communities where nearly half a million people live. We will continue this kind of work in the future. But future work cannot be achieved by lone rangers. We need partners along the way for financial support, event sponsorship, and co-counsel. Being a consistent partner is key. We can't depend on steady government support from year to year; our donors need to take up the banner of justice alongside us. Smaller amounts spread over months or years rather than single one-time contributions, will sustain us through times of economic difficulties, and take social justice to even greater heights during times of economic prosperity.

Q: Three words to describe CRLA's staff?

JOSÉ: Passionate, fearless, warriors

ADRIAN: Dedicated, selfless, caring

Adelante HACIA LA Luz

Forward TOWARDS Light



Fragile Lives

Tarnished Golden Years

“It was the most difficult elder abuse interview I’ve ever done,” recalls Gloria Tobias, CRLA’s legal secretary for the Senior Project in the Modesto office, funded in part through the Area Agency on Aging. “Sitting over her bed in the hospital, trying to understand how a son or anyone could physically attack a fragile senior. Hearing the details of what started the whole day of turmoil, and looking at the photos of blood running from the kitchen to the bathroom. Seeing her so broken with tears running down her face, and watching her come to grips with the fact that her son would be put in jail because of this.

“When I first started working for CRLA, I knew I was needed here, and that this is where I wanted to be,” says Gloria. I realized that our senior client’s were looking to me to be their voice. During a client’s interview I am able to gather the necessary information to prepare a restraining order and address any additional needs. If they live in Stanislaus County, I am here to stand strong for them and to be their voice”.

Of the 1,300 cases opened in CRLA’s Modesto office last year, nearly 500 came through Adult Protective Services and the Area Agency on Aging. But not all of them were for physical abuse. Family members, friends, and others also prey on seniors financially. And it’s often difficult to get seniors to press charges against family members for these types of transgressions. They want to believe that their child, grandchild, or even great-grandchild will change.



CRLA Modesto Staff. Back Row: Gloria Tobias and Katie Hogan, Front: Richard Cardozo

“My parents are in their 80s,” says Linda Mills (pseudonym). “They’re good people. All they want to do is help, but they went into bankruptcy eight years ago when my great-granddaughter, Cynthia, started stealing money from them. So they sent her to Oklahoma to live with other relatives. When my parents visited her there, she stole information from my Mom’s purse, and started racking up bills and buying cars.”

Cynthia’s spending put Linda’s parents over \$100,000 in debt. When a notice from Ford Motor Credit showed up at her parents’ house in January, it was the first inkling that Cynthia had been stealing again, and more notices from other lenders keep showing up.

“She would call and ask them to sign for things or ask them for money,” says Linda, whose parents suffer from dementia and Alzheimer’s. “They would agree to do whatever she wanted. It was a relief when CRLA got a five-year restraining order against her. And it was tough to do since she was in another state. CRLA has been a godsend.”

“We’re seeing more and more elder financial abuse cases,” says Katie Hogan, Directing Attorney

at CRLA’s Modesto office. “It’s really alarming. There’s such a need in this community for this type of work. Because we have so many cases, it would be easy for seniors to get lost in the shuffle if we didn’t have staff dedicated exclusively to them.”

“Elders will sign over their homes to their kids,” adds Rick Cardozo, CRLA’s attorney dedicated to the Senior Law Project. “Then their kids take out loans on the house, they go into default, and then the elders’ house goes into

foreclosure. I’ve got another case where the son was threatening to evict his mother after she gave him the house under the condition she could live there the rest of her life. He moved his kids into her house and they pushed her out into the unheated garage. They’ve emotionally abused her, telling her they’d kick her out if she didn’t keep quiet. So we got a judgment against them, got the place back in her name, and were able to obtain a temporary restraining order with immediate move-out orders against the son, his girlfriend and his daughter. It went to hearing and she now has a permanent restraining order in effect for 3 yrs. She is currently living in her own home with the luxury of peace and quite that she greatly deserves.”

“Legal aid services are a high priority for seniors in this county,” adds Rick. “If CRLA wasn’t here to help them, no attorney in town would be taking these cases. Most of these elders are living on social security or a small pension.”

“CRLA is so busy, I don’t know how in the world they know which end is up,” says Linda. “Sometimes

Rick will call me at six or seven o'clock at night, and he hasn't left the office yet. And there are times when Gloria is so busy that she will call me at night to tell me she hasn't been able to get to something, but she'll do it and call me the next day. They don't ignore you. You're not just a number, unlike the way every-



for two out of four weeks. And if we find them resources to fill their pantry, then their abusers eat them out of house and home again.

"Seniors are so vulnerable," adds Gloria. "I'm often the only one who's listened to them. Sometimes they just need to feel heard, but often they need so much more."

Legal aid services are a high priority for seniors...If CRLA wasn't here to help them, no attorney in town would be taking these cases.

one else treats you. They've never made me feel like they don't have time for me—not once."

Unlike Linda's parents, many of the seniors who come to the Modesto office often have few relatives on whom they can depend, leaving them at the mercy of the relatives or acquaintances who are often their abusers.

"It breaks my heart," says Gloria. "They're more afraid of being alone than of living with their abuser, but it's another kind of fear, too, when

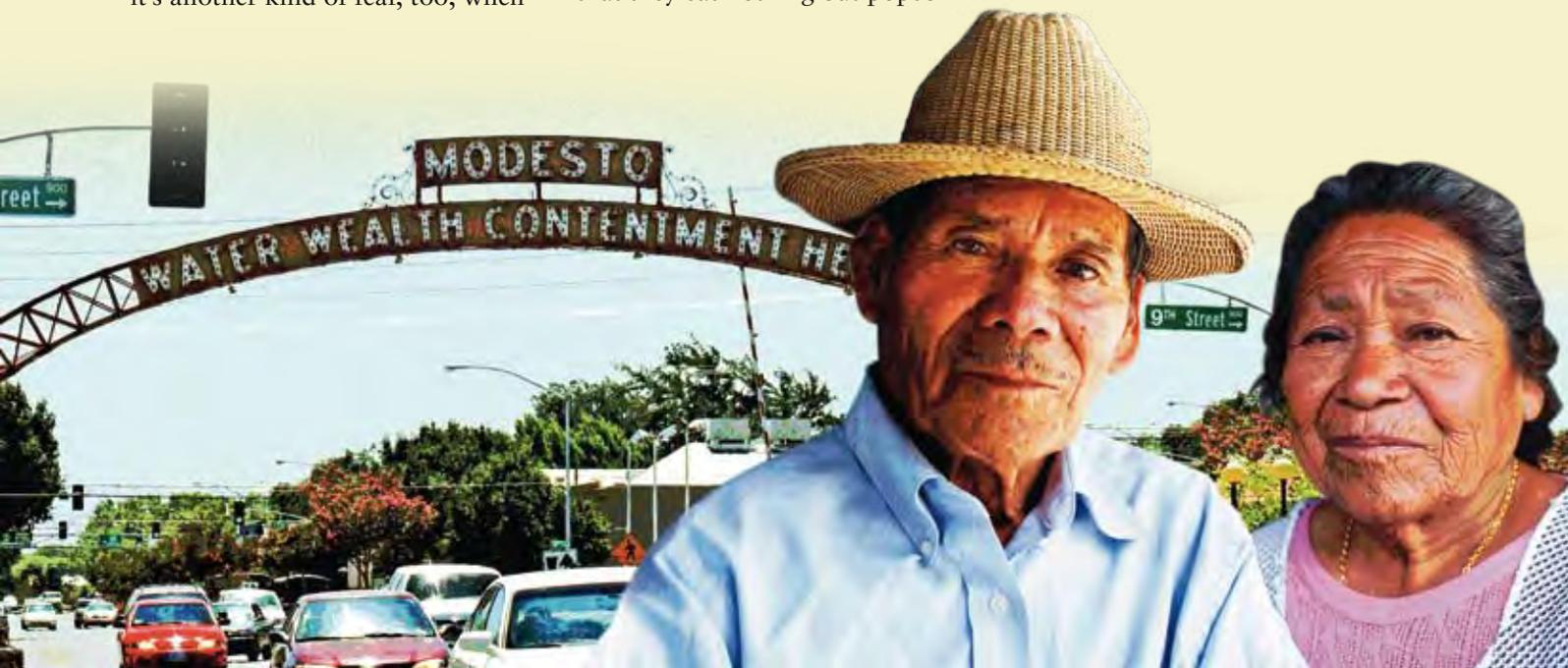
they say, 'if I say anything, they'll kill me.' I had one senior tell me 'he walked into my room and put a pillow over my face and I couldn't breathe.' It's that kind of intimidation. If you don't give me your money, your signature, your house, I'll kill you. So they lock themselves in their rooms, eat their meals there, and urinate in jars.

"Most of the seniors I see have about \$175 to spend on food each month. They come in and tell me that they eat nothing but popcorn

There is such relief in their eyes, knowing that someone is going to stand up for them, to speak on their behalf."

And as the baby boom generation reaches retirement age, the need will only increase.

"I'm 60 years old," says Linda. "If, God forbid, I should ever need CRLA's help, I hope they're still here and available. I don't know what I or my parents would do without them." ☀





The Heart of Advocacy

Community Workers at CRLA

CRLA fights many battles for the working poor and disenfranchised in the legal arena. But the “heart” of CRLA’s advocacy beats within its community workers who feel the pulse of the communities they serve through involvement, education, and outreach. Here are two of their stories—one a lifetime advocate, the other just beginning her journey.

“Yes, I get tired,” says Mary Solerio Jacka, a community worker for CRLA since 1985. “But what gives me the boost is seeing injustice. I can’t sleep right if I’m not doing something against that. If it’s my last breath, I’m going to use it to fight injustice.”

A recent case in point: a group of families originally from the same community in Mexico were left homeless in Buellton (Santa Barbara County), because the town wanted to remake its image to become more like Solvang¹ and attract tourists.

“They didn’t want ‘those people’ to be seen, so they tore down their homes. These families—the working poor, the maids, cooks, land-

¹ Solvang is a community built to resemble a Dutch village.

scapers, who lived in an old motel at the entrance to town—were forced to break up their close-knit community and move 20 to 30 miles away to Lompoc or Santa Maria. The families were afraid of going against Buellton, the town that they’d felt a part of for years. They blamed themselves for the rejection, for the city not wanting them.”

So it was bittersweet when Mary handed them the checks for resettlement. “All those evenings of interviews, the hard work, it was all worth it—just like giving birth. When it’s over, you can’t remember the hard work—and pain—it took to produce this beautiful thing.”

Mary’s journey began in the Santa Maria Valley in a small farming community called Guadalupe where she lived with her parents, immigrant farm workers toiling in the fields and orchards.

“Living conditions were so hard for us,” says Mary. “My father was an irrigator, working for peanuts anywhere from 12 to

15 hour a day, sometimes working in the middle of the night to move pipes by himself. Sometimes he recruited me and my brothers and sisters to help him.”

It wasn’t until Mary was grown that she “began looking at the politics of things,” first in Alaska where she had lived with her firefighter husband and then back in California. She was a fixture at her children’s school, where she became a migrant ed/bilingual teacher’s aide. Still wanting to do more, she began volunteering as a community organizer.

Her advocacy ran the gamut from developing a park next to the school so they could have an afterschool program to founding the Interfaith Community Organizing Project, a coalition of churches to advocate for farmworkers and livable, affordable housing for families in the area.

“That’s when I first heard of CRLA,” says Mary. “They came to our meetings and helped us understand how to go about the process of getting better housing.”

Mary started working with People’s Self-Help Housing and eventually became a board member.

“I remember kids throwing rotten eggs at our house because I was a low-income housing advocate. There were a lot of NIMBYs (not in my back yard) who were telling their kids we were going to build a labor camp. And they’d ask how I could be advocating for “those people.”

“By the time we got the land [seven years later], I was working for CRLA and finally doing what I love to do. I go to city council



Taft, California
farmworker family



Mary Jacka (right) working with intern Roseanne Lazer

meetings now, and the mayor says ‘we’ve built more affordable housing than anyone else in the county,’ and I say ‘it’s not enough. It’s not sufficient for the need.’”

For years, Mary has seen families tossed out on the street when towns wield the wrecking ball of code violations against negligent landlords. It is the working poor who end up on the street.

“I could give you so many examples,” says Mary. “Mayors and city council members just don’t seem to learn. Families leave their homes in the morning to go to work and find their doors red-tagged (declared uninhabitable and illegal to enter) when they return. The sheriff lets them grab a few possessions, and then they find places that are just as bad or worse, sometimes doubling or tripling up with other families or moving miles away.”

“Just recently, a man came to my office in tears, saying he’d been sitting up all night against the wall, holding on to his two kids so that they wouldn’t wander off and touch the electrical wiring in the place that their former landlord had found for them, saying it was an acceptable alternative.”

The affect on people’s lives is profound. They can’t get to their jobs. Their kids are uprooted from schools. The support they’ve built in their communities is destroyed. And there are countless places across California where this is happening.

“It is so hard for these families to come to CRLA and ask for help. They say ‘I’m so sorry to bother you,’ and then they tell their story. And I find out that they have medical problems that got them into the situation. I find out that they lost their job and haven’t filed for unemployment because they didn’t know they could do that. I’m just thankful that I have all this knowledge to share with people and help them.”

“Sure I’ll retire some day, but you can’t do that 365 days a year. I’ll always be working to help people. You’ve got to have hope. If you don’t try, nothing will ever change.” 🌻

A NEW JOURNEY BEGINS

“My parents left everything they knew in Mexico, and my mother left my grandmother who was blind to bring us to this country so we could go to school and get an education,” says Alma Alvarez, a community worker with CRLA for nearly two years. “I don’t want their sacrifices to be in vain.”

When Alma graduated from Fresno State in 2007, she intended to pursue a law degree but wanted to know more about the role that lawyers play. So she began working for CRLA as an intern.

“I fell in love with the work. It touches me so much on a personal level, it is so satisfying. We go out to the fields, check for violations, and get immediate results. I’ll talk to an employer, and within an hour toilets are cleaned or in place, water available, or shade put up. We’re really focusing on heat stress. We’ve got new CAL OSHA guidelines, and we’re letting employers know what’s considered shade, where it needs to be, and when you’ve got to have it out. Last year, there was a very high profile case where a young pregnant woman died, but there were many others who died that season due to heat stress.

“Recently, I went back to my old high school in in Orange Cove¹ and spoke to kids about CRLA. Many people think Orange Cove is gang and drug-ridden. You get stereotyped and believe that you’re not going to amount to anything, and that no one cares about you. So I told them ‘I came from this town. I went to these schools and then I went to college. And now I’m working at this incredible organization.’ It got their minds working, and they started asking me questions. I told them, ‘Just because you’re from Orange Cove doesn’t mean you won’t amount to anything. You can stay here and make a difference, and help the people you know.’”



Alma Alvarez (right) passing out AWHP heat stress and safety brochures

¹ Orange Cove is a small town near Fresno. Half of the residents under the age of 20 live below the federal poverty level.



Rebuilding the Path

Towards Student Success

“I have a good son, my only son” says Alina (pseudonym). “He was in my womb for nine months. I would do anything, even the impossible, to keep him in the Santa Rosa School District, because I want him to have a good education.”

Alina speaks for many Latino parents in Santa Rosa who feel their children have been unfairly labeled by school district employees as gang affiliated. Children as young as sixth grade, who are not in gangs, have been identified as gang members, all because they’ve violated unwritten, irregular, and arbitrarily enforced school policies on “gang-related activity.” And it’s difficult to know what to do if no one tells you what the rules are—especially if the “rules” vary within the district and among staff members.

So with the voices of the community behind their efforts, CRLA and the Youth Law Project (YLP) used public records requests to obtain students’ redacted school district files. They found that notices of concern (NOCs) for gang activity were being placed in students’ files for things as small as wearing a blue hair ribbon, bringing an “inappropriate” music CD to school, coming to school with a cell phone, or expressing themselves through art or poetry that had any type of gang connotations. And although parents and students were supposed to sign the NOCs to show



they’d received the document, a host were not signed by either students or parents. In some instances, students had been threatened with suspension or expulsion if they and their parents refused to sign. Tellingly, all but one of the NOCs produced appeared to be directed at Latino students.

“Whether it was intentional or not, these notices are targeting Latino youth,” say Dylan Saake, Staff Attorney in CRLA’s Santa Rosa office. “It’s also a problem when certain cultural aspects are being targeted.”

“I’m Latina and a Catholic,” says Alina. “Kids here are being suspended for wearing rosaries. I’ve

always worn a rosary, but here they say it’s gang-related. They are being suspended for every little thing.”

In some cases, the NOCs were shared with police, violating students’ right to privacy. CRLA and YLP were quick to note this in a crisp letter to the Santa Rosa School District, where they also pointed out that the district’s policies were subjective and arbitrary, and discriminated against Latino kids. CRLA cited numerous court cases to illustrate how the policies were “fatally vague” and violated students’ First Amendment rights. The letter went on to state that the district’s practice of using NOCs for gang-related activity “stigmatizes and punishes students who have not committed any crime or violated any provision of the Education Code.”

“It’s a broad problem throughout the state,” says Cynthia Rice, Director of Litigation, Advocacy, and Training for CRLA. “Whether it’s an issue of NOCs that track through their discipline process or a kind of school ethic to suspend and expel as opposed to using alternative approaches to discipline, it’s having a disparate impact on kids of color, Latino kids, and limited English proficiency kids. Their problems are all being addressed by taking them out of school on a daily or extended basis. And that means that their likelihood of graduating





CIVIL RIGHTS

and certainly of getting a college education plummets dramatically.”

In 2005, the UCLA Civil Rights Project issued a report stating that graduation rates for minorities are at “crisis level proportions,” with anywhere from 48 to 65 percent graduating, depending on the school district. Many drop out between their freshman and sophomore years, leaving them with skills suited for only the “most menial jobs.” And of those Black and Latino youth who do complete high school (using Los Angeles district as an example), only 20 percent meet the curriculum requirements to qualify for admission to the UC system. Drop-outs from California public schools from the 2002-03 school year alone will cost the state at least \$14 billion in lost wages.

“Nothing can get a community involved the way education can,” says Dylan. “They’re coming to us, saying ‘this is a problem, we want to keep our kids in school.’ But the district is forcing kids out by telling them they’re gang members. If they don’t feel welcome at school, they stop going. It’s a self-fulfilling prophecy. These are our clients’ kids. They’ll be our clients in the future if things don’t change.”

Much to Alina’s relief, CRLA’s argument to the school board prevailed, and her son is back in school. Plus, he has developed a good relation-

ship with the principal who now spends more time in the school yard talking to students and getting to know them better.

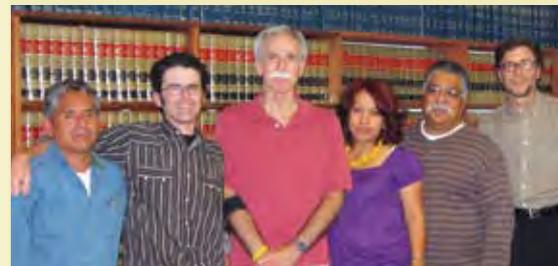
CRLA’s letter to the Santa Rosa School District also put the wheel of systemic change in motion. The district stopped using NOCs for gang affiliation, and they’re planning to use a different type of form for all student conduct issues once new school safety policies are developed. CRLA is monitoring the changes and has asked the school district to remove all of the old NOCs in students’ files that refer to gang activity.

“But we can’t do this without the community,” Cynthia is quick to say. “We can’t just tell a district that their suspension and expulsion numbers are out of whack. Fix it. You have to provide options to the district that have the support of the community and create real alternatives for schools, students and parents. Part of our goal is to identify and support non-profit groups, like Xinachtli as part of the whole solution to the problem.”

With the help of CRLA, communities, and school districts across California, thousands of sons and daughters will have an equal opportunity to stay in school, achieve their academic goals, and lead successful lives. The alternative—to be left behind forever—is not a viable option. 🌻

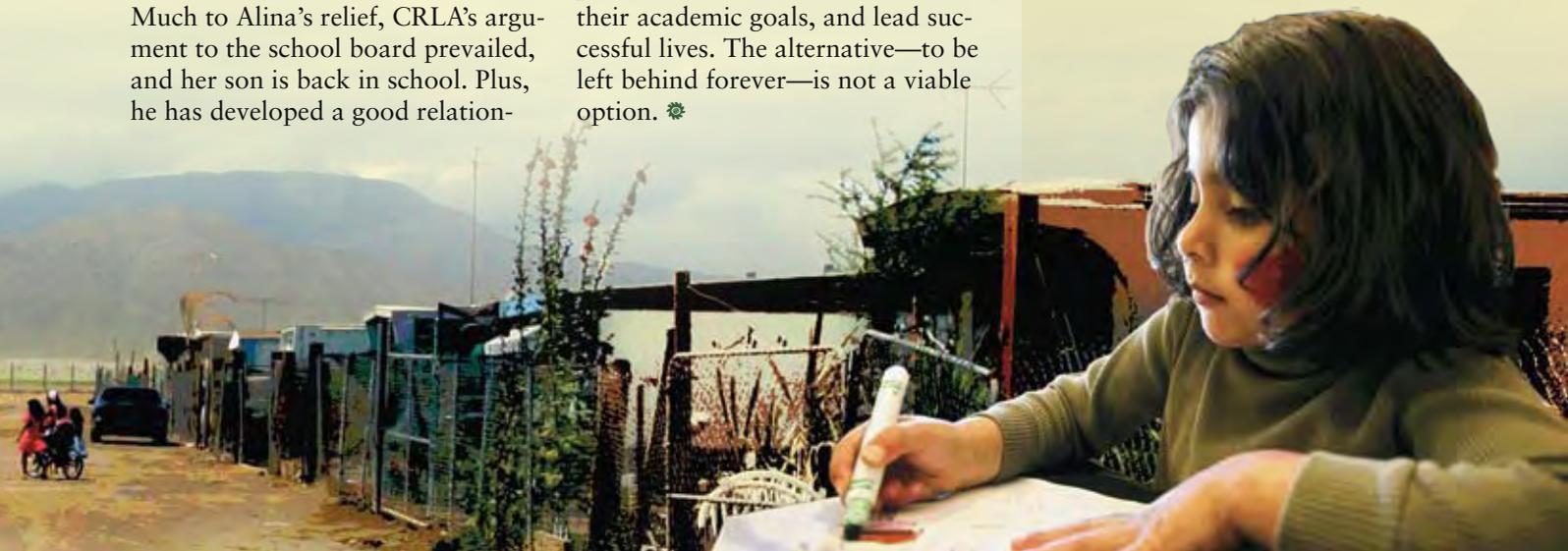
ENDING THE SCHOOL TO PRISON PIPELINE

CRLA has launched a comprehensive initiative to address educational disparities in California. A disproportionate number of Latinos and limited English speaking children are not succeeding in California schools. Studies have demonstrated a positive correlation between failure in school and a higher chance of ending up in the criminal justice system, a trend called the “school to prison pipeline.” CRLA is committed to addressing these disparities which result, not only in an increased chance of incarceration, but limit the work and



Santa Rosa Staff. L to R: Lorenzo Oropeza, Dylan Saake, Robert Lotero, Dulce Leal, Alfredo Sanchez, and Jeff Hoffman

life opportunities for these children. These efforts challenge inequitable practices related to school discipline, school assignment and course availability to ensure that all children have equal access to a meaningful education and a full range of choices available to them after they graduate.





Truth in Lending

Going Up Against Housing Predators

“I lost my life savings,” Victor Tinoco says through an interpreter. “I took out all of the money for a down payment. I thought banks were honor bound to do the right thing,” he adds, in disbelief, “I thought they had to follow the law.”

Victor’s odyssey began when he bought a home in 2005, an effort he now knows was fraught with miscommunication and potential fraud when he unknowingly ended up in the coliseum of predatory lending.

Victor tried his best when he bought his home, he asked responsible questions and reached out for the best possible information available. He thought he knew what he was doing and what he was signing. However, Victor was dealing with sophisticated, industry insiders, who are educated and experienced in the system, and know how to make a profit at the expense of others.



Sarah Martinez with CRLA client Victor Tinoco

Victor lost years of savings, \$68,000, plus the payments he’s made over the years, money that he may never see again. Initially, he thought the monthly payment was affordable because he’d made such a substantial down payment. Instead, he had a variable rate loan with an enormous balloon payment at the end.

In no time, Victor was in over his head. His mortgage payment rose each month until it was more than his income. So he asked people to move in with him or lend him money to help him make payments. But you can take in only so many renters and ask for only so much help from your family.

Ultimately, he tried to refinance and get a new loan with a fixed rate. He was

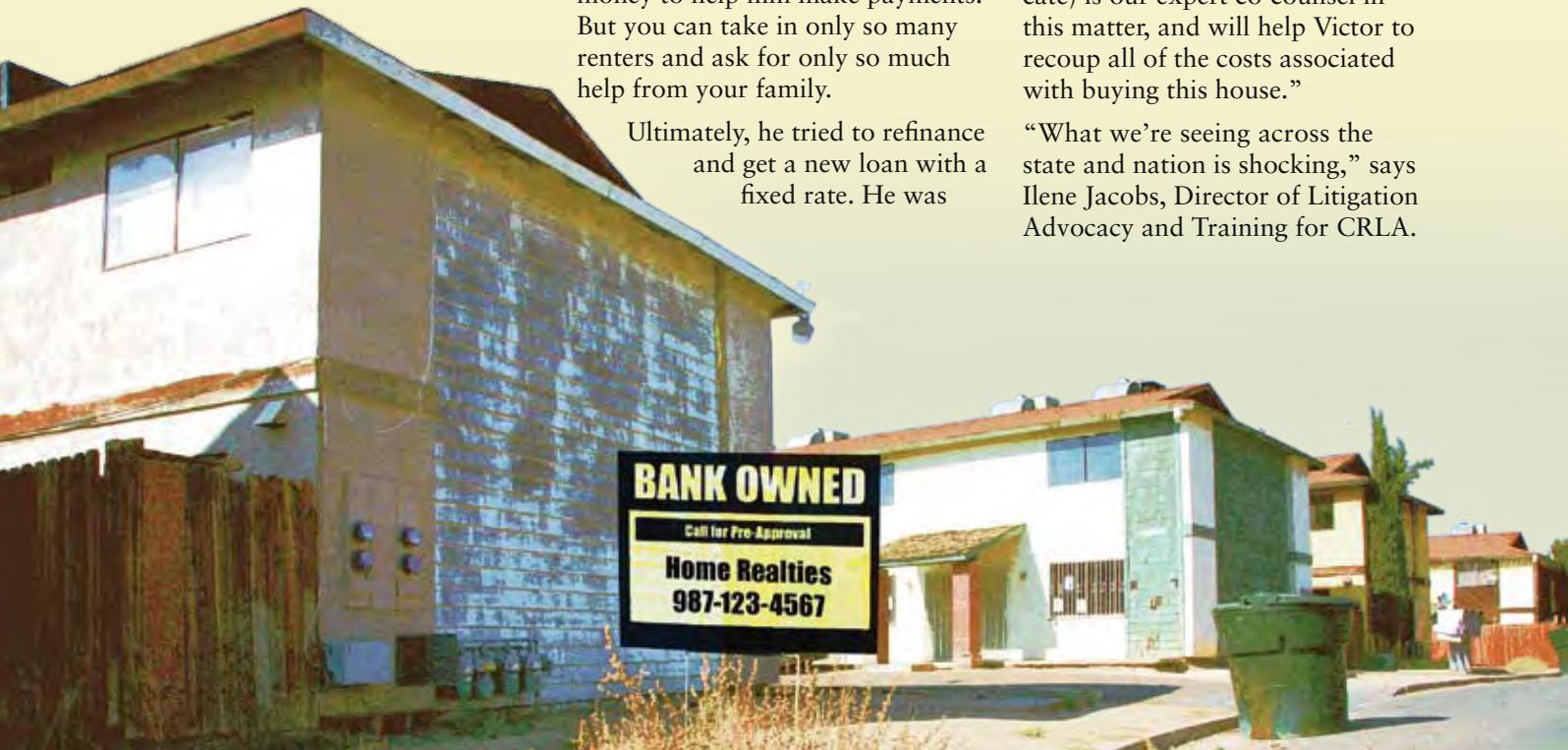
referred to a mortgage broker who offered to refinance his loan, but instead of a fixed rate that he was seeking, he was given another variable rate loan. So he wasn’t taken advantage of once, but twice.

When Victor came to CRLA, Sarah Martinez, a staff attorney at CRLA’s Salinas office, was eager to take up his torch. Her jaw dropped as the details came to light.

“This is the first time I’ve ever seen anything so egregious,” Sarah says. “Victor was severely taken advantage of. He didn’t understand his rights. He didn’t understand that he wouldn’t be able to keep up with payments, and ultimately lose his house and life savings.

“Ideally we would like to recover his savings,” Sarah adds. “Maevie Elise Brown (Executive Director, Housing and Equal Rights Advocate) is our expert co-counsel in this matter, and will help Victor to recoup all of the costs associated with buying this house.”

“What we’re seeing across the state and nation is shocking,” says Ilene Jacobs, Director of Litigation Advocacy and Training for CRLA.



“Conditions are exacerbated by the economy and national foreclosure crisis. After years of a housing boom that sent the market into the stratosphere, we now have people living in houses they could never afford in the first place because lenders took advantage of them.

“So many of these people have been victimized by unscrupulous brokers and lenders with nothing in mind except their own fees and commissions and profits. Ilene continued, “They make deals knowing that the person is going to fail and lose everything. They didn’t care who

around—money and faith. I owe. I owe so much money.”

“But I’m very happy with the help I’ve received from CRLA. I understand a lot more because they take their time and don’t go through everything fast. They hold off and explain what is going on—using a

**But I’m very happy with the help I’ve
received from CRLA...I wouldn’t have been able to
do it without them. I have a chance now.**

In Victor’s case, it appears that both lenders structured the loans in a way to avoid some disclosure requirements and inflated his monthly income to make him qualify for the loans—loans he could not afford. Each loan was split in two, so that one would look like a mortgage and the other would look like a line of credit, making the loan principal appear substantially smaller.

“The first loan set him up to lose his home,” says Sarah. “When he went to refinance, it was the same thing. No one suggested that he sell his home to stanch the flow, to get some of his money back. Instead, they extended this refinanced loan to him pretty much under the same circumstances where his monthly payments would climb with a large balloon payment at the loan’s end. So they were bleeding him of everything he had.”

they took advantage of.” CRLA has worked with many victims who have physical or emotional disabilities, or monolingual Spanish speakers, or seniors with diminishing abilities, and others are people with little education.

Those that victimized Victor didn’t care that he is deaf, doesn’t understand English, and only form of communication is sign language. They only cared about money.

“It was overwhelming to me, so much information...But I’m not giving up. Some people might just give up and walk away, and say ‘Well, I’m going to lose my money, give up the house. I’m not going to do that.’”

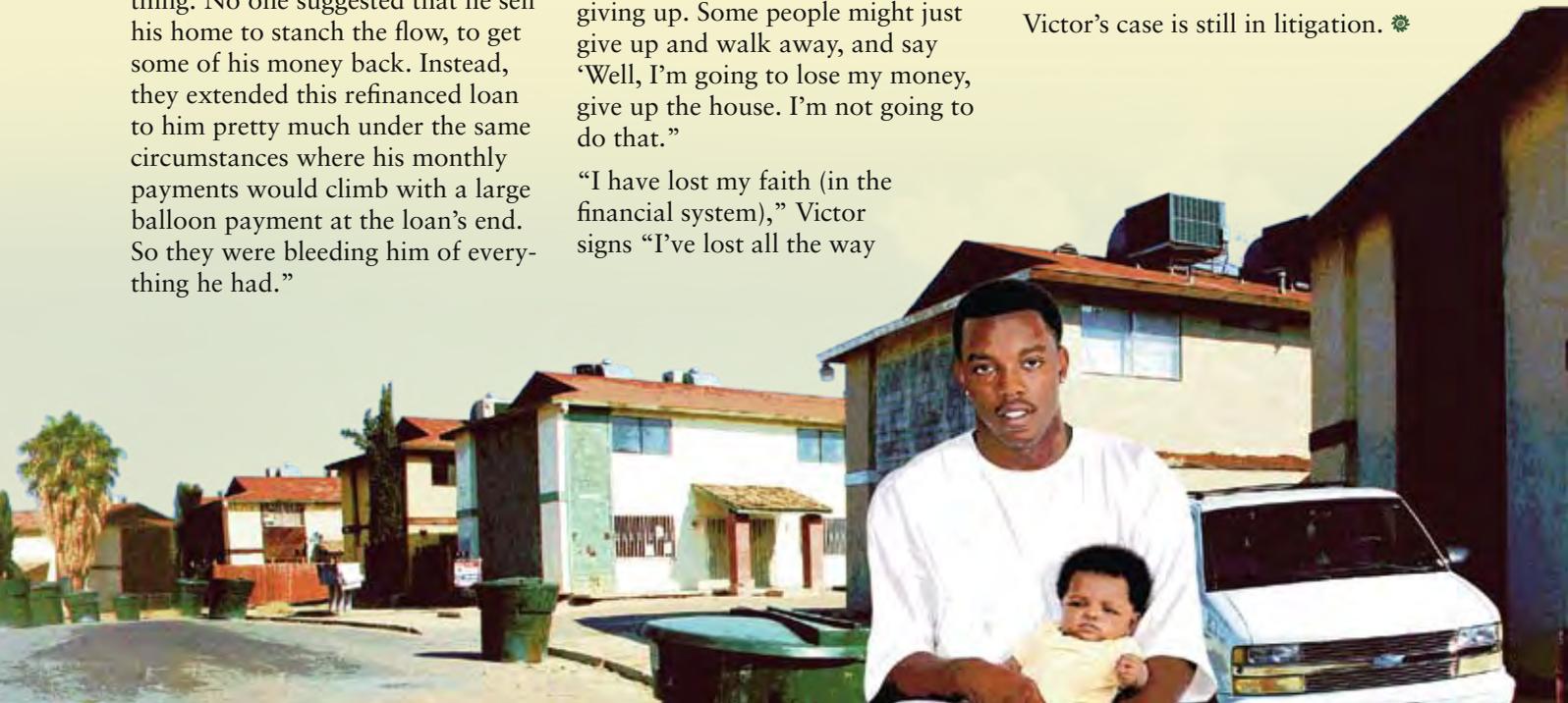
“I have lost my faith (in the financial system),” Victor signs “I’ve lost all the way

skilled translator and interpreter. They go to meetings with me and help me with paperwork. I wouldn’t have been able to do it without them. I have a chance now.”

Victor pauses for a moment, thinking about his situation, his hands no longer signing, then he continues.

“I hope to get the money back that I invested. I’m not worried about the house. Going through all this effort and paperwork—I just want my money back. That’s all—that’s all I want, to be made whole again.”

Victor’s case is still in litigation. 🌀





Victory for Thousands

Duroville

“To understand Duroville, you have to know its history,” says Arturo Rodriguez, Directing Attorney in CRLA’s Coachella office.

Ten years ago, Riverside County started code enforcement proceedings against landowners who operated over 400 unpermitted parks in the valley. Some owners did the right thing, putting in sewage and electrical to code, but most did not. Many shut down their dilapidated parks rather than fix the problems. Those who were evicted often ended up in Duroville, a 40-acre site on tribal land also with no code enforcement. And over the years, Duroville grew to include used car lots, a welding shop, a clothing store, a couple of restaurants, a general store, and a community-built church. The landowner, Harvey Duro, and his two partners were making nearly \$30,000 a month from rent and putting little into upkeep or improvements; with the exception of a lawsuit in 2003 that, among other things, required Duro to get a lease for Duroville or shutter the park, the Bureau of Indian Affairs (BIA) mostly ignored the site’s shanty-town existence.

Open sewage ponds, broken sewage pipes, 50-year-old patched-up trailers with home-made wooden



Duros Mobile Home Park Residents, L to R: Vicente Zacarias, Antonio Ronaldo, Leonardo Jimenez Estevan, Merejildo Ortiz

additions, propane tanks inside homes, exposed and inadequate wiring, and packs of wild dogs roaming the grounds were the norm. But the residents never complained. They just wanted to be left alone to work, be with their community, and build a better life for their children.

“I see my uncles and cousins in every street I cross in Duroville,” says Merejildo Ortiz Pasqual, the elected president of the Duroville community council, and a member of the Purepecha, an indigenous group from Michoacán, Mexico. “I have about 130 family members who live here.”

Duroville came onto the BIA’s radar in 2007, and they were determined to close it down. CRLA and co-counsel stepped in late 2007 to represent residents’ interests. After a year and a half, CRLA and Duroville residents finally had their day in court. Merejildo served as a witness.

Bishop Gerald Barnes attends a special Easter Mass with the residents of Duroville

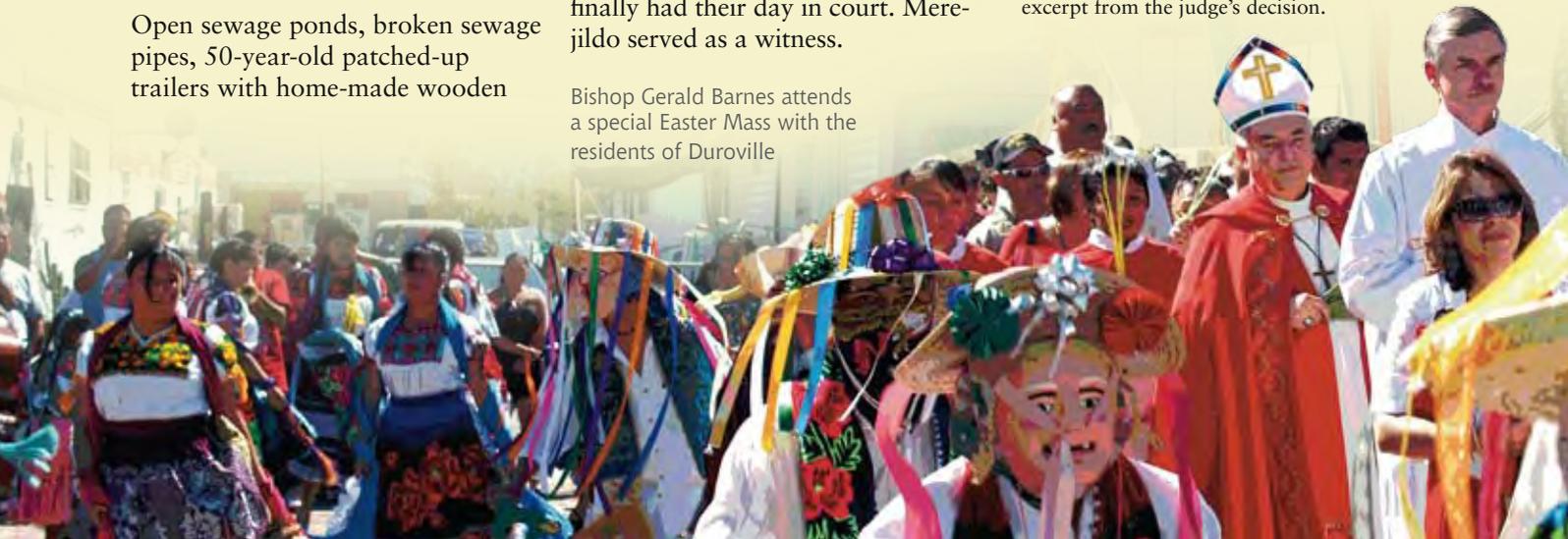
“The judge asked me questions, and I answered him from my heart,” says Merejildo. “I spoke up for the good of my community. You have to have faith and the hope that tomorrow things will be different.”

Juxtapose the dignity of Merejildo’s voice against that of Harvey Duro who just wanted to “throw in the towel,” and the BIA attorneys who expressed more concern over the stewardship of tribal land than with the dislocation of thousands of residents. The judge stated that the BIA’s proposal would create a “major humanitarian crisis” and “one of the largest forced migrations in the history of this State.”¹

As a result of the decision, Duroville will be under court receivership and management for two years. During that time, all parties involved are required to work together to secure safe and affordable housing for residents, whether it’s in Duroville or elsewhere in Riverside County.

Merejildo, with the wisdom of an elder, says “I have reached many of my goals, and I’ve shown my

¹ Please see the back cover for a lengthier excerpt from the judge’s decision.





children and my community that things can happen and that you can do them, they can be successful. I dream for them to be somebody in this nation.”

Housing: the Foundation for Life

“There are people in California, all of them well below the poverty line, who are living in third world conditions,” says Ilene Jacobs, Director of Litigation Advocacy and Training at CRLA, “They’re right here in California, and they’re our neighbors, and no one is paying attention.”

These individuals and families who are often the most motivated to succeed, to provide better lives for their children, are left homeless. Migrant workers, service workers, day laborers, and all those earning poverty-level wages and working 12 to 15 hour days, often have no choice while pursuing their dreams.

“Decent, affordable housing is fundamental to our clients’ well-being,” says Ilene. “Without this critical element, their lives, their communities that support them, disintegrate. And the situation is getting worse, the housing boom made affordable housing even less accessible, and now we have a foreclosure crisis.

Some of CRLA’s most vulnerable clients, those with physical or emotional disabilities, families living in poverty, and those who speak limited or no English are also most likely to be ignored by municipalities and taken advantage of by unscrupulous landlords, real estate brokers, and lenders. ☼

THE VOICE OF REASON, AN INTERVIEW

Who: Arturo Rodriguez, Directing Attorney for CRLA’s Coachella Office and Chandra Gehri Spencer, Attorney-at-Law, served as co-counsel.

What: “Until and unless alternative housing is available—alternative housing that is safe, healthy, affordable, and truly available to the residents—this Court will not close Duroville.” – Honorable Stephen G. Larson, U.S. District Judge (USA vs. Harvey Duro and Desert Mobile Home Park)

When: CRLA became involved in December 2007. Ruling handed down on April 30, 2009.

What were the keys to their success?

- ☼ We were the voices of reason in a court of equity. We pulled out the maxims and principles of equity and showed that the government was violating nearly every one. We asked for a reasonable result, and we got it.
- ☼ We were not entrenched in our perspective. We took the information being presented by the government and adjusted our strategy. Instead of focusing solely on the human hardship, we were able to show just how unreasonable the government was being.
- ☼ We listened to the signals the Judge gave us—what he was looking for, and we had insight into his mindset from his ruling on the government’s motion for summary adjudication.
- ☼ We gutted their “expert” testimony. We knew who their expert witnesses were, and we held their feet to the fire.
- ☼ We didn’t forget about the people. It’s very easy to get lost in the issues, and sometimes judges force you to do that, but we didn’t forget we were representing good people trying to survive.

It was a team effort, each of us bringing in separate skills to produce a great product. I feel like the Coachella office is an extension of me, we worked so closely.



Giving and Giving Back

A Donor Story

“No one would have thought that a widow, an immigrant from Nicaragua with no English and a 6th grade education, could raise a little girl who would end up going to Boalt Hall at UC Berkeley,” says Angelina Valle, a private attorney and long-time CRLA supporter. “I went to law school with Jose Padilla and his wife Deborah Escobedo.

“My father was an agricultural worker who died in Nicaragua when I was four, and two years later my mother sent my brother and me to live with aunts in San Francisco. My mother didn’t join us until a year and a half later. And as a single parent, she wouldn’t have made it without others’ support, so the saying ‘what goes around comes around’ was inbred in my childhood. I’m also proud to say that I benefited from a minority program at UC Berkeley that, sadly, no longer exists. Plus, I was a CLEO¹ Fellow. So I had help.”

No stranger to challenge and hard work, Angelina was married and had a young daughter while getting a JD and a Masters in Clinical Social Work, graduating from the four-year program at UC Berkeley in 1978. But she didn’t pursue a career in law until after she’d been a clinical



Long-term CRLA supporter Angelina Valle

social worker on a psychiatric ward for a year and in outpatient mental health for four years at East Valley Mental Health Center in Santa Clara County. When she turned to the law in 1983, Angelina could not find a firm that could use all of her skills, so she’s been self-employed ever since.

“In my first 5 years of practice, I did family law, adoption, and criminal cases, but I disliked criminal court,” says Angelina sadly. “It was very upsetting to see that most inmates were energetic young men tied up in shackles. It was very alarming and a wake-up call to me. I was good

at it, but it damaged me to see the ethnic profile that was before me every day in criminal court.”

So she switched course to focus on disability and workers compensation.

“I get to use my entire background—bilingual and social work skills, and the law to help the disabled. I have an office in Salinas and was fortunate to receive referrals and a lot of support from CRLA, both in Gilroy and Salinas. About 80 to 90 percent of my farmworker clients have injuries from doing field work, harvesting our food. But they also have other illnesses related to stress—cardiovascular illness, diabetes, as well as psychiatric illness which is usually secondary to their physical impairment.

“I am very honored to be in partnership with CRLA, representing the disabled. I remember how Jose always knew he was going to work for CRLA. He was going to be there a few years, but it has truly become his life’s work. All of CRLA’s staff are so dedicated. Their commitment is moving. It’s not just a job for them, it’s their calling. I always know that if I refer people to CRLA, they will be in good hands.

¹ CLEO – Council on Legal Education Opportunity



“I feel I’ve been given a lot, and I identify with the clients that CRLA and I represent. They are hardworking, the hardest working, and I feel that work ethic. Knowing who they serve, that’s why I put CRLA high on my donation priority list.”

But Angelina has given to CRLA in other ways. She’s donated her time to present workshops on social

stable life for people whose lives are anything but that.

“I get so excited about spreading the word, giving people more access to justice, access to their benefits, their legal rights under federal regulations. They shouldn’t feel like they’re going with hat in hand asking for a handout. Justice is their right.

continue to serve those who often only dream of having a voice loud enough to be heard, of having equal justice under the law, of providing better lives for their children. Your support provides the foundation on which we help others build their futures.

Thank you, Angelina, for all your years of support! 🌻

All of CRLA’s staff are so dedicated.
 Their commitment is moving. It’s not just a job
 for them, it’s their calling.

security law at CRLA’s training session in conjunction with its priorities conference in Monterey.

“I met CRLA staff from all over the state,” says Angelina. “It was delightful and exciting to be with so many of these hardworking people.

“We have these fine and beautiful laws, but the question is one of access to justice. Can the people who need the protection of the law really access it? The speakers at CRLA’s conference were so dynamic, people talking about how to provide access to justice, how to offer the legal system as support rather than as something to be avoided, something that’s helpful and affirms moving forward and creating a vibrant and

“And I, too, learned so much at the conference, things that I’m not directly exposed to. I got to be in a room with CRLA staff who, on a daily basis, provide resource assistance to those who need it most.

“I can’t say this enough. CRLA’s staff is their biggest asset. They’re passionate, committed, knowledgeable. They keep on top of things, and at the same time they have this warmth and affection. I truly value that. I hope their work continues through the generations.”

With the help of Angelina and all of our supporters, CRLA will



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CALIFORNIA RURAL LEGAL ASSISTANCE, INC.

Financials

Statements of Activities and Changes in Net Assets	Year Ended December 31, 2008			Year Ended December 31, 2007		
	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL	UNRESTRICTED	TEMPORARILY RESTRICTED	TOTAL
REVENUE AND SUPPORT						
Grant revenue	\$37,000	\$11,942,691	\$11,979,691	\$38,000	\$11,252,130	\$11,290,130
In-kind revenue	1,060,550	-	1,060,550	764,300	-	764,300
Contributions	231,567	55	231,622	599,918	-	599,918
Special event revenue	153,308	-	153,308	236,253	-	236,253
Other revenue	30,550	96,502	127,052	50,190	92,165	142,355
Attorneys fees and costs recovery	56,352	-	56,352	33,643	8,306	41,949
Net assets released from program restrictions	12,042,263	{12,042,263}	-	11,289,795	{11,289,795}	-
Total revenue and support	13,611,590	{3,015}	13,608,575	13,012,099	62,806	13,074,905
EXPENSES						
Program services	11,868,855	-	11,868,855	10,672,555	-	10,672,555
Management and general	1,596,397	-	1,596,397	1,458,031	-	1,458,031
Fundraising	388,837	-	388,837	369,205	-	369,205
Total expenses	13,854,089	-	13,854,089	12,499,791	-	12,499,791
Change in net assets	{242,499}	{3,015}	{245,514}	512,308	62,806	575,114
NET ASSETS						
Beginning of year	1,497,763	305,827	1,803,590	985,455	243,021	1,228,476
End of year	\$1,255,264	\$302,812	\$1,558,076	\$1,497,763	\$305,827	\$1,803,590

Statements of Financial Position
 December 31, 2008 and 2007

ASSETS	2008	2007
Cash and cash equivalents	\$2,389,288	\$456,728
Cash held in trust	375,709	508,196
Grants receivable	250,101	1,330,187
Pledges receivable	66,696	120,474
Other receivable	55,733	23,726
Prepaid expenses, deposits, and employee advances	420,675	443,118
Other assets	845	3,330
Property and equipment	1,164,198	1,244,607
Total assets	\$4,723,245	\$4,130,366

LIABILITIES AND NET ASSETS

	2008	2007
LIABILITIES		
Accounts payable	\$221,999	\$137,467
Accrued liabilities	666,392	545,139
Refundable advances	1,180,543	383,519
Notes payable	687,057	721,427
Total liabilities	\$2,755,991	\$1,787,552
NET ASSETS		
Unrestricted	355,264	797,763
Unrestricted board designated	900,000	700,000
Temporarily restricted	302,812	305,827
Total net assets	1,588,076	1,803,590
Total liabilities and net assets	\$4,314,067	\$3,591,142

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“Duroville is not a business, it is a village; thousands of our **fellow human beings call the Park home**. It is not nearly as safe or as healthy as we would want it to be; it is, nonetheless, home for a community of people who are poor, undereducated, disenfranchised, and, in many respects, exploited. **These very same people are an honest, hard-working, proud, colorful, and family-oriented community** of people committed to educating their children and raising them to be productive and successful members of our society...some are undocumented, some are resident aliens, and some are United States citizens (often mixed within families). This complicated combination of immigration statuses places many of the residents of the Park in the **crossroads of our Nation’s incongruous immigration and agricultural policies** that, on the one hand, portend that undocumented workers lack legal status while at the same time predicating the economic efficiency of an agricultural industry on their hard work; it appears to this Court that we have, once again, established a rather ‘peculiar institution’ to service our agrarian needs.” Honorable Stephen G. Larson, U.S. District Judge (*USA vs. Harvey Duro and Desert Mobile Home Park*)

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