



WISTAF

investing in justice for all

Strength in a Storm

2025 Annual Report

Wisconsin Trust Account Foundation, Inc.



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* Through June 30, 2025
** Beginning July 1, 2025

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Rebecca L. Murray

Assistant Executive Director
Tehmina Islam

Grants Program Manager
Jeff Brown

Communications and Development Manager
Benson Gardner

Program Coordinator
Kevin Webb

A Message from the Board Chair and Executive Director

Dear Friends and Colleagues,

It's never been easy for people of limited means to engage in our civil legal system, even though it often means protecting their basic rights and liberties.



This is why the Wisconsin Trust Account Foundation (WisTAF) was first established by the Wisconsin Supreme Court. In 1986, the Court saw that without more resources, people who couldn't afford to pay for an attorney would continue to be excluded from pursuit of justice in our civil legal system.

WisTAF has now completed its 40th year, and access to justice remains elusive for far too many. People frequently need civil legal assistance to protect their lives, livelihoods, or independence. And yet, federal sources of support for civil legal aid have been increasingly threatened. When funding disappears, availability of services shrinks.

Things would be worse if not for the coordinated efforts of WisTAF, its grant recipients, and other key civil legal stakeholders to increase resources and solutions addressing the everyday legal problems faced by too many of our friends, family, and neighbors:

- In 2025, lawyers and judges stepped up their support via the state's **Public Interest Legal Services Fund**. Access to justice organizations petitioned the Wisconsin Supreme Court for this change, WisTAF and a wide swath of legal and social sector organizations filed briefs in support, and the Court approved. By 2027, an estimated \$900,000 in additional resources will be available each year to provide civil legal aid.

- State officials recognized WisTAF’s successful management of resources by sending unanticipated funds our way — to augment the **COVID-19 Legal Services** and **Afghan Immigration-related Legal Assistance** programs.
- We worked tirelessly on a robust **new grants management system**, and launched it early in 2026. The upgrade will create efficiencies for both WisTAF and our grant recipients. Additionally, it will improve the transparency, consistency, and reliability of our information and facilitate data analysis. Eventually, our system will allow us to offer key insights to policymakers and others monitoring access to civil justice in Wisconsin.
- A new era began when **Wisconsin Law Help** launched, with major WisTAF support. Wisconsin Law Help is the state’s first comprehensive online portal where people facing civil legal issues can find their way forward.
- We offered **educational opportunities** to engage and inspire our financial institution partners, who provide critical funds through the Interest on Lawyers’ Trust Accounts (IOLTA) program.

Our appreciation goes out to all who made these important steps possible. Without a doubt, this includes WisTAF’s tireless staff and board members, whose devoted pursuit of the mission inspires gratitude.

In collaboration with Wisconsin’s robust civil legal aid community, WisTAF will continue working to ensure that everyone, regardless of income, can access justice in Wisconsin.

Meanwhile, we are proud and grateful to be a source of strength in the storm.

Atty. Basil Buchko, *Chairperson*
Rebecca L. Murray, *Executive Director*



Our legal system’s complexity doesn’t only lock out individuals with low incomes: it limits what they can successfully pass down to their descendants. This worsens economic inequality.

Civil legal aid can be a lifeline, as it was for “Myra.” **The Legal Aid Society of Milwaukee** “helped me understand and make important decisions about my life and estate. I thank them so much for their wonderful help, patience and commitment to helping the community,” Myra says.

“I thank God for them helping me with all these things I would otherwise have known nothing about and never been able to do myself.”

2025 Impact

Justice should be for everyone, regardless of income.

In 2025, the Wisconsin Trust Account Foundation (WisTAF) administered grants that allowed more than 12,000 people, spread across every county in Wisconsin, to access justice in matters of civil law. And, we committed more than \$8.9 million to assisting such clients and to building provider capacity for the coming years.

Mission

The Wisconsin Trust Account Foundation works with civil legal aid organizations in Wisconsin to increase access to justice. We oversee funds and invest in services and projects to help people resolve their legal problems.

Why we exist

Someone accused of a crime has the right to an attorney. The same is not true for victims of a crime, nor almost anyone whose life is impacted by a *civil* legal matter.

And since our legal system is complicated, without a lawyer most people can't protect their civil rights and liberties when they are violated. So what happens if you can't afford an attorney?

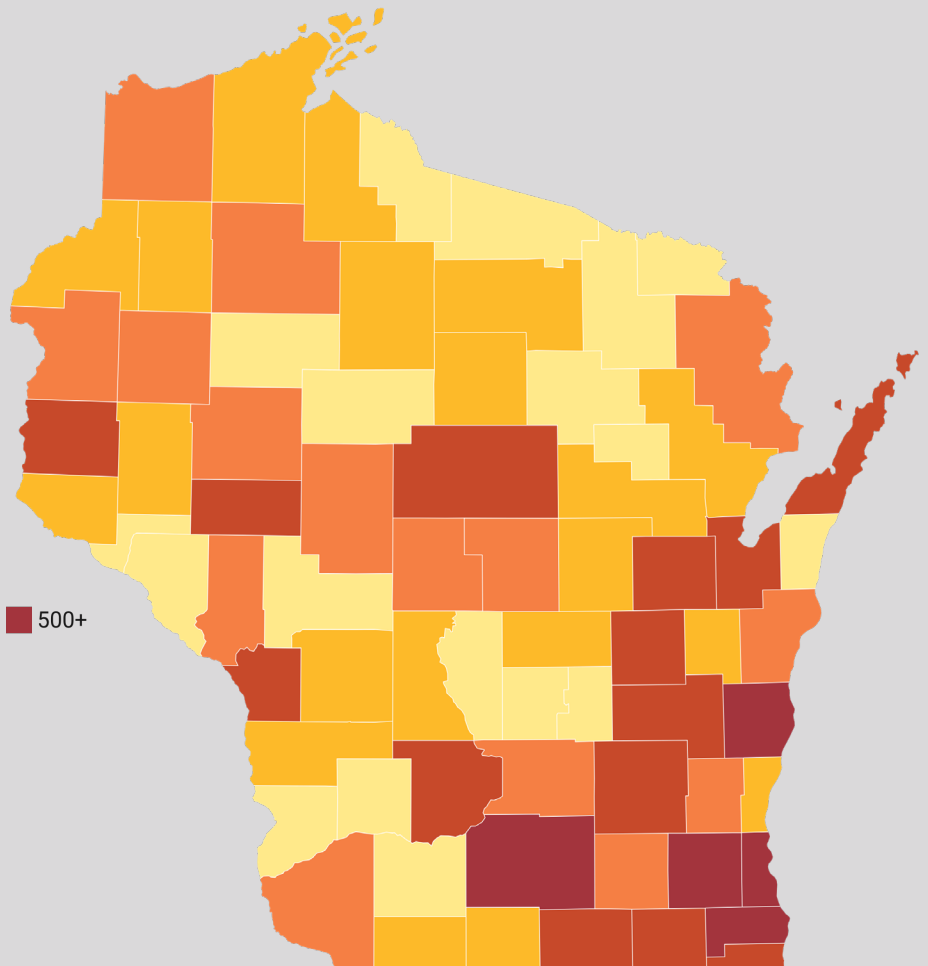
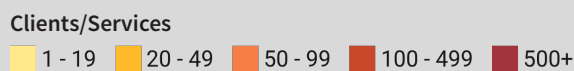
This is where our grants come in. We fund civil legal aid: professional legal assistance for people who can't afford attorneys. WisTAF grants help people throughout Wisconsin to secure their family's safety through restraining orders, to avoid wrongfully losing their homes or jobs, to protect their health or veterans' benefits, and to address a myriad of other serious concerns.

The Wisconsin Trust Account Foundation, Inc. (WisTAF) is a 501(c)(3) nonprofit corporation and the civil legal aid funding administrator established by the Wisconsin Supreme Court to aid the courts in carrying on and improving the administration of justice.

Where Civil Legal Aid Clients Live (All Programs)

This map illustrates the approximate, overall reach of WisTAF grants based on reported number of services provided and clients served.

Created with Datawrapper



2025 Grant Programs

Direct Legal Services

WisTAF's longest-standing grant program helps low-income people solve major problems in their lives. Cases may focus on anything in the area of civil law; together, providers we fund serve the whole state. Thus, these grants helped people in all but one Wisconsin county in 2025 to seek justice. In a myriad of ways, they improved clients' safety, economic stability, health, and well-being.

Legal Aid Advancement Grants

Large amounts of civil legal needs remain unmet in Wisconsin, while IOLTA revenue remains high due to elevated interest rates. We have used this income to award and distribute multiple rounds of limited-term Legal Aid Advancement (LAA) grants to support our Direct Legal Services grant recipients with their work helping people access legal solutions.

Afghan Immigration-related Legal Assistance

Ukrainian Immigration-related Legal Services

Refugees must navigate complicated, lengthy legal avenues to build new, productive lives in Wisconsin. WisTAF has administered federal funds so eligible individuals fleeing crises in Afghanistan and Ukraine can access professional immigration legal assistance. The Ukrainian program wrapped up as expected in early 2025. However, last year the State of Wisconsin recognized the positive impacts of WisTAF and its grantees, as well as the continued need for Afghan immigration-related legal assistance, by awarding funds to extend that program through June 2026.

COVID-19 Civil Legal Services

Our grants to help low-income Wisconsinites address ongoing civil legal needs related to COVID-19 have been made possible by federal COVID-19 relief funds. Recognizing the continued importance of this work and the effectiveness of WisTAF's grant program, the State of Wisconsin awarded continuation funding in 2025 that extended the program through October 2026.

Domestic Violence and Sexual Abuse Civil Legal Services

The safety of an individual or family should not depend on their income. With help from this program's grant recipients, clients addressed critical civil legal problems related to domestic violence and sexual abuse. These are WisTAF's only grants funded by the State of Wisconsin Biennial Budget, which allocates federal funds for the purpose.

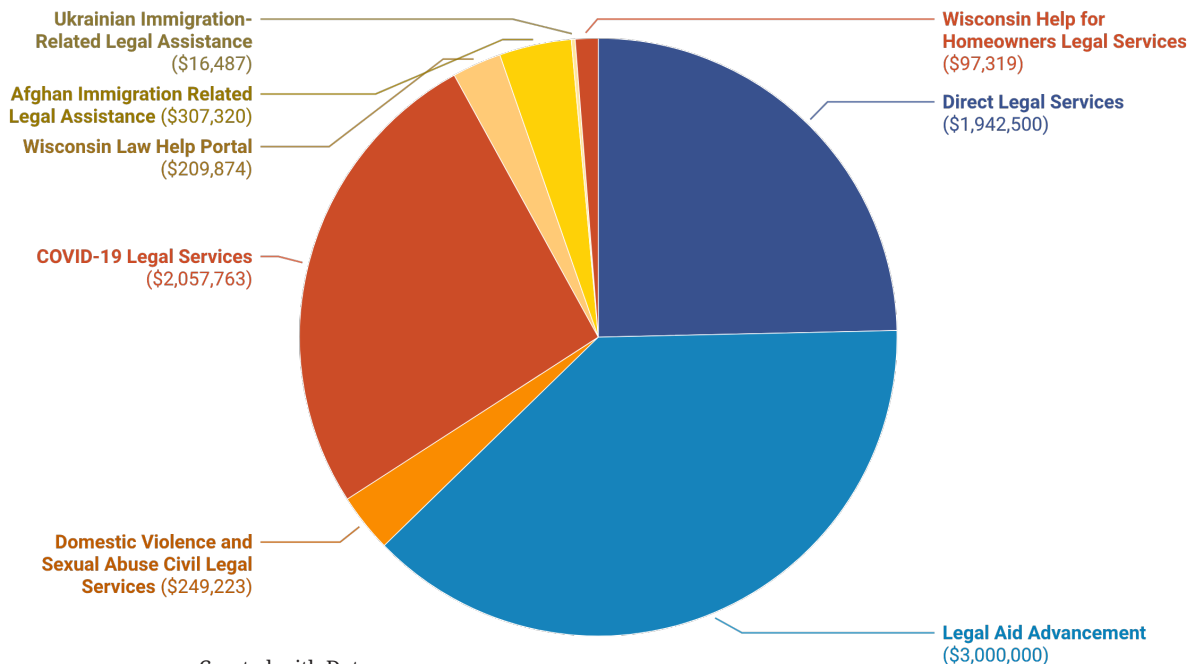
Wisconsin Law Help

WisTAF is a primary funder of the new Wisconsin Law Help website (wislawhelp.org), the first unified statewide portal that helps people understand how to address their civil legal needs, including finding a provider if necessary.

Wisconsin Help for Homeowners Legal Services

WisTAF managed the civil legal aid component of the state's effort to prevent homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement of low- and moderate-income households related to the COVID-19 pandemic. The state's program was temporary, serving its final clients in early 2025.

Total grants disbursements by WisTAF grant program, 2025



Created with Datawrapper



Two young sisters, “Zelda” and “Lara,” have Autism Spectrum Disorder and are at high risk of wandering off. Their parents wanted a six-foot fence to keep them safe. Since their rural town prohibits fences over four feet, the family requested an exception. They were denied.

The family brought in **Disability Rights Wisconsin (DRW)**, whose staff explained to officials over phone and email that the fence is a reasonable accommodation required by the Americans with Disabilities Act. Met with continued resistance, DRW staff decided to drive about three hours to a town board meeting.

Their in-person advocacy at the meeting did the trick. Officials soon granted the accommodation and the fence went up. In the summer of 2025, Zelda and Lara played in the front yard with their family for the first time ever.

Partnerships

Legal Community

Wisconsin’s legal community has long demonstrated a strong sense of responsibility for access to justice — via contributions of both dollars and time. State Bar members contributed over \$1.4 million to the Public Interest Legal Services Fund and donated thousands of hours of their time volunteering with WisTAF grantees and local free legal clinics around the state last year. By order of the Wisconsin Supreme Court, 12 of the 15 members of our Board of Directors are appointed by the State Bar (nine of whom are attorneys), while the remaining three are judges appointed by the Court itself.

State Government

Everyone in Wisconsin reaps a benefit when legal processes are effective and efficient; civil legal aid is truly a public concern. Indeed, it was the Wisconsin Supreme Court which first established WisTAF in 1986, citing a need to “to aid the courts in carrying on and improving the administration of justice.” Today, WisTAF is proud to work with multiple state agencies as part of programs that invest in civil legal aid to provide access to justice, save future public costs, and achieve other public sector goals (see pages 5, 9).

IOLTA Participating Financial Institutions

Banking institutions’ commitment to the communities they serve is reflected in their participation in the Interest on Lawyers’ Trust Accounts (IOLTA) program, which provides funding support for civil legal aid (see page 8). Of the 160 Wisconsin



financial institutions maintaining IOLTA accounts during the past year, 137 waived all fees on the accounts so that every cent of interest payments helps people access justice. You can see the complete list at wistaf.org/IOLTA-list.

Prime Partner Program

Prime Partner financial institutions choose to make their communities stronger by paying interest rates that are at least 0.5% greater than required on their IOLTA accounts. Happily, we welcomed four new Prime Partners since the beginning of 2025.

People, and particularly law firms, help increase access to justice simply by banking with one of the financial institutions listed here.

Prime Partners (as of Publication)

Bank Five Nine

The Bank of New Glarus*

Bank of Sun Prairie

CIBC

Citizens Bank

Citizens Community Federal

Coulee Bank*

Farmers & Merchants Bank

First Federal Bank of Wisconsin

Forte Bank

Huntington National Bank*

IncredibleBank

Independence State Bank

Landmark Credit Union

Mound City Bank

The Northern Trust Company*

Peoples State Bank

(based in Prairie du Chien)

Port Washington State Bank

Pyramax Bank

River Bank

Signature Bank

West Pointe Bank

*Joined during 2025 or 2026.

Civil Legal Aid Alliance of Wisconsin

WisTAF is proud to serve in leadership roles in the Civil Legal Aid Alliance of Wisconsin, a collaborative effort of more than 20 access-to-justice organizations including many WisTAF grantees, the Wisconsin Access to Justice Commission, and more. Participating organizations work toward a shared vision of all people capably accessing justice and achieving fair legal outcomes.

Philanthropy

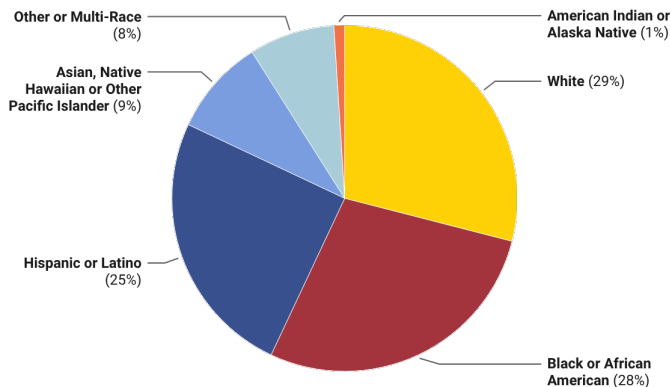
Philanthropic goals related to helping people escape economic disadvantage often benefit from a legal aid component. Attorneys can professionally problem-solve for clients, a population sometimes unintentionally left behind by even the most laudable efforts. WisTAF shares this understanding in relevant networks and venues, additionally offering insight into the field with interested partners.

“Amanda” and her daughter, “Madison,” needed medical treatment after being physically assaulted by Madison’s father. To secure their future safety, Amanda met with **RISE Law Clinic of End Domestic Abuse Wisconsin**. RISE took the case to court and secured injunctions against the abusive father for child abuse and domestic violence. Still, Amanda and Madison needed more to ensure their safety, because the court had omitted a required provision to prevent an abuser from owning firearms. RISE staff drew on their legal expertise to get the error corrected. Amanda and Madison are protected by law now — and for years to come.

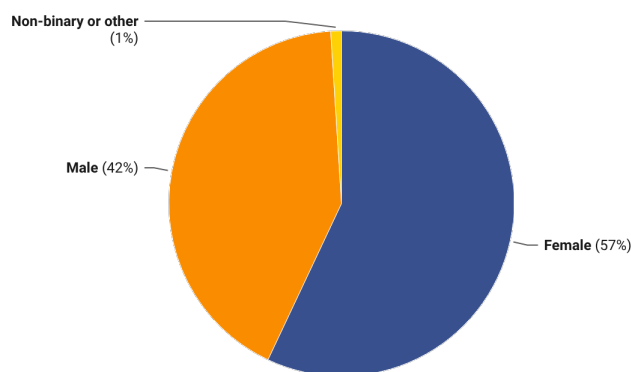


Client Demographics

Race/Ethnicity — All Programs



Clients by Gender – All Programs



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“Shonda” wanted a healthcare career. It would be a fresh start, after surviving child abuse, human trafficking, and domestic abuse. But she realized her future would be stymied by two convictions on her record — both from when she was very young, and directly tied to her trauma and victimization. She asked **Legal Action of Wisconsin’s** Student Legal Aid program to help. Staff and volunteers submitted pardon requests, and also cleared up errors on Shonda’s record. Two years later, the pardons were granted, and Legal Action made sure they were removed from her record. Now, Shonda’s path is open, to pursue a stable career and a fresh start in life.



Revenue Sources

Funds Generated by Legal Community

Interest on Lawyers’ Trust Accounts (IOLTA)

When Wisconsin law firms receive short-term or nominal deposits on behalf of clients or third parties, they store the funds in a single, pooled account known as an IOLTA account. Interest generated by IOLTA accounts comes to WisTAF to support civil legal aid.

Public Interest Legal Services Fund (PILSF)

The Wisconsin Supreme Court established the Public Interest Legal Services Fund (PILSF) to maintain “the integrity and efficiency of the judicial system within this state.” Attributable to the state’s attorneys and judges, PILSF funds are distributed throughout Wisconsin’s judicial districts. The Fund plays a critical role by supplementing erratic

IOLTA funding with more stable revenue for civil legal services for low-income Wisconsinites.

Pro Hac Vice

A portion of the *pro hac vice* admission fees paid by non-resident lawyers to participate in a particular action in Wisconsin is allocated to WisTAF to support civil legal aid.

Cy Pres

Wisconsin law requires that WisTAF receive at least half of any residual funds left over from class action lawsuits filed in Wisconsin state court to provide civil legal aid. Such residuals are called by the name of the applicable legal doctrine, *cy pres*. In addition, parties may name WisTAF as the recipient of other residuals, such as federal class actions, restitution, settlements, or penalties.

Federal Support, Recurring (State of Wisconsin Biennial Budget)

Temporary Aid for Needy Families (TANF)

Wisconsin’s legislators and governor invest a modest annual amount of federal Temporary Aid for Needy Families (TANF) funding in Domestic Violence and Sexual Abuse Civil Legal Services grants.

Federal Support, Limited Term

American Rescue Plan Act – State and Local Fiscal Recovery Funds (ARPA – SLFRF)

This funding addresses civil legal aid for issues related to COVID-19, and supports the Wisconsin Law Help portal.

American Rescue Plan Act – Homeowner Assistance Fund (ARPA – HAF)

This COVID-19 relief fund allowed the State to create the limited-term Wisconsin Help for Homeowners program; WisTAF administered the Legal Services component.

Afghanistan Supplemental Appropriations Act (ASA)

The U.S. Congress provided this allocation in 2022 to help Afghan evacuees in Wisconsin secure their safety and stability by addressing related legal tangles.

Additional Ukraine Supplemental Appropriations Act (AUSAA)

Among the purposes of this 2022 federal appropriation was to support people displaced from Ukraine to the United States.

Other Private Sources

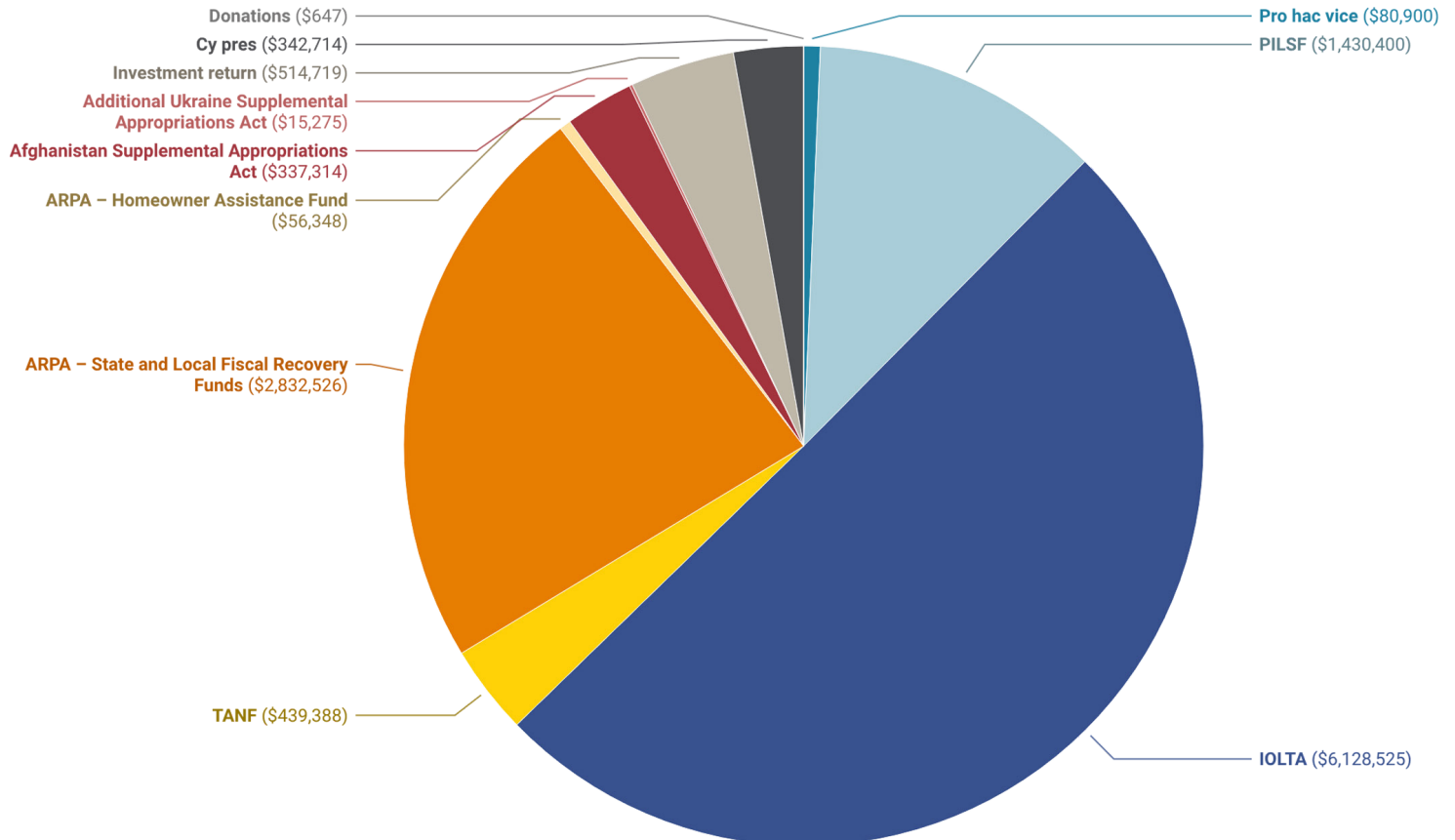
Investment return

WisTAF earns revenue from investment of our operational reserves and occasional other funds.

Gifts

WisTAF is grateful to the individuals, foundations, and other entities that contribute to our work to provide access to justice.

Revenue by Fund Source, 2025



Created with Datawrapper

Grantee Organizations 2025

For a detailed report of 2025 grant disbursements, visit our Annual reports webpage, wistaf.org/annual.

Grantee	Area Served	Total Grants Disbursed, 2025*
ABC for Health	Statewide	\$396,835
Catholic Charities of the Archdiocese of Milwaukee	10 counties in southeastern Wisconsin	\$147,014
Catholic Charities of the Diocese of Green Bay	16 counties in northeastern Wisconsin	\$81,068
Catholic Charities of the Diocese of La Crosse	19 counties in western, southwestern, and central Wisconsin	\$24,300
Catholic Charities of the Diocese of Madison	11 counties in southcentral Wisconsin	\$180,081
Center Against Sexual & Domestic Abuse (CASDA)	Ashland, Bayfield, and Douglas counties	\$121,277
Centro Legal	Milwaukee and Waukesha counties	\$148,689
Community Justice, Inc.	14 counties in southern and southwestern Wisconsin	\$61,877
Disability Rights Wisconsin	Statewide	\$457,500
Golden House, Inc.	Brown and Kewaunee counties	\$19,576
Household Abuse Victims Emergency Network (HAVEN, Inc.)	Lincoln County	\$22,025
Indianhead Community Action Agency	9 counties in northern, northwestern, and northcentral Wisconsin	\$4,425
Judicare Legal Aid	33 counties in northern Wisconsin and 11 federally recognized Native American tribes	\$1,396,328
Kids Matter Inc.	Milwaukee and Waukesha counties, limited services statewide	\$180,695
Legal Action of Wisconsin, Inc.	39 counties in southern Wisconsin	\$3,392,069
Legal Aid Society of Door County	Door County	\$22,500
Legal Aid Society of Milwaukee, Inc.	Milwaukee County	\$602,192
LIFT Wisconsin	Statewide	\$102,983
LOTUS Legal Clinic, Inc.	Statewide	\$56,300
Portage County Legal Aid Society	Portage County	\$64,490
Rainbow House Domestic Abuse Services, Inc.	Marinette and Oconto counties	\$26,190
RISE Law Center of End Domestic Abuse Wisconsin	Statewide	\$85,280
The Women's Center	Southeastern Wisconsin	\$5,719
Vivent Health	Statewide	\$25,000
World Relief Fox Valley	Fox Valley	\$46,200
TOTAL		\$7,670,612

*Cash basis

Statement of Financial Position

ASSETS	2025*	2024*
Cash	\$9,442,069	\$5,915,485
Accounts and grants receivable.....	2,344	828,752
Prepaid expenses	21,565	23,390
Investments	2,624,541	2,347,557
Other assets	<u>544,311</u>	<u>112,784</u>
Total assets	<u>\$12,634,830</u>	<u>\$9,227,968</u>
LIABILITIES		
Grants payable	\$3,153,784	\$2,219,356
Accounts payable.....	6,874	5,787
Accrued expenses and other liabilities.....	<u>119,444</u>	<u>130,849</u>
Total liabilities	3,280,102	2,355,992
Net assets (without donor restrictions).....	<u>9,357,728</u>	<u>6,871,976</u>
Total liabilities and net assets.....	<u>\$12,634,830</u>	<u>\$9,227,968</u>

Statement of Activities

REVENUE	2025*	2024*
Trust account interest income (IOLTA).....	\$6,128,525	\$5,143,104
Public Interest Legal Services Fund (PILSF).....	1,430,400	920,300
Grant revenue	3,680,851	4,557,663
Cy pres awards	342,714	225,759
Pro hac vice fees.....	80,900	79,100
Investment income	514,692	399,240
Other	<u>39,431</u>	<u>1,636</u>
Total revenue	<u>\$12,217,513</u>	<u>\$11,326,802</u>
EXPENSES		
Program services (grant awards program)	\$8,947,653	\$9,179,447
Supporting activities.....	<u>787,104</u>	<u>346,799</u>
Total expenses.....	<u>9,734,757</u>	<u>9,526,246</u>
Change in net assets without donor restrictions.....	2,482,756	1,800,556
Net assets – beginning of year	<u>6,871,976</u>	<u>5,071,420</u>
Net assets – end of year	<u>\$9,354,732</u>	<u>\$6,871,976</u>

**Figures for 2025 are unaudited; 2024 figures are audited. Audit is available upon request.*

**“I thank God for
[a WisTAF grant recipient]
helping me with all these
things I would otherwise have
known nothing about and
never been able to do myself.”**

- A Wisconsin civil legal aid client


WisTAF

investing in justice for all

Wisconsin Trust Account Foundation

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Scan this code to make a contribution to access to justice:



Our Mission

The Wisconsin Trust Account Foundation works with civil legal aid organizations in Wisconsin to increase access to justice. We oversee funds and invest in services and projects to help people resolve legal problems.