

NEWS RELEASE

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FOR RELEASE AT WILL

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LATEST LEGAL SERVICES NEWSLETTER PROVIDES DETAILS ON VOTING RIGHTS AND TAX ADVANTAGED SAVINGS ACCOUNTS FOR THE DISABLED

EDISON—The latest newsletter of Legal Services of New Jersey provides details on the rights of voters for the Nov. 8 election, as well as key aspects of a new state program providing tax advantages and other benefits for some disabled New Jerseyans.

The LSNJ newsletter, “Looking Out For Your Legal Rights,” is accessible at www.lsnjlaw.org by clicking on the “publications” tab. The bilingual publication also is available at all Legal Services offices in New Jersey.

The publication notes that the deadline for registering to vote in New Jersey is Oct. 18. Registration forms are available at local libraries, various public assistance agencies and also may be viewed online at www.njelections.org/voting-information.html. People can check that website to see if they already are registered and to find out where to vote. Information also is available by calling 1-877-NJVOTER.

Voters are advised to bring ID materials to the polling place. Further, if anyone is denied the right to vote when they arrive at the polls, they should go to the Superior Court in their county and ask to vote by provisional ballot.

Registration applications are available in English, Spanish, Korean, Gujarati, Simplified Chinese and Traditional Chinese.

Under the new benefit program available for some disabled people, they may apply and qualify for tax advantaged savings accounts — much like college savings accounts — without having up to \$100,000 of such contributions counted as income for tax purposes or for limits on certain means-tested government programs, such as Supplemental Security Income (SSI).

The program, known as Achieving A Better Life Experience or ABLE, is open to anyone who became disabled before the age of 26 and is designed for such individuals to better meet their living costs without risking the loss of important aid programs. Up to \$305,000 can be deposited in the accounts, but the exclusionary or write-off benefits only apply to the first \$100,000 for SSI, which otherwise has a resource limit of \$2,000 on savings for disabled individuals. Eligibility for medical assistance through Medicaid is not bound by the \$100,000 limitation.

Those high limits effectively will not be in play in New Jersey for some time because the new program has an annual contribution limit of \$14,000.

The LSNJ newsletter also provides advice for people receiving or applying at welfare offices for cash benefits, food stamps, Medicaid or other assistance programs.

Low and middle-income residents with any question about their rights in such situations may call LSNJLAW Legal Services of New Jersey's legal hotline at 1-888-576-5529.

Legal Services of New Jersey (LSNJ) heads the state's Legal Services system, a network of six independent non-profit corporations and is beginning its 50th year of providing free essential legal aid in civil matters to low-income people through offices in all 21 counties. Since its inception, LSNJ has provided representation in 2.36 million cases.

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