

BUILDING A FUTURE OF JUSTICE FOR ALL

MISSISSIPPI
CENTER
FOR JUSTICE





Cuz Kountry
Golf

Cuz Kountry Kitchens
Open's Life



Wayne's Two-Story Front Elevation of Suna City | November 2006

GLCODE

MISSISSIPPI
CENTER
FOR JUSTICE

AN ORGANIZATION DEDICATED TO ADVANCING RACIAL AND ECONOMIC JUSTICE





IMAGINE MISSISSIPPI

- ▶ **IMAGINE MISSISSIPPI** where all residents recovering from a disaster receive prompt, fair and adequate help in rebuilding their lives.
- ▶ **IMAGINE MISSISSIPPI** where legislative policy promotes equitable and affordable housing for all communities, regardless of race or socioeconomic status.
- ▶ **IMAGINE MISSISSIPPI** where predatory financing is outlawed and low-income residents have access to fairly-priced financial services to meet their needs.
- ▶ **IMAGINE MISSISSIPPI** where all children receive a quality education, are part of a safe, constructive discipline system and stay in school to graduate.
- ▶ **IMAGINE MISSISSIPPI** where children, elderly and people with disabilities living in poverty have healthcare coverage to meet their basic needs.
- ▶ **IMAGINE MISSISSIPPI** where neighborhood residents work with developers, contractors, business owners and landlords to create vibrant, mixed-income communities for everyone.
- ▶ **IMAGINE MISSISSIPPI** where all citizens have equal access to our justice system to resolve their legal problems.
- ▶ **IMAGINE MISSISSIPPI** where lawyers and other advocates make a sustained commitment to advancing racial and economic justice statewide.
- ▶ **IMAGINE MISSISSIPPI** where poverty has been eradicated.

IMAGINE MISSISSIPPI... THE SOCIAL JUSTICE STATE.

INTRODUCTION

The Mississippi Center for Justice is dedicated to transforming economic and racial justice from a vague concept to a practical reality.

When most people think of Mississippi, they think of grim poverty. It is true that Mississippi falls at, or near, the bottom of almost every measure of well-being and progress. But for the Mississippi Center for Justice, poverty is not a foregone conclusion. Across the state, the Center works on behalf of resilient and tenacious people, men and women who are struggling to build decent lives for themselves and their families—often against powerful odds.

The Mississippi Center for Justice was founded in 2003 on the rather audacious belief that social justice is possible, even in our state. Today, we still hold to this belief. We are a home-grown, community-focused, public interest law firm. The work of our lean and effective staff is multiplied many times via support from our *pro bono* partners. Together, we have improved the lives of thousands of Mississippians through a range of strategies including public advocacy, consensus building, direct client services, and litigation.

To us, the concept of social justice is a simple one. It is grounded in American democracy.

It is embedded in the values of our nation's Constitution. But ensuring justice for all of our citizens is neither simple nor clear cut. The Mississippi Center for Justice is dedicated to transforming economic and racial justice from a vague concept to a practical reality. With your generous support, we are making substantial progress.

Though we are focused on building a brighter future for all Mississippians, we are neither surprised nor disillusioned that racism remains a fact of everyday life. After all, we live in a state where racism is, if you will, our confederate heritage. It finds contemporary expression

- in our state's rejection of tens of millions of federal recovery dollars that should provide unemployment benefits in a state where unemployment in several counties exceeds 20 percent.
- in bureaucratic impediments that keep tens of thousands of eligible children off the Medicaid rolls.
- in predatory payday lending, with a Mississippi version that is the most pernicious and pervasive in the nation.
- in Katrina recovery policies that categorically excluded victims whose homes were literally "across the tracks." We are still working toward relief for some 5,000 of these households whose homes remain unrepaired to this day.

Even as we mark the fifth anniversary of Hurricane Katrina—the nation's worst natural disaster—a new disaster is unfolding, one that threatens the livelihoods and economic security of the communities still struggling to recover. In the immediate aftermath of the oil disaster that occurred April 20, 2010, the Center began convening legal advocates from across the Gulf to ensure that our resources could be pooled and that the needs of the most vulnerable communities

were addressed. We began providing direct legal assistance to protect the rights of fishermen who wanted to work in the clean-up efforts. We met directly with Kenneth Feinberg, who was appointed by the Obama administration to lead the recovery claims process. We worked with *pro bono* attorneys and other advocacy groups to ensure that materials were properly translated for the Vietnamese American community. As with all of our campaigns and disaster recovery efforts, we are procuring resources that will allow us to fulfill our promise of providing legal advocacy to these communities.


We are able to sustain this work because foundations, corporate legal departments, individuals and the legal community provide both financial and *pro bono* support. In fact, in 2009, attorneys and students gave more than 18,000 hours of *pro bono* support. That is equivalent to nearly nine full-time attorneys. For this, we are immensely grateful.

The challenges before us are formidable. Overcoming those challenges will require the sophisticated application of a range of advocacy strategies: public education, litigation, media and policy advocacy, community empowerment and when necessary, lawsuits. It will require that we contend with new challenges—most recently exemplified by the environmental calamity in the Gulf—and leverage resources to address generational gaps in race and economic status.

At the Mississippi Center for Justice, we attack the policies that systematically keep Mississippi at the bottom of every national measure of human and societal well-being. We are committed to ensuring racial and economic justice for every Mississippian. It is in our national interest, and it is our moral imperative that this legacy be eradicated. With your support, we can do just that.

A black and white portrait of Helen Byrd, a woman with short, dark, curly hair, smiling and looking slightly upwards. She is wearing a light-colored blouse with a small, dark floral pattern. The background shows a kitchen with wooden cabinets and a framed picture on the wall. A large, diagonal yellow and white graphic element is on the left side of the image.

HELEN BYRD
SOUTH DELTA REGIONAL HOUSING RESIDENT



TOMMIE ATKINS
SOUTH DELTA REGIONAL HOUSING RESIDENT

PROTECTING LOW-INCOME RENTERS' RIGHTS

**We believe every person
has a right to live in
decent, safe, affordable
housing.**

The South Delta Regional Housing Authority is a public housing entity that manages low-income housing units in five counties in the Mississippi Delta.

The units are pre-fabricated homes, originally built in the 1970s. The idea was to rent to own for low-income families. But few tenants were able to take advantage of this option to buy. And now, the housing has been so badly maintained that nobody would want to own it, even if they could afford it.

Even so, in June 2009, South Delta issued notices that would more than double the rent, across the board, without regard for income.

Mary Welth is a home health care aide who moved into her small home in 1986. She, like all the other South Delta tenants, has a month-to-month lease. Her home is well cared for—by her. She had to pay for her own appliances, for repair of her own plumbing, for painting. The foundation in her home is cracking. When she calls for maintenance, she is put on hold. If she gets through and leaves a message, no one calls back. She once took two days off from work waiting for scheduled repairs, but no one arrived.

Throughout the complex, tenants report leaky roofs, rotten eaves, cracked floors and shifting foundations. In one home, the front screen door

was knocked off by a storm. South Delta never showed up to fix it, but they did send the family a bill for a new door.

Another home is occupied by a man and his father, who is in a wheelchair. There is no ramp and the home is not wheelchair accessible. They received a rent increase notice as well.

Concerned residents contacted the Mississippi Center for Justice, and we began investigating the situation, talking with residents, and, along with local *pro bono* counsel, ultimately filed suit to keep the rent increases from being implemented.

Ms. Welth likes her neighborhood, as do most South Delta tenants. Ms. Welth says she can afford a small increase, but more than doubling the rent is untenable. She also knows that there are many who cannot afford an increase at all.

The tenants want South Delta to do their part as a landlord, to keep the homes and grounds in good shape, to respond quickly to maintenance requests with specific dates and times for quality repairs, and charge a fair rent based on income.

The Mississippi Center for Justice agrees. The lawsuit seeks to ensure that landlords like South Delta will meet their statutory obligation to provide "decent, safe and sanitary housing to persons of low income." When it comes to housing, that's the bottom line of social justice.

PROMOTING EDUCATIONAL OPPORTUNITY

“I didn’t know about parents’ rights. But now I’m doing training so we can let other parents know what they can do.” – Eunice Dawkins

When it comes to public education, keeping a child in school until high school graduation is a goal all too rarely met in Mississippi.

Mississippi has one of the highest dropout rates in the country, a reflection of inadequate spending for high-quality public schools, as well as a “no tolerance” disciplinary system with a one-size-fits-all response to any kind of disruption: automatic suspension or expulsion for all involved, regardless of the circumstances.

Parents rarely demand anything else. They do not know they can.

The Mississippi Center for Justice is part of a statewide organizing project aimed at helping parents stand up for their children in school and making sure students stay in school.

First on the agenda is helping parents understand the system. In most Mississippi public schools, there are two hearings when a student gets into trouble: a disciplinary hearing at the school level and a school board hearing for a final decision. For students, a suspension means they lose time and are not allowed to make up the work they missed. If they are expelled, they could lose the better part of a year.

Eunice Dawkins knows just how close her son Anthony came to becoming a statistic. Anthony was a senior at Hattiesburg High School. He was an A and B student and was on the honor roll. He played on the baseball team.

Anthony had never been in trouble, but just two months before his 2009 graduation, he was

on the scene when a fight broke out. All of the students who were present were taken to the office and then to the police station for interrogation.

After three hours, the police let Anthony go. But the no tolerance policy meant he was suspended for more than nine days. Ms. Dawkins consulted with the Mississippi Center for Justice and appealed the decision of the disciplinary hearing.

At the school board hearing, officials interviewed Anthony, looked at his record and his positive discipline history. He was allowed back in school. The other students did not appeal, and at least one was expelled.

For Anthony, the days he was suspended set him back and reduced his grade point average. But he got his diploma and is now attending community college. He wants to be a brick mason. When asked what advice he would give other students, he says simply: “Stay out of trouble. Stay away from crowds.”

His mother has something else to add. She wants parents to educate themselves about their rights. She says: “I didn’t know about parents’ rights. But now I’m doing training so we can let other parents know what they can do. I just want all the parents to go to the PTA meetings and make sure they stand up for their children.”

The Center continues to provide outreach and education to help parents find better solutions for their children, and represents students directly when needed.

HATTIESBURG HIGH SCHOOL STUDENT
ANTHONY FOX



HAPPY 81ST BIRTHDAY



HOWARD

DIANE

LIZ

VICTOR

JUNE

DONOTHY

ALBERT

JACKIE

TOOKIE

LOVE

WILL KEEP THIS FAMILY TOGETHER

MOTHER - G...



THE KRINGS

"MISSISSIPPI COTTAGE" HOMEOWNERS

3

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ENSURING EQUITY IN THE RECOVERY EFFORT

Affordable housing remains the greatest gap in hurricane recovery. The Mississippi Center for Justice has battled FEMA to stop them from taking money back from deserving families and pushed the governor to ensure that low-income renters are included in the recovery effort. The cottage project was truly a race against time.

The “Mississippi cottage” is an attractive modular home, built with first-rate materials. It can be elevated up to 10 feet and withstand 150-mile-per-hour winds.

The Mississippi Emergency Management Agency started delivering cottages in June 2007. In less than a year, MEMA placed about 2,800 cottages across the Coast, housing more than 8,000 people.

Residents found the cottages more attractive, more comfortable and more stable than FEMA trailers. Most importantly, cottages offered affordable, permanent housing for those who needed them, and a much safer alternative to FEMA trailers for those who needed more time to rebuild.

Yet local governments tried to prevent the cottages from staying. Even residents who were rebuilding received notices of eviction from the cottages.

Cheryl and Davis Krings, a military family on active duty, live in Waveland, Mississippi, a community located at ground zero of the storm’s impact. It is a place where, even five years after the storm, empty lots still outnumber houses.

Following the storm, the Krings lived in a

EMPOWERING COMMUNITIES TO FIGHT DISCRIMINATORY ZONING

FEMA trailer park. Davis was deployed for military service in Kuwait, and Cheryl continued to follow recovery leads at home. Turned down for SBA loans and grants, Cheryl began to lose hope. She suffered a stroke because of the stress. When she learned about the cottage program, her one question was about ownership. Getting assurance that the cottage would be available for purchase and could be placed on her land, she signed up and began to settle in.

When Davis returned from a year of military service, he was excited about the cottage. But soon, the Krings found themselves awash in discriminatory local ordinances seeking to ban the cottages as permanent housing. Local officials sought to classify the cottages as mobile homes and restrict them to zoning in mobile home parks.

“I have lived here my whole life, and yet I was being pushed out,” Cheryl said. “We tried to follow the rules and get direct answers about the opposition to the cottages, but we felt so lost in the system.”

The Krings knew they needed an attorney, but could not afford one. When attorneys from the Mississippi Center for Justice attended a city

council meeting, the Krings found a renewed sense of hope.

The Center held community clinics, conducted housing surveys, researched cottage building codes, and examined local ordinances. Advocacy efforts paid off, and ordinances were eased in Biloxi, Gulfport, and unincorporated Hancock County. But Waveland refused to budge. So, along with *pro bono* counsel, the Center filed suit in Waveland and ultimately reached a settlement agreement that allowed the cottages to stay.

In September 2009, the Krings became the first family in Waveland to permanently place their cottage on an elevated foundation. While many other local battles over cottages remain, this ending fulfills Cheryl’s vow when she said, “This is home. The cottage is home. We’ll be here no matter what.”

The Krings are now active in a community-based cottage coalition that is working with the Mississippi Center for Justice to fight discriminatory ordinances along the Gulf Coast and arbitrary policies from MEMA that are keeping residents from using cottages to their full housing potential.

The dog pen where Herman Rieux lived until he finally got a FEMA trailer.



Pursuing equity in the recovery effort includes holding Mississippi accountable for providing access to recovery resources for all Mississippians who call the Gulf Coast home. That access, however, has been denied to far too many residents, particularly those who suffered only wind damage, not flood damage, from a storm whose mighty winds and flood surges wreaked havoc in equal measure.

Nearly five years after Hurricane Katrina, more than 5,000 households are still in need of assistance, and the line—literally a railroad track—that defines who received help and who was denied access raises serious questions about racial and economic justice. For instance, when Katrina's tidal surge swept in, the Chamberlains, a white family, waded out of their Gulfport home and escaped across the CSX railroad into predominantly African American Soria City. They took shelter with Irene Walker, an African American woman on the other side of the tracks, until the storm blew over. Katrina's flood surge damaged the Chamberlains' home, and they received a homeowner's grant to assist with repairs. The woman who sheltered them, and who herself had extensive wind damage, was excluded from public disaster grant assistance to repair or rebuild her own home.

The Center continues its efforts to hold the State of Mississippi and the U.S. Department of Housing and Urban Development, as well as local municipalities, accountable for ensuring a

FIVE YEARS IS LONG ENOUGH

recovery that provides opportunity to all residents who need help. The Center is using a combination of media advocacy, litigation and policy advocacy to bring about change. A lawsuit on behalf of the Mississippi State Conference NAACP, Gulf Coast Fair Housing Center and numerous individual clients is pending. The lawsuit challenges the diversion of nearly \$600 million from affordable housing recovery money to a pre-Katrina plan to expand the State Port at Gulfport.

In testimony before six U.S. Congressional committees, the Center has highlighted barriers to recovery and offered solutions. Specifically, the Center calls for:

- Redirecting and restoring enough housing funds to cover the cost of the remaining unmet housing needs using a combination of CDBG and other resources to close the recovery gaps.
- Eliminating discriminatory zoning treatment of cottages, and requiring local governments to recognize state law classification of Mississippi cottages as modular homes.
- Accelerating the expenditure of remaining recovery funds for small rental, long-term workforce, cottage and public housing programs.



HERMAN RIEUX

STILL LIVES IN A FEMA TRAILER



WILHELMINA MCCULLOUGH

ADVOCATE FOR FAIR LENDING IN MISSISSIPPI

BUILDING ECONOMIC SECURITY

With the highest poverty rate in the nation, it's no wonder that places offering quick cash prey upon Mississippi's citizens. Check cashers, car title loan companies, pawn shops, payday advance operators and their ilk line the streets in our poorest communities. They say they offer a product that consumers need. At the Mississippi Center for Justice, we feel quite differently.

Imagine this: you are a police officer or a school teacher. Maybe you are a single mom. You work hard to support your family and give your kids what they need to thrive, but money is tight. Your car, which has been running on its last leg for months, finally dies. And the mortgage is due. You need help.

Each day on the way to work, you pass signs along the highway that say—"Need Cash Fast?" "Quick Advance Here." "Pay Day Loans." You stop in at one of these storefronts, and within 15 minutes—no questions, no credit check—you walk out with \$400.

You have the emergency cash you needed, but in the process, you have borrowed yourself a heap of trouble. If you cannot pay off that \$400 loan in 14 days, you will find yourself in a vicious cycle—taking out loan after loan, each one to pay off the one before, each one racking up fees that can amount to nearly 600 percent interest.

BREAKING THE GRIP OF PREDATORY LENDING

That's why we call this predatory lending. That's why we're actively pursuing local and statewide policies to regulate these types of business and working with reputable lending institutions and advocacy partners to offer alternative loan products and financial education.

Wilhelmina McCullough knows the cycle all too well. Faced with finding only part-time work, Wilhelmina took out a payday loan to pay for essentials—utilities and food—and soon found herself trapped in debt. When she could not afford to pay off the entire loan, she was threatened with criminal charges. She is now working with a community bank to pay off the loans and build a savings account. She cautions, "I want to tell everyone to stay away from payday loans. If I knew then what I know now, I would never have taken out the first one."

During October 2009, the Mississippi Center for Justice won a huge victory in our efforts to curb predatory lending. Based on the advice of advocates from the Center, the Jackson City

Council unanimously supported a moratorium on additional check cashers, title loan stores, payday lenders and pawn shops. The moratorium gives the City Council more time to study the issue and craft more permanent measures, which they are now exploring.

Because Jackson is home to one of the highest concentrations of check cashing companies in the nation, seeking a moratorium here was a logical step for the Center. Municipalities surrounding Jackson, including Ridgeland, Canton and others, have also instituted moratoriums. Numerous other cities have passed resolutions in support of reform.

The Center is working with national partners Center for Responsible Lending and National Consumer Law Center, as well local partners who participate in the Mississippians for Fair Lending coalition, to seek a statewide policy solution that seeks an interest rate cap of 36 percent, the same rate cap that the federal government instituted for members of military families.

The economic downturn of 2009 hit everyone hard, particularly those who were already on shaky ground. News of home foreclosures dominated the headlines, and in Mississippi, the pending disaster loomed large. Mississippi leads the nation in mortgage delinquencies, a crisis that is estimated to cause a \$647,000,000 loss in wealth across the state during a two-year period.

Recognizing the need for legal assistance for families facing foreclosure, the Mississippi Bar issued a call to lawyers across the state, and dozens stepped up to receive referrals of cases from the Mississippi Center for Justice.

The Center also added an Equal Justice Works AmeriCorps Fellow to lead our foreclosure prevention efforts. Further, while the effects of the 2010 oil disaster on the coastal economy have not yet been fully realized, foreclosures were already on the rise throughout the Mississippi Gulf Coast. CNN Money estimates that, during the next year, the Gulf Coast will see a 140 percent increase in foreclosures. Much of the increase is due to the maturity of loans taken out post-Katrina—loans that are now due but that families cannot afford to pay.

The root causes of foreclosures are many. Job loss is certainly one. Often times, medical debt, predatory lenders and unscrupulous contractors play a role.

For example, the R's are an elderly couple in their late 60's. They are on a fixed income. Representatives from a loan company offered them money for home repairs. The R's declined—repeatedly. When loan representatives paid a visit to the R's shortly after Mr. R had major surgery,

HELPING HOMEOWNERS

the couple gave in and accepted a loan. While heavily medicated, Mr. R signed for the loan, and Mrs. R followed his lead. Contractors began the work, but left the house in disarray.

With medical bills piling up, the R's found themselves deeply in debt, falling further behind on their mortgage payments and in a home with incomplete and subpar repairs. The loan company made threats to foreclose. They even harassed family members, including Mrs. R's 93-year-old mother, for payments.

The R's contacted the Mississippi Center for Justice. The Center reviewed the loan documents and found several inconsistencies. We sent a letter to the lender advising them to cease their collection tactics because they were in violation of the Fair Debt Collection Practices Act and violating the R's privacy rights. We also engaged the Better Business Bureau, the Federal Trade Commission and the Mississippi Attorney General's Office-Consumer Protection Division. As a result, the Federal Trade Commission has opened a case against the contractor and the Attorney General's Office is investigating. Local credit counselors are working with the R's to assist them with getting their finances under control. The R's now have a fair loan with reasonable repayment terms, and a predatory lending company is facing possible sanctions.

A man with short, light-colored hair and glasses is seated at a dark, reflective table. He is wearing a white, long-sleeved button-down shirt. His hands are clasped together on the table in front of him. He is looking towards the camera with a slight smile. The background features a light-colored wall with a decorative molding and a paneled door to the left. A large, diagonal, olive-green graphic element covers the upper right portion of the image, containing the text.

PRO BONO ATTORNEY

DON MCGRAW



LAW STUDENTS

BUILDING A FUTURE IN PUBLIC INTEREST LAW

NURTURING THE SPIRIT OF PUBLIC SERVICE

Sustaining progress in the social justice movement requires a commitment to cultivating the talents and interests of today's law students. Introducing young legal minds to the barriers and long-term consequences created by poverty and discrimination provides an opportunity to engage them in solutions that can improve the quality of life for Mississippians, and demonstrate the potential for progress to the rest of the nation.

Since Hurricane Katrina, law students from across the country have poured into Mississippi to provide key research, legal writing and project assistance for the recovery efforts. Their involvement has also demonstrated how valuable student work can be in other areas of social justice work, including access to healthcare, access to affordable child care, community development, fair lending reform and more. The Center now welcomes students on a regular basis to each of our offices, and has put student talent to work in helping us explore opportunities for expanding our services to the Mississippi Delta.

Law students from University of Maryland School of Law are just one example. Since early 2006, Maryland student groups have spent winter, spring and summer breaks working with the Mississippi Center for Justice on civil legal matters, including the FEMA grant assistance program. In 2009, several health law students and Virginia Rowthorn, managing director of the Law & Health Care Program, approached the Center about creating a trip that focused on health law. The Center tasked the Law & Health Care Program students to prepare a preliminary report about hospital charity care and debt collection practices.

Prior to their trip to Mississippi, they prepared a report about hospital charity care policies and debt collection practices. During the trip, the students met with key stakeholders in Jackson and throughout the Mississippi Delta and presented a summary of the data collected from surveying residents in the Delta region. The project provided the Center with valuable data and information to use in its public awareness efforts and left the students with a great sense of accomplishment.

Students from the University of North Carolina School of Law also assisted with surveys and data collection that not only enhances our work, but benefits the students as well.

"I knew the trip would be life-changing for these law students. It is not possible to go on a trip like this and not be moved by all you see and the people you meet. When do law students get the chance to do that?," said Sylvia Novinsky, assistant dean of public service programs at UNC School of Law. "They met true civil rights lawyers who are in the trenches every day, they got to experience their education and they grew as people."

Surveying communities throughout the Gulf Coast, Greater Jackson area and in the Mississippi Delta provides keen insight into the needs, resources and challenges that residents face in these areas. The results of the surveys help the Center craft strategies to enhance existing social justice campaigns and develop new focus areas for tackling discrimination across the state. Introducing students to the unique aspects of public interest law provides a hands-on experience that we hope will shape their careers in ways that lead them to work in service of justice for all.

SOCIAL JUSTICE CAMPAIGN PARTNERS

We offer heartfelt thanks to the many community organizations and advocacy groups who collaborate with us to strengthen the social justice movement throughout Mississippi. We thank the state, regional and national organizations who give generously of their time and talent to support our commitment to providing legal assistance and advocating for policy change across our state. We also express our gratitude to the individual attorneys, law firms, college and university staff and students who volunteer their time and talents.

State and Regional Partners

AARP Mississippi
Acadiana Legal Services
ACLU of Mississippi
Advocates for Environmental Human Rights
Alabama Appleseed Center for Law and Justice
Back Bay Mission
BancorpSouth
BankPlus
Capital Area Legal Services
Children's Defense Fund, Southern Regional Office
Coastal Family Health Center
Coastal Women for Change
Community Builders' Leadership Initiative
CredAbility
Delta Music Institute at Delta State University
Delta State University Center for Delta Culture and Learning
Disability Rights Mississippi
Downtown Jackson Partners
Enterprise Corporation of the Delta/Hope Community Credit Union
First American Title Company
Florida Bar Foundation
Florida Legal Services
Greater New Orleans Fair Housing Center
Gulf Coast Fair Housing Center
Gulf Coast Interfaith Task Force
Hancock County Housing Resource Center
Hinds County Bar Young Lawyers Division
Hinds County Human Resources
HMIS United to End Homelessness
Institute of Southern Jewish Life
Jackson Medical Mall Foundation
Jackson Public Schools
Jackson State University Fannie Lou Hamer Institute
Legal Services Alabama
Legal Services of North Florida
Liberty Bank
Living Independence for Everyone
Louisiana Appleseed
Louisiana Civil Justice Center
Louisiana Justice Institute
Louisiana State Bar Association Access to Justice Program
Lutheran Episcopal Services in Mississippi
Magnolia Bar Association
Mercy Housing
Mid South Delta LISC
Mississippi Access to Justice Commission
Mississippi AFL-CIO
Mississippi Association for Justice
The Mississippi Bar
Mississippi Center for Education Innovation
Mississippi Center for Legal Services
Mississippi Center for Non-Profits
Mississippi Coalition for Citizens with Disabilities
Mississippi Coalition for the Prevention of Schoolhouse to Jailhouse
Mississippi Coalition of Vietnamese Fisherfolk and Families
Mississippi Commission for Volunteer Service
Mississippi Consumer Protection Division, Office of the Attorney General
Mississippi Credit Union Association
Mississippi Economic Policy Center
Mississippi Families as Allies for Children's Mental Health
Mississippi Health Advocacy Program
Mississippi Home Corporation
Mississippi Housing Partnership
Mississippi Human Services Agenda
Mississippi Immigrants' Rights Alliance
Mississippi Low-Income Child Care Initiative
Mississippi Parent Training and Information Center
Mississippi State University Extension Service
Mississippi Volunteer Lawyers Project
Mississippi Youth Justice Project
Moving Forward Gulf Coast

NAACP, Biloxi Chapter
NAACP, Mississippi State Conference
North Gulfport Community Land Trust
North Mississippi Rural Legal Services
Operation Shoestring
Parents for Public Schools—Jackson
The Pro Bono Project (New Orleans)
Public Policy Center of Mississippi
Rebuild Jackson County
Renaissance Corporation
Self-Help
Soria City Civic Organization
Southeast Louisiana Legal Services
Southern Echo
Southern Poverty Law Center
Steps Coalition
Texas Appleseed
Theresa Moody Title Company
Turkey Creek Community Initiative
West Tennessee Legal Services
William Winter Institute for Racial Reconciliation
Women's Fund of Mississippi

National Partners

AARP Foundation Litigation
AFL-CIO
American Bar Association Center for Pro Bono
American Bar Association Section of Business Law
Asian Americans for Change
Boat People SOS
Center for Law and Social Policy
Center for Legal Aid Education
Center for Responsible Lending
Center on Budget and Policy Priorities
Child Care Law Center
City Bar Justice Center
Consumer Federation of America
Corporation for National and Community Service
Empire Justice Center
Equal Justice Works

Federal Deposit Insurance Corporation
Housing Works
International Relief & Development
Lawyers' Committee for Civil Rights Under Law
Legal Services Corporation
NAACP Legal Defense and Educational Fund, Inc.
National Alliance of Vietnamese American Service Agencies
National Center for Law and Economic Justice
National Consumer Law Center
National Economic Research Associates, Inc.
National Employment Law Project
National Health Law Program
National Legal Aid & Defender Association
National Low Income Housing Coalition
National Resources Defense Council
National Senior Citizens Law Center
National Women's Law Center
Neighborworks
New York Lawyers for the Public Interest
Oxfam America
Parents for Public Schools—National Pro Bono Net
Rhode Island Legal Services
Vietnamese American Bar Association of Northern California

Law Firms and Corporate Legal Departments

Adams and Reese LLP
Akers & Bobo, PLLC
Akin Gump Strauss Hauer & Feld LLP
Allen & Overy LLP
Andalman & Flynn, P.C.
John Thomas Ash, Attorney at Law
Baker, Donelson, Bearman, Caldwell & Berkowitz, PC
Balch & Bingham LLP
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FORECLOSURE PREVENTION

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When the foreclosure crisis hit home in late 2008, attorneys from Mississippi and beyond responded to a call for pro bono assistance to help. We are grateful to the attorneys who accepted our referrals of foreclosure cases and continue to work with us on this project.

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Each contribution to the Mississippi Center for Justice is put to immediate use in support of our home-grown capacity to provide legal support for the advancement of racial and economic justice. We are immensely grateful for the generous support of foundations, institutional contractors, law firms, corporations and individual donors who make our work possible.

\$100,000 and up

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STATEMENT OF ACTIVITIES

for the year ended December 31, 2009 (with comparable totals for 2008)

	2009	2008
Support and Revenues		
Contributions	\$ 527,917	414,896
In-kind contributions	4,428,776	6,896,475
Grants	1,937,548	1,207,055
Interest and dividends	515	2,288
Miscellaneous	16,444	9,193
Contract services	228,667	84,500
Total Support and Revenues	7,139,867	8,614,407
Expenses		
Program services	6,164,104	8,321,781
Management and general	108,596	166,742
Fundraising	282,372	340,972
Total Expenses	6,555,072	8,829,495
Change in Net Assets	584,795	(215,088)
Net Assets at Beginning of Year	777,748	992,836
Net Assets at End of Year	\$ 1,362,543	777,748

These pages provide a condensed version of the Center's financial statements as presented by management for the fiscal year ended December 31, 2009. Our financial statements have been audited by Matthews Cutrer & Lindsay P.A., an independent public accounting firm. Their complete report of audited financial statements with accompanying footnotes is available upon request from the Center's offices.

STATEMENT OF FINANCIAL POSITION

for the year ended December 31, 2009 (with comparable totals for 2008)

ASSETS	2009	2008
Current Assets		
Cash	\$ 308,661	149,344
Receivables	1,314,862	711,133
Prepaid expenses.....	3,993	4,404
	1,627,516	864,881
Furniture and Equipment, net	41,738	54,225
Other Assets		
Deposits.....	3,510	3,510
	1,672,764	922,616
LIABILITIES AND NET ASSETS		
Current Liabilities		
Accounts payable.....	169,438	57,040
Accrued expenses.....	80,026	65,993
Payroll liabilities.....	60,757	21,835
	310,221	144,868
Net Assets		
Unrestricted.....	3,139	(121,759)
Temporarily restricted	1,359,404	899,507
	1,362,543	777,748
	\$ 1,672,764	922,616

ABOUT THE MISSISSIPPI CENTER FOR JUSTICE

The mission of the Mississippi Center for Justice is to advance racial and economic justice. The Center carries out its mission through a community lawyering approach that combines legal services with policy advocacy, community education and media advocacy. The Center's campaigns are creating better futures for low-wealth Mississippians and communities of color in the areas of educational opportunity, financial security, access to healthcare and child care, affordable housing and community development.

The Center capitalizes on the time and talent of volunteer attorneys, law students and professionals from other public and private sectors. To find out more about the Center's work, including volunteer opportunities and how to donate in support of our work, visit www.mscenterforjustice.org and become a fan on Facebook.

Working in areas as vast as affordable safe housing, disaster recovery and community development, the Center relies on partners from within Mississippi and across the nation.



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