

## **SOCIAL WORK SERVICES**

If you have a personal problem related to covered legal problem, you can talk it over with MELS social worker if you wish. When you speak to a lawyer, ask the lawyer for a referral.

## **WHERE MELS SERVICES ARE AVAILABLE**

Legal services are available in New York State. A lawyer will represent you in the five counties of New York City, Westchester, Nassau, western Suffolk and Rockland counties. In addition, if you work in the New York City watershed area, MELS will provide you with legal services.

## **HOW TO SEE A LAWYER**

MELS is located at Union Headquarters, 55 Water St. in Lower Manhattan. To check your eligibility and to schedule an appointment, call (212) 815-1111. In many cases, you can have a phone appointment with a lawyer.

## **DC 37 Municipal Employees Legal Services**

55 Water St. 23<sup>rd</sup> Floor  
New York, NY 10041  
212-815-1111

A legal services program of the  
DC 37 Health and Security Plan  
District Council 37

American Federation of State,  
County & Municipal Employees,  
AFL-CIO



## **Municipal Employees' Legal Services (MELS)**

*Making the law  
work for you  
and your family*

## **NEED A LAWYER? YOU'VE GOT ONE AT MELS**

Our MELS staff helps thousand of members and their families every year. Your lawyer's services are free, including representation in court. (If your case goes to court you may have to pay for such things as court filing fees.) MELS is part of your Health and Security Fund benefit, which is financed by the city in accordance with the contract negotiated by the union.

MELS has a staff of full-time lawyers who work for DC 37 members. We also have social workers to help you with the personal problems that often accompany legal problems.

### **WHO IS COVERED?**

You may receive our services if you work for the City or a related agency, and if you are eligible for the MELS benefit. If you are eligible for MELS, so are your spouse or registered domestic partner and children up to the age of 19 (23 for a full-time student).

### **WHAT KIND OF LEGAL MATTERS ARE INCLUDED?**

MELS helps with many kinds of matters as long as they don't relate to your job or a business. The kinds of matters MELS can help with include:

#### ***For Full-time and Part-time Employees and Retirees***

MELS will advise you, represent you and prepare legal documents for you, as needed, in the following matters:

- Housing Court cases and landlord actions that could result in eviction
- Preparation of wills, health care proxies, living wills, durable powers of attorney
- Debt matters, including bankruptcy – amount in dispute must be over \$500
- Disputes with sellers of goods and services if the amount in dispute is not within

small claims jurisdiction

- Citizenship
- Correction of inaccurate credit reports
- Divorce, separation and annulment
- Student Loans
- Billing disputes with utilities (gas, electric, phones)
- Government benefits such as Social Security
- Public school suspensions
- Review by a lawyer of a legal document related to any of the above matters
- Representation is not available for defense of tort claims, such as libel, slander and personal injury caused by negligence; however, a limited reimbursement is made for fees paid to private attorneys
- Child support matters (advice only)

#### ***Additional Coverage for Full-time Employees and Retirees***

- Buying or selling your one-family house, co-op or condominium if it is your primary residence
- Buying your two-family house if it is your primary residence
- Disputes in Family Court over custody, visitation and paternity of children
- Representation where you are the parent in a child abuse, neglect, or foster care case (representation of foster parents is limited to those having had custody of the child for more than 24 months)
- Order of protection in cases of spousal abuse and other domestic violence (representation does not include cases in Criminal Court)
- Adoption
- Name Change
- Guardianship of a minor child

# NEED A LAWYER?

## *DC 37 MELS Can Help You*

**D**C 37 Municipal Employees Legal Services (*MELS*) provides legal representation to covered members and retirees. Our services are free (except for court costs and fees).

### *We handle matters in these areas:*

- Representing tenants in landlord-tenant disputes and eviction proceedings.
- Consumer matters, bankruptcy, debt collection and foreclosures.
- Matrimonial cases including divorces and separation agreements.
- Family Court matters such as custody and visitation, child support (advice only); orders of protection, abuse/neglect, and adoptions.
- Wills, living wills and health care proxies.
- Buying or selling a home occupied as a primary residence.
- Hearings at government agencies such as NYCHA, NYC Dept. of Education and Social Security.



**MELS also provides representation in citizenship applications and can make referrals in other immigration matters.**

To check your eligibility for MELS and whether your legal matter is covered, call us at (212) 815-1111. In many cases, we can schedule you for a phone appointment with a lawyer.

For more information,  
visit [www.dc37.net/benefits/freelegal](http://www.dc37.net/benefits/freelegal).

### *Your Union Lawyers: Here for You and Your Family!*

- Proudly Serving DC 37 Members Since 1977
- DC 37 MELS, a Program of the Health and Security Plan
- Don't delay - if you Have a Legal Problem, CALL NOW!





# Tips for Tenants

*Being a tenant in New York City is not easy. As you may know, tenants often find themselves in a difficult or unclear situation. Please follow these simple tips that will help you if you have a problem with your landlord. And if you do have a problem or a question, call MELS! (212-815-1111)*

## **File it**

Keep copies of checks, money orders, and receipts for rent payments and your security deposit, as well as your first lease, renewal leases, and letters to and from the landlord. Maintain a file of all these records. They may come in handy someday!

## **Put it in writing**

If you have a complaint or need repairs, call your landlord – but also send a letter and keep a copy. You need to have a record.

## **Open the mail**

Don't be in the dark about what your landlord may be doing. Open and read your mail every day. Pick up certified mail at the post office. Always accept delivery of legal papers. Otherwise you may not find out about a lawsuit or eviction until it is too late.

## **Do what is required**

If you live in a NYCHA apartment or have Section 8 or another subsidy, be sure that you recertify your eligibility as required and provide necessary documents.

## **Get a receipt**

Whenever you provide documents to a government agency, when you give documents to your landlord, or when you pay rent with cash or money orders, make sure to get a receipt.

## **Don't go it alone: Call MELS**

MELS is here to help. We will represent you in any court case that could lead to your eviction. We also provide advice over the phone about housing questions that don't involve a court case. You need a lawyer on your side fighting to protect your rights. Thanks to DC 37, you can have a lawyer. **Call MELS at 212-815-1111.**



## Municipal Employees Legal Services

# Do I need a Will? (Yes, you do!)

**Y**OU may wonder if you need a will. You may think you don't have enough assets. Or you may believe that a will forces your heirs to go through expensive legal proceedings after your death.

Actually, a will is a good idea for everyone.

Having a will lets you choose what happens to your assets after you pass, rather than leaving things to chance. A will makes life easier and less messy for your family and heirs, takes less

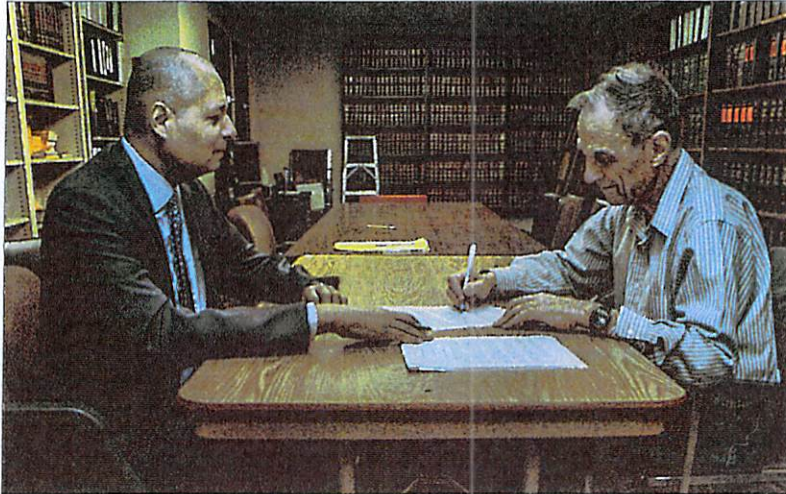
time and is less costly. If you live in New York and die without a will, under New York law, your assets will be divided, according to New York law. That means your estate goes to your closest surviving family members. This may not be what you want and can yield unfortunate results.

For example, married couples with children typically want to leave everything to each other, with the idea that the surviving spouse will take care of the kids. If you assume the result would be the same if you didn't have a will, you would be wrong.

The court would divide your assets between your spouse and your children; your spouse would receive a little more than half of your assets and your children would get the rest. Your spouse would probably be appointed to oversee the children's funds, but would have to keep those funds separate and file annual reports.

Each child would get their share at age 18, whether the child can handle it or not. The decision-making power people want their surviving spouse to have over their combined assets can be severely limited if you don't have a will.

If you are the divorced parent of a minor child and die with-



Sr. Attorney Stephen Shepard at a will signing with a member.

out a will, your child inherits all of your assets. But if your child dies while still a minor, under law your child's estate would then go to the child's closest relative, who could well be your ex-spouse.

This is a result you could choose to avoid with a carefully prepared will.

Also, you need a will to appoint a guardian for your minor children. If you don't, the probate court appoints a guardian. That will likely be a family member who steps forward. But maybe that

person is not the best choice to take care of your children.

### So why not express your choice in a will?

By consulting an experienced attorney, you can explore all options and have a will prepared that is right for you. A lawyer can explain options that may reduce the property that goes through probate, such as jointly-held bank accounts or real estate.

A lawyer can advise you about having a living will and health care proxy — which may be triggered in the event that you become unable to make medical decisions — and a power of attorney, which allows a relative or close friend to handle your finances if you became incapable.

You can achieve peace of mind that your choices are followed. Have your union legal services plan make a will for you and your spouse or domestic partner.

Call DC 37 Municipal Employees Legal Services Plan (MELS) at 212-815-1111.

*This article was prepared by Vincent Gagliardi, a Supervising Attorney at DC 37's Municipal Employees Legal Services, and appeared in the July-August 2017 Public Employee Press.*

• To contact DC37 MELS about having a will prepared or other covered legal services, call (212) 815-1111!

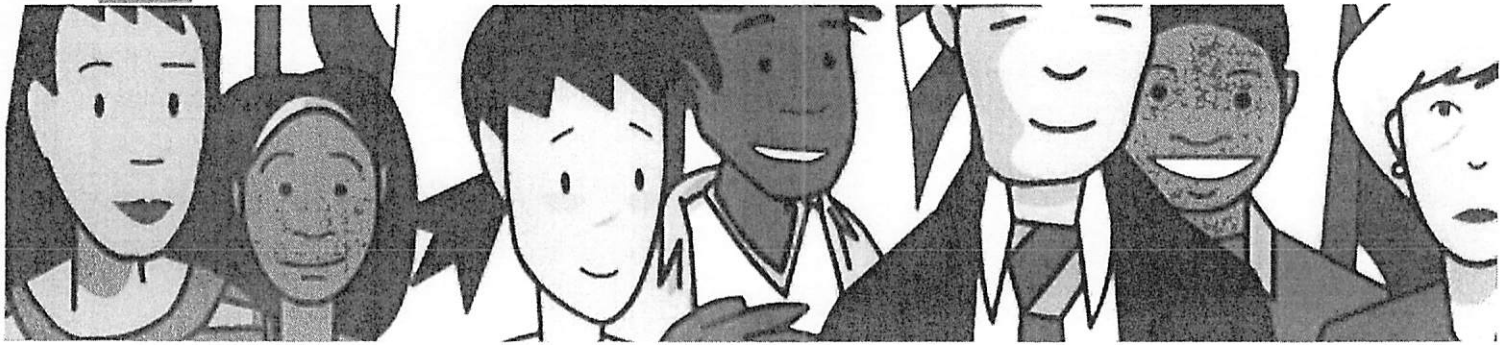
• DC 37 MELS, a Program of the Health and Security Plan

• For more information,  
visit [www.dc37.net/benefits/freelegal](http://www.dc37.net/benefits/freelegal).





## DC37-MELS CITIZENSHIP PROGRAM



MELS Citizenship Program is designed to assist you with the process of becoming a United States citizen so that you can enjoy all the rights entitled to all citizens, including the right to vote. All eligible members and their immediate family members (spouse and children under 21) are provided with the service. We invite you to take advantage of this legal service and we welcome your participation.

### To become a citizen of the United States you must be:

- A legal permanent resident for 5 years; 3 years residency if married to U.S. citizen.
- At least 18 years of age.
- Able to read, write and understand basic English\*\*
- Able to demonstrate knowledge of basic U.S. history and government.
- Willing to take an oath of allegiance of the United States
- Of good moral character.

### When you become a U.S. citizen you can:

- Vote
- Petition for family members
- Have more job opportunities
- Obtain scholarship opportunities
- Run for office
- Obtain a U.S. passport
- Travel freely
- Your children under the age of 18 who are lawful permanent residents automatically derive U.S. citizenship when you naturalize.

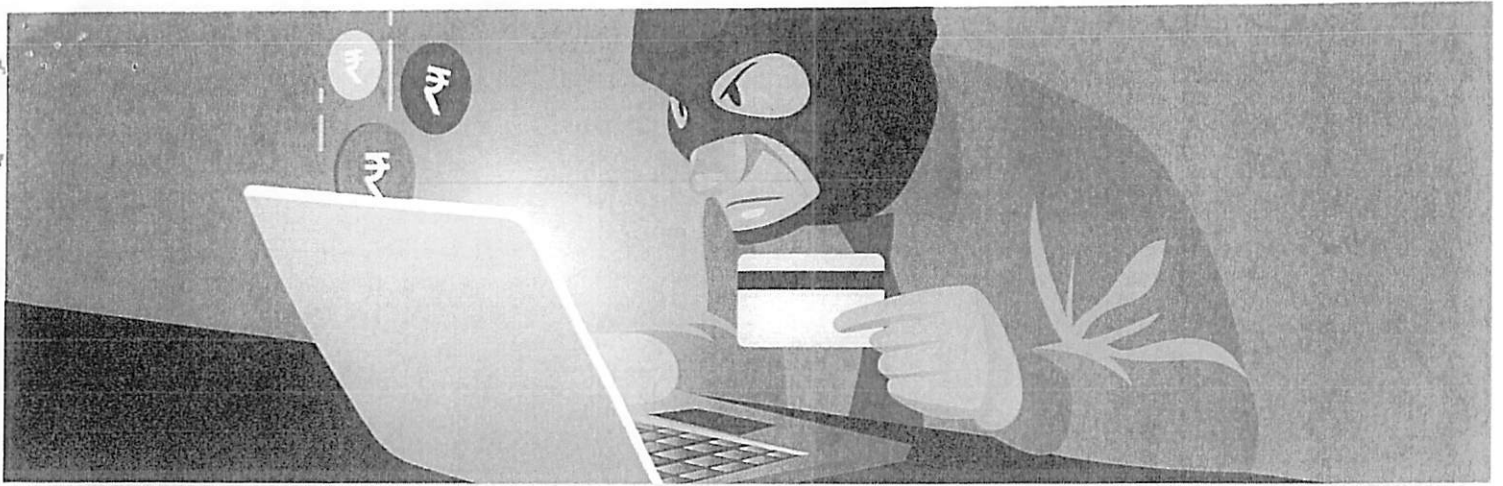
### The application process:

- Two color photographs
- Copy of the alien's registration card
- A fee of \$725 (which includes the \$85.00 Fingerprinting Fee)\*\*\*

Call MELS Screening at **(212) 815-1111** or email [KGomez@dc37.net](mailto:KGomez@dc37.net) to schedule an appointment with our immigration attorney

\*\* There are some exceptions in these cases where one may take the exam in their own native language

\*\*\* A waiver for the fee may be requested from USCIS, if qualified (fee waivers are requested in writing with supporting evidence of hardship).



# IDENTITY THEFT

**Happens when someone uses your Social Security number or other personal information to open new accounts, make purchases or get a tax refund.**

## **Warning Signs:**

- Withdrawals from your bank account that you can't explain
- You don't get your bills or other mail
- Debt collectors call you about debts that aren't yours
- Unfamiliar accounts or charges on your credit report
- Medical bills for services you didn't use
- IRS notice of duplicate returns filed under your Social Security number
- Notification that your information was compromised by a data breach at a company where you do business or have an account

## **Protect Yourself:**

- Monitor your credit report. You can obtain a free credit report from each of the three major credit reporting agencies once each year. If you stagger your requests for these reports throughout the year, you'll be able to access what is being reported every four months. Visit [annualcreditreport.com](http://annualcreditreport.com) to order your free reports
- If you suspect fraud, place a fraud alert on your credit report, notify the companies where you suspect fraud occurred and call the local police department
- Shred any documents with personal and financial information
- If your wallet, Social Security number or other personal information is lost or stolen, there are steps you can take to help protect yourself from identity theft. Visit [identitytheft.gov](http://identitytheft.gov) for more information

**Call MELS for legal help if you're a victim of identity theft (212) 815-1111**

- DC 37 MELS, a Program of the Health and Security Plan
- For more information, visit [www.dc37.net/benefits/freelegal](http://www.dc37.net/benefits/freelegal).

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