

# HOW TO COPE WITH DEBT



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*This booklet gives general information about what you can do if you have money problems. It does not give advice about your particular legal problem. If you have specific legal questions, you should contact your local legal aid office, or a private lawyer.*

*This booklet only applies to the following counties in New York State:*

*Broome, Cayuga, Chenango, Cortland, Delaware, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga, Oswego and Otsego.*

*For help with debt problems in another state, or in other parts of New York State, go to the federal Legal Services Corporation website at [www.lsc.gov](http://www.lsc.gov).*

*On the website, click on your state to get contact information for legal aid programs in your area.*

*The Legal Aid Society of Mid-New York, Inc.'s HelpLine (1-877-777-6152) can provide advice, self-help forms and referrals in most civil (non-criminal) cases. However, we are a non-profit agency, and our staff is limited. We cannot provide actual legal representation (including court representation) in every case.*

*The Legal Aid Society of Mid-New York, Inc. cannot provide assistance with criminal cases or traffic tickets. For help with a criminal case, contact the public defender's office in your area.*

If you have money problems, you are not alone. It can be hard to pay your bills if you lose your job, get sick, get divorced, or have a death in your family. These things can happen to anyone.

Here are some things you can do to take control:

## **Make a Budget**

Take a look at your income. Are there ways to get more money coming into your household? For example, can anyone in your family start working, or helping out with the bills?

Even if you work, you may still qualify for benefits to help make ends meet. Your family members may also qualify. Here are some examples:

- ✓ Unemployment Benefits if you lost your job. Apply at your Department of Labor office.
- ✓ Food Stamps for help with groceries. Apply at your county social services office.
- ✓ Public Assistance for basic needs. Apply at your county social services office.
- ✓ Emergency Assistance for help with rent, utilities, back property taxes and other emergency needs. Apply at your county social services office.
- ✓ Social Security Retirement for people who are 62 and over. The person's parents, spouse or children may also be able to get benefits. "Spouse" includes an ex-spouse, in some cases. Apply at your local Social Security office.
- ✓ Social Security Survivor's benefits. The parents, spouse or children of a worker who has died may be eligible for benefits (even if the worker was under age 62). "Spouse" includes an ex-spouse, in some cases. Apply at your local Social Security office.
- ✓ Social Security Disability for people with disabilities. In some cases, the disabled person's family members can also get benefits. Apply at your local Social Security office.

- ✓ SSI for adults and children with disabilities, and seniors who are 65 and over. You must meet certain income and asset guidelines. Apply at your local Social Security office.
- ✓ HEAP for help with heating and cooling bills. Apply at your county social services office or Office for the Aging.
- ✓ Medicaid for help with medical bills. Medicaid now covers many households that did not qualify before. Apply at your county social services office.
- ✓ Medicare for certain people who are 65 and over, or who have been eligible for Social Security Disability for at least 25 months. Apply at your local Social Security office.
- ✓ Health Insurance under the Affordable Care Act. If you don't qualify for Medicaid, search for an affordable health plan online at [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov), or call 1-855-355-5777 (TTY 1-800-662-1220).
- ✓ EPIC for help with prescriptions if you are 65 or over. Call your local Office for the Aging or 1-800-332-3742.
- ✓ Medicare Part C and D for help with prescriptions (if you are on Medicare). For help enrolling, call 1-800-633-4227. Your local Office for the Aging may also be able to help.
- ✓ Some hospitals have hardship programs to help with hospital bills. Apply at the hospital business office.
- ✓ Earned Income Tax Credit for people who work. You may qualify for a big refund, even if you didn't earn very much. To find a free tax clinic, call 1-800-829-1040.
- ✓ Lifeline for help with phone bills. Apply with your local phone company. You may also qualify for a free prepaid cell phone. Visit [www.safelinkwireless.com](http://www.safelinkwireless.com) to apply.
- ✓ Section 8 for help with rent. Apply at your local Section 8 program.
- ✓ STAR Program for help with property taxes. Apply at your local tax assessor's office. *Even if you missed the deadline to reapply in 2014, you can still apply.* Ask about any special programs for low-income seniors, people with disabilities, or

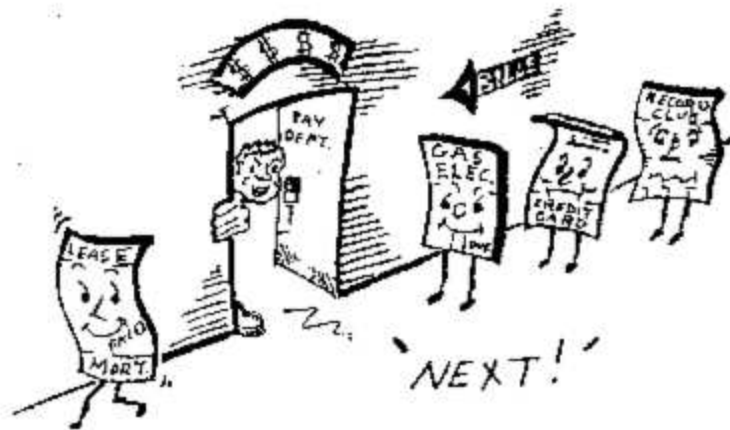
veterans. If you are 65 or over, you should apply for “Enhanced STAR” to get a bigger tax break based on your income.

In most cases, if you get denied, you can appeal. File your appeal right away, so you don’t miss any time limits. If you need help, contact your local legal aid office.

Next, find ways to cut your expenses. Here are some ways to do this:

- ✓ Shop around for the best prices.
- ✓ Get rid of expenses you don’t need.
- ✓ Carpool to school or work.
- ✓ Get energy wise! Ask your local power company about how to weatherize your home. There may be free help in your community. When you buy things for your home, look for the energy star.
- ✓ Quit smoking. In New York, smoking even 1 pack per day costs over \$300 per month. If you won’t quit for your health, do it for your pocketbook! For help, call NY Quits at 1-866-697-8487.

## Pay your important bills first!



Mortgage payments, rent and utilities always come first. If you don't pay, you can lose your home or get evicted. You could also have a utility shutoff. Also, if you miss your car payments, you can lose your car.

Don't pay a less important bill, like a credit card bill, just because a creditor is harassing you. Take care of basic needs first.

## Do's and Don'ts About Debt

Being in debt can lead to even more problems. Be careful! Here are some things to watch out for:

- ✓ Don't wait until your bills get sent to a collection agency. If you can't pay, call the creditor and explain why. The creditor may agree to take smaller payments. Get this in writing from the creditor. Don't agree to pay more than you can afford. Clearpoint (formerly Consumer Credit Counseling Services of CNY) may be able to help. Call 1-800-750-2227.
- ✓ Beware of offers to "refinance" or "consolidate" debts. In most cases, you will be worse off. If you borrow against your home, you will lose it if you can't make the payments. Check with a lawyer or your local nonprofit consumer credit counseling service (Clearpoint) before taking this step.

- ✓ If you're facing a utility shutoff, apply for emergency help from your county social services office. If you can't get help, the utility company must work out a payment plan that you can afford. If you have problems getting a payment plan, call the New York State Public Services Commission at 1-800-342-3355 for help. Also, you may have the right to stop a shutoff in winter, or if you are elderly, blind, disabled, or have a medical emergency. If the company won't help, call your local legal aid office and the Public Service Commission.
- ✓ Stay away from people who promise "bad credit, no problem." The interest rates are usually very high. If it sounds too good to be true, it's not true!
- ✓ Don't give in to a creditor just because they threaten to report you to a collection agency. Stick with paying your most important bills first. If you're behind on your bills, chances are your credit is bad already.
- ✓ Stay away from people who promise to "fix" your credit or your money problems. If you need help, call your local nonprofit consumer credit counseling office (Clearpoint) instead. You can fix mistakes on your credit report yourself by sending a dispute letter to the credit bureau.
- ✓ Beware of "debt settlement companies." Many of these companies advertise on TV or the radio, promising to fix your debt problems. Sometimes, they even claim to be part of a government program! These companies set you up with a monthly payment plan, and promise to "settle" your debts for pennies on the dollar. Until you build up enough money in your account, however, the debt settlement company does not send any money to your creditors. Early on, most if not all of your monthly payment goes to the debt settlement company, not your creditors! In the meantime, your creditors are not getting paid, and can still try to collect from you.
- ✓ Student loans are different than other kinds of bills. In most cases, the lender will work with you if you can't make your payments. Don't ignore your student loans! If you do, your loan will go into default. If this happens, you may risk losing part of your paycheck or federal benefit check. You will risk losing your tax refund every year. Also, you won't be able to get more student loans in the future. So, if you can't make your payments, talk to the lender right away. In most cases, you can choose from several different payment plans, including a plan based on your income. You can also apply for a deferment or forbearance, so you won't have to pay at all while you get back on your feet. If you're disabled, or if you went to a

bad trade school, you can even apply for a discharge to wipe out your loan. If you're already in default, you may still be able to get back in good standing, and get affordable payments (as low as \$0 per month, in some cases!) Read our "Living With Student Loans" booklet for help.

- ✓ Stay away from "rent-to-own" stores, pawn shops, payday loans and tax refund loans. Interest rates are often as high as 200% or 300%! Get your taxes done at a free clinic.
- ✓ When you need a home or car loan, try local banks and credit unions first. Ask your local nonprofit consumer credit counseling office (Clearpoint) about special loan programs for low-income homebuyers. Even if you have bad credit, you may still qualify.
- ✓ Beware of "foreclosure rescue" scams. If you're facing foreclosure, you will probably get letters in the mail promising to make all your problems go away, for a fee. Do not pay for foreclosure prevention services (unless you hire a lawyer licensed to practice law in New York, to file a bankruptcy case or defend you in a court case). Every county in New York State has a free foreclosure prevention program, and free legal services may also be available. If you lose money to a scam, it's often impossible to get it back. You're better off saving your money to catch up on your mortgage, or for moving costs if you can't save your home. There is a list of free foreclosure prevention programs at the end of this booklet.
- ✓ Gambling will only make your money problems worse. If you have a problem with gambling, call 1-800-522-4700 for help.



## How can I stop collection agencies from harassing me?



Some creditors hire third party “debt collectors” (also called “collection agencies”) to contact you about past-due bills. Some debt collectors make threats to get you to pay. They may also try to make you feel bad or guilty so you will pay.

Don't give in! A collection agency can't:

- ★ Take you to court
- ★ Take your income or property
- ★ Have you arrested, or sent to jail

The worst thing a collection agency can do is give the case to a lawyer. The lawyer can take you to court. Even then, there must be a court order before the creditor can take your income or property.

It's illegal for a debt collector to:

- ★ Contact other people (like your family, neighbors, or your boss) about your bills, except to get your address and phone number
- ★ Contact you before 8:00 a.m. or after 9:00 p.m.
- ★ Contact you at work if your boss doesn't allow it
- ★ Contact you if you have an attorney
- ★ Collect on a debt that has legally expired because it's too old
- ★ Use bad language or insults
- ★ Harass you with phone calls
- ★ Lie to you about the debt (for example, saying you will be arrested)
- ★ Ask for a postdated check and cash it early

If a debt collector does any of these things, get help right away. Call your local legal aid office. You can also make a complaint to a federal or state agency. Go to page 18 to learn how to file a complaint.

Are you tired of letters and calls from a debt collector? Stop the debt collector by sending a “no-contact” letter! In the letter, ask the debt collector to stop calling and writing to you. Explain why you can’t pay, and let the debt collector know if you’re being harassed. Here’s an example:

**October 9, 2016**

**From: Mary Smith**  
**29 Main Street**  
**Utica, NY 13501**

**To: ABC Collection Agency**  
**111 29th Street**  
**New York, NY 11111**

**To Whom it May Concern:**

**Please stop contacting me about account number 123456 from the Central New York Medical Clinic. I am disabled now and my only income is from SSI. The Fair Debt Collection Practices Act requires you to comply with my request.**

**I also want you to know that your employee, Mr. Jones, called me before 8:00 a.m. on September 1, 2016. He used bad language and told me I would go to jail. This is illegal and must stop.**

**By writing this letter, I am in no way admitting that I owe this debt.**

**Yours truly,**  
*Mary Smith*

Send the letter by certified mail, return receipt requested. Keep a copy.

It’s illegal for a debt collector to call or write to you after receiving your letter. If the debt collector still won’t leave you alone, get help from a lawyer. Call your local legal aid office or the Lawyer Referral Hotline (1-800-342-3661).

In New York, it’s also illegal for a creditor to harass or abuse you and your family. Call the New York State Attorney General’s Office at 1-800-771-7755 for help.

## What happens if I can't pay?

First, and most importantly, you can't be arrested or go to jail for owing a debt to someone. The creditor can take you to court and get a "judgment" against you. However, a "judgment" is just a court order that says you owe the money.

*EXCEPTION: if you owe back child support or spousal support, you may end up in court for a violation hearing. If the court decides you are refusing to pay on purpose, you may risk going to jail. Also, if you commit a crime, such as fraud, you can risk going to jail. Some examples are writing bad checks, lying to get public benefits, and tax fraud.*

## Can the creditor take my income or property?

If you can't make your mortgage payments, the bank must take you to court before they can foreclose on your home. If you're having trouble making your payments, call your local foreclosure prevention program. There is a list of programs at the end of this booklet.

If you can't make your car payments, the creditor can repossess your car and sell it without going to court. They must give you written notice of the sale date, and a chance to redeem the car by paying off the full amount you owe. If the creditor sells the car for less than what you owe, they can take you to court to get a judgment for the rest.

The IRS doesn't need a court judgment to take part of your paycheck, your tax refund or certain types of federal benefits. The same is true for defaulted federal student loans. Read our "Living With Student Loans" booklet to find out more about your student loan rights. If you owe any debts to New York State, your state tax refund may also be at risk.

For all other types of debts, the creditor must go to court first and get a judgment against you. Without a court judgment, the creditor can't take your income or property.

## I got served with court papers. What should I do?

Never ignore court papers. If you get sued by a creditor, there are time limits to make a response, called an "answer." Your answer must be in writing (except if you are sued in small claims court). Get help from a lawyer. If you don't make a proper response, you may lose your chance to contest the lawsuit. In some cases, even if you owe the money, there may be legal grounds for the court to throw out the lawsuit.

## **I already have a court judgment against me. Can I do anything about it?**

In some cases, you can ask the court to “vacate” (set aside) the judgment, and give you a chance to defend yourself. For example, you may be able to “vacate” the judgment if the court papers weren’t served on you properly.

Also, if you have a good reason for failing to respond to the lawsuit, you can ask the court to “vacate” the judgment (unless notice of the judgment was served on you more than 1 year ago).

To “vacate” a judgment, you must file certain paperwork with the court. Contact your local legal aid office for more information. Most legal aid programs have self-help packets you can use.

## **Can a creditor take my benefit checks?**

Even if a creditor gets a judgment against you, most types of benefits are “exempt” (protected). In other words, the law protects most types of benefits from your creditors. Here are some examples of “exempt” (protected) benefits:

- ★ SSI
- ★ Social Security Disability (SSD)
- ★ Social Security Retirement and Survivors’ benefits
- ★ Unemployment
- ★ Public Assistance
- ★ Worker’s Compensation
- ★ VA Benefits
- ★ Child Support and Spousal Support
- ★ Disability benefits (public and private)
- ★ Black Lung benefits
- ★ Federal Railroad Retirement benefits
- ★ Most pensions and retirement accounts (public and private)
- ★ Student loan proceeds

Your creditors can’t take “exempt” (protected) benefits, even with a court judgment.

*EXCEPTION: for back child support, spousal support, IRS debts and federal student loans, part of certain benefit checks can be taken (within certain limits). SSI and public assistance can't be taken, however.*

If your benefits are taken because of an IRS debt or federal student loan, you can ask for a hardship form. If you're disabled, you may also qualify for a discharge of your federal student loans. Read our "Living With Student Loans" booklet for more information.

For child support and spousal support, go back to the court that ordered the support. Try filing a petition to modify the order. The court might decide to lower your payments.

## **Can a creditor take my property?**

Here are some kinds of property that are "exempt" (protected) from your creditors:

- ★ Clothes and food
- ★ Household items, such as furniture and appliances
- ★ Wedding rings, and jewelry worth up to \$1,100
- ★ Work tools and school books
- ★ Your home, if your equity in the home is \$82,775 or less (\$165,550 for married people who own a home jointly)\*
- ★ One car, if it's worth \$4,425 or less, after subtracting your car loan (\$11,025 or less if equipped for a disabled person)

If a creditor tries to take any of these things, call your local legal aid office.

*NOTE: you can still lose your home to foreclosure if you don't make your mortgage or property tax payments. Your car can still be repossessed if you don't make your car payments.*

Also, if you owe a debt from a divorce, or for spousal or child support, certain items of property may not be protected.

\* These amounts are higher downstate, and in some Eastern New York counties.

## Can a creditor take part of my paycheck?

In some cases, yes. This is called garnishment. The creditor must get a court judgment against you first (except for IRS debts and federal student loan debts).

If your net pay (after taxes) is less than a certain amount, the creditor can't garnish your paycheck at all. Here are the "exempt" (protected) amounts per week for upstate New York for the next 5 years:

	<u>Fast Food Workers</u>	<u>Other Workers</u>
2017	\$322.50 or less	\$291 or less
2018	\$352.50 or less	\$312 or less
2019	\$382.50 or less	\$333 or less
2020	\$412.50 or less	\$354 or less
2021	\$435 or less	\$375 or less
Starting 7/1/21	\$450 or less	\$375 or less

To find out if you qualify as a fast food worker, contact the New York State Department of Labor. Only fast food chains with more than 30 locations nationwide qualify.

Even if you make more than the "exempt" (protected) amounts, there are limits on how much the creditor can take. The creditor can only take the lowest of these 3 amounts:

- ★ 10% of your gross pay (before taxes); or
- ★ 25% of your net pay (after taxes); or
- ★ Net pay (after taxes) minus the "exempt" (protected) amount.

Here's an example:

*In 2017, Maria works at a factory. Her gross pay is \$320 per week. Her net pay is \$296 per week. The "exempt" (protected) amount for 2017 is \$291 per week.*

<i>10% of Maria's gross pay of \$320 per week =</i>	<u><i>\$32</i></u>
<i>25% of Maria's net pay of \$296 per week =</i>	<u><i>\$74</i></u>
<i>Maria's net pay of \$296 per week minus \$291 =</i>	<u><i>\$5</i></u>

*The lowest of these 3 amounts is \$5. Therefore, the creditor only gets \$5 of Maria's paycheck per week.*

*NOTE: for child support and spousal support, the law allows more of your pay to be taken, within certain limits. For IRS debts and most types of student loans, up to 15% of your net pay (after taxes) can be taken; however, you can ask for a hardship form.*

## **Is my bank account safe?**

In New York State, it used to be legal for creditors to “freeze” your bank account if they had a court judgment. For this reason, many people are still afraid to put their money in a bank account. However, the law now protects your bank account in most cases.

Under the new law, your bank account can’t be frozen if your balance is within certain limits. The protected amount will go up every year. Here are the protected amounts for upstate New York for the next 5 years:

2017	\$2,328 or less
2018	\$2,496 or less
2019	\$2,664 or less
2020	\$2,832 or less
2021	\$3,000 or less

If you are a fast food worker, the protected amounts may be higher.

If “exempt” (protected) benefits were directly deposited into your bank account within the last 45 days, your bank account can’t be frozen if your balance stays within these limits:

Creditor sued you on 4/1/18 or after	\$2,850
Creditor sued you between 4/1/15 and 3/31/18	\$2,750
Creditor sued you between 4/1/12 and 3/31/15	\$2,625
Creditor sued you before 4/1/12	\$2,500

Federal law also protects direct deposits of certain federal benefits made in the past two months, even if the total is higher than these limits.

*IMPORTANT TIP: always keep exempt income in a separate bank account! Otherwise, it may be hard to prove how much of your account balance is exempt.*

## **My bank account is frozen. What can I do?**

A creditor can freeze your bank account if your balance is over the “exempt” (protected) limits. However, this doesn’t mean they get to keep the money!

If your bank account is frozen, the bank must send you a notice within 2 days. The notice must explain your right to keep any “exempt” (protected) money in the account (including 90% of gross wages).

The notice will include a form for claiming exempt income. You must fill it out and mail it to the bank AND the creditor’s lawyer within 20 days of the postmark on the envelope. Include proof that the income is exempt (for example, bank statements, benefit statements, paystubs, etc.)



If you can prove all the money is exempt, the account must be unfrozen within 7 days. If exempt money is mixed with non-exempt money in the account, the exempt amount must be unfrozen within 7 days. If the bank does not release your account, or if the creditor’s lawyer serves you with court papers, contact your local legal aid office for help immediately.

## **What is an “Information Subpoena”?**

If you have a judgment against you, the creditor’s lawyer may serve you with an information subpoena. You will see the words “Information Subpoena” near the top of the first page. Basically, this is just a questionnaire about your finances. However, it’s an actual court subpoena, so you need to take it seriously.

You must fill out the subpoena truthfully, and have it notarized. You must mail it to the creditor’s lawyer within 7 days of when you received it. If at all possible, have a lawyer look it over before you mail it out. Call your local legal aid office, to see if they can help.



If you need more time to respond, call the creditor's lawyer. Ask the lawyer to confirm the extension with a letter to you. Even if you already missed the deadline to respond, the lawyer may agree to give you more time.

If you don't respond, or if you refuse to answer any of the questions without a good reason, you could be held in contempt of court. If so, you could actually be arrested and go to jail. If there are any court hearings scheduled about the subpoena, you must show up.

## **Do Debts Have Time Limits?**

In New York, most consumer debts (such as credit card bills and medical bills), expire 6 years after the last time you made a payment.

Court judgments in New York last for 20 years. If the judgment is filed in the county clerk's office, it will be a lien against your home for only 10 years (unless the creditor files paperwork with the court to get an extension, for up to another 10 years).

If the debt is from another state (for example, some credit cards issued by out-of-state banks), the time limit may be shorter. However, it's hard to know for sure unless you have a copy of your contract or credit card agreement.

If a creditor doesn't take you to court before the time limit ends, the debt is no longer valid. However, admitting you owe the old debt in writing, or making a payment on it, will re-start the time clock. Before paying an old debt, check with a lawyer to make sure the debt has not expired.

Some debts, such as federal student loans and support debts, do not expire. Check with a lawyer for advice about whether your debts are still valid.

## **Should I file for bankruptcy?**

Bankruptcy can be a good way to get a fresh start. When you file, it stops your creditors from trying to collect on your debts (at least temporarily).

There are two main kinds of consumer bankruptcy: Chapter 7 and Chapter 13. Chapter 7 bankruptcy can wipe out most bills. Chapter 13 bankruptcy gives you the chance to catch up on your bills over 3-5 years.

Bankruptcy is not for everyone. For example, if you have no income or property that a creditor can take, you are “judgment proof.” This means there is nothing your creditors can do to get paid. If you’re judgment proof, you may not need to file for bankruptcy or even make payments.

Also, if you only owe a few hundred or a few thousand dollars, you may want to wait until your financial situation gets worse.

To find out if bankruptcy is right for you, talk to a lawyer. Most bankruptcy lawyers offer free consultations. Call your local legal aid office or the Lawyer Referral Hotline at 1-800-342-3661.

## **How Can I Make a Complaint?**

The federal government has a new agency called the Consumer Financial Protection Bureau or “CFPB”. If you have a complaint about any of your debts, visit the CFPB website at [www.consumerfinance.gov](http://www.consumerfinance.gov). Click on “Submit a Complaint,” and follow the instructions. If you don’t have access to the internet, you can call the CFPB toll-free at 1-855-411-2372. If you’re hearing impaired, the TDD/TTY number is 1-855-729-2372.

You can also contact the New York State Attorney General to file a complaint. You can visit [www.ag.ny.gov](http://www.ag.ny.gov), or call the consumer helpline toll-free at 1-800-771-7755. The TDD/TTY number is 1-800-788-9898.

If your complaint is about a credit card debt or bank loan (including student loans), you can make a complaint to the New York State Department of Financial Services. This includes complaints about debt collectors. You can file a complaint online at [www.dfs.ny.gov](http://www.dfs.ny.gov). Click on “Consumers,” then click on “File a Complaint.” You can also call toll-free at 1-800-342-3736.

When you make a complaint, make sure to keep a copy for your records. Send in copies of any documents that support your complaint.

## HELPFUL TELEPHONE NUMBERS AND ADDRESSES

<u>NEW YORK STATE ATTORNEY REFERRAL SERVICE</u>	1-800-342-3661
<u>CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)</u>	1-855-411-2372 1-855-729-2372 TDD/TTY
<u>NEW YORK STATE ATTORNEY GENERAL</u>	1-800-771-7755 1-800-788-9898 TDD/TTY
<i>Broome, Chenango, Otsego and Delaware Counties:</i> 44 Hawley Street, 17 <sup>th</sup> Floor, Binghamton, NY 13901	(607) 251-2764
<i>Cayuga, Cortland, Madison, Onondaga and Oswego Counties:</i> 615 Erie Blvd. West, Suite 102, Syracuse, NY 13204	(315) 448-4800
<i>Jefferson and Lewis Counties:</i> 317 Washington Street, Watertown, NY 13601	(315) 523-6080
<i>Oneida and Herkimer Counties:</i> 207 Genesee St., Room 508, Utica, NY 13501	(315) 864-2000
<u>NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES:</u>	1-800-342-3736
<u>LEGAL AID SOCIETY OF MID-NEW YORK, INC.</u>	
Legal HelpLine Number:	1-877-777-6152
<i>Broome &amp; Chenango Counties:</i> 168 Water Street, 2 <sup>nd</sup> Floor, Binghamton, NY 13901	(607) 231-5900
<i>Herkimer, Madison and Oneida Counties:</i> 120 Bleecker Street, Utica, NY 13501	(315) 793-7000
<i>Jefferson and Lewis Counties:</i> 215 Washington Street, Suite 202, Watertown, NY 13601	(315) 955-6700
<i>Oswego County:</i> 108 West Bridge Street, Oswego, NY 13126	(315) 532-6900
<i>Onondaga and Cayuga Counties:</i> 221 South Warren Street, Suite 310, Syracuse, NY 13202	(315) 703-6600
<i>Otsego and Delaware Counties:</i> 189 Main Street, 3 <sup>rd</sup> Floor, Oneonta, NY 13820	1-877-777-6152

CONSUMER CREDIT COUNSELING (CLEARPOINT) (800) 750-2227

5794 Widewaters Parkway, Syracuse, NY 13214 (315) 445-8960

215 Washington Street, Suite 005, Watertown, NY 13601 (315) 786-2861

COUNTY DEPARTMENTS OF SOCIAL SERVICES

*Broome County:*

36-42 Main Street, Binghamton, NY 13905 (607) 778-8850

*Cayuga County:*

160 Genesee Street, Auburn, NY 13021 (315) 253-1011

*Chenango County:*

County Office Building, 5 Court Street, Norwich, NY 13815 (607) 337-1500

*Cortland County:*

60 Central Avenue, Cortland, NY 13045 (607) 753-5248

*Delaware County:*

111 Main Street, Delhi, NY 13753 (607) 832-5300

*Herkimer County:*

301 North Washington Street, Herkimer, NY 13350 (315) 867-1291

*Jefferson County:*

250 Arsenal Street, Watertown, NY 13601 (315) 782-9030

*Lewis County:*

5274 Outer Stowe Street, Lowville, NY 13367 (315) 376-5400

*Madison County:*

133 N. Court Street, P.O. Box 637, Wampsville, NY 13163 (315) 366-2211

*Oneida County:*

800 Park Avenue, Utica, NY 13501 (315) 798-5700

300 W. Dominick Street, Rome, NY 13440 (315) 338-0200

*Onondaga County:*

421 Montgomery Street, Syracuse, NY 13202 (315) 435-2985

*Oswego County:*

100 Spring Street, Mexico, NY 13114 (315) 963-5000

*Otsego County:*

197 Main Street, Cooperstown, NY 13326 (607) 547-4355

## OFFICES FOR THE AGING

### *Broome County:*

60 Hawley Street, 4<sup>th</sup> Floor, Binghamton, NY 13902 (607) 778-2411

### *Cayuga County:*

160 Genesee Street, Auburn, NY 13021 (315) 253-1226

### *Chenango County:*

County Office Bldg., 5 Court St., Norwich, NY 13815 (607) 337-1770

### *Cortland County:*

60 Central Avenue, Cortland, NY 13045 (607) 753-5060

### *Delaware County:*

6 Court Street, Delhi, NY 13753 (607) 832-5750

### *Herkimer County:*

109 Mary Street, Suite 1101, Herkimer, NY 13350 (315) 867-1121

### *Jefferson County:*

175 Arsenal Street, Watertown, NY 13601 (315) 785-3191

### *Lewis County:*

7660 State Street, Lowville, NY 13367 (315) 376-5313

### *Madison County:*

138 Dominick Bruno Blvd., Canastota, NY 13032 (315) 697-5700

### *Oneida County:*

120 Airline Street, Suite 201, Oriskany, NY 13424 (315) 798-5456

### *Onondaga County:*

421 Montgomery Street, 10<sup>th</sup> Floor, Syracuse, NY 13202 (315) 435-2362

### *Oswego County:*

70 Bunner Street, P.O. Box 3080, Oswego, NY 13126-3080 (315) 349-3484

### *Otsego County:*

140 County Highway 33W, Suite 5, Cooperstown, NY 13326 (607) 547-4232

## NEW YORK STATE DEPARTMENT OF LABOR

### *Broome County:*

171 Front Street, Binghamton, NY 13905 (607) 778-2136

### *Cayuga County:*

199 Franklin Street, Suite 204, Auburn, NY 13021 (315) 253-1590

*Chenango County:*  
1 O' Hara Drive, Norwich, NY 13815 (607) 334-2201

*Cortland County:*  
99 Main Street, Cortland, NY 13045 (607) 756-7585

*Delaware County:*  
1 Gallant Avenue, Delhi, NY 13753 (607) 832-5777  
21 Liberty Street, Sidney, NY 13838 (607) 561-7550

*Herkimer County:*  
320 North Prospect, Herkimer, NY 13350 (315) 867-1400

*Jefferson County:*  
1000 Coffeen Street, Watertown, NY 13601 (315) 782-9252

*Lewis County:*  
5274 Outer Stowe Street, Lowville, NY 13367 (315) 376-5800

*Madison County:*  
133 N. Court Street, Wampsville, NY 13163 (315) 363-2400

*Oneida County:*  
207 Genesee Street Suite 202, Utica, NY 13501 (315) 793-2229  
300 W. Dominick Street, Suite 1, Rome, NY 13440 (315) 356-0662

*Onondaga County:*  
960 James Street, 1<sup>st</sup> Floor, Syracuse, NY 13203 (315) 473-8250

*Oswego County:*  
200 N. Second Street, Fulton, NY 13069 (315) 591-9000

*Otsego County:*  
12 Dietz Street, Oneonta, NY 13820 (607) 432-4800

SOCIAL SECURITY ADMINISTRATION

*Broome and Chenango Counties:*  
2 Court Street, Suite 300, Binghamton, NY 13901 1-866-964-3971

*Cayuga, Cortland and Onondaga Counties:*  
Federal Bldg., 4<sup>th</sup> Floor, 100 S. Clinton St.  
Syracuse, NY 13261 1-800-772-1213

*Jefferson and Lewis Counties:*  
156 Bellew Ave. South, Watertown, NY 13601 1-866-627-6995

*Herkimer, Madison and Oneida Counties:*  
10 Broad Street, Utica, NY 13501 1-877-405-6750

*Oswego County:*  
17 Fourth Avenue, Oswego, NY 13126 1-866-964-7593

*Delaware and Otsego Counties:*  
31 Main Street, Suite 1, Oneonta, NY 13820 1-877-628-6581

### PUBLIC UTILITIES

National Grid 1-800-642-4272

Public Service Commission  
Hotline for Imminent Shut Off 1-800-342-3355

New York State Electric and Gas (NYSEG)  
Billing Problems 1-800-572-1111

### CREDIT BUREAUS

Equifax [www.equifax.com](http://www.equifax.com)

Experian [www.experian.com](http://www.experian.com)

TransUnion [www.transunion.com](http://www.transunion.com)

Free credit report website: [www.annualcreditreport.com](http://www.annualcreditreport.com)

### FORECLOSURE PREVENTION – FREE LEGAL SERVICES

Legal Aid Society of Mid-New York, Inc. 1-877-777-6152  
*Broome, Chenango, Delaware, Herkimer, Jefferson,  
Lewis, Madison, Oneida and Otsego Counties*

Hiscock Legal Aid, Inc. (315) 422-8191  
*Cayuga, Cortland, Oswego and Onondaga Counties*

### FORECLOSURE PREVENTION – FREE COUNSELING SERVICES

NeighborWorks Homeownership Center (315) 724-4197  
*Herkimer, Madison and Oneida Counties*

Metro Interfaith (607) 722-6766  
*Broome, Chenango and Otsego Counties*

HOME Headquarters (315) 474-1939  
*Cayuga, Cortland, Jefferson, Lewis, Madison, Onondaga  
and Oswego Counties*

Delaware Opportunities  
*Delaware County*

(607) 746-1600  
1-800-662-1200 TTY

OTHER

EPIC (Prescription Drug Assistance for Seniors)

1-800-332-3742

National Problem Gambling 24-Hour Hotline

1-800-522-4700

NY Quits – Smoker Quit Support Line

1-866-697-8487



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