

## MELS and Mortgages: How union lawyers help

The DC 37 Municipal Employees Housing Program provides one-stop affordable housing services for DC 37 members. Any member who is a prospective homebuyer of a one- or two-family home, a condominium or cooperative apartment in the five boroughs can use a MELS lawyer to handle the real estate closing.

MELS is DC 37's free Municipal Employees Legal Services for active and retired DC 37 members. While members can use an attorney of their choosing, MELS can save the member about \$1,500 on the legal fees.

MELS and MEHP are benefits the union provides to protect members from being scammed by unscrupulous lenders or real estate agents.

On finding a property, the MEHP counselor will have the member contact MELS to arrange to meet with an attorney who will help execute the contract of sale, review the property inspection report and title search. The MELS lawyer will also attend the closing where the new homeowner receives the deed and keys.

MEHP is a partnership with labor, HPD, Neighborhood Housing Services, a nonprofit homeownership organization, and Amalgamated Bank through which DC 37 members can get credit counseling and repair, savings plans, FirstHome grants up to \$24,000, if eligible, and mortgages from any of 10 banks that work with the program.

"The collaboration of MELS and the Municipal Employees Housing Program serves the members of DC 37 by making the opportunity of obtaining affordable housing a reality for them," said Joan Beranbaum, MELS executive director and chief counsel. "Not only does MELS provide free representation in real estate closings for homes purchased through the housing program, but we work closely with the housing program to find alternate housing for those who have lost their homes and to preserve the homes of those members in danger of eviction."

**For more information on MEHP**, call 212-815-1814 to speak to a counselor. **To make an appointment with a MELS lawyer**, please call 212-815-1111. Members of Local 371 and 375 should contact their local's legal services.

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