



Meeting the Challenges Ahead

JACKSONVILLE AREA LEGAL AID
2024 ANNUAL REPORT

Message from the President & CEO

Well, it's been quite a year. Significant changes have occurred to some of our largest sources of funding, leading to new challenges as we fight to provide access to justice—for all—even while others want many Floridians to lack that access.

And we've leaned in, as always, with logic and facts and a relentless focus on efficiency. We've demonstrated our cost-effectiveness and continue to deliver core problem-solving services. We have helped tenants avoid unnecessary and illegal foreclosures and evictions, allowing families to remain housed while lenders and landlords continue receiving mortgage payments and rents. We have preserved clients' home equity. We have helped our neighbors with disabilities obtain benefits that enable them to live independently. All the while, our local government partners avoid downstream costs.

We are doing our part to work smarter, harnessing technology to identify problems in real time and deploy our limited resources in the most cost-effective ways—reaching community members where they live, sometimes before they even know they have a civil legal problem we can solve.

There is no doubt that the new restrictions we are under have made it more difficult. New limitations on the use of IOTA funds from Funding Florida Legal Aid (formerly The Florida Bar Foundation) have made the use of such funds less efficient. For example, certain types of advocacy, which pays dividends down the road for Florida consumers and funders by avoiding future issues before they occur, now must be paid for with private funds instead of IOTA, but we are still leaning in and doing the work. These rules also make it harder, not easier, to reach seniors and domestic violence victims and other at-risk citizens in our rural areas—but we lean in and do the work.

Meanwhile, our community's problems aren't going away, but rather getting worse. According to a recent WalletHub report, Jacksonville now ranks third in the country in having the most financially distressed citizens.

Our best hope now is to get the attention of those with the power to effect change locally. We need to keep in place and grow programs that started during the pandemic and proved to be effective, where funds are set aside to help families weather a sudden financial storm.

The City of Jacksonville's Foreclosure Intervention Program and Eviction Diversion Program are prime examples of how

a city, working together with the executive and legislative and judicial branches all pulling in the same direction, can develop efficient systems that pay community dividends for months and years during which rents, mortgages and taxes are paid and families are kept whole.

On behalf of JALA's clients and staff, I am beyond grateful for all those law firms and individuals who have stepped up to help us serve our clients in their time of need.

I call on you now to help us bring this message forward: Civil legal aid is a highly cost-effective and responsible investment in our community, and one we can't afford to neglect. And JALA will continue leading the way.



Jim Kowalski
PRESIDENT & CEO

2024 SERVICES BY CASE TYPE



● Consumer	854
● Employment	373
● Family & Children	1,375
● Health	46
● Housing	2,659
● Disability Rights & Benefits	309
● Individual Rights	1,095
● Miscellaneous	642

TOTAL CASES HANDLED 7,353
TOTAL PEOPLE IMPACTED * 18,149

** based on number of people in client households*

Jacksonville Area Legal Aid's Legal Services in 2024

11,456

Applications for Help

4,291

Advised Through Legal Clinics and Community Outreach

\$1,757,287

Value of Legal Services Provided by Pro Bono Volunteers Through JALA



730

Veterans Served



1,599

Elders Served

1,774

Domestic Violence Survivors Sought Legal Help

UP 91% OVER 2019

\$816,098

in Family Support Secured for DV Survivors & Others



4,897

Prospective Tenants Protected from Unfair Rental Application Denials

1,674

Eviction Prevention Requests

UP 145% OVER 2019

4,103

People Used JALA's Online Eviction Prevention Tool

472

Evictions Avoided through Attorney Intervention

+ \$874,536 IN FINANCIAL RELIEF FOR RENTERS



330+

Families Served Through Jacksonville Eviction Diversion Program



\$20,000

Cost Savings to the City Per Household Member When Eviction Is Prevented

174

Foreclosures Prevented + \$1,041,582 SECURED IN FINANCIAL RELIEF FOR HOMEOWNERS

\$3,307,518

in Home Equity Preserved via Heirs' Property Resolution

\$754,565

in Income & Assets Protected by Averting Predatory Lending & Illegal Debt Collection



1,685

People with Disabilities Served

\$765,432

in Disability Benefits Secured

\$61,716

Financial Relief Secured In Employment Matters

Jacksonville's Eviction Diversion Program keeps families housed



A single mother who works as a security guard, Dexia had always paid her rent on time until a family emergency derailed her finances.

Facing eviction and an uncertain future, she nearly lost hope. “I thought I was going to be out on the street,” said Dexia, a mother of two young children.

But thanks to Jacksonville’s Eviction Diversion Program, Dexia was able to utilize a one-time grant to catch up on her rent, and she and her children were able to remain in their home.

Jacksonville Area Legal Aid, Jewish Family & Community Services, the City of Jacksonville, the Clerk of Court, the judiciary, and United Way of Northeast Florida, collaborate through this initiative to provide a vital safety net for tenants experiencing a one-time financial emergency.

Since it began in early 2024, the program has had 83 percent of participating families remain stably housed six months after receiving assistance. As of mid-July 2025, 330 households have been served.

The average rent in Duval County increased by 31% from 2021 to 2022, and nearly 50% of all Jacksonville renters now spend at least one-third of their income on rent. Often renters who are hit by an unexpected bill or temporary income loss just don’t have enough cushion to cover their rent. When that happens, the eviction process in Florida is harsh, said Mary DeVries, division chief of JALA’s housing unit.

“This program gives qualified tenants a real chance to avoid homelessness,” she said. “It’s a win for both landlords and tenants.” The program covers back rent and fees, paying landlords directly to bring tenants to a zero balance. As JFCS’s Brooke Goltzbein notes, “We want families to start fresh. This could happen to anyone—one emergency can put someone on the street.”

The cost of eviction is steep—not just financially, but emotionally and socially. Families like Dexia’s risk losing everything, including school stability for their children and access to basic services.

“Once someone is evicted, it becomes extremely difficult to find new housing,” DeVries said.

Judge Kimberly Sadler of Duval County sees the program’s broader impact.

“Everybody wins,” she said. “The tenant stays housed, the landlord gets paid, and the court system is less burdened.”

Today, Dexia is once again focused on what matters most: her children.

“We have a home we can call our own,” she said. “That’s what I’m so grateful for.”

A Helping Hand in a Time of Need: My Journey with Jacksonville Area Legal Aid

A GRATEFUL CLIENT IN HER OWN WORDS

The arrival of my sixth child was a joyous occasion, but it also brought unexpected complications. Born months prematurely, my baby required extensive care, and I, as a single parent, faced a challenging recovery that kept me out of work for six long months. Keeping up with the mounting bills, especially my mortgage, became an overwhelming struggle. Desperate for help, I reached out to several organizations, but each attempt ended in disappointment.

It was during this period of uncertainty that I reached out to Jacksonville Area Legal Aid. From my very first contact, I felt a glimmer of hope. I was connected with Ms. Carmen Curtis-Skowronski, a HUD Certified Housing Counselor. Unlike my previous experiences, Ms. Carmen listened with genuine empathy and didn't turn me away. Her willingness to hear my story and offer help was the first ray of light in a very dark time.

Even when I felt overwhelmed and slow to gather the necessary documents, juggling a newborn, my other children, and my recovery, Ms. Carmen remained patient and encouraging, gently pushing me forward and making sure I didn't give up. She explained everything clearly and made sure I understood the importance of each step, from completing the required financial education to compiling the necessary paperwork for the City of Jacksonville foreclosure intervention funds. Ms. Carmen's persistence and

genuine care were a lifeline for me during a time when I felt like I was drowning.

The assistance I received from Ms. Carmen and Jacksonville Area Legal Aid was truly life-changing.

Because of their support, I was able to navigate the complex process of the Foreclosure Intervention Program and ultimately avoid losing my home. The weight that had been pressing down on me for months began to lift. The security and stability that Legal Aid provided not only benefited me but also created a more secure environment for my children, allowing me to focus on their well-being and my own recovery without the constant threat of losing our home.

My story is a testament to the crucial role that organizations like JALA play in our community. They are a beacon of hope for low-income and at-risk individuals and families, offering essential legal support when they need it most. I hope my experience can serve as a reminder that even in the darkest of times, there are people and organizations like Legal Aid who are ready to help, offering a hand up and a path forward.

ARICKA MITCHELL IN HER OWN WORDS

I would like to express my deepest gratitude to Jacksonville Area Legal Aid for their assistance in helping me secure city funding, which ultimately saved my home from foreclosure by my homeowners' association.

When I first approached JALA, I was overwhelmed and uncertain about my options. Facing the possibility of losing my home due to financial difficulties was an incredibly stressful and disheartening experience. However, JALA's team provided me with the guidance, support, and resources I needed to navigate this challenging situation.

Their legal expertise was instrumental in helping me

understand my rights and the available programs that could provide financial relief. They assisted me in applying for city funding, ensuring that all the necessary documentation was completed accurately and submitted on time. Thanks to their diligence and advocacy, my application was approved, and I received the funds needed to address the HOA's foreclosure proceedings.

JALA's commitment to helping individuals in crisis is truly commendable. Without their support, I would not have been able to protect my home and achieve this positive outcome. Their work has made an incredible difference in my life, and I will always be grateful for their assistance.



FLARE makes family law affordable for those in the income gap

Jacksonville Area Legal Aid created the Family Law at a Reduced Expense program, or FLARE, in 2018 to provide moderate-income families with affordable family law help.

Sometimes called “low bono,” reduced fee legal services can help those who earn too much to qualify for legal aid, but not enough to hire a private attorney.

The project fills a great need. In 2016, of the 9,122 family law cases filed in Duval County, 5,106 had two unrepresented parties, and 3,512 cases had one unrepresented party.

Private family law attorneys participate in the FLARE panel, assisting clients with matters such as divorce, paternity, and modification of final judgments.

Potential clients undergo financial screening and must fall within FLARE’s sliding scale, which tops out at four times the federal poverty guidelines. Once qualified, an applicant

can pay for flat-fee representation, such as a one-time consultation with an attorney or document preparation, or full representation.

FLARE has so far served only Clay, Duval, and Nassau counties, but JALA is now expanding the program to other counties, and hopes to expand services to include domestic violence, temporary relative custody, and contempt matters.

Since its inception in 2018, FLARE has served almost 1,000 Northeast Florida residents, with about 25 private practice attorneys participating.

One client said she had called many lawyers when looking for help with her divorce.

“I was about to give up,” one client said. “There was no way I could afford it, especially being a single mom.”

Then, she found the FLARE program.

“As soon as I paid my \$1,200 down, not even a week later the FLARE program already found me a lawyer, and he was wonderful,” the client said. “The FLARE program was a blessing and a wonderful experience from the very beginning to the end.”

Stacey DeVall rejoins JALA as deputy director of pro bono



Former staff attorney Stacey DeVall has rejoined Jacksonville Area Legal Aid as deputy director of pro bono, having previously served as a staff attorney in the St. Johns County office from 2020 to 2021.

For the past four years, DeVall served as a general magistrate for Florida's Fourth Judicial Circuit Court, where she presided over a variety of family law matters including temporary, final, and post-judgment hearings.

"She is perfect for this role," said Aaron Irving, director of pro bono at JALA. "Her deep legal expertise, dedication to pro bono service, and knowledge of the court system will strengthen our pro bono program."

DeVall holds a bachelor's degree from the University of Mary Washington and earned her Juris Doctor from Florida Coastal School of Law in 2012.

"I am looking forward to helping others find the deep satisfaction I have found from helping those who cannot help themselves," DeVall said.

In her new role, DeVall will assist in leading and expanding JALA's Pro Bono Unit, which has historically focused on Clay, Duval, Nassau, and St. Johns counties. With increased support from Funding Florida Legal Aid, DeVall will help grow pro bono services, as well as JALA's low bono family law program known as FLARE, in rural counties such as Baker and Bradford.

DeVall will also help Irving launch another low bono program focused on heirs property, which will help moderate-income families with probate and estate planning to enable them to build generational wealth. This will include mediating when multiple heirs contest homestead property, as well as handling probate for estates with nominal assets.

JALA Staff Recognized for Excellence



AYLMAR THOMPSON, a paralegal with JALA's Veterans Services Unit, received The Florida Bar's Florida Registered Paralegal of the Year Award for 2024.



DENNIS HARRISON, JALA's chief development officer, received the 2025 Liberty Bell Award from Jacksonville Bar Association.



JALA President and CEO **JIM KOWALSKI** received the Spirit of Giving Award for civil practice from the Jacksonville Federal Court Bar Association in 2024.



RENU HEDA, JALA chief financial officer emeritus, was recognized for 30 years of excellent service to JALA in 2025.

An immigrant's journey from legal aid client to volunteer to attorney

JALA WAS HER HELP, HOPE AND INSPIRATION

Martha Tellez was a 28-year-old mother of two when she came to JALA for help in 2008 after going through a divorce. "I had no clue how much me having a divorce would affect my immigration status," Tellez said.

A native of Colombia, Tellez was working in a medical office but spoke little English and didn't know anything about the legal system in the United States.

"I was a mess. I was completely nervous. If something was going to happen, who was going to take care of my kids?" she said. Little did she know when she applied to Jacksonville Area Legal Aid for help that, not only would JALA's attorneys help with her immigration case, but they would inspire her future career.

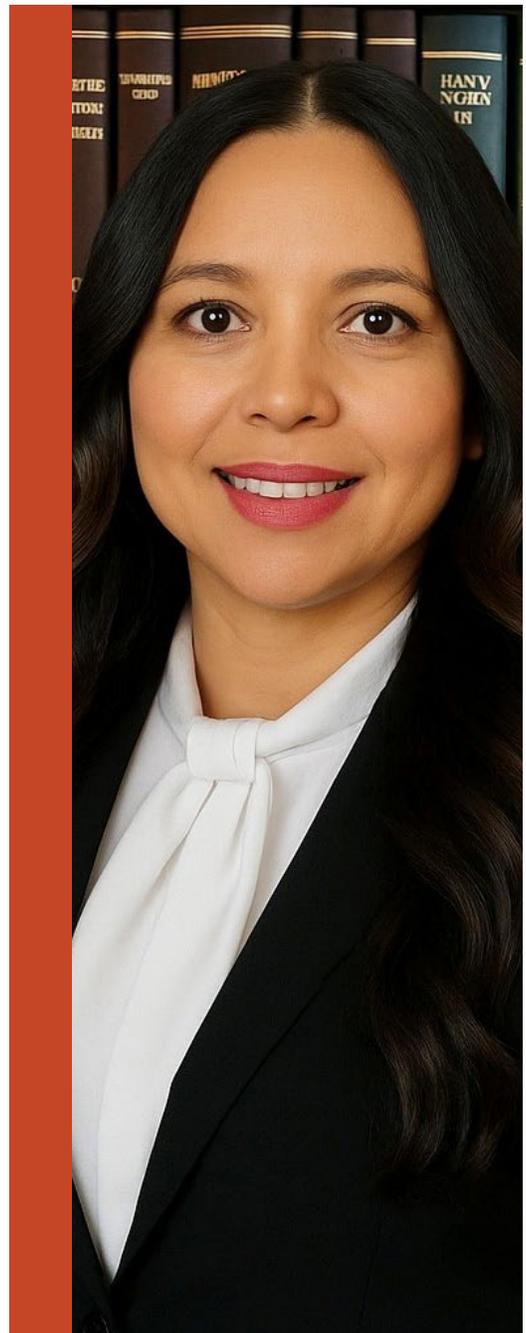
Today, Tellez is a supervising immigration attorney at Gulfcoast Legal Services in St. Petersburg, Fla., where her mission is to help people who stand where she once stood—frightened, traumatized, not knowing what to do, and lacking the resources to pay for a lawyer.

"I was truly inspired by the services I received at JALA. I wanted to do the work at legal aid that JALA did for me," she said.

While in law school, Tellez worked in her school's immigration clinic and remained involved with JALA as a volunteer and intern rather than a client. She served as an interpreter and participated in Citizenship Day, giving presentations in Spanish. Later, she returned to intern with JALA's refugee project.

In her current role at Gulfcoast Legal Services, she sometimes runs into JALA attorneys at conferences and training sessions. And when she does, she always tells them how JALA changed her life—and how grateful she still is to her JALA attorneys, Nancy Hale and Kara Roberts.

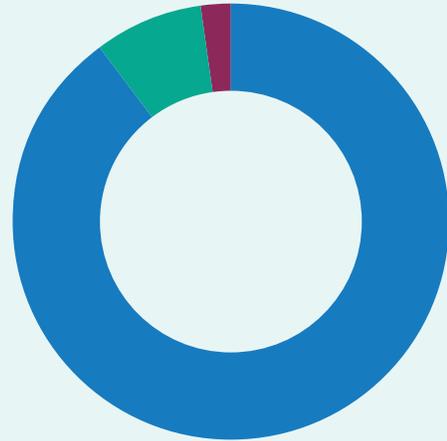
"Kara gave me so much hope and peace of mind that everything was going to be okay. And that was a very important moment of my life," she said. "When you donate to legal aid, you don't know how far that can go, or how impactful that can be. And here is one great story."



Financials

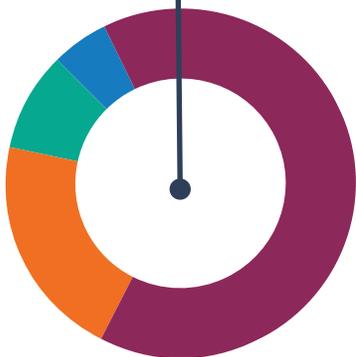
2024 EXPENSES

● Program	\$9,874,644
● Management & General	\$868,810
● Fundraising	\$237,413
TOTAL	\$10,980,867



2024 REVENUE

● Grants	\$6,829,382	59.23%
● Donated Services & Supplies	\$1,761,977	15.28%
● County Funding	\$1,749,790	15.18%
● Contributions/Fundraising	\$640,934	5.56%
● Earned Income	\$372,431	3.23%
● Investment Income	\$175,414	1.52%
TOTAL	\$11,529,928	100%



COUNTY FUNDING BREAKDOWN

● Duval County	\$1,135,302	64.88%
● St. Johns County	\$364,596	20.84%
● Clay County	\$161,390	9.22%
● Nassau County	\$88,502	5.06%
TOTAL	\$1,749,790	100%

Lawyers and law firms support JALA's work

JALA is grateful to those lawyers and law firms who go beyond individual giving to create events that enable the legal community and others to contribute in a meaningful way to our work. Together, they have raised millions of dollars to fund our projects, support our operations and more. We would like to extend a special thanks for their invaluable support.



Freed to Run founder **MIKE FREED OF GUNSTER** celebrates with the Freed to Run Challenge individual men's and women's 24-Hour Challenge winners, Ryan Emilio and Regina Sooley. The event raised \$180,000 for JALA's Shelter for Elders initiative.



CANAN LAW'S annual St. Patrick's Day fundraiser raised over \$12,000 for St. Johns County Legal Aid. Pictured (L-R) are Canan attorneys Nikki Hudson, James Edgar, Patrick Canan, John Westfield, Daniel K. Hilbert and Andrew Morgan.



The annual Law Day Celebration hosted by **EDWARDS & RAGATZ**, once again featuring a Kentucky Derby theme, raised over \$36,000 for JALA and provided plenty of entertainment.



PAJIC & PAJIC'S annual Yard Golf event had a new twist with the addition of the inaugural Competition at the Courthouse featuring a \$25,000 check presentation to Jacksonville Area Legal Aid from the firm. In addition, Pajcic & Pajcic raised \$184,000 for JALA through the Yard Golf & Lawn Party.



The inaugural Shoot for Impact clay shoot fundraiser organized by JALA board members **SHAWN DEVRIES** and **BRADLEY BODIFORD** raised over \$16,000 for JALA.



JACKSONVILLE AREA
Legal Aid

St. Johns County Legal Aid

222 San Marco Avenue
St. Augustine, FL 32084
Phone: (904) 827-9921
Toll Free: (877) 827-9921

Downtown Jacksonville Office

126 W. Adams St.
Jacksonville, FL 32202
Phone: (904) 356-8371
Toll-Free: (866) 356-8371

Clay County Legal Aid

Located inside the Clay County Courthouse
825 N. Orange Avenue, Rm 308
Green Cove Springs, FL 32043
Phone: (904) 284-8410
Toll Free: (866) 284-8410

Nassau County Legal Aid

Located inside the Janice Ancrum Senior Life Center
1901 Island Walk Way
Fernandina Beach, FL 32034
Phone: (904) 356-8371
Toll-Free: (866) 356-8371