# A Message from MFY's Chair



How often does one find a small organization with a big mission that consistently gets great results? MFY is one such organization, and I am proud to serve as Chair of its Board of Directors.

The heart of MFY's work is direct service to low-income New Yorkers, and the 8,000

people who received advice, counsel and representation from MFY's staff over the past year all have compelling stories to tell. But MFY's work does not stop with closing an individual case file. Throughout its 47-year history, MFY has tackled issues that affect tens of thousands of New Yorkers through policy work and affirmative litigation.

After 20 years of advocacy to end the warehousing of people with mental disabilities in large adult homes, MFY and other advocates won a landmark federal case that compels New York State to provide supported housing in the community for 4,500 adult home residents.

Over the past three years MFY's Consumer Rights Project has waged a tireless struggle against abusive debt collection practices, most recently shepherding a new local law through the City Council to combat "sewer service" and protect New Yorkers' right to have their day in court.

Thanks to MFY's community-based training and advocacy, hundreds of low-wage and immigrant workers have been able to successfully combat wage theft, and scores of workers with past criminal records have been able to rejoin the workforce and lead productive lives.

Your generous support has made these victories possible. We are deeply grateful for your help and urge you to continue your support in the coming year.

Thomas E. Dunn Board Chair

# 2010 Highlights

#### New Project Aids Residents of Illegal Boarding Houses

MFY's new project aims to stop the proliferation of and improve conditions in illegal boarding houses, also known as three-quarter houses, that rent overcrowded rooms for profit to formerly homeless people, many of whom suffer from mental illness and sub-



stance abuse disorders. Most buildings were formerly one- and two-family homes that were illegally converted and now house between four and 12 adults in sleeping rooms. Conditions are abysmal and tenant rights are routinely violated. MFY offers legal assistance to tenants on housing issues and has organized a tenants' group to press for an end to abuses.



# MFY Saves Domestic Worker's Housing

After an antique dealer consistently underpaid a Jamaican immigrant who cleaned his home and studio, her life unraveled. She faced eviction, was denied unemployment benefits because she had been paid in cash, and was

refused a back rent grant by welfare when she failed to secure unemployment benefits. MFY went to court to delay the housing case, worked with the client to document her income and persuaded the Department of Labor to approve benefits, and won a fair hearing to get back rent. With her housing secure and income in place while she seeks a new job, MFY filed a suit against the employer to recoup back wages.

#### MFY Vindicates Gay Partner's Tenancy Rights

MFY's recent victory will make it easier for gay life partners to succeed to a tenancy. Paul Garrison lived with his partner Michael Lorge and Michael's parents for years in a Bronx apartment and cared for the elderly Lorges before they died. When Michael Lorge was tragically killed, the landlord attempted to evict Paul. After a trial, the judge ruled that rent regulations were designed to protect couples like Paul and Michael and ruled in Paul's favor.

## MFY's Campaign against "Sewer Service" Spawns New City Law

As part of its effort to comabt abusive debt collection practices, MFY spearheaded new local legislation, introduced by Councilmember Daniel Garodnick, and signed into law last April. Among other provisions, the law requires process servers to pass a test to receive a license, use an electronic device to record service attempts, and post a bond to cover the cost of unpaid fines and judgments.

## MFY Intensifies Efforts as Foreclosures Climb

During 2010, MFY expanded its work to help subprime mortgage victims save their homes, focusing efforts on hard-hit communities in Queens and Staten Island, and providing vital representation at court-mandated settlement conferences. MFY recently won dismissal of a case against a



Queens resident after showing that the plaintiff had no standing, and recouped money that the homeowner had paid to a bogus mortgage rescue company, plus damages. With proper financial counseling the homeowner was able to get a loan modification to make his payments affordable.

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