



Annual Report 2024



Statement from the Chair:

I am privileged to present to the Supreme Judicial Court the 2024 Annual Report of the Massachusetts Interest on Lawyers Trust Account (IOLTA) Committee.

In 2024, the IOLTA Committee continued its efforts to maximize revenue, including by working with financial institutions to ensure the best possible interest rates for IOLTA deposits and by implementing a process for the Committee to receive undistributable IOLTA funds under the amendments to Rule of Professional Conduct 1.15. The efforts of our hard-working staff combined with high interest rates allowed the Committee to collect over \$37 million – the highest annual total ever – to support civil legal aid programs and projects to improve the administration of justice in the Commonwealth.

Approximately 800,000 Massachusetts residents are eligible for free legal aid because their household income is at or below 125% of the federal poverty line – \$40,188 a year for a family of four. Many more cannot afford to hire a lawyer and so rely on courthouse clinics and other resources for self-represented litigants. Despite incremental gains, perennially insufficient funding continues to force legal aid organizations to turn away about half of eligible people who seek help—a 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 to get the professional help they need. Massachusetts’ remarkable civil legal services providers continually administer a wide swath of projects to improve access to justice, in the midst of insufficient resources. Their efforts are funded by various sources, including IOLTA grants distributed by the three charitable entities: 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 \$400 million. In 2024, the IOLTA Committee received \$34 million in interest income and nearly \$3.5 million from opt-out attorney registration fees, *pro hac vice* fees, *cy pres* awards, and undistributable IOLTA funds. Over the past year, the IOLTA Committee developed and implemented new procedures for lawyers and financial institutions to efficiently and securely transfer undistributable IOLTA funds to the Committee pursuant to amended Rule 1.15. The Committee staff provided guidance and training on those new procedures. The monies disbursed by the Committee restore and maintain the dignity of the Commonwealth’s most vulnerable residents, funding critically needed legal assistance with housing, elder care, domestic violence, child custody, employment, food security, and other basic human needs. The recent high levels of IOLTA revenue allowed the three charitable entities in 2024 to increase and later supplement IOLTA grants to existing grantees, fund more than twenty new grantees across the state, create innovative grants to increase grantees’ capacity to serve those who need legal help, and provide stipends for legal intern fellowships at legal services organizations.

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

In support of justice,

Angela C. McConney

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 Corporation. These three entities use 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 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 civil legal services 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 150 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 important stakeholders, 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 banks and credit unions 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 that 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. IOLTA institutions must also comply with the amendments to Rule of Professional Conduct 1.15 that went into effect on September 1, 2024 regarding unclaimed funds. “Leadership Institutions” are those that go above and beyond the eligibility requirements of the Rule by paying a net interest rate on all IOLTA funds which at least is the higher of 75% of the Federal Funds Target Rate or 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
Adams Community Bank*
Alden Credit Union
All One Credit Union*
Athol Savings Bank*
Avidia Bank
Bank of America
Bank of Canton
Bank of Easton
Bank of New England*
BankFive*
BankGloucester
bankESB
bankHometown
BayCoast Bank
Bay State Savings Bank
Berkshire Bank
Bluestone Bank
Bridgewater Credit Union
Bristol County Savings Bank
Brookline Bank*
Brotherhood Credit Union
Cambridge Savings Bank
Cambridge Trust Company
Canton Co-operative Bank
Cape Ann Savings Bank
Cape Cod Five

Central One Federal Credit Union*
Charles River Bank
Citizens Bank
Clinton Savings Bank
Coastal Heritage Bank
Colonial Federal Savings Bank
Community Bank NA
The Cooperative Bank
The Cooperative Bank of Cape Cod
Cornerstone Bank
Country Bank
Dean Bank
Dedham Savings
Eagle Bank
East Cambridge Savings Bank
East West Bank
Eastern Bank
Enterprise Bank
Everett Bank
Fidelity Bank
First American Trust
First Citizens Federal Credit Union
First Priority Credit Union
Florence Bank
Freedom Credit Union*
GFA Federal Credit Union
Greenfield Cooperative Bank

** Leadership Institution*

Greenfield Savings Bank
 Greylock Federal Credit Union*
 HarborOne Bank
 Haverhill Bank
 Hingham Institution for Savings
 Homefield Credit Union
 Holyoke Credit Union
 Homefield Credit Union
 Institution for Savings*
 J.P. Morgan Chase N.A.
 Jeanne D'Arc Credit Union*
 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 Company
 Northmark Bank
 NorthShore Bank
 OneLocal Bank
 OneUnited Bank
 Pentucket Bank
 PeoplesBank*
 The Pittsfield Cooperative Bank
 Polish National Credit Union*
 Provident Bank
 Qunicy Credit Union*
 Reading Cooperative Bank
 River Works Credit Union*
 Rockland Federal Credit Union*
 Rockland Trust
 Rollstone Bank & Trust*
 Safra National Bank
 Salem Co-operative Bank

KeyBank
 Leader Bank
 Lee Bank
 Lending Club Bank
 Liberty Bank
 Lowell Five Bank
 M&T Bank
 Main Street Bank
 Marblehead Bank
 Martha's Vineyard Savings Bank
 Mechanics Cooperative Bank
 Salem Five Cents Savings Bank
 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

\$7,549,521 to 26 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: \$252,509

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.

Arts & Business Council: \$5,000

The Volunteer Lawyers for the Arts program helps artists, cultural organizations, and creative entrepreneurs through a lawyer referral program, direct representation, and education programs.

Center for Law and Education (CLE)

- **General Support: \$82,876**

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.

- **Bart Gordon Fellowship: \$58,333**

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.

- **Tech Grant: \$9,981**

Funds support the organization's technology needs.

¹ Grants of IOLTA funds made by MLAC, BBF, and MBF during the 2023-2024 grant cycle. In addition, MLAC expended IOLTA funds totaling \$1,169,298 to provide support services to MLAC grantees: communications and marketing support (\$190,178); monitoring and program management (\$526,628); and data analysis and oversight (\$452,492).

Center for Public Representation

- **General Support: \$120,412**
Provides backup and support to other legal services programs representing individuals with disabilities.
- **Tech Grant: \$12,637.57**
Funds support the organization's technology needs.

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.
- **General Support: \$64,140**
Provides legal representation to low-income children and youth in areas including education, child welfare, and immigration. Also provides technical assistance, support, and backup to local legal services programs.
- **Immigrant Children's Justice Project (ICJP): \$15,000**
Provides multidisciplinary legal assistance to migrant youth who are eligible for certain humanitarian protections due to past harms they have suffered.

Citizens for Juvenile Justice: \$2,500

Advocates for statewide systemic reform to achieve equitable youth justice and provides community education.

Disability Law Center

- **General Support: \$165,752**
Provides legal representation to low-income children and adults with mental and physical disabilities as well as technical assistance, support, and backup to local legal services programs.
- **Tech Grant: \$10,877**
Funds support the organization's technology needs.

Equal Justice Coalition: \$631,721

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

- **General Support: \$175,000**
Provides educational programs designed specifically for the Massachusetts judiciary.
- **Capacity Grant: \$8,900**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Health Law Advocates, Inc. (HLA)

- **General Support: \$10,000**
Provides free legal assistance to income-eligible Massachusetts residents having difficulty accessing or paying for needed medical services, and to consumers with unaffordable medical debt.
- **Medical Legal Partnership for Immigrants: \$25,000**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

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: \$30,000**
Harnesses the power of Massachusetts legal professionals to strengthen communities by connecting Massachusetts nonprofits and the homeless with pro bono lawyers.
- **Legal Clinic for Homeless & Low-Income Residents: \$20,500**
Volunteer attorneys conduct legal services clinics at homeless shelters.
- **Capacity Grant: \$14,978**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Massachusetts Advocates for Children

- **Children's Law Support and Education Justice Project: \$77,500**
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: \$65,472**
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.
- **Legal Intern Fellowship Stipend: \$8,000**
Gives talented law students the experience necessary to pursue careers in public interest law while also providing legal aid organizations with much-needed additional staff capacity for the summer.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

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: \$15,000**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Massachusetts Law Reform Institute (MLRI)

- **General Support: \$994,504**
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**
Furthers language access for underserved communities in Massachusetts through advocacy, training, and support for legal aid organizations.
- **Legal Aid Websites Project: \$803,236**
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: \$60,000**
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.
- **Legal Intern Fellowship Stipend: \$8,000**
Gives talented law students the experience necessary to pursue careers in public interest law while also providing legal aid organizations with much-needed additional staff capacity for the summer.
- **Technology Grant: \$137,936**
Funds support the organization's technology needs.

MLAC Central Technology Program: \$2,190,949

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: \$195,150

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): \$70,832

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

One Can Help

- **General support: \$2,500**
Helps the administration of justice by providing child-specific resources to a vulnerable population consisting of at-risk youth, foster children, and underserved families. Resource needs are identified by their juvenile court-appointed attorneys with the goal of dramatically improving outcomes for court-connected youth.
- **Capacity Grant: \$10,736**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Pension Action Center

- **General Support: \$15,000**
Offers brief counsel and full direct representation to elders seeking to recover rightful pension benefits.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Political Asylum Immigration Representation (PAIR)

- **Asylum and Detention Program: \$115,000**
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: \$154,140**
Works to promote the rights of unjustly detained immigrants and to secure safety and freedom for asylum-seekers fleeing persecution.
- **Legal Intern Fellowship Stipend: \$8,000**
Gives talented law students the experience necessary to pursue careers in public interest law while also providing legal aid organizations with much-needed additional staff capacity for the summer.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.
- **Technology Grant: \$10,361**
Funds support the organization's technology needs.

Prison Book Program: \$5,000

Funds support developing, translating, and printing an Insider's Guide to Jailhouse Law for incarcerated persons in Massachusetts.

Prisoners' Legal Services

- **General Support: \$177,740**
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.
- **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.
- **Health Equity and Brutality Project: \$80,000**
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: \$100,000**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Veterans Legal Services

- **General Support: \$106,640**
Promotes self-sufficiency, stability, and financial security for veterans in Massachusetts through comprehensive and accessible legal services.
- **Veterans Legal Services Clinics: \$60,000**
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.
- **Technology Grant: \$6,709.25**
Funds support the organization's technology needs.

Women's Bar Foundation

- **General Support: \$55,000**

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.

- **Capacity Grant: \$15,000**

Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

REGIONAL

\$12,184,587 to 76 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

\$3,334,750 to 20 organizations

Alianza DV Services: \$6,500

Helps survivors of domestic violence navigate the court system and assists with restraining orders. This Capacity Grant provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Ascentria Community Services, Inc. – Immigration Legal Assistance Program (ILAP)

- **General Support: \$75,000**

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.

- **Capacity Grant: \$15,000**

Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

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 Country landlords, tenants, homeowners, and consumer disputants. Also provides community legal education programs.

Berkshire Immigrant Center

- **General Support: \$25,000**
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. Also runs a semi-monthly walk-in clinic offering clients consultations with an immigration attorney.
- **Capacity Grant: \$10,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

CASA Project, Inc. - Child Court Advocacy Program

- **General Support: \$50,000**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Catholic Charities Diocese of Worcester, Inc.: \$30,000

Provides holistic and culturally competent legal representation to meet the needs of recent immigrants.

Center for New Americans – Citizenship and Immigration Program

- **General Support: \$20,000**
Provides immigration legal services to low-income immigrants at low or no cost, including informational workshops, legal counsel, and application assistance.
- **Capacity Grant: \$10,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Collaborative Resolutions Group

- **Family Mediation Program: \$20,000**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Community Legal Aid

- **General Support: \$2,396,250**
Provides free civil legal aid for residents of the five counties of Central and Western Massachusetts (Berkshire, Franklin, Hampden, Hampshire, and Worcester).
- **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.
- **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.
- **Racial Justice Fellowship: \$100,000**
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.

Dismas House of Central Massachusetts: \$28,500

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.: \$55,000

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

- **Children's Law Project: \$70,000**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Hampden County Bar Foundation: \$15,000

Provides free, essential legal and law-related services to Hampden County litigants in need through legal clinics and Lawyer for the Day programs.

Hampshire County Bar Association: \$15,000

Addresses the unmet civil legal needs of low-income individuals 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: \$20,000

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.

New England Justice for Our Neighbors: \$15,000

Provides full legal representation for unaccompanied youth in six counties using a universal representation model and offers Know Your Rights presentations and legal screening clinics in the community. This Capacity Grant provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Quabbin Mediation: \$30,000

The Four-County Mediation Services 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

- **Legal Advice and Referral Panel: \$27,500**

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.

- **Capacity Grant: \$15,000**

Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Western New England School of Law: \$25,000

The Consumer Debt Initiative provides a multi-faceted approach designed to address the often debilitating economic and legal consequences of being in financial debt through the provision of free legal services.

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

\$4,617,549 to 31 organizations

Alternatives for Community & Environment (ACE)

- **Environmental Justice Legal Services (EJLS): \$20,000**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Asian Task Force Against Domestic Violence

- **Legal Program: \$15,000**
Provides linguistically and culturally appropriate legal services to Asian immigrant survivors of domestic violence
- **Capacity Grant: \$14,990**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Boston CASA

- **General Support: \$17,500**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Brazilian Worker Center: \$2,500

Provides immigrant workers with referrals to legal services and know-your-rights education.

Casa Myrna Vazquez

- **Legal Advocacy Program: \$60,000**
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.

- **Capacity Grant: \$15,000**

Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Center for Law and Education: \$12,500

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.

De Novo

- **General Support: \$273,250**

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 for safety, income, health, and housing.

- **Legal Intern Fellowship Stipend: \$8,000**

Gives talented law students the experience necessary to pursue careers in public interest law while also providing legal aid organizations with much-needed additional staff capacity for the summer.

Finex House, Inc.: \$23,000

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)

- **General Support: \$2,968,160**

Provides free legal assistance to as many low-income families as possible, helping them to secure some of the most basic necessities of life.

- **GBLS/Women's Lunch Place Legal Services Partnership: \$25,000**

Assists guests of Women's Lunch Place with legal issues related to housing, eviction, landlord-tenant disputes, benefits, immigration, elder abuse, and other barriers to health and stability.

- **Legal Intern Fellowship Stipends (4): \$32,000**
Gives talented law students the experience necessary to pursue careers in public interest law while also providing legal aid organizations with much-needed additional staff capacity for the summer.
- **Technology Grant: \$268,115**
Funds support the organization's technology needs.

HarborCOV

- **General Support: \$15,000**
The Immigration Legal Services Project (ILSP) serves as a bridge to safety and economic stability for 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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Immigrant Family Service Institute, Inc.

- **General Support: \$30,000**
Provides legal services that advance justice, equity, and economic empowerment for historically marginalized immigrant communities of color by helping new immigrants first meet their basic needs to later thrive, including legal issues related to employment and immigration status.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Jewish Family & Children's Services: \$20,000

The Bet Tzedek Legal Services program promotes social and economic justice for low-income clients by providing free legal services in various civil practice areas through program staff and a panel of pro bono attorneys.

Justice at Work

- **Legal Services and Training for Immigrant Workers: \$30,000**
Assists workers in low-paying jobs to use small claims court to pursue wage theft claims.
- **Capacity Grant: \$13,880**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Justice4Housing: \$7,500

Provides legal advocacy support for justice-impacted individuals (JIIs) who face legal barriers to obtaining permanent housing, and challenges discriminatory practices that deny JIIs access to public housing and housing vouchers.

Kids in Need of Defense (KIND), Inc.: \$25,000

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: \$15,000

Connects people to legal advice and referrals and other supports related to housing, immigration, food insecurity, public benefits, insurance enrollment, and healthcare.

Lawyers for Civil Rights

- **Medical Legal Partnership: \$35,000**

Provides free legal help that addresses the social determinants of health. Legal services are provided directly to patients with low incomes receiving care at Massachusetts General Hospital's community health centers in Chelsea, Charlestown, Everett, and Revere.

- **Capacity Grant: \$15,000**

Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Legal Services Center of Harvard Law School: \$8,000

This Legal Intern Fellowship Stipend gives talented law students the experience necessary to pursue careers in public interest law while also providing legal aid organizations with much-needed additional staff capacity for the summer.

Mabel Center for Immigrant Justice

- **Legal Representation for the Dedicated Docket Project: \$20,000**

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.

- **Capacity Grant: \$15,000**

Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

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

- **General Support: \$15,000**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Rian Immigrant Center

- **Immigration Legal Services: \$100,000**
Assists low-income immigrants by providing a full range of legal services, beginning with consultation at the program's weekly legal clinics. Staff attorneys and DOJ accredited representatives provide immigrants, asylees, and refugees with legal advice and/or full representation.
- **Capacity Grant: \$7,380**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Rosie's Place: \$20,000

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.: \$32,900

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, and educating clients about legal options and rights through family and immigration law clinics.

The Right to Immigration Institute/Dignidad: \$15,000

Provides legal assistance to obtain immigration benefits, including asylum relief, citizenship, and status adjustments, and holds informational workshops for community members and service providers. This Capacity Grant provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

The Second Step

- **Steps to Justice Legal Services: \$30,00**
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.

- **Capacity Grant: \$10,500**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Third Sector New England: \$38,000

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.

Volunteer Lawyers Project

- **General Support: \$175,000**
Provides free civil legal assistance to low-income residents of Greater Boston through the pro bono services of private attorneys.
- **Capacity Grant: \$14,374**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Women's Lunch Place: \$15,000

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: \$15,000

Provides free legal representation in matters of school discipline, academic failure, and unmet special education needs. Also offers training and support to court-appointed attorneys to help them incorporate education advocacy into their practice and engages and trains pro bono attorneys to provide legal help.

METROWEST

\$821,660 to 8 organizations

Community Dispute Settlement Center (CDSC)

- **General Support: \$17,500**
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.
- **Capacity Grant: \$13,200**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Dove, Inc.

- **Legal Advocacy Program: \$32,000**
Provides direct legal assistance through advice, document preparation, and/or limited representation to domestic violence survivors primarily in Norfolk County.
- **Capacity Grant: \$10,204**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Housing Families, Inc. (HFI)

- **Homelessness Prevention & Legal Services: \$32,500**
Provides free representation and other legal services to extremely low- and very low-income residents who are facing eviction. 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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Mediation Works, Inc.: \$13,000

The Court Mediation 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

- **General Support: \$637,266**
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.
- **Technology Grant: \$27,424**
Funds support the organization's technology needs.

MetroWest Mediation Services, Inc.

- **Court Mediation & Conciliation Services Program: \$20,000**
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.

- **Capacity Grant: \$6,990**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Middlesex County Bar Association: \$15,000

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

REACH Beyond Domestic Violence: \$10,000

Partially funds staff attorney to support the legal needs of domestic violence survivors with low incomes.

NORTHEAST

\$1,545,842 to 6 organizations

Children's Law Center of Massachusetts (Northeast): \$36,916

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 backup to local legal services programs.

Essex County Bar Association

- **Housing Court Lawyer for the Day & Homelessness Prevention Project: \$20,500**
Provides legal advocacy and mediation to low-income or marginalized tenants and landlords in the Salem session of the Northeast Housing Court. Participants receive assistance from pro-bono attorneys serving as lawyer for the day.
- **Multi-Court Pro Bono Conciliation Program: \$23,580**
Pro-bono 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 & Family Court Pro Bono Lawyer for the Day Program: \$20,468**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Family Services of Merrimack Valley: \$15,000

A capacity grant to provide one-time funding to support the volunteer recruitment campaign of the Essex County CASA project to increase volunteer engagement and improve advocacy for children in the Juvenile Courts.

Jeanne Geiger Crisis Center

- **Domestic Violence Family Law Project: \$38,316**
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.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Northeast Legal Aid

- **General Support: \$1,352,062**
Provides free high-quality civil legal services to the poor and elderly in northeastern Massachusetts.
- **Lawyer for the Day Project: \$35,000**
In partnership with the Northeast Housing Court, provides legal services to low-income tenants and small landlords in eviction cases and other critical housing matters.

The Resolution Center

- **Court and Community Mediation Program: \$9,000**
Provides pre-screening and mediation services for small claims, summary process cases, juvenile CRA/HPO cases, and complex divorce/separation cases in Salem, Peabody, Gloucester, and Essex County courts.
- **Capacity Grant: \$15,000**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

SOUTH COASTAL

\$1,864,796 to 11 organizations

Barnstable County Bar Association

- **Probate & Family Court Project: \$19,920**
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.
- **Capacity Grant: \$13,272**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

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: \$18,000

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.

CASA of Bristol County: \$10,000

Recruits, trains, and supervises volunteer Court Appointed Special Advocates in Bristol County to zealously advocate for the best interest of vulnerable, at-risk children in the foster care system.

Catholic Charities of the Diocese of Fall River

- **Immigration Law Program: \$110,000**
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.
- **Capacity Grant: \$11,764**
Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

Pilgrim Advocates, Inc.: \$12,000

Supports 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

- **General Support: \$1,499,340**
Provides free legal services to low-income people in Southeastern Massachusetts, Cape Cod, and the Islands

- **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.

SouthCoast Fair Housing: \$15,000

Provides community education regarding fair housing rights and protections. This Capacity Grant provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

The Women's Center

- **Legal Advocacy Program: \$30,000**

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.

- **Capacity Grant: \$15,000**

Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

WE CAN

- **Legal Assistance Program: \$17,000**

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.

- **Capacity Grant: \$7,500**

Provides one-time funding to support new strategies, develop competencies, and improve processes and systems.

MASSACHUSETTS IOLTA COMMITTEE
FINANCIAL STATEMENTS
YEARS ENDED DECEMBER 31, 2024 AND 2023



CPAs | CONSULTANTS | WEALTH ADVISORS

CLAconnect.com

**MASSACHUSETTS IOLTA COMMITTEE
TABLE OF CONTENTS
YEARS ENDED DECEMBER 31, 2024 AND 2023**

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, 2024 and 2023, 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, 2024 and 2023, 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 24, 2025

**MASSACHUSETTS IOLTA COMMITTEE
STATEMENTS OF FINANCIAL POSITION
DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
ASSETS		
CURRENT ASSETS		
Cash and Cash Equivalents	\$ 4,250,431	\$ 3,499,970
Other Receivables	<u>20,918</u>	<u>568,744</u>
Total Current Assets	<u>4,271,349</u>	<u>4,068,714</u>
 Total Assets	 <u><u>\$ 4,271,349</u></u>	 <u><u>\$ 4,068,714</u></u>
 LIABILITIES AND NET ASSETS		
LIABILITIES		
Entities Payable	\$ 2,984,100	\$ 3,171,701
Other Payables	<u>1,015,553</u>	<u>625,476</u>
Total Liabilities	<u>3,999,653</u>	<u>3,797,177</u>
 NET ASSETS WITHOUT DONOR RESTRICTIONS	 <u>271,696</u>	 <u>271,537</u>
 Total Liabilities and Net Assets	 <u><u>\$ 4,271,349</u></u>	 <u><u>\$ 4,068,714</u></u>

See accompanying Notes to Financial Statements.

**MASSACHUSETTS IOLTA COMMITTEE
STATEMENTS OF ACTIVITIES
YEARS ENDED DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
OPERATING REVENUE		
IOLTA Receipts	\$ 34,053,890	\$ 31,003,440
Access to Justice Fee Revenue	1,188,513	1,266,412
Unclaimed Funds, Net	165,082	332,981
Administrative Fee Income	860,584	762,975
Class Action Residual Awards	1,238,983	272,083
Out-of-State Registration Fees	404,539	398,315
Interest Income	66,155	55,496
Total Operating Revenue	<u>37,977,746</u>	<u>34,091,702</u>
OPERATING EXPENSES		
IOLTA Distributions	34,111,641	31,052,167
Access to Justice Fee Distributions	1,188,513	1,266,412
Unclaimed Funds Expense	164,296	332,981
Administrative Fee Expense	860,584	762,975
Class Action Residual Distributions	1,238,983	272,083
Out-of-State Registration Fees	404,539	398,315
Bank Fees	9,031	6,632
Total Operating Expenses	<u>37,977,587</u>	<u>34,091,565</u>
CHANGE IN NET ASSETS	159	137
Net Assets Without Donor Restrictions - Beginning of Year	<u>271,537</u>	<u>271,400</u>
NET ASSETS WITHOUT DONOR RESTRICTIONS - END OF YEAR	<u><u>\$ 271,696</u></u>	<u><u>\$ 271,537</u></u>

See accompanying Notes to Financial Statements.

**MASSACHUSETTS IOLTA COMMITTEE
STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Change in Net Assets	\$ 159	\$ 137
Adjustments to Reconcile Change in Net Assets to Net Cash Provided by Operating Activities:		
(Increase) Decrease in Operating Assets:		
Other Receivables	547,826	(547,209)
Increase (Decrease) in Operating Liabilities:		
Entities Payable	(187,601)	1,200,788
Other Payables	390,077	22,963
Net Cash Provided by Operating Activities	<u>750,461</u>	<u>676,679</u>
Cash and Cash Equivalents - Beginning of Year	<u>3,499,970</u>	<u>2,823,291</u>
CASH AND CASH EQUIVALENTS - END OF YEAR	<u><u>\$ 4,250,431</u></u>	<u><u>\$ 3,499,970</u></u>

See accompanying Notes to Financial Statements.

MASSACHUSETTS IOLTA COMMITTEE
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

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, 2024 AND 2023**

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. The Committee has distributed some of these funds to the charitable entities described above and held back a portion for future claims. As of December 31, 2024 and 2023, \$994,635 and \$580,978, respectively, was held back as a reserve against potential future claims and is included in other liabilities on the statements of financial position. 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, 2024 AND 2023**

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Financial Statements (Continued)

At December 31, 2024 and 2023, the Committee did not have net assets with donor restrictions.

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 24, 2025, which is the date the financial statements were available to be issued.

MASSACHUSETTS IOLTA COMMITTEE
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

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, 2024 and 2023, the Committee had balances of \$21,660 and \$21,536, 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 \$860,584 and \$762,975 for the years ended December 31, 2024 and 2023, respectively. The amount payable to MLAC was \$20,918 and \$44,498 as of December 31, 2024 and 2023, 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 \$4,250,431 and \$3,499,970 and other receivables of \$20,918 and \$568,744 for the years ended December 31, 2024 and 2023, 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, 2024 AND 2023

NOTE 6 FUNCTIONAL EXPENSES

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

2024			
	Program Services	General and Administrative	Total
IOLTA Distributions	\$ 34,111,641	\$ -	\$ 34,111,641
Access to Justice Fee Distributions	1,188,513	-	1,188,513
Unclaimed Fund Expense	164,296	-	164,296
Administrative Fee Expense	-	860,584	860,584
Class Action Residual Distributions	1,238,983	-	1,238,983
Out-of-State Registration Fees	404,539	-	404,539
Bank Fees	-	9,031	9,031
Total Expenses by Function	<u>\$ 37,107,972</u>	<u>\$ 869,615</u>	<u>\$ 37,977,587</u>

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>



LEADERSHIP BANKS & CREDIT UNIONS

Adams Community Bank	Greylock Federal Credit Union	Rockland Federal Credit Union
All One Credit Union	Institution for Savings	Rollstone Bank & Trust
Athol Savings Bank	Jeanne D'Arc Credit Union	Sharon & Crescent United Credit Union
Bank of New England	Naveo Credit Union	St. Jean's Credit Union
BankFive	North Cambridge Co-op Bank	St. Mary's Credit Union
Brookline Bank	PeoplesBank	UniBank
Central One Federal Credit Union	Polish National Credit Union	Washington Savings Bank
Freedom Credit Union	Quincy Credit Union	Webster Five
	RiverWorks Credit Union	

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 residual 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 2024, the IOLTA Committee received *cy pres* or other residual funds in 29 matters totaling over \$1,200,000.

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 2024:

ArentFox Schiff	Hayber, McKenna & Dinsmore, LLC	Mintz
Baker & Hostetler LLP	Jackson Lewis	Morgan Brown & Joy, LLP
Bottone/Reiling	Justice at Work	Morgan Lewis
Brownstein Hyatt Faber Schreck	Law Offices of Donald L. Conn	Mullen Coughlin LLC
Buchanan Ingersoll & Rooney PC	Law Office of Nicholas F. Ortiz, P.C.	Northeast Justice Center
Cohen & Malad, LLP	Law Office of Heath S. Comley	Pastor Law Office LLP
Davis & Davis, P.C.	Lemberg Law LLC	Peabody & Arnold LLP
Fair Work P.C.	Lichten & Liss-Riordan, P.C.	Pierce Atwood
Fisher & Phillips LLP	Little Mendelson P.C.	Pingitore & Fitzpatrick
Gardner & Rosenberg	Marien & Hodge, P.C.	Rubin & Rudman
Greenberg Traurig, LLP	McCullough, PC	Rudolph Friedman
Gordon Law Group LLP	Melick & Porter, LLP	Steffans Legal
Goulston & Storrs		Skoler, Abbott & Presser
Hanover Law Group		Sugarman, Rogers, Barshak & Cohen, P.C.

THE IOLTA COMMITTEE

Angela C. McConney, Chair, Boston

Lauren Barnes, Belmont

Janette A. Ekanem, Newton

Richard J. Grahn, Mattapoisett

Margaret J. Hurley, Worcester

Kevin M. McGinty, Boston

Edward W. McIntyre, Clinton

Carol A. Starkey, Boston

Hon. Geoffrey A. Wilson (ret.), Bernardston

THE IOLTA STAFF

Jenna Miara, Executive Director

Steve Casey, Chief Financial Officer

Patricia Bond, Program Manager

Adair Bartram, Program Assistant



18 Tremont Street, Suite 1010
Boston, MA 02108
617-723-9093
www.maiolta.org