



Annual Report 2023



Statement from the Chair:

I am pleased to present to the Supreme Judicial Court the 2023 Annual Report of the Massachusetts Interest on Lawyers Trust Account (IOLTA) Committee.

In 2023, the IOLTA Committee continued its efforts to maximize revenue and worked extensively with financial institutions to ensure the best possible interest rates for IOLTA deposits. In a dynamic financial environment, the hard work of our wonderful staff combined with rising interest rates allowed the Committee to collect over \$33 million to support civil legal aid programs and projects to improve the administration of justice in the Commonwealth.

More than 800,000 Massachusetts residents are eligible for free legal aid because their household income is at or below 125% of the federal poverty line - \$37,500 a year for a family of four. Too many more cannot afford to hire a lawyer so rely on courthouse clinics and other resources for self-represented litigants. But, despite gains, perennially insufficient funding continues to force legal aid organizations to turn away almost half of eligible people who seek help—a truly staggering rate of unprovided but desperately needed services. Children and elders, rural residents and urban communities, people with disabilities, veterans, and migrant workers continue to face unprecedented legal challenges with too small a fraction able to get the professional help they need. Massachusetts' remarkable civil legal services providers work heroically with insufficient resources to administer a wide swath of projects to improve access to justice. Their efforts are funded by various sources, including IOLTA grants distributed by the Boston Bar Foundation, the Massachusetts Bar Foundation, and the Massachusetts Legal Assistance Corporation.

The IOLTA Committee provides crucial funding to help close the justice gap in Massachusetts. Since its inception in 1985, the IOLTA Committee has distributed more than \$390 million. In 2023, the IOLTA Committee received \$31 million in interest income and more than \$2 million from opt-out attorney registration fees, *pro hac vice* fees, *cy pres* awards, and undistributable IOLTA funds received under the Court's Olchowski decision. The IOLTA Committee staff worked tirelessly to maximize these funding sources by advocating with banks to increase their IOLTA funds interest rates and by developing new and amended rules and practices to put more *cy pres* and undistributable funds to work in the Commonwealth. These dollars fund critically needed legal assistance with housing, elder care, domestic violence, child custody, employment, food security, and other basic human needs. The significant increase in IOLTA revenue in 2023 allowed both increased IOLTA grants to existing grantees and funding for more than a dozen new grantees across the state that provide legal help with issues including environmental justice, immigration, housing, and support for survivors of sexual and domestic abuse.

The Committee expresses its ongoing appreciation to the Supreme Judicial Court for the Court's dedication to and support for improving access to justice in Massachusetts.

Michael D. Badger

MASSACHUSETTS IOLTA PROGRAM OVERVIEW

The Supreme Judicial Court created the Interest on Lawyers' Trust Accounts (IOLTA) program in 1985 by adding DR 9-102 (C) under Rule 3:07. On January 1, 1998, DR 9-102 (C) was replaced by Rule 1.15(e) of the Massachusetts Rules of Professional Conduct. Originally voluntary, the SJC converted IOLTA to a "comprehensive" program in 1990. As a result, lawyers holding funds on a client's behalf must place the funds either in an account that pays interest to the client or in an IOLTA account. An IOLTA account is selected if the funds are relatively modest or will be held by the lawyer for only a short period: in either of these situations, the interest that might be earned for the client would be less than the cost of establishing and maintaining an account for the benefit of the client.

MISSION STATEMENT

The mission of the IOLTA Committee is to increase access to justice for all residents of the Commonwealth by funding and supporting programs that provide civil legal services for low- and moderate-income residents and initiatives that improve the administration of justice.

THE CHARITABLE ENTITIES

Funds received by the IOLTA Committee are distributed among three charitable entities: The Boston Bar Foundation of the Boston Bar Association, the Massachusetts Bar Foundation, and the Massachusetts Legal Assistance Foundation. These three entities use the IOLTA funds to make grants to programs that provide legal help to families and individuals who cannot afford a lawyer and projects that improve the administration of justice in Massachusetts.

The Boston Bar Foundation and the Massachusetts Bar Foundation are each governed by a board of trustees and have a long tradition of supporting a variety of public service activities. They have directed IOLTA funds toward activities such as alternative dispute resolution projects, judicial education, and pro bono attorney programs, as well as toward direct support of legal services programs. The Massachusetts Legal Assistance Corporation (MLAC) was established in 1983 by the Legislature to provide funds for civil legal assistance to low-income people throughout Massachusetts. It is governed by an eleven-member board of directors, ten of whom are appointed by the Supreme Judicial Court. The eleventh member is the Chief Justice for Administration and Management of the Trial Court or that Justice's designee. In addition to IOLTA funds, MLAC distributes state appropriated funds and other grants to legal services providers.

IMPORTANCE OF THE PROGRAM

Since the IOLTA program was created, the legal needs of people who cannot afford an attorney have grown in both scope and complexity. The nature of poverty has also changed. An increasing number of people work at low-paying jobs with no health insurance and few workplace protections, and they lack childcare and adequate transportation resources. A disproportionate slice of their income goes to housing that, because of short supply, is often both costly and substandard. These difficult circumstances and widening inequalities were compounded by the COVID-19 pandemic, which exposed already vulnerable Massachusetts residents to greater risk of eviction, unemployment, debt, food insecurity, domestic violence,

and illness. As court and other services moved online, the pandemic also laid bare the digital divide, language and disability access barriers, and other challenges to the equitable and efficient administration of justice in Massachusetts. IOLTA funds are essential to addressing these challenges and making access to justice a reality for all because they provide significant revenues for legal aid and administration of justice programs in the Commonwealth.

IOLTA AND THE COMMUNITY REINVESTMENT ACT STATEMENT

In 1977, the federal Community Reinvestment Act (CRA) was established to encourage financial institutions to help meet the credit needs of the communities in which they operate, especially low-to-moderate income neighborhoods. A financial institution's CRA statement is assessed by many factors. If a financial institution wishes to achieve an outstanding record of meeting community needs as rated by federal and state regulators, it is essential that the institution's activities foster local community revitalization. Increasing IOLTA proceeds available for disbursement can benefit the local community through increased contributions to community development organizations and programs. The Committee has designed and distributed a pamphlet explaining how banks can support IOLTA under the CRA.

SUPPORT OF THE BANKING COMMUNITY

The IOLTA program would not be able to fill its vital role in sustaining critical programs throughout the Commonwealth without the participation and support of Massachusetts financial institutions. For over thirty years, Massachusetts banks and credit unions have voluntarily partnered with the IOLTA Committee to create this critical resource. Approximately 200 banking institutions across the state maintain over 20,000 IOLTA accounts. The interest earned from these accounts helps meet the accelerating demand for civil legal services in the Commonwealth.

Throughout the year the IOLTA Committee works with individual financial institutions, the Massachusetts Bankers Association, and lawyers and law firms to ensure the smooth and efficient operation of the program, and that IOLTA accounts are earning the maximum possible interest under Supreme Judicial Court Rules. As a result of the participation and cooperation of these participants, the Massachusetts IOLTA program has enjoyed tremendous success and is a national model for IOLTA programs.

We would like to thank our banking partners once again for making the Massachusetts IOLTA program so successful. Thousands of Massachusetts residents received the critical legal services they desperately needed because of our partnership. Those financial institutions that go above and beyond the basic requirements for participation to provide an even higher level of resources to IOLTA are called Leadership Institutions. We encourage Massachusetts attorneys to consider a Leadership Institution for their IOLTA funds when possible. A full list of Leadership Institutions can be found later in this document.

IOLTA Institutions

More than 95 percent of the banks in the Commonwealth participate in IOLTA and many waive service fees as part of their public service commitment. The IOLTA Committee gratefully acknowledges the participation and cooperation of all the financial institutions and offers its very special thanks to those institutions which have waived their normal service fees to the IOLTA program to show their support of this worthy community program.

IOLTA institutions include all financial institutions that are eligible to maintain IOLTA accounts, having been certified as in compliance with the interest rate comparability and other provisions of the IOLTA Guidelines revised in 2009. “Leadership Institutions” are those that go above and beyond the eligibility requirements of the Rule by paying the higher of 75% of the Federal Funds Target Rate or a net interest rate on all IOLTA funds of at least 1.00% APR. Leadership Institutions play an important role in supporting the IOLTA program in its mission to ensure that low- and moderate-income Massachusetts residents have access to critically needed legal help.

Attorneys may establish IOLTA accounts with the following Massachusetts institutions:

42 North Private Bank	Central One Federal Credit	First Priority Credit Union
Abington Bank	Union *	Florence Bank
Adams Community Bank *	Charles River Bank	Freedom Credit Union *
Alden Credit Union	Citibank	GFA Federal Credit Union
Athol Savings Bank *	Citizens Bank	Greenfield Cooperative Bank
Avidia Bank	Clinton Savings Bank	Greenfield Savings Bank
Bank of America	Coastal Heritage Bank	Greylock Federal Credit
Bank of Canton	Colonial Federal Savings	Union *
Bank of Easton	Bank	HarborOne Bank
Bank of New England *	Community Bank NA *	Haverhill Bank
BankFive *	The Cooperative Bank	Hingham Institution for
BankGloucester	The Cooperative Bank of	Savings
bankESB	Cape Cod	Holyoke Credit Union
bankHometown	Cornerstone Bank	Homefield Credit Union
Bay State Savings Bank	Country Bank	Institution for Savings *
BayCoast Bank	Dean Bank	J.P. Morgan Chase N.A.
Berkshire Bank	Dedham Savings	Jeanne D’Arc Credit Union *
Bluestone Bank	Eagle Bank	KeyBank
Bridgewater Credit Union	East Cambridge Savings	Leader Bank
Bristol County Savings Bank	Bank	Lee Bank
Brookline Bank *	East West Bank	Lending Club Bank
Brotherhood Credit Union	Eastern Bank	Leominster Credit Union *
Cambridge Savings Bank	Enterprise Bank	Liberty Bank
Cambridge Trust Company	Everett Bank	Lowell Five Bank
Canton Co-operative Bank	Fidelity Bank	M&T Bank
Cape Ann Savings Bank	First American Trust	Main Street Bank
Cape Cod Five	First Citizens Federal Credit	Marblehead Bank
	Union	

* Leadership Institution

Martha's Vineyard Savings
 Bank
 Mass Bay Credit Union
 Mechanics Cooperative Bank
 Methuen Cooperative Bank
 Middlesex Federal Savings
 Bank
 Middlesex Savings Bank
 Milford Federal Bank
 Millbury Federal Credit
 Union
 Millbury National Bank
 Monson Savings
 MountainOne Bank
 MutualOne Bank
 National Grand Bank
 Naveo Credit Union *
 NBT Bank
 Needham Bank
 New Valley Bank & Trust
 Newburyport Five Cents
 Savings Bank
 North Brookfield Savings
 Bank
 North Cambridge Co-
 operative Bank *
 NorthEast Community Bank
 North Easton Savings Bank
 Northern Bank
 Northern Trust Community
 Northmark Bank
 NorthShore Bank
 OneLocal Bank

OneUnited Bank
 PCT Federal Credit Union
 Pentucket Bank
 PeoplesBank *
 The Pittsfield Cooperative
 Bank
 Polish National Credit
 Union *
 Provident Bank
 Qunicy Credit Union *
 Reading Cooperative Bank
 River Works Credit Union *
 Rockland Trust
 Rollstone Bank & Trust *
 Salem Co-operative Bank
 Salem Five Cents Savings
 Bank
 Salisbury Bank & Trust Co
 Santander Bank
 Savers Bank
 The Savings Bank
 Seamen's Bank
 Sharon & Crescent Credit
 Union *
 Shrewsbury Federal Credit
 Union
 Silicon Valley Bank, a
 division of First Citizen's
 Bank & Trust Co.
 Somerset Federal Credit
 Union
 South Coast Federal Credit
 Union

South Shore Bank
 SouthernMass Credit Union
 St. Anne's Credit Union
 St. Jean's Credit Union *
 St. Mary's Credit Union *
 St. Michael's Federal Credit
 Union
 Stoneham Bank
 Stoughton Co-operative
 Bank
 Taunton Federal Credit
 Union
 TD Bank
 UMass Five College Federal
 Credit Union
 UniBank *
 The Village Bank
 Wakefield Co-operative
 Bank
 Walpole Co-operative Bank
 Washington Savings Bank *
 Watertown Savings Bank
 Webster Bank
 Webster First Federal Credit
 Union
 Webster Five *
 Westfield Bank
 Winchester Co-operative
 Bank
 Winchester Savings Bank
 Winter Hill Bank
 Workers Credit Union
 Wrentham Cooperative Bank

IOLTA GRANTS AND PROGRAM OVERVIEWS¹

STATEWIDE

\$6,803,991 to 22 organizations and programs

Statewide organizations specialize in specific subjects or types of law and serve people across the Commonwealth. Statewide organizations and programs also provide support to regional organizations, including subject-matter expertise, technology services, and other programmatic assistance.

Access to Justice Commission: \$237,074

Strives to achieve equal justice for all persons in the Commonwealth by providing leadership and vision to, and coordination with, the many organizations and interested persons involved in providing and improving access to justice for those unable to afford counsel.

Center for Law and Education (CLE)

- **Bart Gordon Fellowship: \$71,000**
Provides funding for a recent law school graduate to work to improve access to justice for people who face linguistic or cultural barriers to attaining legal assistance.
- **General Support: \$70,851**
The mission of CLE is to help all students receive a high-quality education. Rooted in both civil rights and school reform, CLE focuses on bringing the two together to address systemic barriers that impede students from low-income families – disproportionately students of color, English learners, and students with disabilities – from learning to high standards and remaining in school to learn.
- **Tech Grant: \$9,133**
Funds support the organization's technology needs.

Center for Public Representation

- **General Support: \$120,450**
Provides back up and support to other legal services programs representing mentally disabled persons.
- **Tech Grant: \$15,635**
Funds support the organization's technology needs.

¹ Grants of IOLTA funds made by MLAC, BBF, and MBF during the 2022-2023 grant cycle. In addition, MLAC expended \$1,175,349 to provide support services to MLAC grantees: communications and marketing support (\$237,908); monitoring and program management (\$484,915); and data analysis and oversight (\$452,526).

Children's Law Center of Massachusetts

- **Child & Adolescent Legal Services Program: \$65,000**
Provides a comprehensive approach to child advocacy, implementing a wide range of legal and related services to children in Massachusetts. Services include direct representation, information and referral, technical assistance and training to attorneys, parents, and youth-serving professionals; community outreach and education; and systemic advocacy.
- **General Support: \$14,879**
Provides legal representation to low-income children and youth in areas including education, child welfare, and immigration. Also provides technical assistance, support, and back up to local legal services programs.
- **Immigrant Children's Justice Project (ICJP): \$12,500**
ICJP was created in 2017 in response to an overwhelming demand for legal assistance from immigrant children and youth, primarily from Central America. The ICJP provides multidisciplinary legal assistance both at the state and federal court, and administrative levels to clients aged 2-22 in need.

Citizens for Juvenile Justice: \$2,500

Advocates for statewide systemic reform to achieve equitable youth justice.

Disability Law Center

- **General Support: \$141,705**
Provides legal representation to low-income children and adults with mental and physical disabilities as well as technical assistance, support, and back up to local legal services programs.
- **Tech Grant: \$16,287**
Funds support the organization's technology needs.

Equal Justice Coalition: \$611,071

Advocates for expanded access to civil legal aid for low-income Massachusetts residents. The Coalition includes bar associations, law firms, law schools, legal aid organizations, and social service agencies who work together to protect and increase the state appropriation for civil legal aid.

Flaschner Judicial Institute: \$155,000

Provides educational programs designed specifically for the Massachusetts judiciary.

Health Law Advocates, Inc. (HLA)

- **General Support: \$5,000**
Helps Massachusetts residents with low income overcome barriers to health care. HLA focuses especially on serving those who are members of historically oppressed

populations by organizing its work into programs that address systemic barriers to health care.

- **Medical Legal Partnership for Immigrants: \$15,000**

Increases access to healthcare for low-income immigrants by providing them with direct legal services to help them enroll in MassHealth and receive coverage for specific services. Also provides community education workshops and online toolkit with information about immigrants' healthcare rights.

JRI Health Law Institute: \$15,000

The Serving the Underserved Closer to Home program provides legal assistance to indigent people living with HIV/AIDS, primarily in southeastern and western Massachusetts. Project lawyers provide representation on matters involving vital needs such as access to disability benefits, housing, and health insurance.

Lawyers Clearinghouse

- **General Support: \$20,000**

Harnesses the power of Massachusetts legal professionals to strengthen communities by connecting Massachusetts nonprofits and the homeless with pro bono lawyers.

- **Legal Clinic for the Homeless Program: \$17,500**

Volunteer attorneys conduct legal services clinics at homeless shelters.

Massachusetts Advocates for Children

- **Children's Law Support and Education Justice Project: \$62,500**

Provides civil legal aid to meet the needs of low-income, underserved, special needs, immigrant, and non-English speaking populations in the areas of special education and school exclusion. The project provides essential support to MAC's Helpline, through which it provides technical assistance, brief advice, and/or case representation directly or through pro bono assistance.

- **General Support: \$55,974**

Removes barriers to educational and life opportunities for children and youth by advocating for and partnering with students and families; transforms school culture to be inclusive, safe, and supportive; and creates systemic change so all children and youth can learn, reach their potential, and thrive.

Massachusetts Appleseed Center for Law & Justice: \$2,500

Promotes equal rights and opportunities for Massachusetts residents by developing and advocating for systemic solutions to social justice issues. By researching the ways that the most vulnerable are impacted by the justice system, it helps identify solutions to systemic problems.

Massachusetts Immigrant and Refugee Advocacy Coalition (MIRA)

- **40 Hour Immigration Law Training Program: \$10,000**

Provides an in-depth, 40-hour training on immigration law to staff at nonprofit organizations. After the training, MIRA supports training participants through the process of applying for recognition and accreditation through the DOJ's Office of Legal Access Programs (formerly managed by the Board of Immigration Appeals).

- **DACA Renewal Assistance Project: \$5,000**

Provides direct legal services to individuals seeking to renew protection and work authorization through the DACA program.

Massachusetts Law Reform Institute (MLRI)

- **General Support: \$895,233**

Provides statewide advocacy and leadership in advancing laws, policies, and practices that secure economic, racial, and social justice for low-income people and communities.

- **Language Access: \$100,000**

Furtheres language access for underserved communities in Massachusetts through advocacy, training, and support for legal aid organizations.

- **Legal Aid Websites Project: \$398,115**

Provides online legal information and other resources to the general public and to the Massachusetts advocacy community through several websites.

- **Mass Legal Answers Online: \$10,000**

Supports a virtual legal helpline that allows low-income clients statewide to pose questions regarding civil legal issues via a secure website that will be answered online by pro bono attorneys.

- **Statewide Equity, Stability, and Justice Project: \$48,000**

Supports MLRI's impact advocacy and technical assistance to frontline legal aid providers and anti-poverty advocates, with particular focus on immigration, housing, racial equity, and justice issues.

- **Technology Grant: \$118,422**

Funds support the organization's technology needs.

MLAC Central Technology Program: \$2,379,697

Provides centralized technology services, hardware, software, telephonic services, storage and data warehousing, and all other technology services to MLAC grantees.

MLAC Diversity, Equity, and Inclusion Initiative: \$277,399

Improves services to low-income clients by building cultural competence, addressing diversity-related issues, and promoting equity. Through education and training, improved

hiring practices, statewide events, and collaboration, this initiative spurs legal aid organizations to reflect the diversity of their clients and exemplify shared values of justice and fairness. Hosts an annual conference.

National Consumer Law Center (NCLC): \$70,853

NCLC provides technical assistance, support, and back-up to local legal services programs in the areas of consumer law and bankruptcy.

Political Asylum Immigration Representation (PAIR)

- **Asylum and Detention Program: \$100,000**
Represents immigrants seeking political asylum by combining the resources of the private bar, law schools, and nonprofit agencies. Advises and represents detained immigrants seeking asylum, waivers, and other relief in Immigration Court, and release on bond, parole, and habeas corpus petitions in federal court. Also conducts Know Your Rights presentations to detainees, refers clients to its pro bono and reduced fee panels, and trains attorneys on detainee issues.
- **General Support: \$108,392**
Works to promote the rights of unjustly detained immigrants and to secure safety and freedom for asylum-seekers fleeing persecution.
- **Technology Grant: \$3,131**
Funds support the organization's technology needs.

Prisoners' Legal Services

- **Bart Gordon Fellowship: \$55,000**
Provides funding for a recent law school graduate to work to improve access to justice for people who face linguistic or cultural barriers to attaining legal assistance.
- **General Support: \$157,108**
Promotes the safe, humane, and lawful treatment of Massachusetts prisoners through civil rights litigation, administrative advocacy, client counseling, and outreach to policy makers and the public.
- **Health Equity and Brutality Project: \$72,500**
Works to ensure that prisons and jails identify, provide treatment for, and accommodate prisoners with chronic illness and mental health issues, and to provide advocacy for prisoners who have been assaulted by correctional staff. Also works to enforce prison regulations and other significant prisoners' rights.
- **Racial Justice Fellowship: \$80,000**
Provides funding for a position to use systemic advocacy and other strategies to address pervasive problems of racial injustice, given the disproportionately high rate of poverty in communities of color and the unmet legal needs of these communities.

Veterans Legal Services

- **General Support: \$84,465**
Promotes self-sufficiency, stability, and financial security for veterans in Massachusetts through comprehensive and accessible legal services.
- **Technology Grant: \$6,263**
Funds support the organization's technology needs.
- **Veterans Legal Services Clinics: \$45,354**
Provides free civil legal services to low-income military veterans so that they may achieve and maintain stable housing, economic security, and healthy families. Services are delivered onsite at veterans' homeless shelters, service centers, and VA facilities and range from on-the-spot advice to full representation.

Women's Bar Foundation: \$42,500

The Family Law Project for Domestic Abuse Survivors provides referrals for pro bono legal assistance to low-income survivors of domestic violence. Recruits and provides ongoing training and mentoring for volunteer attorneys in the areas of domestic violence, divorce, child support, custody, and visitation.

REGIONAL

\$9,374,507 to 68 organizations

Regional organizations provide advice and representation to people who cannot afford an attorney and who are facing civil legal issues related to housing, health care, public benefits, immigration, domestic violence, and other serious issues. Organizations are listed in the region where they provide all or the majority of their services. Many statewide organizations also provide regional services and support regional programs.

CENTRAL/WESTERN

\$2,492,176 to 15 organizations

Ascentria Community Services, Inc.: \$65,396

The Immigration Legal Assistance Program provides free legal services, including direct representation, managed referrals, and pro se assistance, to low-income political asylum seekers, unaccompanied minors, and victims of trafficking, violent crime, domestic violence, and labor exploitation.

Berkshire County Regional Housing Authority: \$36,000

The Housing Services and Mediation Program provides legal counseling, informal mediation/negotiation services, and in-court mediation services to resolve landlord/tenant, neighbor, and some small claims disputes to all Berkshire County landlords, tenants, homeowners, and consumer disputants. Also provides community legal education programs.

Berkshire Immigrant Center: \$22,500

Assists low-income Berkshire County immigrants by providing advice, information, advocacy, referral, and support on issues related to immigration, employment, citizenship, housing, and social services. Funds support a semi-monthly walk-in clinic offering clients consultations with an immigration attorney.

CASA Project, Inc.: \$50,000

The Child Court Advocacy Program provides volunteer CASA court advocates for abused and neglected youth in Worcester County Juvenile Court to ensure they receive needed services while in litigation, and to help them move quickly to safe, permanent homes.

Center for New Americans: \$16,500

The Citizenship and Immigration Program provides immigration legal services to low-income immigrants at low or no cost, including informational workshops, legal counsel, and application assistance.

Collaborative Resolutions Group: \$15,000

The Family Mediation Program offers low or no-cost divorce, post-divorce, custody, and relationship mediation services to low-income couples. Also provides onsite Introductory Mediation Programs at the Franklin, Hampshire, and Hampden Probate and Family Courts.

Community Legal Aid

- **Bart Gordon Fellowship: \$70,000**
Provides funding for a recent law school graduate to work to improve access to justice for people who face linguistic or cultural barriers to attaining legal assistance.
- **Central-West Veterans' Outreach & Advocacy Project: \$15,000**
Provides free legal assistance to low-income and elderly veterans in Berkshire, Franklin, Hampden, Hampshire, and Worcester Counties. Focuses on helping veterans ensure they receive the benefits to which they are entitled.
- **District Court Debt Collection Project: \$10,000**
Coordinates pro bono program to assist low-income litigants in debt collections cases in the Worcester District Court. Pro bono attorneys provide limited assistance representation to eligible tenants including advice, forms preparation, negotiation with adverse parties, and representation at a hearing.
- **General Support: \$1,674,590**
Provides free civil legal aid for residents of the five counties of Central and Western Massachusetts (Berkshire, Franklin, Hampden, Hampshire, and Worcester).
- **Hampden County Education Law Project: \$10,000**
Provides legal assistance to low-income children faced with unlawful or unfair disciplinary actions, with the goal of ensuring they remain and succeed in school.
- **Migrant Farmworker Project: \$75,000**
Provides legal services to agricultural workers and other migrant laborers on issues of immigration, employment discrimination, wage and hour claims, housing, and other matters.
- **Pro Bono Representation in Family Court: \$25,000**
Aims to limit the time and assistance needed from the court by pro se litigants by providing lawyers to advise clients (Lawyer for the Day Program) and pro bono attorneys to represent clients in uncontested divorces (Uncontested Divorce Project).
- **Senior Partners for Justice – West: \$13,580**
Recruits and coordinates pro bono attorneys to serve as volunteer conciliators or volunteer lawyers on a limited assistance representation basis to low-income, pro se litigants in the Hampden Probate and Family Court.
- **Western Mass. Eviction Defense Project: \$65,000**
Lawyer-for-the-day projects provide in-court legal assistance to tenants facing eviction in the Western Division of Housing Court.

- **Western Mass. Family Law Advocacy Project: \$45,000**
Provides a holistic program of legal assistance for low-income families in crisis, most of whom are survivors of domestic violence.
- **Worcester County Education Law Project: \$23,110**
Provides legal assistance to low-income children faced with unlawful or unfair disciplinary actions with the goal of insuring they remain in school.
- **Zarrow Homeless Advocacy Project: \$55,000**
Provides funding to support a staff attorney and team of volunteer attorneys from the Worcester County Bar Association who provide legal counsel and advice to residents of homeless shelters and to individuals and families who are at-risk of homelessness.

Dismas House of Central Massachusetts: \$18,500

The BAR None Program provides no-cost legal assistance to recently released ex-prisoners on any outstanding civil legal issues that are barriers to successful community reintegration.

Franklin County Bar Association Advocates, Inc.: \$44,500

The Franklin County Bar Advocates for Justice program supports reduced-fee attorneys to provide legal services to low-income children, elders, and victims of domestic violence who are at risk of exploitation, abuse, homelessness, and continued poverty.

Hampden County Bar Association: \$60,000

The Children's Law Project provides representation for children involved in cases in the Probate and Family Court. Also recruits and trains lawyers to serve as advocates at a reduced fee for children involved in family law cases.

Hampshire County Bar Association: \$15,000

Addresses the unmet civil legal needs of low-income elders 60 years of age or older in Hampshire County. Also provides direct representation for children exposed to conflict in domestic relations cases in Hampshire County and who are ineligible for any other form of legal assistance. Local attorneys are paid on a reduced fee basis and each attorney takes at least one case pro bono.

Health Law Advocates: \$15,000

The Pittsfield office of the Mental Health Advocacy Program for Kids provides legal representation to families to help them overcome barriers to mental health care for children and minimize their involvement in juvenile court.

Quabbin Mediation: \$7,500

The Central Massachusetts Court Mediation Project provides free mediation services for small claims cases in Orange and Eastern Hampshire District Courts, and referrals from the Franklin County Probate and Family Court's Orange sessions. Veteran mediators, trained through Quabbin's Veteran Mediation Program, are used for any cases involving veterans.

Safe Passage: \$20,000

The Legal Advice and Referral Panel provides legal assistance to low-income survivors of domestic violence. Services are provided by a staff attorney and a panel of reduced fee attorneys who provide legal consultation, advice, and representation to clients.

YWCA of Central Massachusetts: \$25,000

The Court Advocacy Program provides certified advocates onsite in the district and probate courts to provide advocacy and support services to victims of domestic violence seeking intervention and protection through the courts.

GREATER BOSTON

\$3,408,757 to 28 organizations

Alternatives for Community & Environment (ACE): \$5,000

The Environmental Justice Legal Services (EJLS) program anchors ACE's organizational and coalition work with a robust legal framework grounded in federal and state civil rights and environmental law. EJLS also provides legal and technical assistance to allies and community groups and mobilizes legal and scientific resources to support organizing efforts throughout Boston.

Boston CASA: \$12,500

Recruits, trains, and supervises community volunteers to serve as Guardians ad Litem (GALs) for court-involved children who have experienced abuse and neglect. The GALs work to ensure these children have safe and permanent homes.

Casa Myrna Vazquez: \$55,000

The Legal Advocacy Program provides legal representation, information and referrals, legal counseling, court accompaniment, outreach, and education to survivors of domestic violence who are shelter guests, community clients, and hotline callers. Also runs a medical-legal partnership at MGH and Beth Israel Deaconess Medical Center and an anti-trafficking program.

Center for Law and Education: \$10,000

The Equity in Career Voc-Tech Education Project challenges discriminatory policies that thwart and deny the admission of students from low-income families to public vocational technical schools and programs in Greater Boston.

City Life/Vida Urbana: \$25,000

The Legal Advocacy to Stop Housing Displacement project works to ensure that Boston's low-income communities of color impacted by threatened housing displacement have access to information, legal rights training, various levels of legal advising/assistance, and casework support so that they may remain in their homes and stay in the communities where they are safely rooted.

East Boston Community Council: \$5,000

The Immigration Services program provides immigration assistance from accredited counselors, citizenship classes, pro bono legal support, naturalization education and application assistance. It provides help and support for individuals and families within a range of civil legal matters related to domestic violence, housing, education advocacy, immigration, healthcare access, and more.

Finex House, Inc.: \$20,000

The Legal Advocacy Program provides in-house, comprehensive legal services for family law issues to survivors of domestic abuse and their children, such as divorce, spousal support, child custody and support, benefits, housing advocacy, and immigration issues.

Greater Boston Legal Services (GBLS)

- **Affordable Housing, Shelter Access & Foreclosure Prevention Project: \$47,500**
Provides legal assistance to tenants and conducts impact advocacy to improve rules and regulations to protect as many low-income tenancies in Greater Boston as possible.
- **Families Work and Welfare Project: \$32,500**
Protects families from economic destitution and increases opportunities for economic stability through enforcement of rights and protections in the welfare laws.
- **General Support: \$2,351,042**
Provides free legal assistance to as many low-income families as possible, helping them to secure some of the most basic necessities of life.
- **Pro Bono Employment, Healthcare & Low-Wage Workers' Project: \$42,500**
Provides pro bono attorneys and trained law students to secure unemployment compensation, training, and health insurance benefits for qualified individuals and their families.
- **Refugees and Immigrants Protection Project: \$47,500**
Addresses emerging and ongoing immigration and asylum needs of low-income refugee and immigrant communities through individual case representation, community legal education programs, and training and system advocacy at local and national levels.
- **Technology Grant: \$250,215**
Funds support the organization's technology needs.

HarborCOV: \$5,000

The Immigration Legal Services Project (ILSP) has served as a bridge to safety and economic stability for hundreds of immigrant survivors of domestic violence. Through the combination of legal assistance and comprehensive case management, ILSP supports clients throughout a multi-year process from their point of entry until their green cards are obtained and non-immigration needs are met.

Justice at Work: \$20,000

The Small Claims Wage Theft Project assists low-income workers to use small claims court as an effective tool to rectify, punish, and deter wage theft.

Justice4Housing: \$7,500

The Hands On Defense (HOD) Program is a participatory defense model used to advocate for Formerly Incarcerated People and disrupt the discriminatory processes that Housing Authorities use to exclude formerly incarcerated individuals from receiving public housing assistance or voucher allocation awards.

Kids in Need of Defense (KIND), Inc.: \$10,000

The Legal Aid for Unaccompanied Immigrant Children Negatively Impacted by the COVID-19 Pandemic program represents high-needs unaccompanied immigrant children in the Boston area with complex legal cases that are not well-suited for pro bono presentation.

La Colaborativa: \$12,500

The Triage Team is a community-based team of case managers who are the first line of services for community members seeking support on a variety of issues that impact their survival, stability, and empowerment. The Triage Team connects members to housing stability support, assists with applications for public benefits, insurance enrollment, medical and mental health care, and legal advice and referrals.

Lawyers for Civil Rights

- **General Support: \$25,000**

Fosters equal opportunity and fights discrimination on behalf of people of color and immigrants, engaging in creative and courageous legal action, education, and advocacy in collaboration with law firms and community partners.

- **Medical Legal Partnership: \$10,000**

Supports a medical-legal partnership with MGH Health Care Center in Chelsea. Attorneys receive referrals from the medical providers and provide free legal assistance in matters that impact a family's abilities to seek and sustain medical treatment the leads to improved health outcomes.

Mabel Center for Immigrant Justice: \$10,000

The Legal Representation for the Dedicated Docket program provides expert pro bono legal services to asylum-seeking families who have been separated, detained in family detention centers, and/or subjected to expedited removal through the dedicated docket.

Pension Action Center: \$10,000

The Pension Action Center Helpline and Case Advocacy for Older Adults program offers brief counsel and full direct representation to elders seeking to recover rightful pension benefits.

Pine Street Inn: \$25,000

The Homeless Court Program assists homeless individuals in the removal of default warrants for low-level felonies that impede their ability to secure housing, employment, and substance disorder treatment.

Project Citizenship: \$10,000

Aims to increase the naturalization rate in Massachusetts by providing free legal services to help lawful permanent residents apply for and achieve U.S. citizenship.

Rian Immigrant Center: \$80,000

Supports immigrants and family members by providing free or low-cost immigration legal assistance as well as education to the broader immigrant community. Its programs target those who experience the impact of immigration status or lack thereof in their daily lives but have been underserved and cannot afford a private attorney.

Rosie's Place: \$2,500

Provides free legal clinics, one-on-one consultation, and a Legal Helpline to give women with low incomes access to pro bono attorneys and legal services.

Saheli, Inc.: \$23,000

The Legal Advocacy Project addresses the socio-economic and language barriers that South Asian and Arab survivors of domestic violence face by providing culturally competent attorneys and advocates, conducting quarterly multilingual "Know Your Rights" community-based presentations targeted, and educating clients about legal options and rights through family and immigration law clinics.

Somali Development Center: \$2,500

Provides legal assistance to African, Afghan, and other immigrant communities, including help with immigration issues, citizenship filing, advocacy, civil matters pertaining to landlord/tenant issues, employment claims, as well as contract disputes and personal injury claims, and family cases.

The Second Step: \$15,000

The Steps to Justice Legal Services program provides high-quality, trauma-informed services to survivors of domestic violence. Services include direct representation and limited assistance on matters related to abuse prevention, family law, housing, and immigration.

Third Sector New England: \$30,500

The Family Law Project at the Mental Health Legal Advisors Committee provides legal representation to low-income parents with mental illness who are at risk of losing custody and all contact with their children.

Victim Rights Law Center: \$5,500

Funding will be used to develop a training curriculum for pro bono attorneys focused on representing sexual assault survivors on gender marker changes, eviction, and working with survivors with intellectual and/or developmental disabilities.

Volunteer Lawyers Project: \$175,000

Provides free civil legal assistance to low-income residents of Greater Boston through the pro bono services of private attorneys.

Women's Lunch Place: \$12,500

A safe, welcoming day shelter community, providing nutritious food and individualized services for women experiencing poverty or homelessness. This grant partially funds a dedicated attorney from Greater Boston Legal Services to assist shelter guests with a range of civil legal needs.

Youth Advocacy Foundation: \$13,500

The EdLaw Project provides educational advocacy to the state's highest risk children, as well as training and technical assistance to professionals and parents working with this population. The EdLaw Project is an initiative of the Youth Advocacy Foundation of CPCS, housed within the Youth Advocacy Division.

METROWEST**\$824,030 to 10 organizations****Community Dispute Settlement Center: \$17,340**

Provides mediation services to low- and moderate-income litigants in the Probate and Family and District Courts, both on-site at the courts and off-site at CDSC. Also provides mediation to address issues related to married and unmarried separating couples, as well as small claims, summary process, and other complex civil issues.

De Novo

- **General Support: \$45,397**

Provides free civil legal assistance and affordable psychological counseling to low-income people, offering services that combat the effects of poverty and violence by helping clients and their children meet basic human needs to safety, income, health, and housing.

- **Homelessness Prevention Project: \$20,000**

Helps prevent homelessness by providing legal assistance to low-income families and individuals, people with disabilities, senior citizens, and domestic violence survivors to obtain or retain access to safe, affordable housing. Also recruits and trains pro bono attorneys.

- **Immigration Law Project: \$55,000**

Provides free immigration legal services to immigrants seeking political asylum, battered immigrants, and unaccompanied immigrant minors. Also conducts comprehensive asylum intake and referral to pro bono resources, recruits and trains volunteer attorneys, and conducts systemic advocacy.

- **Domestic Violence Advocacy Project: \$36,000**
Assists victims of domestic violence and their children in securing long-term protection from abuse, safe custody and visitation arrangements, child and spousal support, and access to health care. Also recruits, trains, and supervises pro bono attorneys to handle domestic violence cases, and conducts various outreach activities.
- **Pro Bono and Staff Legal Services Project: \$70,000**
Provides free civil legal assistance and affordable psychological counseling to low-income people, offering services that combat the effects of poverty and violence by helping clients and their children meet basic human needs to safety, income, health, and housing.

Dove, Inc.: \$30,000

The Legal Advocacy Program provides direct legal assistance through advice, document preparation, and/or limited representation to domestic violence survivors. It promotes hope, healing, safety, and social change by providing a broad range of preventative and responsive services.

Housing Families, Inc. (HFI): \$27,500

The Homelessness Prevention & Legal Services program provides free representation and other legal services to low-income residents who are facing eviction. Legal staff, together with a pro bono panel, provide legal representation, information, advice, and referrals. Also staffs the Lawyer for the Day Program at Malden District Court and the Woburn session of the Northeast Housing Court and provides weekly Eviction Defense Clinics.

Mediation Works, Inc.: \$10,000

The Volunteer Court Program provides court-connected mediation services for summary process cases at six district courts in Norfolk, Suffolk, and Plymouth Counties to prevent homelessness and streamline court proceedings. Also recruits and trains volunteer mediators, with a special focus on multilingual mediators.

MetroWest Legal Services

- **Children's Education Advocacy Program: \$23,000**
Provides advice, brief services, outreach, and representation to parents whose children are not receiving the services they need to succeed academically (either special education or discipline issues).
- **Domestic Violence Project: \$47,000**
Provides a full range of free legal services to low-income survivors of domestic violence in their contested family law cases, with highest priority given to custody and visitation cases.
- **General Support: \$366,647**
Provides legal advocacy to protect and advance the rights of the poor, elderly, disabled and other disenfranchised people and to assist them in obtaining legal, social, and economic justice.

- **Juvenile Immigrant Relief Project: \$27,000**
Provides legal representation to undocumented students who are eligible for relief in their immigration cases. The goal of the Project is to obtain legal status for its clients in the form of Special Immigrant Juvenile Status, asylum, U-visa derivative status and then adjustment to receive legal permanent resident status.
- **Technology Grant: \$24,646**
Funds support the organization's technology needs.

MetroWest Mediation Services, Inc.: \$12,500

The Court Mediation Services Program provides mediation services to individuals referred by the Framingham, Natick, Concord, and Marlborough District Courts, as well as the Middlesex County Juvenile and Probate and Family Courts.

Middlesex County Bar Association: \$12,000

The Pro Bono Conciliation Program mediates appropriate cases in the Middlesex Probate and Family Court using pro bono conciliators.

One Can Help: \$2,500

Provides resources for at-risk youth, foster children and underserved families urgently need to remedy court concerns and improve difficult lives.

REACH Beyond Domestic Violence: \$7,500

Provides survivors of domestic violence with safety, shelter, and a path to healing through emergency shelter services, education/community outreach, and community-based advocacy work.

NORTHEAST

\$1,236,230 to 6 organizations

Children's Law Center of Massachusetts (Northeast): \$70,201

Provides legal representation to low-income children and youth in the Northeast region in areas including education, child welfare, and immigration. Also provides technical assistance, support, and back up to local legal services programs.

Essex County Bar Association

- **Northeast Housing Court Lawyer for the Day: \$17,500**
Pro bono attorneys serving as lawyer for the day provide legal advocacy and mediation to low-income or marginalized tenants and landlords in the Salem session of the Northeast Housing Court. This is a successor program of North Shore Community Action Programs' LDP, which has operated at the housing court for nearly 20 years.

- **Multi-Court Pro Bono Conciliation Program: \$17,000**

Conciliators from the Essex County Bar Association remove as many cases as possible from the trial docket by resolving conflicts, at no cost to the parties or the courts, prior to trial at six courthouses in Essex County.

- **Probate and Family Court Lawyer for the Day: \$16,000**

Pro bono attorneys serving as lawyer for the day support low-income individuals at the Essex County Probate Court in Probate and Family Court matters such as divorce, custody, child support, visitation, guardianship, abuse prevention, and restraining orders.

Greater Lawrence Community Action Council: \$5,000

Provides immigration legal services through direct representation by staff and pro bono attorneys to low-income clients in Lawrence, Methuen, and Lowell. Includes outreach and efforts to educate the community and local service providers about immigration law and available resources.

Jeanne Geiger Crisis Center: \$19,900

The Domestic Violence Family Law Project provides free and reduced-fee legal representation to low-income victims of domestic violence in northern Essex County with their safety and family law issues. Services are provided by a staff attorney and a pro bono attorney panel.

North Shore Community Mediation, Inc.: \$5,500

The Court and Community Mediation Program provides pre-screening and mediation services for small claims and summary process sessions in the Salem, Peabody, and Gloucester District Courts, for juvenile CRA or HOP cases from Essex County Juvenile Court, and for complex divorce and separation cases from the Salem session of the Essex County Probate and Family Court.

Northeast Legal Aid

- **Consumer Law Project: \$20,000**

Provides civil legal services to low-income and elderly northeastern Massachusetts residents to obtain economic benefit and relief from oppressive debt collection. Provides direct representation, advice, screening and referral, and community outreach on consumer issues.

- **Domestic Violence and Helpline Project: \$12,000**

Offers free family law legal services to clients who fall just outside the eligibility requirements of Northeast Legal Aid's other programs. Services are provided directly or through a helpline system and include community education, counsel and advice, and assistance in District Court on protective order matters.

- **General Support: \$928,229**

Provides free high-quality civil legal services to the poor and elderly in northeastern Massachusetts.

- **Immigrant Victims of Domestic Violence: \$35,000**

Provides direct representation to immigrants with inter-related immigration, domestic violence, and family law matters with the goal of obtaining immigration status in the United States. Also provides community education, pro bono attorney programming, and helpline legal services.

- **Northeast Housing Court Lawyer for the Day Program: \$89,900**

The Lawyer for a Day Project provides legal services, including a significant pro bono component, in eviction defense and other housing rights enforcement to those who would otherwise go without representation in high-stakes cases. Operated in partnership with the Northeast Housing Court, the Lawyer for a Day Project serves low-income tenants and small landlords in eviction cases and other critical housing matters.

SOUTH COASTAL

\$1,413,314 to 9 organizations

Barnstable County Bar Association: \$19,920

The Probate & Family Court Project provides direct legal assistance to pro se individuals through a Lawyer for the Day program and a Pro Bono Conciliation Program at the Barnstable Probate and Family Court. Volunteer attorneys are recruited from the Bar Association.

Bristol County Bar Association: \$10,000

The Pro Bono Conciliation Project seeks to remove as many cases as possible from the Bristol County Probate & Family Court trial docket and to get the parties to self-determine case outcomes. Pro bono conciliators drawn from the Bar Association focus primarily on pro se litigants.

Cape Mediation: \$16,500

The Cape Cod Court Mediation and Conciliation Program provides no-fee mediation services in Barnstable and Nantucket Counties. Also provides summary process mediation in the Falmouth and Orleans District Courts, small claims mediation in the Falmouth and Nantucket District Courts, and a civil conciliation program in the Orleans and Barnstable District Courts.

Catholic Social Services of Fall River, Inc.: \$110,000

The Immigration Law Program provides low and no-cost legal assistance for low-income refugees and immigrants, including representation in court proceedings and interviews, multi-lingual community education forums, and outreach to local detainees and victims.

Pilgrim Advocates, Inc.: \$12,000

Provides a Lawyer for the Day program in the Plymouth and Brockton Probate and Family Courts every court day of the year, as well as two attorneys one day a week in the Southeast Housing Court.

Plymouth County Bar Association: \$5,000

The Probate and Family Court Conciliation Program trains pro bono conciliators and supports a program coordinator with the goal of removing as many cases as possible from the trial docket.

South Coastal Counties Legal Services

- **Education Advocacy Project: \$45,000**

Provides legal representation in special education and school discipline matters to children of color, children with disabilities, and English language learners enrolled in the public school systems of Fall River, Brockton, and New Bedford. Also provides Know Your Rights presentations for students and parents.

- **Elder Law Project: \$27,500**

Provides direct representation to low-income elders regarding the significant problems they are facing, with a focus on three critical issues: affordable housing preservation, financial security, and access to appropriate health care and advanced directives.

- **General Support: \$1,018,894**

Provides free legal services to low-income people in Southeastern Massachusetts, Cape Cod, and the Islands.

- **Homeless Prevention Project: \$37,000**

Provides direct representation to tenants and homeowners in southeastern Massachusetts who are at risk of homelessness due to eviction, foreclosure, termination of rental assistance benefits, discrimination, and/or denial of access to subsidized housing or emergency shelter.

- **Immigration Law Project: \$65,000**

Provides direct representation legal services to eligible clients in the Greater Brockton area, including assistance to unaccompanied minors in Bristol County, and provides Know Your Rights trainings throughout the region.

The Women's Center: \$30,000

The Legal Advocacy Program assists individuals seeking protection from abusive relationships by advising them of their options regarding filing restraining orders and/or criminal charges, by offering victims the information and resources needed to make informed choices, and by assisting them to access pro-bono legal services. Serves the twelve towns and two cities that comprise the greater New Bedford/Fall River Area.

WE CAN: \$16,500

The Legal Assistance Program provides free legal consultations to low-income women of Cape Cod regarding primarily family law matters, including divorce, child support, and custody issues. Also provides attorney-led divorce boot camps, family law overview workshops, workshops on legal issues facing grandparents raising grandchildren, and workshops on child support.

MASSACHUSETTS IOLTA COMMITTEE
FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2023 AND 2022



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**MASSACHUSETTS IOLTA COMMITTEE
TABLE OF CONTENTS
YEARS ENDED DECEMBER 31, 2023 AND 2022**

INDEPENDENT AUDITORS' REPORT	1
FINANCIAL STATEMENTS	
STATEMENTS OF FINANCIAL POSITION	3
STATEMENTS OF ACTIVITIES	4
STATEMENTS OF CASH FLOWS	5
NOTES TO FINANCIAL STATEMENTS	6



INDEPENDENT AUDITORS' REPORT

The Members
Massachusetts IOLTA Committee
Boston, Massachusetts

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Massachusetts IOLTA Committee, which comprise the statements of financial position as of December 31, 2023 and 2022, and the related statements of activities, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Massachusetts IOLTA Committee as of December 31, 2023 and 2022, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Massachusetts IOLTA Committee and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Massachusetts IOLTA Committee's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Massachusetts IOLTA Committee's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Massachusetts IOLTA Committee's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.



CliftonLarsonAllen LLP

Quincy, Massachusetts
March 18, 2024

**MASSACHUSETTS IOLTA COMMITTEE
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2023 AND 2022**

	<u>2023</u>	<u>2022</u>
ASSETS		
CURRENT ASSETS		
Cash and Cash Equivalents	\$ 3,499,970	\$ 2,823,291
Other Receivables	<u>568,744</u>	<u>21,535</u>
Total Current Assets	<u>4,068,714</u>	<u>2,844,826</u>
 Total Assets	 <u><u>\$ 4,068,714</u></u>	 <u><u>\$ 2,844,826</u></u>
 LIABILITIES AND NET ASSETS		
LIABILITIES		
Entities Payable	\$ 3,171,701	\$ 1,970,913
Other Payables	<u>625,476</u>	<u>602,513</u>
Total Liabilities	<u>3,797,177</u>	<u>2,573,426</u>
 NET ASSETS WITHOUT DONOR RESTRICTIONS	 <u>271,537</u>	 <u>271,400</u>
 Total Liabilities and Net Assets	 <u><u>\$ 4,068,714</u></u>	 <u><u>\$ 2,844,826</u></u>

See accompanying Notes to Financial Statements.

**MASSACHUSETTS IOLTA COMMITTEE
STATEMENTS OF ACTIVITIES
YEARS ENDED DECEMBER 31, 2023 AND 2022**

	2023	2022
OPERATING REVENUE		
IOLTA Receipts	\$ 31,003,440	\$ 9,742,854
Access to Justice Fee Revenue	1,266,412	1,310,494
Unclaimed Funds	332,981	3,680
Administrative Fee Income	762,975	699,638
Class Action Residual Awards	272,083	2,823,739
Out-of-State Registration Fees	398,315	341,078
Interest Income	55,496	8,368
Total Operating Revenue	<u>34,091,702</u>	<u>14,929,851</u>
OPERATING EXPENSES		
IOLTA Distributions	31,052,167	9,746,460
Access to Justice Fee Distributions	1,266,412	1,310,494
Unclaimed Funds Expense	332,981	3,680
Administrative Fee Expense	762,975	699,638
Class Action Residual Distributions	272,083	2,823,739
Out-of-State Registration Fees	398,315	341,078
Bank Fees	6,632	4,615
Total Operating Expenses	<u>34,091,565</u>	<u>14,929,704</u>
CHANGE IN NET ASSETS	137	147
Net Assets Without Donor Restrictions - Beginning of Year	<u>271,400</u>	<u>271,253</u>
NET ASSETS WITHOUT DONOR RESTRICTIONS - END OF YEAR	<u><u>\$ 271,537</u></u>	<u><u>\$ 271,400</u></u>

See accompanying Notes to Financial Statements.

**MASSACHUSETTS IOLTA COMMITTEE
STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER 31, 2023 AND 2022**

	<u>2023</u>	<u>2022</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Change in Net Assets	\$ 137	\$ 147
Adjustments to Reconcile Change in Net Assets to Net Cash Provided by Operating Activities:		
(Increase) in Operating Assets:		
Other Receivables	(547,209)	(13,236)
Increase in Operating Liabilities:		
Entities Payable	1,200,788	47,218
Other Payables	22,963	13,236
Net Cash Provided by Operating Activities	<u>676,679</u>	<u>47,365</u>
Cash and Cash Equivalents - Beginning of Year	<u>2,823,291</u>	<u>2,775,926</u>
CASH AND CASH EQUIVALENTS - END OF YEAR	<u><u>\$ 3,499,970</u></u>	<u><u>\$ 2,823,291</u></u>

See accompanying Notes to Financial Statements.

**MASSACHUSETTS IOLTA COMMITTEE
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022**

NOTE 1 NATURE OF ACTIVITIES

The Massachusetts IOLTA Committee (the Committee) was established, and members appointed, by the Massachusetts Supreme Judicial Court to provide for the operation of the comprehensive Interest on Lawyers Trust Accounts (IOLTA) program, as adopted by the order of the Supreme Judicial Court, dated September 26, 1989.

IOLTA income is the result of interest earned on pooled client fund accounts, which are used by attorneys to hold client funds that are either so nominal in amount, or expected to be held for such a short period of time, that it would not be practical to establish individual accounts. There are currently more than 200 banks and over 20,000 attorneys participating in this program, which helps to fund improvements in the administration of justice and delivery of legal services to low income clients.

Prior to January 1, 1993, interest earned on IOLTA accounts was paid by banks to one of three charities, as designated by the attorney. Effective January 1, 1993, the court amended its rule so that the Massachusetts IOLTA Committee was the initial recipient of all IOLTA funds throughout the state. The Committee then distributes all of the available funds to the three charitable entities based on percentages set up in the Court Rule and Order as follows:

Boston Bar Foundation	7%
Massachusetts Bar Foundation	26%
Massachusetts Legal Assistance Corporation	67%

IOLTA funds are used by each of the three entities to provide grants to providers of direct legal services for the poor and other not-for-profit organizations throughout the state. Each of the three entities is required by the court order to absorb the costs of the Committee in the same proportion by which they receive funds. Monthly, the entities are charged one-twelfth of the Committee's annual operating budget. At year-end, the fees are reconciled to the actual expenses and the difference between budgeted and actual expenses is either paid to or collected from the entities subsequent to year-end.

On June 9, 2010, the Supreme Judicial Court added an option to the Board of Bar Overseers registration fee called the Access to Justice Fee. This fee is \$51 and is to be used in the administration of justice and provision of civil legal services to those who cannot afford them. The Access to Justice Fee is voluntary. The receipts received by the Committee from the Access to Justice Fee payments are distributed in their entirety to the charitable entities described above.

As of September 4, 2012, Massachusetts requires that prior to filing a motion to have out-of-state counsel admitted pro hac vice in certain appellate courts, out-of-state counsel must pay a nonrefundable pro hac vice registration fee of \$301 per case. During 2018, the pro hac vice registration fee was increased to \$355. The pro hac vice registration fee remained at \$101 for district court cases. These fees are paid to the Board of Bar Overseers (the Board), and which on a quarterly basis are given to the Committee. The receipts received by the Committee from the pro hac vice fee payments are distributed in their entirety to the charitable entities described above.

**MASSACHUSETTS IOLTA COMMITTEE
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022**

NOTE 1 NATURE OF ACTIVITIES (CONTINUED)

In Massachusetts, unclaimed funds from class action lawsuits are distributed to appropriate not-for-profit organizations. During 2009, the Supreme Judicial Court determined that legal services and IOLTA programs are appropriate recipients of class action residual awards. The receipts received by the Committee from the class action residual awards are distributed in their entirety to the charitable entities described above.

On October 1st, 2020, the Massachusetts Supreme Judicial Court updated the legal status of property previously treated as abandoned under G.L. 200A, s.3. In that Ruling the Court stated that unidentified IOLTA funds do not fall under the state's abandoned property statute and must be transferred to the IOLTA Committee for disposition. As a result of this ruling, during the year ended December 31, 2021, the Massachusetts Treasurer's Office transferred to the IOLTA Committee \$1,127,318. Additionally, the Massachusetts Board of Bar Overseers transferred to the IOLTA Committee \$260,102. Of these amounts as of December 31, 2021, \$806,442 was payable to the charitable entities described above and \$580,978 was held back as a reserve against potential future claims. During 2022, an additional \$3,680 was transferred to the IOLTA Committee and payments on these payables were made in the total amount of \$810,122 and the reserve remained at \$580,978. There were no claims made against the unidentified funds described above during 2022. During 2023, an additional \$381,967 was transferred to the IOLTA Committee. Five refund claims were paid out in the amount of \$48,985 and the net amount of \$332,981 was distributed to the charitable entities. No payments were made on the existing reserve amount during 2023 and the reserve remained unchanged at \$580,978. The Committee believes the current reserve level to be reasonable and will adjust future amounts reserved based on its experience with actual claims.

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting policies followed by the Committee in the preparation of the accompanying financial statements is set forth below.

Basis of Financial Statements

The financial statements of the Committee have been prepared in accordance with accounting principles generally accepted in the United States of America. Accordingly, the accounts of the Committee are reported in the following net asset categories:

Net Assets Without Donor Restrictions – Net assets without donor restrictions represent available resources other than donor-restricted contributions.

Net Assets With Donor Restrictions – Net assets with donor restrictions represent contributions that are restricted by the donor as to purpose or time of expenditure and also include accumulated investment income and gains on donor-restricted endowment assets that have not been appropriated for expenditure. Net assets with donor restrictions also represent resources that have donor-imposed restrictions that require that the principal be maintained in perpetuity but permit the Committee to expend the income earned thereon.

**MASSACHUSETTS IOLTA COMMITTEE
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022**

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Financial Statements (Continued)

At December 31, 2023 and 2022, the Committee did not have net assets with donor restrictions.

Change in Accounting Principle

In 2023, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update 2016-13, *Financial Instruments – Credit Losses (Topic 326)*. The Organization adopted the requirements of the guidance effective January 1, 2023 and has elected to apply the provisions of this standard to the beginning of the period of adoption. The standard did not have a material impact on the financial statements or disclosures.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could vary from the estimates that were used.

Cash and Cash Equivalents

For purposes of the statements of cash flows, the Committee considers all highly liquid investments with an initial maturity of 90 days or less to be cash equivalents.

Basis of Presentation

Revenue from IOLTA receipts is recorded when received. All other income and expenses are recorded when incurred.

Revenue Recognition

The Committee recognizes revenue at a point in time when the funds are approved based on the Court Rule and Order.

Functional Allocation of Expenses

The costs of providing various programs and other activities have been reported on a functional basis. All costs are directly applied to program and support services benefited. Program costs are the fees distributed to the three charitable entities on a monthly basis. General and administrative costs are administrative fees paid to the Massachusetts Legal Assistance Corporation (see Note 4).

Income Taxes

The Committee is not subject to federal income taxes because it is an integral part of the commonwealth of Massachusetts constituted under the Supreme Judicial Court. It does not require exemption under Section 501 of the Internal Revenue Code as an exempt organization.

Subsequent Events

The Committee has evaluated subsequent events through March 18, 2024, which is the date the financial statements were available to be issued.

MASSACHUSETTS IOLTA COMMITTEE
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 3 CONCENTRATION OF CREDIT RISK

The Committee has a potential concentration of credit risk in that it maintains deposits with financial institutions in excess of amounts insured by the Federal Deposit Insurance Corporation (FDIC). The maximum deposit insurance amount was \$250,000, which was applied per depositor, per insured bank, for each account ownership category. As of December 31, 2023 and 2022, the Committee had balances of \$21,536 and \$21,400, respectively, in excess of FDIC limits. The Committee has not experienced any losses in such accounts or instruments. The Committee believes it is not exposed to any significant credit risk on cash and cash equivalents.

NOTE 4 RELATED PARTY

A monthly administrative fee is paid to the Massachusetts Legal Assistance Corporation (MLAC) based on one-twelfth of the annual operating budget as approved by the Committee. MLAC provides services to the Committee including payroll, purchasing, rent, and other accounting and administrative services. The budget is reconciled to actual expenses at year-end, and the difference between the budgeted and actual expenses is either paid to or received from MLAC subsequent to year-end. The administrative fee expenses totaled \$762,973 and \$699,638 for the years ended December 31, 2023 and 2022, respectively. The amount payable to MLAC was \$44,498 and \$21,535 as of December 31, 2023 and 2022, respectively.

Additionally, the nine-member committee appointed by the Supreme Judicial Court that oversees the Committee is composed of three members nominated by each of the three charitable entities that are beneficiaries: Boston Bar Foundation, Massachusetts Bar Foundation, and the Massachusetts Legal Assistance Corporation.

NOTE 5 LIQUIDITY AND AVAILABILITY OF RESOURCES

The Committee's financial assets available within one year of the financial statement position date for general expenditure are cash and cash equivalents of \$3,499,970 and \$2,823,291 and other receivables of \$568,744 and \$21,535 for the years ended December 31, 2023 and 2022, respectively. The Committee receives cash in monthly installments and distributes these amounts the following month while keeping a small reserve.

The Committee maintains a policy of structuring its financial assets to be available as its general expenditures, liabilities and other obligations come due each month.

MASSACHUSETTS IOLTA COMMITTEE
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 6 FUNCTIONAL EXPENSES

The functional expenses were as follows for the years ended December 31:

	2023		
	Program Services	General and Administrative	Total
IOLTA Distributions	\$ 31,052,167	\$ -	\$ 31,052,167
Access to Justice Fee Distributions	1,266,412	-	1,266,412
Unclaimed Fund Expense	332,981	-	332,981
Administrative Fee Expense	-	762,975	762,975
Class Action Residual Distributions	272,083	-	272,083
Out-of-State Registration Fees	398,315	-	398,315
Bank Fees	-	6,632	6,632
Total Expenses by Function	<u>\$ 33,321,958</u>	<u>\$ 769,607</u>	<u>\$ 34,091,565</u>

	2022		
	Program Services	General and Administrative	Total
IOLTA Distributions	\$ 9,746,460	\$ -	\$ 9,746,460
Access to Justice Fee Distributions	1,310,494	-	1,310,494
Unclaimed Fund Expense	3,680	-	3,680
Administrative Fee Expense	-	699,638	699,638
Class Action Residual Distributions	2,823,739	-	2,823,739
Out-of-State Registration Fees	341,078	-	341,078
Bank Fees	-	4,615	4,615
Total Expenses by Function	<u>\$ 14,225,451</u>	<u>\$ 704,253</u>	<u>\$ 14,929,704</u>



LEADERSHIP BANKS & CREDIT UNIONS

Adams Community Bank

Athol Savings Bank

Bank of New England

BankFive

Brookline Bank

Central One Federal Credit Union

Community Bank NA

Freedom Credit Union

Greylock Federal Credit Union

Institution for Savings

Jeanne D'Arc Credit Union

Leominster Credit Union

Naveo Credit Union

North Cambridge Co-op Bank

PeoplesBank

Polish National Credit Union

Quincy Credit Union

RiverWorks Credit Union

Rollstone Bank & Trust

Sharon & Crescent United Credit Union

St. Jean's Credit Union

St. Mary's Credit Union

UniBank

Washington Savings Bank

Webster Five

Leadership Institutions are those that go above and beyond the eligibility requirements of the IOLTA Rule to support the IOLTA Committee in its mission to ensure that Massachusetts residents who cannot afford an attorney have access to critically needed legal help.

Leadership Institutions pay the higher of 75% of the Federal Funds Target Rate or 1.00% net interest rate on all IOLTA funds.

Leadership Institutions are highlighted throughout the year at Bar events, in legal publications, and on social media so that attorneys and law firms are aware of their contributions and exceptional support of the program.

CY PRES AWARDS

Cy pres awards are residual funds in class action cases or other types of matters that, for any number of reasons, are unclaimed or cannot be distributed to the class members or intended beneficiaries. Under the *cy pres* doctrine and Massachusetts law, courts can distribute these funds to charitable causes such as the IOLTA Committee or legal aid organizations. *Cy pres* awards are a vital source of funding for the IOLTA Committee and the legal aid organizations and access to justice projects the Committee supports. In 2023, the IOLTA Committee received *cy pres* or other residual funds in 20 matters totaling nearly \$275,000.

For more information about cy pres and other types of residual awards and how you can make an impact by recommending such an award be directed to the IOLTA Committee, please contact Jenna Miara at jmiara@maiolta.org or at 617.963.3903.

The IOLTA Committee is grateful to the following law firms and the many individual lawyers within those firms for their role in recommending that *cy pres* awards be directed to the IOLTA Committee in 2023:

Adler Pollack & Sheehan
PC

Baker & Hostetler LLP

Burns & Levinson

Connor & Morneau, LLP

Cristina P. Carrier PC

Fair Work P.C.

Fisher & Phillips LLP

Gardner & Rosenberg

Hemenway & Barnes LLP

Kenney & Sams, P.C.

Law Office of Nicholas F.
Ortiz, P.C.

LaMothe, McNiff,
Relethford, LLC

Law Offices of Edward L.
Manchur, P.C.

Lemberg Law LLC

Littler Mendelson P.C.

Locke Lord

Looney, Cohen &
Aisenberg, LLP

McCarter & English LLP

McGuireWoods LLP

Northeast Justice Center

Ogletree, Deakins, Nash,
Smoak & Stewart, P.C.

Oliver Law Offices, P.C.

Peabody & Arnold LLP

Peter V. Tekippe

Ropes & Gray

Steffans Legal

Sugarman, Rogers,
Barshak & Cohen, P.C.

Sullivan & Associates,
LLC

TE Law Offices, P.C.

Yasi & Yasi

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