

A Message from MFY’s Chair



Robert I. Harwood
Board Chair

Over the past year, hundreds of people like you and scores of law firms and businesses in New York have supported MFY Legal Services’ mission to achieve social and economic justice for people who are low-income, disenfranchised, or have disabilities. Thanks to your support, MFY has been able to fulfill its mission and help more people in need than ever before.

As this report demonstrates, MFY continues to grow and expand the scope of our work. We have opened a satellite intake center in the Bronx to provide legal assistance on housing, public benefits and family law matters. Building on the success of our medical-legal partnership to serve children with mental illness at Bellevue Hospital, we have launched a new partnership with Kings County Hospital in Brooklyn.

MFY’s work to end abuses in the notorious three-quarter house industry resulted in a major exposé in the *New York Times* in May. Almost immediately, the City responded by forming a task force to inspect the most overcrowded homes and moved some residents to more appropriate housing. Much remains to be done in this area, but MFY’s work has shined a spotlight on an abusive industry that is exploiting some of the City’s most vulnerable residents.

Your support, generosity and friendship have made these successes possible. We are deeply grateful and hope that you will continue to support MFY in the coming year.

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Pro Bono Partners: Making an Impact

MFY is grateful to all the law firms that provide pro bono assistance to our clients, from helping kinship caregivers to adopt related children to securing benefits for people with disabilities and helping people with past criminal histories to secure licenses that enable them to work.

A number of firms also serve as co-counsel on complex cases where they have special expertise. Some current examples include:

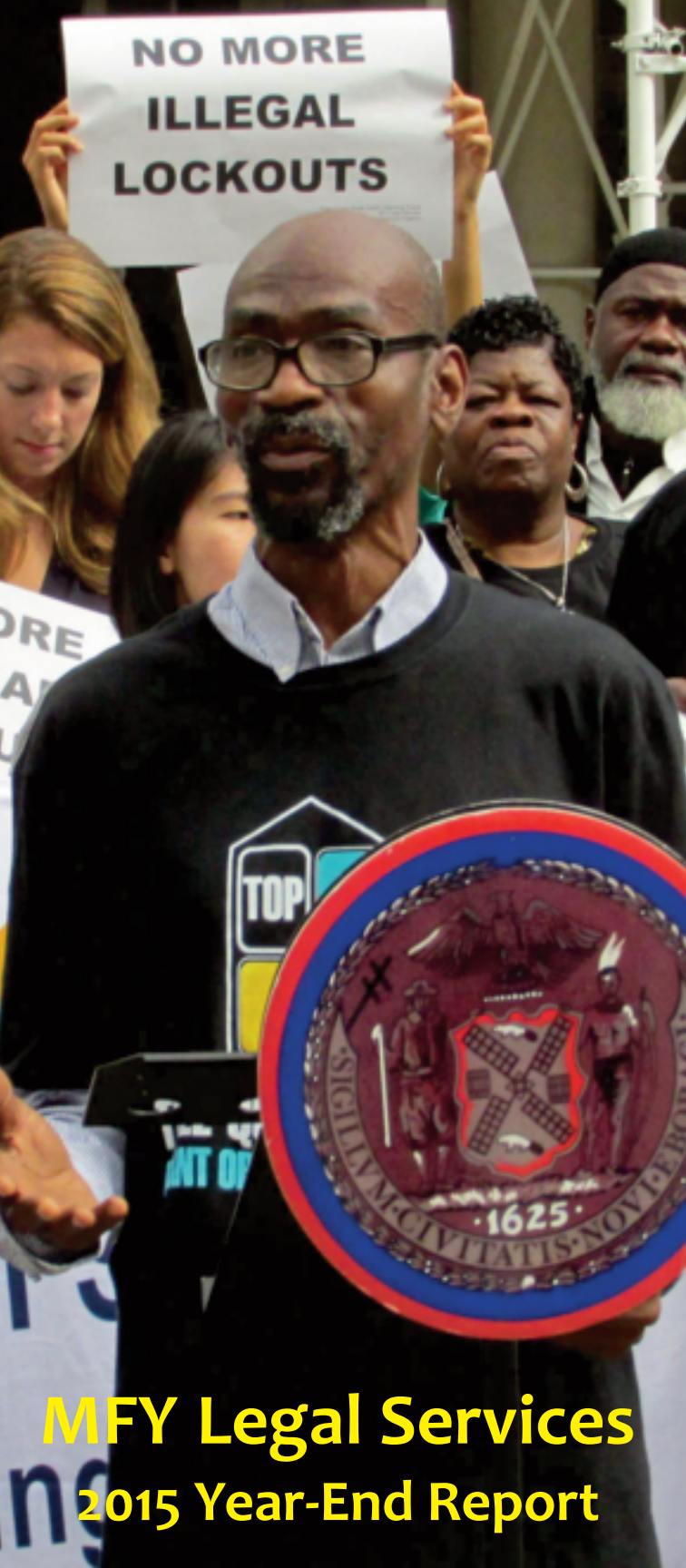
Pillsbury Winthrop Shaw Pittman LLP is co-counseling a class action lawsuit against New York City Transit for failing to provide due process to people applying or recertifying for Access-A-Ride, the city’s paratransit service for people with disabilities.

Levy Davis & Maher, LLP is co-counseling a federal lawsuit on behalf of former employees of C & I Associates, Inc., a cable installation services company, alleging that it systematically failed to pay its employees for waiting time and overtime.

Abbey Spanier LLP is co-counseling two class action lawsuits on behalf of home health care workers formerly employed by BNV Home Care Agency and First Care of New York, Inc. for wage theft.

Patterson Belknap Webb & Tyler LLP is co-counseling a class action lawsuit against operators of three-quarter houses for deceptive practices and violation of tenant protection laws.

Emery Celli Brinkerhoff & Abady LLP is co-counseling a class action lawsuit alleging that a debt collection firm, a debt-buying entity, and a process serving company purposefully obtained default judgments against consumers by not serving defendants with court papers and obtaining default judgments using fraudulent affidavits of merit.



MFY Legal Services 2015 Year-End Report

Mobilizing for Justice: 2015 Highlights



City Takes Notice of Abusive Three-Quarter Houses

After almost five years of defending three-quarter house residents from illegal evictions, organizing tenants, submitting complaints to government agencies about possible Medicaid fraud, and working with the press to draw attention to an abusive and exploitive industry, City officials took notice after *The New York Times* published a scathing exposé in May. The articles exposed how operators exploit tenants, get kickbacks from treatment providers, and force tenants to “relapse” in order to keep their beds in over-crowded and generally run-down houses.

The Three-Quarter House Tenant Organizing Project (TOP) and MFY worked with the *Times* reporter over nine months. The publicity and pressure from MFY and other advocates spurred the city to inspect homes and relocate some residents to better housing. While much more remains to be done, MFY’s work and TOP’s fearless organizing have placed the issue on the public agenda and generated a public outcry for solutions to the crisis. MFY and TOP are leading the Three-Quarter House Reform Coalition, which is advocating for legislative and policy changes to transform the industry and develop alternative housing for residents of three-quarter houses.

Four-Year Old Wins Right to Access-A-Ride Service

Aaron, a four-year-old with developmental delays and physical disabilities, whose balance and spatial awareness are so poor that he is at risk of falling onto subway tracks or tumbling down stairways, was denied Access-A-Ride (AAR) service, the City’s paratransit system for people with disabilities. Without this benefit, Aaron’s mother was forced to take cabs to get the child to frequent doctor and therapy visits, a luxury she could not afford. The case was complicated by the city’s long-standing policy not to authorize Access-A-Ride service for children. MFY appealed the denial and won.

Tens of thousands of New Yorkers with disabilities rely on Access-A-Ride to get to work, go to medical appointments, and otherwise carry out daily tasks. Yet many who qualify are denied the service when they initially apply or when they seek renewal. In May, MFY and Pillsbury Winthrop Shaw Pittman LLP filed a class action suit on behalf of New Yorkers who have been improperly denied AAR service.

A Path to Citizenship

Juan does not remember crossing the border with his mother at age 3 to join his father who was already in the United States. Five years ago his abusive father returned to Mexico, and two years later his mother abandoned him. An aunt took him in and he thrived under her care. Worried for her nephew’s future, the aunt contacted MFY to

secure legal guardianship of Juan and to apply for Special Immigrant Juvenile Status (SIJS), which would give Juan a path to citizenship in the only country he has ever known. With MFY’s help, the aunt became Juan’s legal guardian and the SIJS application was granted. Juan now has a Green Card and is attending college on a soccer scholarship.



Saving the Home of a Veteran’s Widow



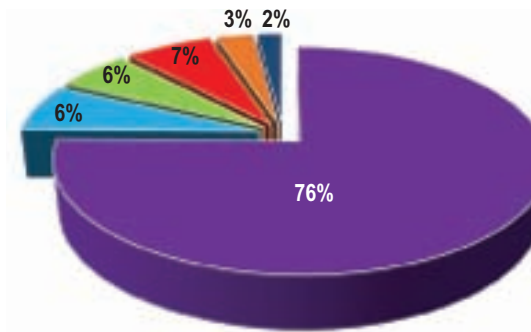
After her husband died while on active duty in the military, Kathleen fell behind on mortgage payments and sought a loan modification. Although she made all the payments, the bank refused to make the modification permanent, claiming first that she had failed to return paperwork and, when that proved false, that she was not the borrower because the trial modi-

fication had been given to her late husband’s estate. After multiple appeals, complaints to regulatory agencies, and settlement conferences that went on for a year, the bank finally admitted its many errors and provided a reasonable mortgage loan modification.

2015 Audited Financial Overview

Revenue Sources

July 1, 2014 - June 30, 2015

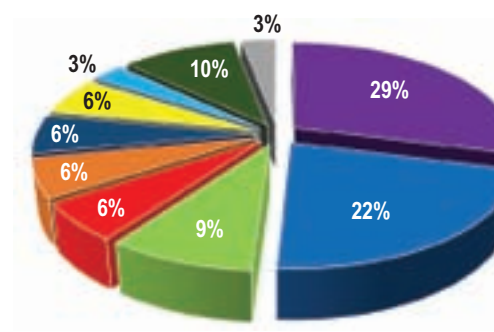


Total Revenue: \$9,173,230

- Government: \$6,987,606
- Foundations & Corporations: \$596,907
- Special Event: \$522,762
- Donated Services: \$600,000
- Individuals: \$253,122
- Cy Pres Awards & Attorneys' Fees: \$212,833

Program Expenses

July 1, 2014 - June 30, 2015



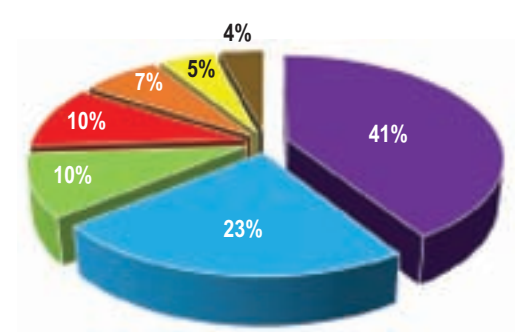
Total Program Expenses: \$8,571,635

- Legal programs for tenants and homeowners (29%)
- Legal programs for people with disabilities (22%)
- Legal programs for the elderly (9%)
- Legal programs for low-wage workers (6%)
- Legal programs for low-income consumers (6%)
- Legal programs for kinship caregivers (6%)
- Legal programs for public benefits recipients (6%)
- Legal programs for disaster victims (3%)
- General/administrative expenses (10%)
- Fundraising & Special Event Expenses (3%)

Our Clients

Client Income Sources

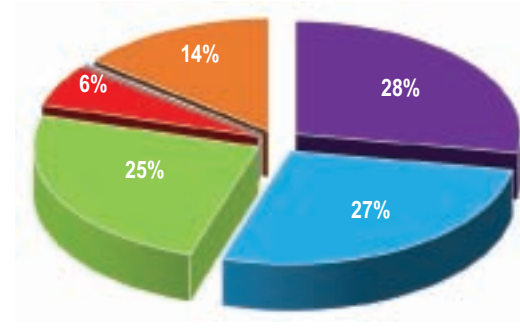
July 1, 2014 - June 30, 2015



- Public Assistance, SSI, SSD (41%)
- Employment (23%)
- Social Security only (10%)
- Pension / Social Security (10%)
- Other Benefits (7%)
- Unemployment Ins. & Workers' Comp. (5%)
- No Income (4%)

Client Ethnicity

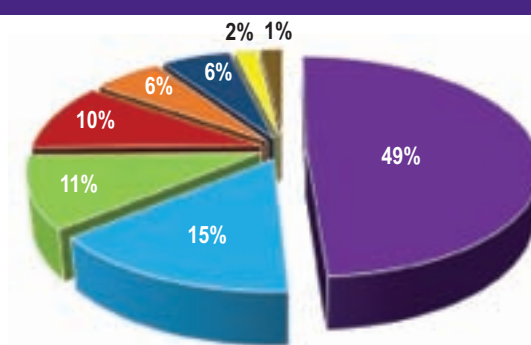
July 1, 2014 - June 30, 2015



- White (28%)
- African-American (27%)
- Hispanic (25%)
- Mixed Race / Other (14%)
- Asian (6%)

2015 Cases

Benefits to Clients in FY 2014



- Housing, Foreclosure (49%)
- Public Benefits (15%)
- Employment (11%)
- Consumer (10%)
- Family (6%)
- Health & Education (6%)
- Individual Rights (2%)
- Other (1%)

- MFY handled **10,657 cases** benefitting over 20,000 people.
- MFY secured **\$1.3 million** in judgments and savings for consumers.
- MFY secured **\$4.1 million** in public benefits and savings for low-income individuals and families.
- MFY secured **\$3.3 million** in public benefits and savings for people with disabilities .
- MFY secured **\$1.9 million** in affirmative judgments and savings for tenants and homeowners.
- 235 pro bono attorneys** and other volunteers worked on 950 individual cases and class action cases benefitting thousands of New Yorkers.