

NYC[®] **Veterans**

NYC DEPARTMENT OF VETERANS' SERVICES AFTERCARE UNIT

Welcome Home Packet



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Dear Fellow Veteran:

Congratulations on your new home! My staff and I are thrilled that you have found a new apartment and want to wish you all the best in this new chapter in your life.

As a New York City resident and veteran of the United States military, there are many resources available to assist you in maintaining your apartment. This Welcome Packet contains some of the most commonly needed information, including how to change your mailing address with the Post Office, who to contact to set up your utilities, and how to access your benefits. We are proud to have created this guide in collaboration with the NYC Aftercare Working Group: a coalition of government and nonprofit providers working together to provide veterans with a successful transition from shelter to housing.

Even though you may now be living independently in your new home, you are not alone. You can reach our Aftercare Unit Monday through Friday, from 9am to 5pm, at 646-808-5212; find out about resources on our website at www.nyc.gov/vets; or connect with our outreach staff in each of the five boroughs (see page 16 for details).

Please do not hesitate to reach out to us if you have any questions or if there's anything my team can do to ensure that you maintain your apartment and thrive in your new neighborhood.

Again, congratulations! We wish you all the best in your new home.

Sincerely,

A handwritten signature in black ink, appearing to read "L. Sutton".

Loree Sutton, M.D.
Brigadier General, U.S. Army (Ret.)
Commissioner, NYC Department of Veterans' Services

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Section I: Postal Services



How do I change my address?

The US Postal Service (USPS) offers three basic options:

1. **Permanently forward your mail** at www.USPS.com/move. Mail sent to your previous address will be forwarded to your new residence. This is the free service that lasts for 12 months. After this time, any mail provided for your last address is returned to the sender.
 2. **Temporarily forward your mail** at www.usps.com/manage/forward.htm: Sign up for premium forwarding service to have mail forwarded temporarily. This is helpful for people with more than one residence.
 3. **Have USPS hold your mail** at <https://holdmail.usps.com/holdmail/>. USPS will hold mail up to 30 days in certain areas. Fill out the application form online to see if this option is available to you.
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Section II: Utilities

How do I turn the utilities on in my name?

Step 1: Check to see if your neighborhood uses ConEd or National Grid.



<https://www.coned.com/en/services-and-outages/start-service>

(877) 779-6943



<https://www.nationalgridus.com/NY-Home/Check-Start-Stop-or-Transfer-Service>

718-643-4050

What information do I need to open an account?

- Name
- Address
- Date you assume responsibility of apartment
- Telephone number
- Date of birth
- Social security number (*NOTE: If a social security number is not available, a driver or non-driver license ID, passport, or alien ID number can be provided. If you are unable to provide us with identification, you will need to call 800-752-6633 and speak with a representative*)
- Mailing address IF you choose to have your bills mailed to a different address other than the service address
- E-mail address

Section III: Understanding Your Rental Subsidy

How do I find out more about my rental subsidy?

There are many rental subsidies available to veterans in New York City. Please see below for contact information corresponding with your subsidy.

NOTE: If you do not receive a renewal package by the 10th month of occupancy, please call the appropriate number below.

LINC I, II, III, IV, V, VI: After your first year, you may receive renewals annually so long as funding remains available and you continue to meet subsidy qualifications: 929-221-0043; prevention@dhs.nyc.gov

SEPS: After the first year, you may receive annual renewals if funding is available and you continue to meet subsidy qualifications: 929-221-0043

NYCHA Section 8: For all inquiries: 718-707-7771

HPD Section 8: For all inquiries: 917-286-4300

HUD-VASH NYCHA Section 8: For all inquiries, contact your HUD-VASH caseworker first. If not possible, contact Bob Wenzel at 212-686-7500 x7706 or the Customer Contact Center at 718-707-7771.

HUD-VASH HPD Section 8: For all inquiries, contact your HUD-VASH caseworker first. If not possible, contact Bob Wenzel at 212-686-7500 x7706 or the Section 8 Helpline at 917-286-4300.

Section IV: Housing Rights

What are my rights as a tenant?

Heat

Heat must be provided between October 1st and May 31st at the following conditions:

- When the outside temperature is below 55 degrees between 6am and 10pm, building owners must heat apartments to at least 68 degrees. HPD can only issue violations if the owner fails to supply adequate heat when the outside temperature is below 55 degrees
- Between 10pm and 6am, regardless of the outside temperature, building owners must heat apartments to at least 62 degrees.

Hot water

Building owners must ensure that tenants have hot water 24 hours a day, 365 days a year, at a minimum constant temperature of 120 degrees.

Lease agreement

Your lease is a contract between you and your landlord. It contains the terms and conditions of the rental.

- Terms of the lease cannot be changed while it is in effect unless both parties agree
- An oral lease cannot be legally enforced beyond one year
- A written lease is legally binding and can be enforced for 1 to 2 years (Law § 5-701)
- **DO NOT PAY MORE MONEY THAN WHAT'S STATED IN YOUR LEASE! IT'S ILLEGAL**
- Landlords must provide tenants with a written receipt when rent is paid in cash, a money order, a cashier's check, or in any form other than the personal check of a tenant
- Tenants paying rent by personal check may request a rent receipt from the landlord. The receipt must include date, payment amount, period for which rent was paid, and apartment number. The payment recipient must sign the receipt.
- All leases require tenants to give their landlords a security deposit -- usually one month's rent. It is possible that the NYC Human Resources Administration (HRA) paid for this. If a lease is renewed at a greater amount, the owner is permitted to collect additional money from the tenant in order to bring the security deposit up to the new monthly rent.

Evictions & Vacate Orders

There are certain conditions under which lease terminations or vacate orders are warranted. These include:

- **Military Personnel Lease Terminations**

If you are entering military active duty, your lease may be terminated if:

- The lease was started by the service member before entering active duty; and
- The member or the member's dependents have occupied the leased premises

Any such lease may be terminated by written notice to the landlord at any time following the beginning of military service. Termination of a lease requiring monthly payments is not effective until 30 days after the first date on which the next rent is due (*NY Military Law § 310*).

- **Victims of Domestic Violence Lease Terminations**

If a court order of protection is issued, **you can seek a court order terminating the lease with ten days' notice to the landlord**. This will release you from any further rental payments after the lease is terminated. You must demonstrate that there is a substantial risk of physical or emotional harm to you or another party, such as a child, from the person covered by the order of protection if the parties were to remain on the premises, and that relocation would substantially reduce that risk. The tenant must first attempt to secure the voluntary consent of the landlord to terminate the lease. If the request is denied, a court may order termination so long as all payments due under the lease through the termination date of the lease have been paid (*Real Property Law § 227-c*)

- **HPD Vacate Orders**

If you are required by the Department of Building or Housing Preservation Department (HPD) to leave the apartment, make sure that you receive an HPD Vacate Order. You may be eligible for temporary emergency housing through HPD. For information on whether you qualify for tenant relocation as a result of a vacate order, contact HPD's Emergency Housing Services at (212) 863-6180

What are my rights when it comes to evictions?

Some landlords may attempt to terminate a lease even though they do not have legal standing. It is critical to know your rights around evictions.

- As of August 2017, you have the right to legal representation in housing court
- The only legal way to evict a nonpaying tenant is through a nonpayment eviction proceeding in court. Landlords **must** notify the tenant that rent is late, what the balance is, and that, if not paid, the tenant will be evicted.
- The proceedings are as follows:
 - Three days after notice is given or the owner tells the tenant that the rent is due, the owner may file a nonpayment proceeding in Housing Court and serve papers to you
 - You must answer the petition in person at the Housing Court Clerk's office. The Clerk will then provide a court date to the tenant
 - On the court date, the tenant has an opportunity to present his or her defense to a Housing Court Judge. It is advisable for a tenant to consult an attorney if served with any documents telling them to leave or threatening eviction
 - Before a tenant can be evicted, owners must obtain a judgment of possession and "warrant" directing a City marshal to evict the tenant
 - Only a City marshal can evict a tenant

Housing Repairs

The landlord is responsible for the repairs of your home. If every attempt to contact your landlord has failed and/or he or she refuses to make the repairs, take the following steps:

- Call 311 and file a complaint against the landlord. This number is accessible 24/7
- HPD will come out and investigate
- When calling 311 to make a bedbug complaint, the caller may be asked if HPD can bring a dog trained to sniff out bedbugs. If not permitted, HPD will do a visual inspection
- Tenants in privately-owned buildings who have apartment maintenance problems or who have been harassed by the property owner may initiate legal action in Housing Court. This action is referred to as a Tenant Action or HP Action. A tenant can request an inspection by HPD when filing an Action. Copies of a tenant's correspondence with the owner can be important in Housing Court. There is a fee to file that will be waived if a tenant cannot afford it

Section V: Homelessness Prevention Resources

Human Resources Administration

- All veterans go to 25 Chapel Street in Brooklyn, NY for a "One Shot Deal"
- The "One Shot Deal" emergency assistance program helps people who cannot meet an expense due to an unexpected situation o
- If you are disabled and cannot leave your home you may need **Homebound Services**. Call the Human Resources Administration Job Center Infoline at (718) 557-1399 for more information and someone will come to you
- Go to the nearest HomeBase to your location, call 311, or visit 311 online (<http://www1.nyc.gov/311/>) to locate the nearest office
- As a veteran, you may also be entitled to Supportive Services for Veteran Families (SSVF). You can call their toll free number at 1-877-737-0100
- If you have HUD-VASH, call your case worker
- Legal Services are available to you. Please look at the legal section of this booklet

HRA Frequently Asked Questions (FAQ)

How do I apply for cash assistance emergency services?

Eligible families may receive up to 60 months of federally-funded cash assistance under the Temporary Aid to Needy Families Program (TANF). Single individuals without children and families who have already received cash assistance for 60 months may receive benefits under the New York State Safety Net Program. Veterans should visit the 25 Chapel street location in Brooklyn to file an application. Call 718-922-8292 for more information.

If I am disabled and need assistance, how do I file a formal Reasonable Accommodation Request?

Call 212-331-4640

What can I do if my case is closed or sanctioned?

You are entitled to a Mandatory Dispute Resolution (MDR) and Fair Hearing request to resolve closings or sanctions that you believe have been improperly imposed

How do I file a complaint about my Fair Hearing visit?

Telephone requests: 1 (800) 342-3334.

In person requests:

Office of Temporary and Disability Assistance
Office of Administrative Hearings
14 Boerum Place, 1st Floor, Brooklyn, New York 11201

For more information and to obtain the request form, visit:

<http://otda.ny.gov/hearings/request/>

I have questions about my Medicaid coverage, whom can I contact?

Medicaid Managed Care: 1-800-505-5678

Medicaid eligibility: 1-888-692-6116

For all other Medicaid inquires: 718-557-1399

Who do I contact for information regarding SNAP (Supplemental Nutritional Assistance Program)?

1-800-221-5689

What documents should I bring?

- Proof of Identity: Driver's License Photo ID Birth certificate
- Proof of Income: Pay stub for previous month or benefits award letters
- Proof of Resources: Bank book/savings account statements or checking account statements for past two months
- Proof of Residence: Rent receipt, recent utility bill or lease
- Proof of Citizenship/Immigration: U.S. Passport, citizenship papers, or USCIS documentation

What does HomeBase do?

With conveniently located prevention centers staffed with homelessness prevention experts, HomeBase offers a range of services under one roof, including:

- Services to prevent eviction
- Assistance obtaining public benefits
- Emergency rental assistance
- Education and job placement assistance
- Financial counseling and money management
- Relocation help
- Short-term financial assistance

HomeBase will help you develop a personalized plan to overcome an immediate housing crisis and achieve housing stability. You may be eligible for HomeBase services if you:

- Are at imminent risk of entering the New York City shelter system
- Are low-income
- Want to remain stably housed in your community

To access a HomeBase office near you: call 311 or visit <http://www1.nyc.gov/311/>

What is Supportive Services for Veteran Families (SSVF)?

Through the SSVF Program, the VA aims to improve very low-income veteran families' housing stability. SSVF programs provide outreach and case management services and assist eligible participants in accessing a variety of benefits and resources.

SSVF Services & Resources

- **Housing counseling services:** Finding appropriate housing can be frustrating, especially in a competitive housing market. SSVF providers help to veterans with the many steps needed to find and secure housing. Most programs have dedicated housing specialists who work directly with landlords and brokers to find housing
- **Legal services:** Veterans who need assistance with legal services can access many of them through SSVF. This includes help with housing, benefits, entitlements, child support, student loans, and a host of other needs
- **Benefits/Entitlements:** Each participant in an SSVF program receives an assessment of his/her eligibility for VA and public benefits. Case managers not only help veterans determine the resources for which they may be eligible but also provide advocacy to get new or increase existing benefits/entitlements
- **Temporary financial assistance:** SSVF programs have the capacity to provide financial assistance to those households that show the most need. Financial assistance is always temporary and eligibility is based on household need. Rental assistance categories include: utility-fee payment assistance; deposits (security or utility); moving costs; transportation (public transportation or car repair); general housing stability assistance; emergency housing assistance; and child care.
- **Childcare services:** For households with minor-aged children, childcare is often an important need. Childcare may be especially useful to veterans balancing busy work schedules. SSVF programs can support households with assistance to pay for childcare.
- **Personal Financial Planning, Credit Counseling and Transportation Assistance**

SSVF ELIGIBILITY

To receive supportive services under this program, you must be homeless or at imminent risk of homelessness, and:

1. **A member of a veteran family:** A veteran family is defined as a single person or a family in which the head of household or the spouse of the head of household is an eligible veteran
2. **Very low-income:** Households with income that does not exceed 50% of area median income (as adjusted for family size)

SSVF LOCATIONS

There are several SSVF providers in New York City, all of which are open Monday-Friday for enrollment:

- HELP USA: 290 Malcolm X Blvd, 3rd Fl.; 775 Crotona Park; or 90 Beaver St. 1-855-HLP-SSVF
- Jericho Project: 210 E. 43rd St., 3rd Fl. (347) 468-8462
- Samaritan Village: 321 W. 44th St. (212) 586-1270
- Services for the Underserved: 39 Broadway, Ste. 1140 (855) 787-7555
- Volunteers of America 349 E. 149th St., Ste. 802 (855) 200-0862

Section VI: Veteran Agencies in Your Community

There are federal, state and city government agencies dedicated to assisting veterans, service members and their families. Please see the following descriptions to see which agency can best assist you with your question or need.

FEDERAL

U.S. Department of Veterans Affairs (VA) Medical Centers

Manhattan: 423 East 23rd Street, New York City, NY 10010 Tel: 212-686-7500

Brooklyn: 800 Poly Place Brooklyn, NY 11209 Tel: 718-836-6600

Bronx: 130 West Kingsbridge Road, Bronx, NY 10468 Tel: 718-584-9000

Queens: 179-00 Linden Blvd Jamaica, NY 11425 Tel: 718-526-1000

Vet Centers and Hours

Congress established the Vet Center Program in 1979 as community-based centers that are part of the US Department of Veterans Affairs. The goal of the Vet Center program is to provide a broad range of counseling, outreach, and referral services to eligible veterans in order to help them make a satisfying post-war readjustment to civilian life. The family members of all veterans who were active or deployed are eligible for Vet Center services as well. This includes bereavement counseling services to surviving parents, spouses, children, and siblings of service members who die of any cause while on active duty (including federally activated Reserve and National Guard personnel). Currently, there are 300 Vet Centers in the US.

Welcome Home Packet

NYC Department of Veterans' Services

Vet Center Eligibility:

- Have served on active military duty in any combat theater or area of hostility;
- Experienced a military sexual trauma;
- Provided direct emergent medical care or mortuary services while serving on active military duty, to the casualties of war, or;
- Served as a member of an unmanned aerial vehicle crew that provided direct support to operations in a combat zone or area of hostility
- Vietnam Era veterans who have accessed care at a Vet Center prior to January 1, 2004

Services Offered

- Individual and group counseling for Veterans, Service members, and their families
- Family counseling for military related issues
- Bereavement counseling for families who experience an active duty death
- Military sexual trauma counseling and referral
- Outreach and education
- Substance abuse assessment and referral
- Employment assessment & referral
- VBA benefits explanation and referral
- Screening & referral for medical needs (including mental health)

NYC Locations

Vet Center	address	phone	mon-fri	sat - sun
Staten Island	60 Bay Street, Staten Island, NY 10301	718-816-4499	M,W 7AM-6:30PM;Tues 7AM-7:30Pm; FRI 9Am-6:30pm	every other Sat 10AM-6:30Pm; SUN Closed
Queens vet center	75-10B 91 Avenue Woodhaven, NY 11421	7182962871/	mon 8pmam-8pm;Tues, wed,fri 8am-5pm; thurs 8am -7pm	closed
Bronx Vet center	2471 Morris avenue, suite 1A, bronx, ny 10468	718-367-3500	Mon 8AM-8PM;Tues 8am-6:30PM;WED and FRI 8Am -4:30pm	closed
Brooklyn vet center	25 Chapel Street, suite 604, brooklyn, NY 11201	718-630-2830/718-630-2830	8:30AM-5PM	SAT 8:30Am-5PM; SUN Closed
Harlem Vet center	2279- third Avenue 2nd flr, New York, NY	646-273-8139/646-273-8139	7:30AM-5:30PM	closed

Federal Veterans Administration VA Regional Office for NY

245 W Houston St, New York, NY 10014
(800) 827-1000

Services include:

- Obtaining your DD214 or Statement of Service
- Request for VA Disability, education, housing, and various other benefits
- Employment, Vocational Rehab, Education Benefits and other Benefits that you may be entitled to
- Call 888-838-7697 to schedule a 15 minute interview with a benefits advisor
- Visit <https://www.va.gov>

NEW YORK STATE

New York State Division of Veterans Affairs

The New York State Division of Veterans' Affairs (DVA) advocates on behalf of New York's veterans and their families to ensure they receive benefits granted by law for service in the United States Armed Forces. They help veterans and their families with specific needs, such as economic, employment, rehabilitation, medical treatment, home health care, education, and tax exemption. They work with United States Department of Veterans Affairs (VA) and other state agencies.

DVA administers several programs, including:

- **Blind Annuity program:** provides a monthly stipend to visually impaired veterans and eligible surviving spouses
- **Gold Star Parent Annuity:** authorizes payment to eligible parents of service members killed in action
- **Veterans Education Bureau:** investigates and certifies postsecondary educational and vocational institutions as providing legitimate and quality education for Veterans seeking to utilize their federal education benefits to attend such facilities

Call 1-888-VETS-NYS (1-888-838-7697) for assistance or to locate the nearest NYS Veterans Benefits Advisor Office

NEW YORK CITY

NYC Department of Veterans' Services (DVS)

The NYC Department of Veterans' Services (DVS), formerly the Mayor's Office of Veterans Affairs (MOVA), works with City, state and federal agencies, as well as regional private and not-for-profit partners, to improve the lives of all New York City service members, veterans and their families.

DVS' main office is located at 1 Centre Street, Suite 2208. Walk-ins are accepted Monday-Friday, 9 AM – 5 PM. However, the agency urges veterans to call in advance at 212-416-5250. DVS has also established office space in each of the boroughs to make access to services and information available in the communities in which people live and work. The hours and locations are as follows:

MANHATTAN

Manhattan Borough President's Office - 431 W 125th Street

Mon & Fri | 10am-2pm

Contact: Donnell Simon (917-628-8532)

BROOKLYN

Brooklyn Workforce1 Career Center - 9 Bond Street, 5th Floor

Mon & Wed | 10am-2pm

Contact: Martine Nivose (917-628-8597)

BRONX

Bronx County Building - 851 Grand Concourse, Room 209

Tue-Wed-Thu | 10am-2pm

Contact: Donnell Simon (917-628-8532)

QUEENS

Queens Borough Hall - 120-55 Queens Boulevard, Room 222

Contact: TBD

STATEN ISLAND

Staten Island Borough Hall -10 Richmond Terrace, Room G-15

Tue-Wed-Thu | 10am-2pm

College of Staten Island - 2800 Victory Blvd. Campus

Mon-Fri | 10am-2pm

Contact: Matthew Basile (646-799-2743)

Section VII: Health Resources

VA Crisis Line

The VA sponsors the **Veterans Crisis Line**, connecting veterans in crisis and their families and friends with qualified, caring responders through a confidential toll-free hotline, online chat, or text. The crisis line is available 24/7, 7 days a week. **Call 1-800-273-8255 or Text 838255 to speak with a counselor.**

NYC Well

NYC Well provides suicide prevention, crisis counseling, peer support, and assistance in scheduling appointments with counselors. All of this is available 24/7, 7 days a week via phone, text and online. This line is available to all New Yorkers, not only veterans. **Call 1-888-NYC Well or text "well" to 65173.**

NYU Langone's Steven and Alexandra Cohen Veterans Center

Langone's Veterans Center provides confidential mental health services for veterans, active duty service members, and their families. They also conduct clinical studies to improve the diagnosis and treatment of post-traumatic stress, traumatic brain injury, and depression among current and former members of the military. For more information call 855-698-4677 or email militaryfamilyclinic@nyumc.org. Clinic hours are Monday-Thursday, 9:00AM to 8:00PM and Friday 9:00AM to 6:00PM.

NYServes

NYServes is New York City's first coordinated network of public, private, and non-profit organizations working together to serve veterans, service members and their families. Learn more at:

<http://newyorkcity.americaserves.org/>

NY PRESBYTERIAN HOSPITAL

NY Presbyterian-Weill Cornell Headstrong Program: Offers evidence-based treatment for combat veterans suffering from post-traumatic stress syndrome. It is completely free and confidential treatment for Iraq and Afghanistan veterans in the NYC and tri-state area. Veterans work with leading experts at Cornell Medical Center to develop an individually tailored treatment plan. Contact Gerard Ilaria, LCSW, Department Administrator (212) 746-5917, gilaria@med.cornell.edu or Ann B. Beeder, MD, Medical Director, (646) 962-2463, anb2007@med.cornell.edu.

Military Family Wellness Center: Treats service members of any service era and military background, including the National Guard and Reserves, active and reserve personnel and their loved ones. They care for patients regardless of an individual's service record, VA service connection, or any other consideration. All services are fully confidential and free of charge.

The Program for Anxiety and Traumatic Stress Studies: 425 East 61st Street, Floor PH: 1301, NY, NY, 10065; 212-821-0717, ano2015@med.cornell.edu.

PTSD Research and Treatment Program – NY Presbyterian also offers a program at the New York State Psychiatric Institute at Columbia University Medical Center. Herbert Pardes Building, 1051 Riverside Drive, Suite 3200, New York, NY 10032, 646-774-8042, hillbur@nyspi.columbia.edu.

Community Healthcare Network

The Community Healthcare Network is a not-for-profit organization providing more than 80,000 New Yorkers with primary and behavioral healthcare, dental, nutrition, wellness, and needed support services. Our network is made up of 13 federally qualified health centers throughout Brooklyn, the Bronx, Queens, and Manhattan, along with 2 mobile vans that bring health services to underserved people in need throughout New York City. They provide judgment-free, high-quality healthcare, without regard to race, religion, orientation, gender identity, immigration status, or ability to pay. Contact (866) 246-8259. This number can be used for 24/7 access to a CHN provider.

Section VIII: Legal Assistance

City Bar Justice Center-Veterans Assistance Project

Provides disabled, low-income veterans in New York City with pro bono legal assistance on issues related to their claims for service-connected disability compensation from the U.S. Department of Veterans Affairs (VA). 42 West 44th Street, New York, NY (P) 212-382-4722 or 877-564-3383 (by appointment only).

Urban Justice Center-Veteran Advocacy Project

The Urban Justice Center is an advocacy organization that works for and supports NYC's most vulnerable residents through a combination of direct legal service, universal advocacy, community education, and political organizing. They partner with the VA hospitals in order to help veterans get through legal crises. 123 William Street, New York, NY 10038; 646-602-5620.

Veterans Treatment Court

A Veterans Treatment Court/Track is a separate court within an existing drug treatment or mental health court that provides veteran defendants suffering from addiction, mental illness and/or co-occurring disorders with linkages to community-based services as well as local, state and federal agencies specializing in veteran's affairs. For locations and more information, contact ProblemSolving@nycourts.gov

Legal Services of NYC

LSNYC prevents evictions, saves homes from foreclosure, and preserves thousands of subsidized and rent-regulated housing units. They tackle consumer scams and help those in need to obtain critical state and federal benefits. 40 Worth Street, Suite 606, New York, NY 10013, 646-442-3600; 917-661-4500.

New York Legal Assistance Group (NYLAG)

NYLAG provides assistance on tenant rights, public rights, consumer protections, immigration family law, and various other matters.

- **Veteran's legal issues** Call 212.946.0343 Monday, Wednesday, and Thursday 9:00 am – 3:00 pm
- **Family or matrimonial issues (including domestic violence)**
Call 212.613.5000 Tuesday and Friday, 9:00 am – 3:00 pm

MFY Legal Services

MFY's mission is to achieve social justice, prioritizing the needs of people who are low-income, disenfranchised or have disabilities. They do this by providing the highest quality direct civil legal assistance, conducting community education and building partnerships, engaging in policy advocacy, and bringing impact litigation. 100 William Street, 6th floor, New York, NY 10038; 212-417-3700.

Section IX: Financial Services

Consumer Financial Protection Bureau (CFPB)

The CFPB protects consumers from unfair, deceptive, or abusive practices and take action against companies that break the law. Their mission is to arm people with the information, steps, and tools that they need to make smart financial decisions. They can be reached Monday-Friday, 8:00 AM – 8:00 PM (EST) at (855) 411-CFPB or (855) 411-2372 and for TTY/TDD: (855) 729-CFPB, (855) 729-2372. For more information, visit their website at: <https://www.consumerfinance.gov/about-us/the-bureau/>

Financial Empowerment Center

Call 311 for these free City classes and to locate the one nearest to you. At the City's Financial Empowerment Center, you can meet one-on-one with a professional, financial counselor who can help you:

- Tackle debt
- Improve your credit
- Create a budget
- Open a bank account
- Save and plan for the future

HomeBase

Various HomeBase offices also provide financial planning classes. Call 311 to locate your closest HomeBase office.

New York Legal Assistance Group (NYLAG)

NYLAG's financial counselors offer free and confidential services to eligible clients who encounter short-term financial crises and/or require long term financial planning. Contact: (212) 613-5000. Services include:

- Access to Banking and Financial Products
- Credit Card Analysis and Negotiation
- Access to Public Benefits
- Debt Prioritization and Debt Collections
- Budgeting, Expense and Money Management
- Financial Goals: Setting and Prioritizing
- Credit Reports & Credit Scores, Establishing and Improving Credit
- Financial Document Organization
- Mortgages and Loan Modification Review

NYC SafeStart Account

NYC SafeStart is a safe and affordable starter savings account available for New Yorkers. Special features of the account include:

- No overdraft fees
- No monthly fees, provided a minimum balance is met
- Minimum balance requirements are \$25 or less
- ATM card for withdrawals (*Note: It is NOT a debit card*)

You can open an NYC SafeStart Account at participating bank and credit union branches throughout New York City or schedule a free one-on-one financial counseling session at one of the City's [Financial Empowerment Centers](#).