



Helping Victims of Crime with Finances and Benefits:

A practical booklet for advocates

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Learn more at [Massclavc.org](https://massclavc.org).

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In the aftermath of a crime, a victims' financial and housing situations may change. These changes can have a host of consequences.

This resource guide contains practical information for you to assist your clients if they need to:

- seek new sources of support,
- update the administering agency about their new income and housing,
- make sure that their income and benefits cannot be accessed by someone else, and
- understand what their obligations are with respect to debts or liabilities that they share with a perpetrator.

Contents

Checklist: What to consider at a time of transition	3
Help if your income goes down	4
Cash assistance and food	4
Court ordered money (including child support)	4
Victim compensation	4
Housing	4
Getting Around	5
Protecting your money	5
Social Security	5
TAFDC/EAFDC and SNAP	6
Joint bank accounts.....	6
Ending a representative payee arrangement	6
Reporting changes of household members, income or address	7
What about current bills	8
Rent.....	8
Car Payments	8
Mortgage.....	9
Utilities	9
Protecting personal information.....	9
Protecting your client's credit.....	9
Credit cards	10
Keeping your client's address and identity secret	10
Medical information privacy	11
Keeping your personal information safe online	12

Checklist: What to consider at a time of transition

- Getting Food
 - SNAP/ Food Snaps
 - Food Pantries
- Getting Cash
 - TAFDC
 - EAEDC
 - Court ordered child support, alimony, separate support
 - Victims' Compensation
- Getting Housing
 - Emergency assistance state shelters
 - Private shelters
 - Applying for public or subsidized housing
- For victims of financial control. If someone else is controlling your money.
 - Direct deposits to an account or card only you can access.
 - Representative payees
- For clients who already get benefits like SNAP, TAFDC or subsidized housing
 - Reporting any changes in the number of people who live with you.
 - Reporting any changes, up or down, in your household income.
 - Report your new address.
- Paying your bills
 - Help with rent.
 - Paying your mortgage.
 - Car payments.
- Make your personal information private
 - Protecting your credit
 - Protecting your address
 - Protecting your medical information
 - Online

Help if your income goes down

Many crime victims need new sources of income or financial help after a crime. The following are some places to consider.

Cash assistance and food

If your client lives with their kids, or other kids they are related to, or is pregnant and has low or no income, they can apply for Transitional Aid for Families with Dependent Children (TAFDC). Learn more about [TAFDC](#). There is a [special unit](#) to help victims of domestic violence.

Elderly, or disabled clients, clients unable to work, or those taking care of a child not closely related to them, can [apply](#) for Emergency Aid to the Elderly, Disabled and Children (EAEDC). Learn more about [EAEDC](#).

Disabled people may also want to call 1-800-772-1213 to [apply](#) for Social Security Disability (SSDI) benefits or Supplemental Security Income (SSI). Learn more about [SSDI and SSI](#).

Money for Food If your client does not get food stamps, use a SNAP [calculator](#) to see if they are eligible—especially if the number of people or sources of income in their household have changed. Learn more about [SNAP](#).

[MassOptions.org](#) has links to food pantries in Massachusetts.

Court ordered money (including child support)

In a c. 209A or c. 258E case. Judges can order an abuser to pay money to a survivor as part of a protective order. This money covers the cost of abuse. It can include lost wages, medical costs, replacement of destroyed property, moving expenses and other costs caused by the abuse. The survivor should ask for the money when asking for the protective order. If the survivor does not ask for it at the first hearing, they can ask in the future by bringing a “Motion to Modify the Order to Add Damages.” Be prepared to tell the judge why the plaintiff did not ask for damages at the first hearing. Reasons may be something like:

- The survivor did not have documentation at time.
- The survivor was unaware of need (i.e. medical issue arose after the hearing or did not change the locks until after order issued.)
- Or because the survivor was not aware how bad the financial situation would be.

For married victims or victims with kids. Victims can ask for [separate support](#), [spousal](#) or [child support](#) payments. Talk to a lawyer.

Victim compensation

The state has money for victims of violent crimes. Survivors can use the money for medical and dental bills, counseling costs, and lost wages. Contact the [Massachusetts Attorney General’s Office for more information](#).

Housing

Families with children under 21 or pregnant women may be eligible for free [Emergency Assistance Shelter \(EA\)](#). EA is housing paid for by the state.

For individuals, a list of shelters is available [here](#). Victims of domestic and other violence can find more [shelters](#) and [help](#).

If your client needs help with rent money, ask about [RAFT or other emergency funds](#).

For permanent affordable housing advise clients to apply for subsidized public housing at their local public housing authority or [find an agency](#). Learn [how to apply](#).

Getting Around

There is free transportation for elderly and disabled clients. They can get rides for medical appointments and some other needs. See some [options](#).

Disabled clients may be able to get a [free or discounted car](#).

Other help

Low income clients may also be able to get money for [utility payment](#) and [weatherization assistance](#).

They may also be eligible to get money back with the [Earned Income Tax Credit](#) (EITC). Calculate [how much your client may get](#).

If your client gets benefits now

Clients can take steps to keep getting benefits:

- if concerned that someone else is, or will try to, access their cash benefits, social security or SNAP, they can take steps to change where and how these benefits are delivered.
- if their living situation has changed, they may need to report this to the administering agency.

Protecting your money

Social Security

If the money goes to a Direct Express Card and your client does not have possession of the card, contact SSA through [Direct Express](#). Cancel the current card and ask for a new one, with a new account number.

If the money goes into a bank account your client can change the account the money is direct deposited into. Set up a new bank account where your client wants the money to go.

To get Social Security to deposit the money to the new account, go to [My Social Security](#). Or go to the local social security office to ask for help. They will ask for the new account number and the bank's routing number. Your client does not have to explain why they want to change the bank account.

If you client moves, their household size changes or household income changes they may need to tell SSA. Learn more below.

TAFDC/EAEDC and SNAP

TAFDC/EAEDC and SNAP benefits come on a debit-card known as an EBT card. Usually the EBT card has your client's photograph on it, but not always. If someone is using your client's card, call to cancel the card. Call EBT Customer Service at (800) 997-2555. Ask for a new card. They will mail the new card to your client's address in 7-10 days. Make sure that it is safe to receive mail at this address.

If the client needs a new card today, go to the [Department of Transitional Assistance](#) (DTA) and ask for a new card. They can print your client a temporary one. It costs \$5 for a new card. The card is free if it helps the user avoid domestic violence. It is also free if it is your client's first card with a photograph on it. Your client pays the fee through a deduction from their monthly benefits.

If your client is a survivor of a domestic violence situation you can contact the [Domestic Violence Unit at the Department of Transitional Assistance](#) to get help.

If your client moves, their household size changes or household income changes they may need to tell DTA. Learn more below or in the [Advocacy Guide](#).

Joint bank accounts

Either joint account holder can take **all** the money out of the account.¹ If your client's social security goes into a joint bank account, the other account holder has full access to the money. Your client can set up a new account in their name, and move their money from the joint account into the new account.

Note: Accounts can sometimes send account holders notifications about changes to the account. If they do, the joint account holder could know about a transfer right away. Or, the next time the joint holder looks at the account they will know money has been taken from the account.

Ending a representative payee arrangement

A representative payee (rep. payee), is a person who is legally allowed to control your client's money. This person may control your client's income because:

- Your client authorized it. Or,
- A court or an agency allowed it.

Your client can try to end the rep. payee arrangement.

Social Security If there is a rep. payee because of a physical or a mental disability, your client must show the [Social Security Administration](#) (SSA) that your client is mentally and physically able to take care of their money. Show them with proof like:

- A doctor's letter that there has been a change in condition. The doctor must say the client is able to care for her or himself; or
- An official copy of a court order saying that the court believes that your client can take care of her or himself; or

¹ You may be able to recover some of the money. For example, you may be able to recover some of the money if you are divorcing your spouse as it is a marital asset. Or, if your spouse files for bankruptcy, you may be able to recover part of the money as it is a debt to you if it caused a "willful and malicious" injury.

- Other evidence that shows your client can take care of her or himself.

Unfortunately SSA will probably not remove the rep. payee in one day. They will mail a letter of their decision after they get your client's request and proof. **Make sure the address SSA uses for your client is secure. This is where the letter will go.**

Note: If your client no longer needs a payee, SSA might want to check if they are still disabled. (This only matters if they get SSI or SSDI, not social security benefits due to age or some other status.)

Important: If your client's representative payee is misusing money tell the [Social Security Administration](#) right away. SSA will investigate. You can also contact the Disability Law Center at mail@dlc-ma.org. They may be able to monitor the rep. payee. SSA will send your client a letter of their decision. Be sure they address SSA has is a safe place for your client to get mail.

TAFDC/EAEDC and SNAP: If your client authorized someone to be a representative payee for TAFDC/EAEDC or SNAP benefits the agency will send an EBT card in the rep. payee's name. The EBT card will control your client's money. Your client will not be able to get back any money the rep. payee spends.

If your client no longer wants the rep. payee to have account access, tell [DTA](#) right away. If the rep. payee is misusing your client's money [tell DTA](#). Ask DTA to freeze your client's account while they investigate or give your client direct access to the money.

If your client is a survivor of a domestic violence situation you can contact the [Domestic Violence Unit at the Department of Transitional Assistance](#) to get help.

Reporting changes of household members, income or address

Clients' benefits, like SSI, SSDI, SNAP (food stamps), TAFDC, EAEDC or public or subsidized housing, are probably calculated in part based on their household size and household income. Your client will need to tell the provider if:

- the number of people in their household changed,
- their household income changed, or
- if they moved.

Your client should keep proof that they told the agency.

If they do not tell the agency, their benefits will probably be wrong. They may be too low or too high. If your client gets too much money they may have to pay some of it back.

Many changes need to be reported within 10 days. Learn more about [reporting changes](#). Learn more about [SNAP/Food stamps](#), [TAFDC](#), [EAEDC](#).

Other address changes. Bank accounts, insurance companies, bills and other companies that send mail should also be told of an address change.

What about current bills

Rent

If your client is not a tenant. Sometimes people live in an apartment but are not tenants. They do not have to pay rent and can leave at any time. But the landlord can evict everyone if the rent is not paid. Learn more about [tenancies](#).

Tenants who are victims of domestic violence, sexual assault, stalking or rape. Victims of domestic violence, sexual assault, stalking and rape can break their lease and move out of their apartment before the end of their lease term without owing any more rent. To do this, the victim must give their landlord written notice that they are breaking the lease because of concerns about their safety. You can only do this within 3 months of an incident or if in fear of imminent physical harm. The landlord can ask for some types of proof. Learn [more about the law](#).

For victims of domestic violence, sexual assault, stalking or rape

	Client moves out	Client stays in apartment
Other tenant moves out	If client follows the law, client owes no future rent.	Client owes total rent each month.
Other tenant stays in apartment	If client follows the law, client owes no future rent.	All tenants owe the whole rent.

Other Tenants (Non DV, SA, stalking and rape victim tenants). If the rent is not paid, the landlord can evict everyone in the apartment. Usually every tenant is fully responsible for the rent. A landlord can sue “tenants” for not paying the rent. If a tenant moves out of the apartment, and the other person pays the full rent, usually nothing happens to the person who left. But, the landlord can sue tenants who move out for missed rent payments if the other person stops paying the rent. Learn more about [being a tenant](#).

Non-DV, SA, Rape and Stalking Victim Tenants

	Client moves out	Client stays in apartment
Other tenant moves out	If rent not paid client can be sued for the rent due.	Client must pay whole rent.
Other tenant stays in apartment	If other tenant pays whole rent, client does not owe anything to the landlord.	All tenants owe the whole rent.

Car Payments

The lender will probably repossess the car if the car payments are not made. Two people can sign for a car loan. Other times only one person owes the debt. The lender will only sue the person who signed the loan document if car payments are not paid.

Mortgage

The mortgage lender can foreclose if mortgage payments are not paid. Two people can sign for a mortgage loan. Other times only one person signed the “note” and officially owes the debt². The lender can only sue the person who signed the note if the mortgage is not paid. Learn more about [Foreclosure](#).

Utilities

Cancel unused utilities (gas, electricity, etc.) your client is not using, like those at their old addresses.

If your client cannot afford the bill. Ask for help:

Their heat cannot be shutoff in the winter if they let the company know:

- They cannot afford the bill and
- Their income is below the state median income.

Learn more about [utilities](#).

Get a free phone. Contact [Safelink](#) to see if your client can get a free phone.

Getting utilities at your client’s new place. Even if they have debts from an old address, your client should be able to get utilities at their new address. They can get a payment plan to pay their utility bill. There may also be a discounted rate available. If the utility will not help, contact the [Department of Public Utilities Consumer Division](#). Learn more about [discount rates for utilities](#).

Debts

See the National Consumer Law Center [Advice](#) and Guide for [Surviving Debt](#).

Bankruptcy is an option for your client to relieve themselves of many debts. Some debts like child support, alimony, most taxes and very often student loans will not go away even if your client files for bankruptcy. Learn more about bankruptcy at [MassLegalHelp.org](#).

Protecting personal information

Protecting your client’s credit

1. Get information.

Find out if anyone else is using your client’s credit. Get a free copy of their credit report at [AnnualCreditReport.com](#). Learn more about the [credit report](#).

2. Close accounts.

If there are accounts listed on the report they do not know, or are not using, close and cancel them. They will still owe the debt on the credit card even when they cancel it. But it will stop new charges on

² Even though both people may have signed the mortgage, sometimes only one person signed the note.

the account³. Notify the credit bureaus in writing about the fraudulent accounts. Think about filing a police report for identity theft if there are unknown charges on an account. The police may arrest the person who is using the account.

3. Fight bad debt.

If there are charges your client did not make, they can fight to not pay the credit card bill. If they did not let someone use the card or make the charges, they may have a defense to paying the bill. Learn more about [fighting debt](#).

4. Protect information.

Someone else may know your client's date of birth, social security number, mother's maiden name, current account numbers, passwords or personal identification numbers (PINs), and other sensitive information. Protect access to your client's financial accounts.

- If your client moved, make sure none of their bills, statements or other financial documents are being sent to the old address;
- Change all passwords and pins to ones that cannot be guessed;
- Close old accounts and open new ones with new account numbers; and
- Check credit reports for any new accounts. Tell law enforcement and notify the credit bureaus in writing if you see any accounts that your client did not open.

Credit cards

Your client's accounts: Usually a credit card is in one person's name. Only that person owes the debt and is the account owner. The account owner can let another person use the account. This person is an 'authorized user.' Authorized users have a physical credit cards in their own name, but the bill is really owed by the owner of the account. The account may be on the authorized users credit report however. Sometimes there are two owners of the account who both can make charges and both owe the debt.

Other people's accounts: The account holder can cancel the authorized user's card at any time.

Keeping your client's address and identity secret

Public records. Your client's address is in court records. Court records are usually public. Ask the court to keep your client's address private or confidential. This is called sealing or [impounding](#). Request this even if the person your client wants to keep their address from is not part of the case, like a debt collection case.

Credit report. Your client's credit report will also list their current and former addresses. No one should see your client's credit report without a good reason. But people who know your client's social security number, birthdate and maiden name can get access. To keep the new address safe:

- Your client should **not** use their new address on credit or loan application or when talking to credit bureaus. Use a post office box or other secure address instead. This may help keep the new home

³ Although interest and fees can still accrue.

address off of the credit report, although there is no guarantee that it will work. [Your client should check their credit report](#) regularly to make sure the new address is not listed.

- Place a “freeze” on their credit report. Their explicit permission is needed to released information. To freeze one’s account, write to all three of the credit bureaus (Equifax, Experian and TransUnion). A freeze is free for victims of identity theft. Otherwise, it costs \$5 to freeze each bureau. It also costs \$5 for each view of the report. This is each time the account owner says it is okay for someone, like a lender, employer or landlord, to view the report. The credit bureaus will send a Personal Identification Number (PIN) to in the mail. Your client must have the PIN to lift the freeze or communicate with the bureaus about the report. Do not place a freeze on an account if your client does not have a secure way to get mail.

Find information and instructions for freezing your client’s account at the [Massachusetts Attorney General’s](#) office.

- Applications for new loans often want to know about old debt. If your client lists old debts on a new application, the credit bureaus will link your clients old and new credit reports. If your client changed their name or social security number, anyone who sees the credit report will be able to find the client’s new name and new social security number. Your client may have to pay off⁴ old debts before applying for a new loan to keep the two credit reports separate.
- Survivors of sexual assault, domestic violence and stalking, to escape from actual or threatened violence can have an alternative address (not their residential address) reported to state and local governemnt and printed on their driver’s license and entered into the state’s driver license database⁵. Learn more about the [Address Confidentiality Program](#).

Social Security can [freeze access](#) to your client’s personal information or issue a new social security number if you tell them your client is a victim of domestic violence.

Quick Guide

- Redact your clients name and address in public records.
- Use a post office box as your client’s address or one from the [Address Confidentiality Program](#) for all applications.
- Freeze your client’s credit report.

Medical information privacy

Your client can keep their medical information private even if they are on someone else’s health insurance policy.⁶ Normally the insurer sends information to the policyholder. Your client must ask the

⁴ Or settled in any way. Like through bankruptcy, pay-off or settlement.

⁵ Under the Violence Against Women Act of 2005.

⁶ The company “shall not specify or describe sensitive health care services in a common summary of payments form.” However, even when sensitive services are not described, the provider’s name will appear. If the provides name is of concern, like a doctor that only treats drug addiction or works at planned parenthood, the client should request the information be sent to them and not the policy holder.

insurer to only send notice to them. Insurance carriers can only send medical information to the patient, not the policy holder if the patient requests this.⁷

In addition, if your client is legally authorized to consent to their own care, or the care of others, and they have no liability for payment for a procedure or service, they can request that the carrier not send a summary of payments form for a specific service or procedure.

Keeping your personal information safe online

Use the [Security Planner](#) tool to learn what steps your client can take to protect their information online.

Other resources

Call 211 or visit 211.org to access crisis, food, health, housing, trafficking, job and reentry resources. And more!

[CSAJ's Guidebook on Consumer & Economic Civil Legal Advocacy for Survivors](#)

Find a [Legal Aid lawyer](#)

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Learn more at Massclavc.org.

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⁷ Any carrier that has the capacity to provide electronic access to common summary of payments forms prior to April 2019 must do so.