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LATEST LEGAL SERVICES NEWSLETTER FOCUSES ON 2021 FEDERAL INCOME TAX RETURNS AND HELP FOR HUMAN TRAFFICKING VICTIMS

EDISON — Details for low- and moderate-income New Jerseyans about filing federal income tax returns for 2021, as well as a focus on expanded efforts to help victims of human trafficking in the Garden State are among the major articles in the latest newsletter of Legal Services of New Jersey (LSNJ).

The bilingual publication, "Looking Out For Your Legal Rights," is accessible online at www.lsnjlaw.org.

The articles on federal income taxes and trafficking are particularly timely since the April 18 tax filing deadline is fast approaching and last month was Human Trafficking Prevention Month.

The newsletter stresses that even though many people may have had incomes last year below the threshold required for filing a tax return, they still may want to file by the April 18 deadline because they could qualify for a refund or other financial benefits, such as the Earned Income Tax Credit (EITC) or refund allowances related to Covid emergency measures. The newsletter includes a chart people can use to determine if they are required to file a return, as well as definitions and qualifying aspects of key IRS benefits.

New Jerseyans who were eligible, but did not receive, the first or second Covid stimulus payments will be able to claim the federal economic impact payments when they file their income taxes this year. That, though, is contingent on a tax return being filed.

Another point underscored in the publication is that people with incomes under \$58,000 should avoid going to paid tax preparers because they can get such help free from Volunteer Income Tax Assistance (VITA) or Tax Counseling for the Elderly (TCE) and other sources by calling 1-800-906-9887 or going to https://irs.treasury.gov//freetaxprep.

Additionally, anyone with adjusted gross incomes under \$73,000 can qualify for commercial tax preparation software and have their returns prepared and filed at no cost. Details can be found at www.irs.gov and clicking the Free File link.

Meanwhile, individuals who need help with tax issues also may financially qualify for assistance from LSNJ's Tax Legal Assistance Project (TLAP) at 1-888-576-5774 or visit www.lsnjlaw.org.

The newsletter advises people anticipating refunds should steer away from firms that offer instant cash in advance of the refunds — actual loans from which fees and interest are deducted.

The publication notes a six-month filing extension is available if sought before the April 18 deadline. Meanwhile, the publication reports victims of human trafficking will have much more leeway to get their lives back in order, thanks to a series of changes in laws and regulations.

Until now, victims were able to get their related arrests and convictions expunged only for forced prostitution. That now is being expanded to all sorts of other offenses, such as theft, drug and forgery offenses and other situations they were forced into. Similarly, victims now will have the ability to get debts resulting from trafficking removed from their credit rating report.

Further, many changes were made on behalf of trafficking victims to make it easier for them to qualify for awards from the state's Victims of Crimes Compensation Office (VCCO). That includes changes covering awards for many more types of offenses, effectively lowering the burden of proof for awards, extending filing deadlines, and adding coverage for "personal" and "psychological" injury in addition to "physical" injury, among other reforms. Victims also are being given much more latitude in how they deal and relate to authorities in pressing their cases.

Two years ago, LSNJ launched PROTECT to provide a holistic approach in offering legal and social services to trafficking victims. PROTECT can be reached at 1-844-576-5776.

The newsletter also includes an article about a new law extending to inmates of county jails and facilities certain transition benefits that previously only were available to inmates being released from state prisons. Also repealed was a ban on released inmates, who had been convicted of drug offense, receiving any benefits under the state's WorkFirst program. Ending the ban makes them eligible for employment and training services, substance abuse programs, and mental health services.

Another article focuses on a new Legal Services program — the Housing Stability Initiative — designed to assist both tenants and landlords to find ways and resources to prevent evictions.

Further, there is a piece detailing aspects of a federal Covid-related grant program expected to help some 7,000 qualified New Jersey homeowners by providing them benefits of up to \$35,000 for payment of mortgages, taxes, and other eligible expenses.

Legal Services of New Jersey (LSNJ), located in Edison, heads the state's Legal Services system, a network of six independent nonprofit corporations and has been providing free essential legal aid in civil matters to low-income people in all 21 counties for more than 55 years. Since its inception, LSNJ has provided representation in 2.7 million cases.

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