



HELPS
Nonprofit Law Firm

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Finding Peace

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HOSPICE An Underutilized Benefit



HELPS

Help
Eliminate
Legal
Problems
for
Seniors
and
Disabled

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My wife of 40 years works as a hospice Registered Nurse. I am privileged to drive her every Sunday night. I wait patiently in the car while she visits people with a life limiting condition...visiting, caring and seeing to their needs in their homes.

Hospice benefits are paid under Medicare as part of the Social Security that you paid into during your life. This hospice benefit then, of course, is no cost to you. The blessings of hospice include help in managing pain, providing emotional support and counsel for families, and teaching family members how to care for the patient and medical equipment. This may include items such as a hospital bed, oxygen, wheelchair, seated walker, bedside and commode. Hospice also provides a home health aide who provides bathing and cleaning, even including doing nails for the ladies. This allows the patient to pass away at home or a facility where they live, with love ones nearby, dignified and pain free.

All services, medications, and equipment related to the person's hospice diagnosis are paid for by the hospice company. Hospice can save patients and families a tremendous amount of money in co-pays and direct expenses. Hospice does not pay for room or board or for treatment not related to the life limiting illness. A person can leave hospice and then go back on if they want. Several hospice companies are non-profit, just there to serve the needs of the community.

continued inside.....

Many families perhaps wait too long to have their doctor prescribe hospice from Medicare. The average stay in hospice is only around two weeks and more often less. Many families and persons with life limiting illnesses would be blessed to have this help for a longer time, up to six months and it can be renewed if necessary. You can call a local Hospice company or speak with your doctor if you have questions. You can also call **HELPS** and we can have a **HELPS** volunteer, familiar with hospice, return your call to help answer your questions.



Eric Olsen, *president*

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HELPS introduces Cynthia Heirs Helps Volunteer HUD Housing Expert

My name is Cynthia Heirs and I am a volunteer with the **HELPS** Nonprofit Law Firm. I have been married for many, many years and am the mother of four children and have 11 grandchildren. My experience encompasses a wide variety of office administration and management duties including property management, Housing of Urban Development (H.U.D.), USDA Rural Development, LIHTC Section 42 and the HOME program. I am also a certified Housing Quality Standards Inspector.

At a very young age, my parents taught me the value of doing volunteer work and the importance of working together to help make our community and our country better. Being asked to volunteer for the **HELPS** program gives me that opportunity.

I believe the most essential needs for anyone are housing, food, energy for heating and cooling, and medications necessary for daily survival. Many people across the U.S. are struggling with keeping and maintaining these most basic needs in America. Some are losing their homes right now, or trying to find affordable housing because rents have increased so much, and they can no longer afford basic needs. Fortunately there is help!

In a future **HELPS** newsletter I will be discussing subsidized housing and tips on how to find it in your area. If you need help obtaining this information now, contact **HELPS** at (toll free) 1-855-435-7787 and they will forward your information to me.

What is *HELPS*?

***Are you being harassed by collectors for debts you cannot pay?
Is your income Social Security, retirement, veteran benefits, or disability?
Did you realize that this income is protected by federal law?***

Under federal law when you are represented by an attorney, collectors may no longer contact you by phone or mail. When you enroll with **HELPS** Nonprofit Law Firm, we send letters to your collectors advising them that we represent you for purpose of communication. The calls stop! Peace returns to your life. Visit our website www.helpshere.org and listen to actual **HELPS** clients explain how HELPS changed their lives.

HELPS assists you in dealing with collectors you cannot pay - such as: credit cards, medical bills, signature loans, old judgments, and other debt. If you own a car or home that you intend to keep, you continue to pay the lender as agreed.

HELPS does not negotiate with creditors, **HELPS** does not file bankruptcy.

If you have questions or want to enroll call us toll free at: 1-855-435-7787; we are always available to answer your questions. When you decide to enroll we will need to know the name of your creditor(s), their mailing address and the account number(s). You will be asked a few brief questions to confirm that you qualify for **HELPS**. If you prefer, you may request an enrollment form and return it to us by mail or over the internet. When you enroll we will write your creditors and demand that their contact with you stop immediately. This very day you can have an attorney to refer your collectors! No more calls and letters!

HELPS is very affordable and is based on your household income.

FEE GUIDELINES

We never turn down a qualified senior.

Household monthly income	One time enrollment fee	Monthly maintenance fee
\$750 or less	\$0	\$10
\$750 to \$1,250	\$125*	\$20
\$1,250 or more	\$250*	\$20

*If needed, payment arrangements can be made for the enrollment fee.
We are here to share the burden and help bring peace back to your life.

On Purpose or By Accident?

By Eric W. Olsen ~ *HELPS President*

Years ago my six year old son Scott, was tussling with his four year old sister. She grabbed him and would not let go. He kicked her to get free and hit her right front tooth. It bent and later became dark gray until replaced by the permanent tooth. She screamed in pain and my wife came running in. Mom saw the tooth and asked if he did that “on purpose” or if it was an “accident.” Six year old Scott did not know what either word meant. He had to guess. He knew one answer was wrong and would get him in trouble. He guessed “on purpose.” You can imagine what happened then. But of course, it was an accident. He wasn’t trying to hurt her, just break free. He felt bad for what happened, and as he got older he did learn what the words meant. A lot of things in life happen by accident. We don’t intend them, but they happen. Scott learned a lesson, and over time, he and his sister became best friends.

Financial “accidents” happen too, often with unintended consequences. Sometimes we make choices based on information we have at the time that may turn out not to be the best. We might loan money to children or grandchildren who have the best of intentions to repay but find later that they are unable to do so. We may invest in something that sounds “sure-fire” only to find out that it is not. Illness strikes, a job is lost, children need help for schooling, and things don’t turn out like we thought. All of these could be considered financial “accidents.” We didn’t intend them to be a problem, they just happened. We should try not to dwell on past financial accidents. We can learn from them but they are past. Surprisingly accidents do have a way of working out. We pick ourselves up and go on.



Many of your friends, neighbors and relatives have experienced financial accidents. They suffer needlessly and go without basics, not knowing what to do. Their Social Security and retirement income is protected from collectors. The harassing burden of past debt can be resolved. It is important to share what **HELPS** does with others. We never turn anyone down who qualifies. We are always here to talk and explain the program. We appreciate all **HELPS** clients that share what **HELPS** can do with others. You can truly be a part of helping changing another person’s life for the better.

Letters from HELPS Clients

I learned about **HELPS** reading a senior newspaper. I could not believe such an organization was willing to help seniors and disabled persons in a chaos situation. Our medical bills were out of control and unethical individuals were trying to take advantage of our income. But thank God for **HELPS**. We are getting the word out to everyone we feel and know who needs this wonderful help. We can't say enough. Thank you.

-Barbara B.



I received the enclosed paperwork a couple of days ago and am forwarding it to you. I can't tell you how much Gary & I appreciate the help and relief we have received from you and your firm. You have given us back a good night's sleep. Thank you.

-G & R

I want to thank you for the phone appointment on Wednesday, regarding my personal financial circumstances, and I thank you for clarifying this. Most importantly, perhaps, was your valuable information on my student loan debt, which can apparently be managed as well, as my income is quite low and remains judgment proof.

The work of **HELPS** in assisting seniors is so wonderful, I cannot begin to express my gratitude for the reduction in fear, stress, and worry it provides me with, and I particularly thank you for your personal interest in assisting clients.

Blessings to all and best of luck in continuing the wonderful work of **HELPS**

-RR

*We would love to hear your story about how **HELPS** has changed your life.*

*Please send your story to:
HELPS Nonprofit Law Firm
PO Box 12647
Salem, OR 97309.*

These stories may be printed in future issues of "Finding Peace."

Federal Student Loans

By Duane Matthews ~ *HELPS Director*

Federal student loans are not just for the young anymore! People of all ages are dealing with student loans these days. For many of our **HELPS** clients, these may have been loans taken out to further education in later life or loans used to help children or grandchildren receive their education.

Unfortunately, events happen that can make it difficult or impossible to repay these loans. Often, the money has been borrowed to assist children and grandchildren with the understanding that these loans would be repaid by the student once they were out of school and had obtained employment. We know all too well what economic conditions have done for many of those prospects. Many a grandparent and parent are now on the hook for loans they never dreamed they would have to repay while their children are looking for employment. Federal student loans are one of the most difficult debts to deal with; ***in most cases they are not even dischargeable through bankruptcy.***

Delinquent federal student loans are one of the very few things that may cause Social Security and/or other federal benefits to be garnished.

HELPS has been successful in assisting a number of our clients by guiding them through the process for the student loan *Income Based Repayment Plan (IBR)*. As the name implies, it is a repayment plan based on your income for the major types of federal student loans. It caps your required monthly payment at an amount intended to be affordable based on your income and family size. In each case we have dealt with to date, our **HELPS** clients have qualified for the plan and have had a monthly payment set at \$0. The borrower needs to re-apply each year, but as long as circumstances do not significantly change, the payment amount will remain the same.

More complete information for the Income Based Repayment Plan can be found at the Department of Education website: <http://studentaid.ed.gov/repay-loans/understand/plans/income-based> and a calculator that will give you an indication of what your payment might be is found at: <http://studentaid.ed.gov/repay-loans/understand/plans/income-based/calculator>.

Arrangements are made through your specific lender. Information may also be obtained by calling: Federal Student Aid Information Center (FSAIC): 1-800-4-FED-AID (1-800-433-3243) - TTY (for the hearing impaired):

1-800-730-8913.

If you are having problems with student loans, particularly if your Social Security or other federal benefits are being garnished, please contact **HELPS** and we will be happy to provide more information and if necessary, arrange to have someone assist you in completing forms.



Staying in Your Home through Foreclosure

By Eric Olsen ~ *HELPS President*



Sometimes, due to many different situations, a home becomes unaffordable. Perhaps a spouse has passed away and income has decreased. Perhaps maintenance or property taxes have become more than a person can afford. What are the options? First, if you have equity in the home, it could

be sold and the proceeds used to move somewhere else. If there is significant equity, another alternative might be a reverse mortgage. Mortgage payments would end for the lifetime of the homeowner, but usually require the property taxes to be paid each year by the homeowner.

Often, however, for many there is no equity in the home so it can't be sold. If you cannot afford the payment what options are there? This is a problem for many since property values have dropped significantly in most areas of the country over the last 5 years. What is the answer? You could try a short sale where the property is sold for less than what is owed, but - you won't get any money and you will have to move and pay rent. There is another option and it's quite simple. Stop making the payment and stay in the home while it is going through the foreclosure process.

Foreclosure typically takes at least year and more likely longer. During that time you can stay in your home "rent free." You can save money to move with what you would have paid for house payments. The bank would rather have the home occupied while it is going through foreclosure than vacant. You are not doing anything wrong to stay in the home while going through foreclosure. You will be contacted by the bank by phone and mail but you can ignore that if you want. You will have plenty of notice to know when you have to leave. Many people need time to make decisions and to save up money for a move. Staying through foreclosure can be a good option. You can always call **HELPS** with questions and for reassurance. Remember, our motto is "sharing the burden". We understand that these are difficult decisions. Perhaps you have a place to go and moving makes sense. It may be the perfect time to search for that place that will fit with your budget.

HELPS can also help some clients apply for subsidized housing while they are being foreclosed. Please contact us if you would like to explore that option. We have expert volunteer help to guide you and help answer your questions. Remember you do have options. These things do work out.

HELPS is here so that you do not have to suffer from harassing creditors any more!



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www.HelpsIsHere.org

HELPS Contact Information

Creditor Referral Number
(to give to creditors)

Phone: 503-798-4772

Fax: 503-798-4773

For Client Use

Toll Free Phone: 1-855-435-7787

Toll Free Fax: 1-888-943-5747

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