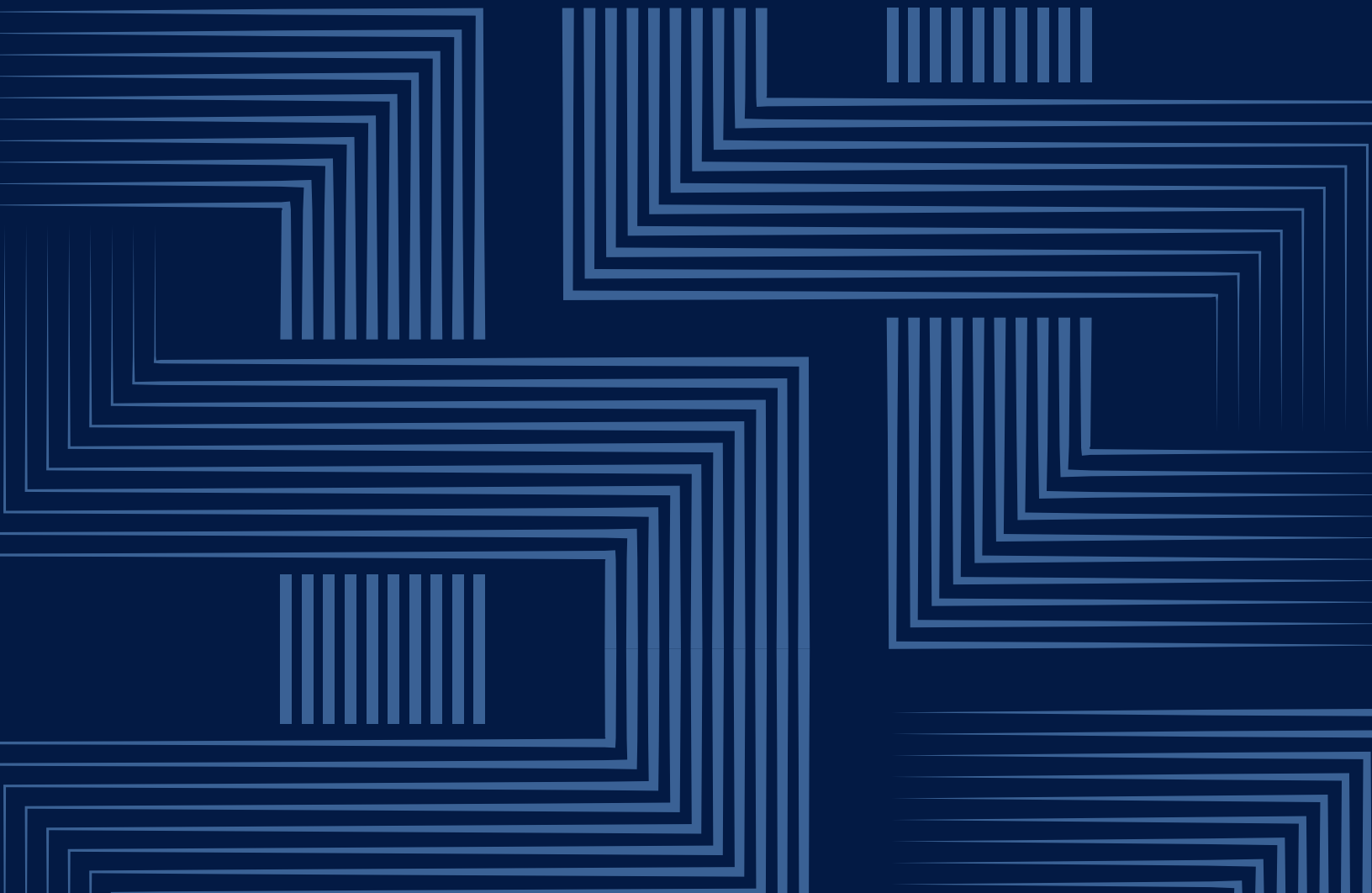
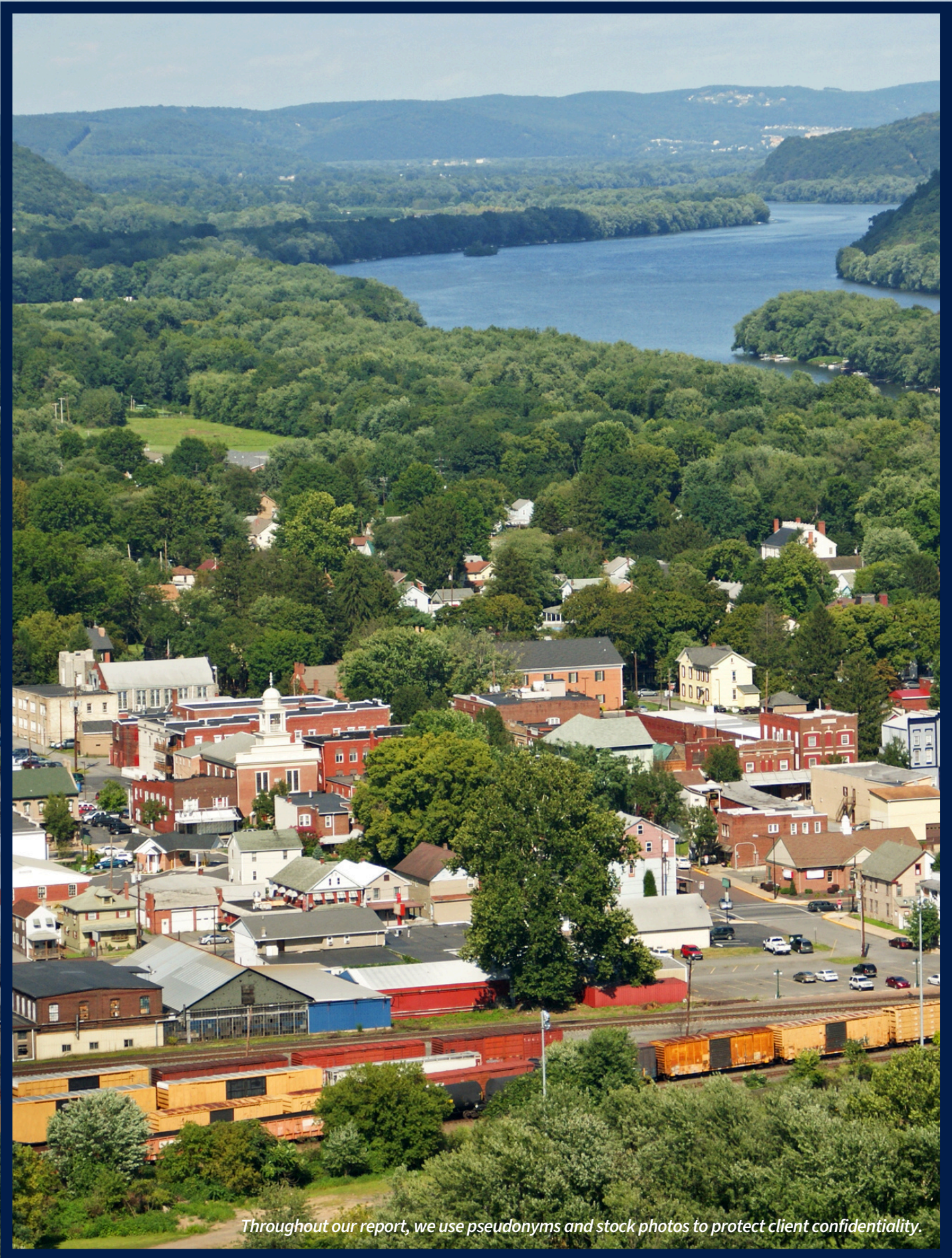


PENNSYLVANIA LEGAL AID NETWORK

2025 Annual Report





Throughout our report, we use pseudonyms and stock photos to protect client confidentiality.

To Our Neighbors, Partners & Communities

Civil legal aid is practical, results-oriented work. It keeps families housed. It helps veterans access benefits they have earned. It protects older adults from financial exploitation. It supports survivors of abuse as they secure protection orders and custody arrangements that keep children safe. When these kinds of serious problems go unresolved, the consequences ripple far beyond one household—affecting schools, employers, health systems, and local governments.

Each year, the Pennsylvania Legal Aid Network, Inc. (PLAN, Inc.) distributes and oversees funding to local legal aid programs that serve people in need in all 67 counties of the Commonwealth, ensuring that families have the support they need to resolve serious legal issues affecting their housing, healthcare, income, and personal safety.

Our role at PLAN, Inc. is to strengthen and coordinate this work statewide. We carefully steward public funding, provide specialized training and technical assistance, and maintain data and compliance systems. Funds are allocated to organizations across the Commonwealth using a formula that accounts for the geographic proportion of Pennsylvanians living in poverty. This approach ensures that resources flow to the areas of greatest need, reaching people in rural, suburban, and urban regions of the state. It also allows local programs to focus on serving clients directly. As a result, tens of thousands of households each year achieve greater stability and self-sufficiency.

I am deeply grateful for our dedicated staff, the legal aid organizations that advance this work every day, and the private attorneys who expand our impact through their pro bono service. I also value our Board of Directors, whose steady leadership and thoughtful stewardship guide our mission forward.

Our work is sustained by the vital support of our funders, including Pennsylvania's CLE Board, Department of Human Services, IOLTA Board, and the Pennsylvania Housing Finance Agency. Equally important is our continued partnership with the Governor's Office, General Assembly, and esteemed Justices of the Pennsylvania Supreme Court, whose shared understanding—that civil legal aid strengthens families, supports workforce participation, improves court efficiency, and contributes to healthier local economies—remains central to these efforts.

As we look ahead, I am eager to build on this momentum and continue fulfilling our responsibility to make sure hardworking Pennsylvanians have the support they need to thrive.

With gratitude and determination,



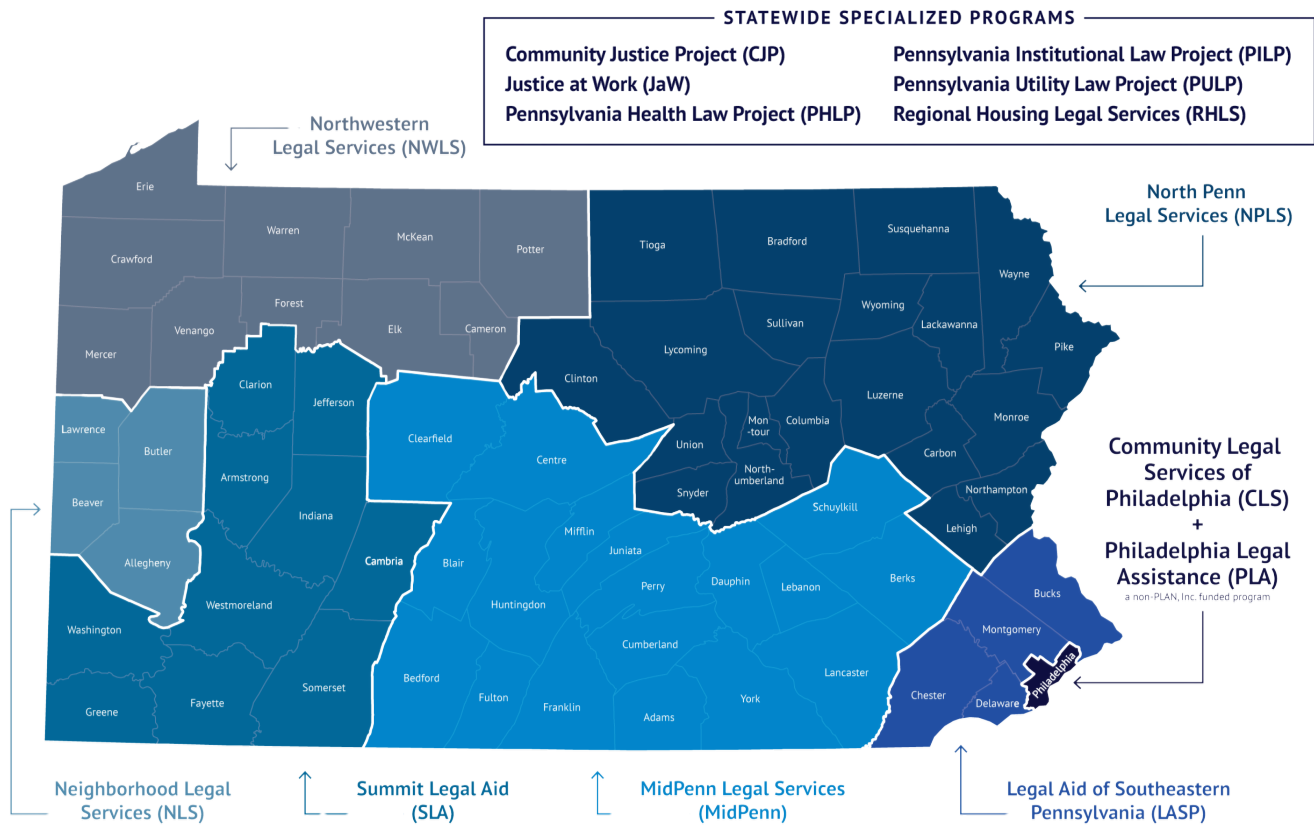
Meredith Rapkin, Esq.
PLAN, Inc. Executive Director

WHAT WE DO

Supporting Civil Legal Aid Statewide

The Pennsylvania Legal Aid Network, Inc. (PLAN, Inc.) is responsible for administering funding to civil legal aid organizations that serve residents in each of the Commonwealth’s 67 counties.

As nonpartisan stewards of public funding, we oversee grant distribution, compliance, data reporting, and performance monitoring for fourteen independent civil legal aid programs that respond to the specific needs of their communities. PLAN, Inc. does not provide direct legal services ourselves; we ensure every region of the state has access to them—with particular attention to rural and high-need areas. Across Pennsylvania, residents rely on our network to resolve serious legal problems that impact housing, healthcare, income, and personal safety.



The Pennsylvania Legal Aid Network, Inc. ensures statewide coverage across all 67 counties through fourteen independent civil legal aid programs.

Partnering with Local Legal Aid Programs

Funds are distributed to the civil legal aid organizations in our network based on the geographical proportion of people living in poverty throughout Pennsylvania.

We partner with fourteen legal aid organizations that make free civil legal representation available to Pennsylvanians in need. Eight programs are regionally based and provide general civil legal aid services to low-income households and survivors of domestic violence throughout the Commonwealth. Six of the civil legal aid programs focus on specialized legal issues like housing, healthcare, and employment, with attorneys who travel around the state to serve clients in rural, suburban, and urban communities.

Each program operates independently, taking a tailored approach to addressing the legal needs of the specific communities they serve. This distinct structure sets our system apart from other civil legal aid providers and helps us fulfill our mission of making legal remedies and support available to low-income residents throughout all of Pennsylvania. Households with incomes at or below 125% of the federal poverty line—\$40,188 per year for a family of four in 2025—are eligible for our services.



Goes directly to the programs providing free civil legal aid services.

Last fiscal year, 93.8% of all expenses were grant awards to civil legal aid organizations across Pennsylvania.

\$47,003,253 IN GRANT AWARDS · \$50,111,739 TOTAL EXPENSES

By The Numbers FY2024-25

Last year, our network provided a free lawyer to nearly 81,000 households across Pennsylvania. This support benefitted a total of 176,500 people, including 75,000 children. Throughout the Commonwealth, people sought help for issues affecting their housing, safety, and economic security.

CASES HANDLED

81,000

Free legal representation provided to Pennsylvania households

PENNSYLVANIANS SERVED

176,500

Individuals and family members reached through direct representation

CHILDREN IMPACTED

75,000

Children whose lives were directly affected by our legal work

SECURED FOR CLIENTS

\$52.7M

Through settlements, back awards, and ongoing monthly benefits

In addition to direct representation, we provided advice and information to more than **56,000 additional people** through community clinics, education sessions, and workshops.

Through digital access, we reached even more Pennsylvanians—**569,000 first-time visitors** turning to PALawHelp.org for legal information and self-help resources.

Recognizing that legal issues rarely stand alone, we facilitated **55,361 referrals** to other legal, social, and community-based supports on behalf of our clients.

HOUSING

27,136 housing crises stabilized

Representing residents facing property tax issues, mortgage foreclosure, reverse mortgages, tangled titles, and bankruptcy—keeping families in their homes.

FAMILY & SAFETY

21,125 people kept safe in domestic disputes

Obtaining safety for survivors of domestic violence, including protection from abuse, support, and child custody orders, as well as other family law matters that impact children's wellbeing.

HEALTHCARE & PUBLIC BENEFITS

11,921 lives improved with access to care & benefits

Resolving denials, protecting coverage, and securing long-term and community-based care through healthcare programs like Medicaid, Medicare, Social Security/SSDI, as well as veteran benefits and other income supports.

CONSUMER PROTECTION

6,514 families shielded from financial harm

Defending people who have fallen victim to scams, predatory lending, financial abuse, identity theft, and tax issues—protecting household financial stability.

EMPLOYMENT & OPPORTUNITY

4,500 records cleared

Helping Pennsylvanians remove criminal record barriers caused by previous convictions, opening doors to employment, housing, and economic opportunity.

Providing Long-Term Economic Security for a Combat Veteran in Need

Through a successful appeal, attorneys obtained nearly \$2,000 in monthly VA benefits and \$40,000 in retroactive payments, resulting in an estimated \$700,000 increase in lifetime income for one Nanticoke veteran.

When Dan, an Army veteran from Luzerne County, sought help, he was homeless and no longer receiving the veterans' benefits tied to his service. He was connected to Legal Aid of Southeastern Pennsylvania (LASP) through a partnership with the Veterans Multi-Service Center—part of a coordinated effort to provide legal representation and supportive services to veterans in suburban and rural areas.

During his military career, Dan advanced quickly to the rank of sergeant. He was deployed to Afghanistan, where he spent 15 months in combat, experienced multiple explosive blasts, and lost several fellow service members. Following his return home, he began experiencing significant symptoms of PTSD and depression. Untreated at the time, these conditions led to alcohol misuse, including a DUI and missed duty, which ultimately resulted in an Other Than Honorable discharge. This left Dan without access to essential VA benefits, including healthcare, income support, and housing assistance.

Attorneys worked with Dan to compile evidence of his service-connected trauma, file a claim for VA disability benefits, and appeal his discharge characterization.

The appeal was successful: the VA approved his claim related to service-connected PTSD, granting him nearly \$2,000 in monthly benefits and another \$40,000 in retroactive payments. Altogether, this result is expected to increase Dan's lifetime income by nearly \$700,000—providing long-term financial stability that was previously out of reach.

With reliable income, Dan secured an apartment and is no longer experiencing homelessness. He also has access to VA healthcare, where he is able to address his medical needs consistently for the first time in years. While his attorneys continue to pursue a full discharge upgrade—an administrative process that can take several years—these changes have allowed Dan to maintain stable housing, care for his health, and plan for the future.

Dan's situation demonstrates how coordinated legal and supportive services remove barriers to federally funded benefits for veterans and others, helping them access earned benefits and achieve stable housing and long-term financial security.





Protecting Access to Life-Sustaining Utility Service for an 86-Year-Old and Her Family

The Pennsylvania Utility Law Project and Neighborhood Legal Services recently partnered to help an older adult and her family maintain access to the utility service their health depends on, reduce the burden of unaffordable energy costs, and secure critical household support.

Betsy, a Lawrence County resident living with her adult son, contacted the Pennsylvania Utility Law Project (PULP) when rising home energy bills became unmanageable. Both Betsy and her son have serious health conditions and rely on medical equipment that must operate continuously. As a result, their household energy consumption is high, leading to utility bills far beyond what they can afford on a fixed income.

By the time Betsy contacted PULP, she had accumulated substantial utility debt. Her gas service was facing a pending termination, and a competitive supplier on her account was charging significantly higher rates, further increasing the burden. For Betsy and her son, losing service would mean more than losing heat—it could jeopardize their ability to operate essential medical equipment that their health and safety depend on. Securing stable, affordable utility service was a matter of life and death for the household.

PULP staff intervened on Betsy's behalf. Attorneys negotiated a reasonable payment arrangement with her electric utility provider and worked with the gas company to prevent service termination.

They also succeeded in removing the high-cost competitive supplier from her account and correcting an error that would have blocked access to future medical protections—ensuring the household can now maintain uninterrupted access to essential utility service.

To further reduce Betsy's ongoing energy costs, PULP helped her apply for and obtain weatherization services, which provided improvements that made her aging home more energy efficient and lowered her monthly utility bills. Staff also referred her to Neighborhood Legal Services (NLS) to correct an error that had lowered her Social Security benefits and reduced the income she had available to cover basic expenses. Together, PULP and NLS helped Betsy keep the utility service her and her son depend on, address high energy cost burdens, and access supports that promote long-term stability and well-being.

Each year, civil legal aid programs across Pennsylvania help thousands of people like Betsy stop small problems from becoming life-altering crises.



Preventing Foreclosure After a Medical Crisis Upended a Family's Finances

Northwestern Legal Services helped a veteran and his family utilize Chapter 13 bankruptcy to prevent foreclosure on their home, pay off existing debts, and regain financial stability.

When a family from Crawford County reached out to Northwestern Legal Services (NWLS), they were facing the possibility of losing the home they had lived in for years. The husband, a military veteran, had become seriously ill, and his wife was forced to leave her job to become his full-time caregiver. Their only income came from Social Security and a modest amount of VA benefits he earned through his service—enough to cover basic needs, but not enough to keep up with their mortgage once medical issues intervened.

When a foreclosure complaint arrived, the family feared they were out of options and came to NWLS seeking help. After reviewing their situation, the NWLS attorney identified that a Chapter 13 bankruptcy could stop the foreclosure, so they could repay what they owed over time and remain in their home. In order to afford the repayment plan, the wife returned to work. Once her income stabilized, the attorney filed the Chapter 13 case, and they started making monthly payments in 2019.

Chapter 13 plans can take years to complete. During that time, NWLS stayed with them, monitoring the case, addressing issues as they arose, and ensuring the family had the support necessary to see the process through.

The family successfully completed the plan this past year, resolving their debt, curing the mortgage default, and paying off nearly \$60,000 owed on their home. Today, they remain in their home and are no longer at risk of foreclosure.

This case highlights how quickly families can fall into financial hardship through no fault of their own—and how civil legal aid can help them regain control of their lives. Like many veterans living on fixed incomes, the husband's benefits provided a measure of stability but could not protect the family from a sudden, health-related financial crisis.

For this Crawford County family, bankruptcy was not an end, but a practical path forward that allowed them to save their home and restore their financial footing. More broadly, their experience shows that when people have the legal tools and support needed to navigate complex systems, they are better able to maintain stability, avoid costly outcomes, and remain active, contributing members of their communities.

Schedule of Revenue, Expenses, and Change in Net Assets

FISCAL YEAR 2024-25

REVENUES	
Contracts and Grants	
PA Dept. of Human Services	\$16,269,000
PA IOLTA-IOLTA Program	\$16,703,523
PA IOLTA-AJA Program	\$14,274,857
Other Grants	\$2,525,260
Interest Income	\$176,154
Local Contributions	\$46,010
Other Income	\$233,583
Total Revenues	\$50,228,387

EXPENSES	
Program Administration	\$1,199,316
Management & General	\$1,909,170
Fundraising	-
Grant Awards	\$47,003,253
Total Expenses	\$50,111,739

CHANGE IN NET ASSETS	\$116,648
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PLAN, Inc. Board of Directors

FISCAL YEAR 2024-25

PRESIDENT

Regina M. Foley, Esq.

Raynes & Lawn

PRESIDENT-ELECT

Sonia Brookins

Pennsylvania Welfare Rights Organization

SECRETARY

Rochelle Jackson

Clients Council of Pennsylvania

TREASURER

Dana W. Chilson, Esq.

McNees Wallace & Nurick LLC

PRESIDENT EMERITUS

Max W. Laun, Esq.

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Rochelle Jackson

Carla Payne-Harrison

PENNSYLVANIA BAR ASSOCIATION

Dana W. Chilson, Esq.

McNees Wallace & Nurick LLC

Regina M. Foley, Esq.

Raynes & Lawn

The Honorable Charity Grimm Krupa

Pennsylvania House of Representatives (51st)

The Honorable Stephen P.B. Minor

Court of Common Pleas of Potter County

Jamie R. Schumacher, Esq.

MacDonald Illig

PENNSYLVANIA LEGAL AID NETWORK

Honorable Ronald D. Castille

Chief Justice Emeritus

Allen Harberg, Esq.

Merck & Co.

Max W. Laun, Esq.

PENNSYLVANIA PROJECT DIRECTORS

Rhodia D. Thomas, Esq.

MidPenn Legal Services

PENNSYLVANIA WELFARE RIGHTS ORGANIZATION

Sonia Brookins

Marsha White-Mathis

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