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Due to the ongoing COVID-19 pandemic, our office is open by appointment only. Walk-ins for clients or visitors is not permitted at this time and we have paused in-person intakes (new requests for legal help). However, we remain committed to providing our clients with the same high level of service that we have delivered for the past 32 years. We have adopted a hybrid-remote model allowing staff to safely meet with clients in-person, our phone hotline assistance remains open, and we continue to deliver an array of legal services – meeting with clients virtually and coordinating with our dedicated volunteers. We will continue to work tirelessly to address our clients’ needs during these challenging times and remain a vital legal resource for thousands of Brooklynites.

If you need legal help, please call (718) 624-3894 or start an [online intake](#). If you need to make an appointment, please contact your appointed attorney or call (718) 624-3894.

As COVID-19 persists, public health remains a primary nationwide concern. Unfortunately, we are also now seeing the most vulnerable communities having to deal with financial challenges and pandemic-related scams. Like most, you may be experiencing a great deal of uncertainty and fear around COVID-19 and its impact on your economic stability.

To help alleviate community concerns, we have compiled a list of useful consumer information that will be posted and updated on our [website](#) as new developments emerge.

IMPORTANT CONTACT PHONE NUMBERS

Kings County Clerk: (347) 404-9123

Coronavirus Court Hotline: (833) 503-0447

COVID-19 CONSUMER INFORMATION

Consumer cases at Kings Civil Court: The court has phased out hearing cases via Microsoft Teams and is only holding in-person appearances. This applies to “emergency” applications as well as trial-ready cases. Currently, older consumer cases (those filed pre-pandemic) are now being calendared and heard. For any consumer case, litigants can call the clerk’s number above to find out their new court date. The New York State Unified Court System now offers virtual appearances under the ADA. This applies to people who have a physical or mental impairment that substantially limits a major life activity (whether related to Covid-19 or not). To make this request, do so 5-7 days before your court date by calling (646) 386-5409 or submit an online request form: <https://portal.nycourts.gov/ada-wizard>



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Economic Impact Payments: For consumers receiving stimulus checks and child care tax credits, those funds have been deemed exempt from garnishment under New York law. The New York Legislature has passed a Bill which deems stimulus payments and any tax refund/credit exempt from collection (S5923A / A6617A). Access Justice Brooklyn provided a Memo of Support for this bill which addressed the large impact such a measure could have on our low-income clients. In addition, the Attorney General, Letitia James, has issued guidance to banks regarding this exemption, saying, “Banking institutions are advised that they should treat CARES Act payments as subject to the same protections as statutorily exempt payments.” Her office will prosecute any violations of this guidance.

New case filings from creditors: Chief Judge Marks announced that beginning Monday, May 25, 2020 new matters, previously classified as “nonessential,” will be able to be filed electronically for the five New York City counties and the Long Island counties of Nassau and Suffolk, along with Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester counties using NYSCEF. Pursuant to this, creditors are now filing cases against litigants through NYSCEF in Supreme Court and in person at the Civil Courthouse. If you receive a consumer Summons and Complaint then you must file a response by mail, over the phone, or in person.

Statute of limitations for case filings was tolled from March 20, 2020 – November 3, 2020.

Credit card debt, auto loans, personal loans: If individuals cannot make credit card payments, many banks are offering deferred monthly payments (90 days / 120 days, etc.). Contact banks directly for details (call numbers on the back of cards or on monthly statements). This does not waive the monthly amount owed, but interest and late fees should not be applied during times of deferment.

Checking and savings accounts: Banks may offer fee waivers for services like expedited checks and overdraft protection.

Federal student loans: As of March 13, 2020, interest will be 0% and payments are suspended until August 31st, 2022. Payments are automatically suspended. These suspended payments count towards Income Driven Repayment Plans, Public Service Loan Forgiveness, and loan rehabilitation. If income will be low for a considerable amount of time after this period, consider income-driven repayment plans which can be set up by loan servicers. If you want to continue making payments, then contact your loan servicer. These provisions are not applicable to private student loans. After August 31st, 2022, you will receive your billing statement or other notice at least 21 days before your first payment is due. Make sure your contact information is up to date with your loan servicer and on StudentAid.gov. If you are in a traditional repayment plan, then your monthly payment could be different – your loan servicer will recalculate your monthly payment amount using your current balance of principal and interest and the remaining repayment period that you have on your loans. If you made



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payments during the suspension period, then it is possible you will have a lower monthly payment.

Scams: Be careful – Do not click on unfamiliar links and do not provide personal information to unverified sources. There has been a spike in coronavirus scams on social media, email, texts and websites. **Recent common Covid scams involve a request to pay fees for FEMA funeral expenses and Covid-19 vaccines, “person in need” and charity scams, and fake Covid testing and cures.** Scammers are impersonating the Internal Revenue Service, the World Health Organization (WHO), the U.S. Center for Disease Control (CDC) and the NY Department of Education (DOE). **Do not give out personal, identifying information over the phone, such as date of birth or social security number.** To file a complaint involving a potential scam, visit the NY Department of Financial Services [online](#) or contact the Consumer Hotline at (800) 342-3736.

Price gouging: The Department of Consumer Affairs and Worker Protection (DCWP) has promulgated an emergency Rule under the City’s Consumer Protection Law that makes price gouging illegal for any personal or household good or any service that is needed to prevent or limit the spread of or treat COVID-19. The Rule, [NYC Administrative Code 20-701\(b\)](#), is in effect and makes it illegal to increase prices by 10% or more. The Rule follows DCWP’s previous declaration that face masks, hand sanitizer, and disinfectant wipes are in short supply and expands the Agency’s ability to protect New Yorkers from price gouging.

DCWP encourages consumers who are overcharged to file a complaint at nyc.gov/dcwp or by contacting 311 and saying “overcharge.” Consumers who believe they were victimized by price gouging should keep their receipts and any information about the store where the transaction occurred and file a complaint with DCWP.