



# THE LEGAL ADVISOR

*The official newsletter of Scranton Road Legal Clinic*

*Be strong in the Lord, relying on his mighty strength.  
Put on the whole armor of God so that you may be  
able to stand firm against the Devil's strategies.*

*Ephesians 6:10-11*

## When Should You Update Your Will and Estate Documents

Everyone should have at a minimum a Will. There are several other Estate documents which we recommend including; a Healthcare Power of Attorney, Durable Power of Attorney, and possibly a Living Will. If you have already completed these documents you may need to update them. The following times are when you should consider updating your will.

- If you have a child, adopt a child (including grandparent or step parent adoptions)
- If you get married or divorced
- If You inherit property,
- If you win the lottery,
- If you move to a new address or state
- If you file for bankruptcy
- If you spouse dies or you or your spouse have a serious medical conditions,
- If your your children are sick or need more support, or your children turn 18,
- If there are any changes in your financial or life situation, or
- If it has been more than 5 years since you updated your estate planning documents.

If you don't have a will or have had one of the above situations that apply to you, contact Scranton Road Legal Clinic and we will help you set everything up.

## What is the Difference between SSI & SSDI

The main difference between Social Security Disability (SSDI) and Supplemental Security Income (SSI) is the fact that SSDI is available to workers who have accumulated a sufficient number of work credits, while SSI disability benefits are available to low-income individuals who have either never worked or who haven't earned enough work credits to qualify for SSDI.

Supplemental Security Income is a program that is strictly need-based, according to income and assets, and is funded by general fund taxes (not from the Social Security trust fund). SSI is called a "means-tested program," meaning it has nothing to do with work history, but strictly with financial need. To meet the SSI income requirements, you must have less than \$2,000 in assets (or \$3,000 for a couple) and a very limited income.



Social Security Disability Insurance is funded through payroll taxes. SSDI recipients are considered "insured" because they have worked for a certain number of years and have made contributions to the Social Security trust fund in the form of FICA Social Security taxes. SSDI candidates must be younger than 65 and have earned a certain number of "work credits." After receiving SSDI for two years, a disabled person will become eligible for Medicare.

**Eviction moratorium update:** The Centers for Disease Control (CDC) extended the nationwide eviction moratorium until Oct. 3, but on Aug. 26, the United States Supreme Court lifted the moratorium. The High Court stated that the CDC exceeded its authority by banning certain evictions. The good news for tenants who are struggling during the pandemic...On Aug. 25, the Treasury Department made it easier to obtain emergency rental assistance, by decreasing the paperwork required to apply for it. In addition, the Biden Administration will give less funding to jurisdictions that fail to help prevent evictions.

## UNUSUAL LAWS

*Strange Laws Around the US*

- You cannot sing in the bathtub in Pennsylvania.
- In Utah, It is against the law to fish with crossbow.
- In Las Vegas, it is illegal to ride a camel on the highway.



**Check out online virtual Know Your Rights Workshops at [www.scrantonroadministries.org/legal](http://www.scrantonroadministries.org/legal)  
New Child Support/Child Custody Law Seminar Uploaded**

Formed in 2012, Scranton Road Legal Clinic educates and empowers our neighbors to make educated and prudent legal decisions, while providing the holistic support for the spiritual, emotional and relational problems that often accompany legal concerns. We offer brief advice via our brief advice telephone line at 216.861.5323 or via our online intake form at [www.scrantonroadministries.org/legal](http://www.scrantonroadministries.org/legal). Contact us today to discuss your legal need.