

A Message from MFY's Chair



Next year marks MFY Legal Services' 50th anniversary. The organization has come a long way since 1963 when it opened its first storefront office on the Lower East Side of Manhattan with four young lawyers determined to make a difference in the lives of low-income people.

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All of this has been made possible with the support of countless individuals, law firms, foundations and corporations who have given generously to support MFY's mission. Today, MFY serves clients throughout New York City, handling more than 8,000 cases each year. This report provides a snapshot of the issues MFY addresses and the clients we serve.

Your generous support has helped MFY grow into one of the most dynamic and effective legal programs in the country. We thank you for your past support and urge you to continue your support in the coming year.

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MFY Celebrates 50 Years of Mobilizing for Justice

In 1968, Robert Mitgang, writing an article in the November issue of The New York Times Magazine entitled "The Storefront Lawyer Helps the Poor" described MFY Legal Services this way:

Jobs, housing, education—these are recognized as the major problems of the sixth of the nation that lives in poverty. But a fourth—equality before the law—is seldom mentioned because it is little recognized and, anyway, seems like a luxury. Yet a new generation of dedicated young attorneys . . . is proving that access to legal rights can help the poor to attain the other basic rights.

That description is just as appropriate today as it was in 1968, five years after MFY was founded. MFY's early mobilizing on behalf of welfare recipients led to the "due process revolution," providing low-income people with the right to a fair hearing before government benefits could be terminated. That same spirit led MFY to immediately spring into action after Hurricane Sandy decimated many areas where our clients live. Although the power outage prevented our attorneys from getting into the office, they met with clients in the courts houses that were open, located and offered assistance to adult home residents who had been evacuated to shelters, and began setting up clinics at neighborhood venues to help low-income New Yorkers with FEMA claims, food stamp re-placement, Disaster Unemployment Assistance and other critical matters.

As we look forward to the next 50 years, we know we can count on the support of thousands of individuals like you, along with government, foundations and corporations. With your help, our next 50 years will be even more productive than the first.



LEGAL SERVICES, INC.
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Cover: Imogene Cole, a Queens resident, signs an affordable loan modification agreement negotiated by MFY's Foreclosure Prevention Project as her daughter Tonya looked on.



2012 Annual Report

Mobilizing for Justice: 2012 Highlights

residence. In the end, the bank offered to forgive \$135,000 in principal due on the loan and dropped the monthly payment from \$2,600 to \$1,000 a month. MFFY's **Foreclosure Prevention Project** is saving homes throughout Staten Island, Queens, and Brooklyn, where foreclosures are devastating entire neighborhoods.



Saving Housing for a Chinatown Family

Mrs. Z's family was at risk of losing their rent-stabilized apartment when the landlord tried to evict them, claiming that the tenant of record terminated permission to use the apartment. Through discovery, MFFY found that the landlord had fraudulently created a straw tenant so he could control rent increases. MFFY showed that the illusory tenant was a family member of the landlord and that the landlord had actual knowledge of Mrs. Z and her family. The case was settled after the landlord recognized Mrs. Z as the lawful tenant and offered her a rent-stabilized lease to the apartment. MFFY's **housing projects** prevent hundreds of illegal evictions each year.

Staten Island Home Saved from Foreclosure



Mr. F, a Pakistani immigrant who supports his family as a taxi driver, applied for a loan modification to avoid foreclosure and keep his home. Although his income was insufficient to qualify for the modification, the bank threw up as many barriers as possible. After ten court appearances on Mr. F's behalf, MFFY attorneys were able to knock down each barrier, convincing the court that an alleged investor restriction was incorrect and that the house in question was in fact Mr. F's primary

Home Care Workers Win \$1 Million in Class Action Settlement



As many as one thousand women who care for New York City's elderly and infirm will share a \$1,090,000 settlement in a groundbreak- ing class action lawsuit against McMillian's Home Care Agency. Originally filed in April 2010 by MFFY, Abbey Spanier Rodd & Abrams, LLP, and the Na-

tional Employment Law Project, the suit charged that the for-profit company consistently underpaid its workers and never paid overtime, despite frequently working more than 60 hours per week. The lawsuit is the first against a New York home care agency to successfully reach classwide settlement over violations of state wage-and-hour laws. The settlement will give each worker a pro-rata share based on overtime hours worked and not paid, prohibits McMillian's from retaliating against employees who complain about wages and hours, and requires the company to appoint an administrator to handle complaints about payment of wages or reimbursement of expenses. MFFY's **Workplace Justice Project** helps hundreds of individual workers combat wage theft, secure benefits, challenge discrimination, and re-enter the workforce.

After Long Battle, Credit Restored



Mr. W, age 63 and legally blind, was sued by a debt buyer for a debt he had previously paid in full to the original creditor. He was later also billed for other fees to which he had never

agreed. Over three years, MFFY represented Mr. W in court, filing an answer, serving discovery demands and moving for summary judgment. MFFY won the case on summary judgment and then assisted Mr. W with removing negative entries from his credit report. MFFY's **Consumer Rights Project** helps thousands of New Yorkers challenge improper debt collection practices and has successfully led a citywide campaign to end "sewer service" in debt collection cases.

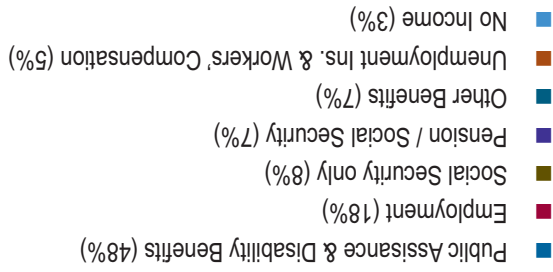
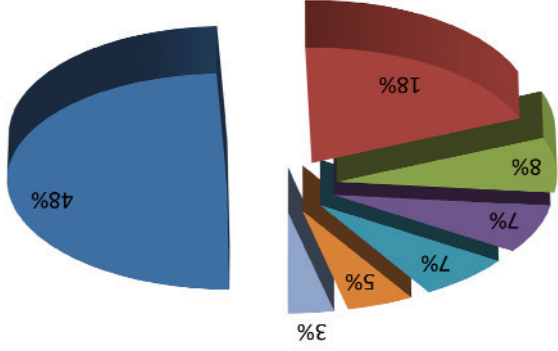
A Stable Home with Her Aunt



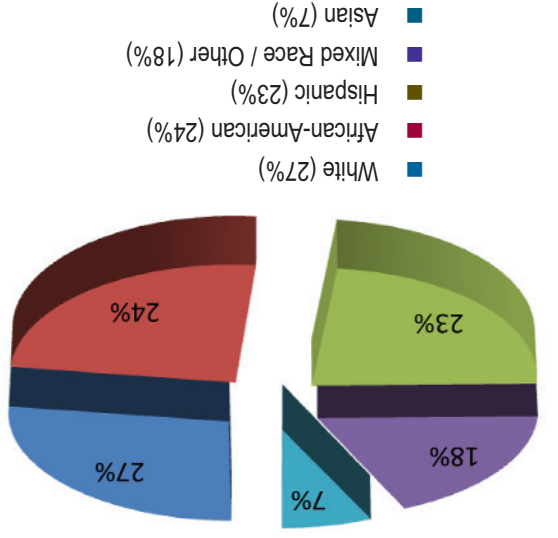
When T's aunt sought help with a guardianship petition, MFFY found that the aunt had a pending eviction case against her. Although employed, the added expense of caring for her niece had caused her to fall behind on her rent, and an application for public assistance for her niece was erroneously denied. After extended advocacy by MFFY, the aunt's application for benefits was re-processed correctly and she received the maximum grant for the child and retroactive benefits, allowing her to stay in her apartment and provide a secure home for the child. MFFY recruits, trains and mentors over 120 attorneys each year who handle custody, guardianship and adoption cases as part of MFFY's **Pro Bono Kinship Caregiver Law Project**.

Our Clients

Client Income Sources
July 1, 2011 - June 30, 2012

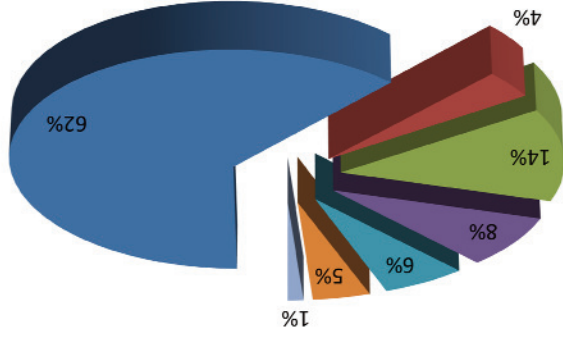


Client Ethnicity
July 1, 2011 - June 30, 2012

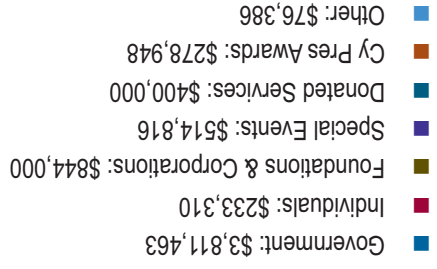


2012 Audited Financial Overview

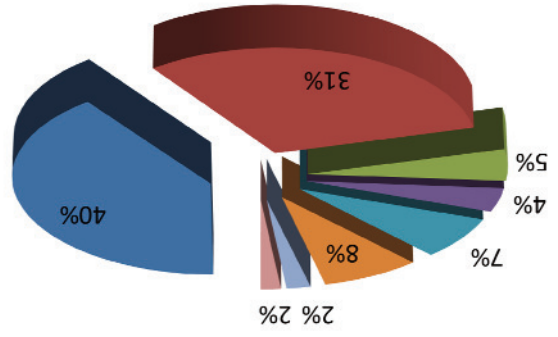
Revenue Sources
July 1, 2011 - June 30, 2012



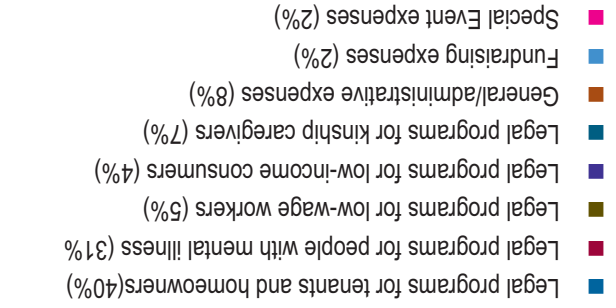
Total Revenue: \$6,158,923



Program Expenses
July 1, 2011 - June 30, 2012



Total Program Expenses: \$5,743,877



2012 Cases

Benefits to Clients in FY 2012

- MFFY handled 8,274 cases benefiting over 15,000 people
- More than 3,000 New Yorkers attended one of MFFY's "Know Your Rights" workshops
- Mortgage modifications negotiated by MFFY saved distressed homeowners \$5.6 million in principal and interest
- MFFY secured \$440,890 in Social Security benefits for people with disabilities
- MFFY won \$445,000 in affirmative landlord-tenant judgments
- Pro bono attorneys and other volunteers contributed 22,330 hours of service, completing 475 cases. Pro bono assistance was valued at \$3.45 million.

