



205.930.6900

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FALL NEWSLETTER

2021

DAVID P. NOMBERG

BERNARD D. NOMBERG

Lawyers Representing the Injured Men and Women of Alabama Since 1967.

DAVID NOMBERG AWARDED KAREN NOMBERG VOLUNTEER INSPIRATION AWARD BY HEART GALLERY ALABAMA



Heart Gallery

ALABAMA

MENTOR • FOSTER • ADOPT

David Nomberg was recently honored with the Karen Nomberg Volunteer Inspiration Award by Heart Gallery Alabama (HGA). HGA connects youth in foster care with caring adults who provide the stability and guidance they need to thrive. David currently serves as the Chairman of the HGA Board of Directors. He joined the Board in 2015. Prior to being named Chairman, he served as Board Vice-Chair and Chair of the Governance Committee. Since 2005, HGA has photographed nearly 2,000 children in foster care, helping find permanent homes for more than 65% of the children photographed. David's late sister in law, Karen Nomberg was a co-founder of HGA in 2005 and the award is named in her memory. The Nomberg Law Firm has been a long-time supporter of HGA. One of the Nomberg Law Firm's core values is to help people both in and out of the courtroom. David said "I am humbled to receive this award. My service to Heart Gallery Alabama furthers our law firm's mission to do our part to give back to our community." For more information on becoming a mentor, fostering or adopting, please visit heartgalleryalabama.com.

TIPS FROM A LEGAL ASSISTANT

A QUICK GUIDE TO HELPING YOUR WORK COMP CLAIM

- Update the office with ANY new information regarding your case (upcoming doctor's appointments, re-injuries, change of contact information, etc.)
- Please be specific whenever giving any information to the office (know dates, names of prescriptions, doctors, adjusters, etc.)
- Send copies of ALL documents you receive from the doctor's office to us.
- Ask for a copy of your office note and/or work status at your appointment. Often times, it is easier for you to get a copy than it is for us.
- When calling the office, please leave a detailed voicemail of the issue/question/concern that you have along with your name and call back number or send a text/email.
- Be patient; updates are not always going to be immediate.



Emily Wells has been a legal assistant with the Nomberg Law Firm since June 2014. She has lived in Birmingham, Alabama throughout her life, receiving her undergraduate degree from UAB in Psychology and Sociology in December 2014 where she attended with an educational scholarship. Emily is a proud mother to two lovely cats.

EMILY'S 24 IN 24

In September 2020, Emily Nomberg created a fundraiser to benefit the Susan G. Komen Foundation, which supports breast cancer research, education, and medical care. Emily, Sidney (sister) and Bernard lost their mother / wife, Karen, to breast cancer in May 2007. Em's 24 in 24 involved Emily running 24 miles in 24 hours - one mile each hour. The event took place in Athens, GA where Emily is an undergraduate at the University of Georgia. More than forty friends and family took turns running alongside her. Many friends and family participated by donating as well. 250+ different donations, raising \$13,100! This money will be designated to the Treatment Assistance Program in Alabama to benefit those living in rural communities who cannot travel for their care. The next Em's 24 in 24 is scheduled for November 13th in Athens, Georgia. Please contact our office if you would like to donate to this awesome event!



surprise!!!

WHAT IS ALABAMA DISABILITY DETERMINATION SERVICES?

Disability Determination Services, commonly called "DDS," is the state agency funded by the US federal government. Its purpose is to make disability findings for the Social Security Administration. Applicants for Social Security Disability Insurance ("SSDI") or Supplemental Security Income ("SSI") file applications for benefits at local Social Security field offices. If the application is accepted, it is sent to the DDS in Alabama to have the claim of disability assessed. The claim is either approved or denied at the DDS for disability qualification. The claim is then returned to the originating SSA office to finish its processing. If you have questions or concerns about applying for Social Security benefits, please call Bernard or John.

Coronavirus is affecting every aspect of daily life including federal, state, and local governments. The courts have had to adjust their rules in light of the pandemic. The Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) was extended in April to afford additional relief to Debtors in current bankruptcy cases. We have put together this FAQ to help our clients navigate the new bankruptcy rules. This is not legal advice but guidelines.

ARE THE BANKRUPTCY COURTS STILL OPEN?

Yes. However, most court hearings will be done over the phone and not in person. The Judges have indicated that in-person hearings will commence in the Northern District of Alabama beginning October 1, 2021. With the resurgence of cases, it remains to be seen whether this date will be extended.

HOW WILL MY MEETING OF CREDITORS BE CONDUCTED?

Until further notice, all pending meetings of creditors will take place by telephone as instructed on the Notice of your Bankruptcy Case. There is a phone number and access code listed on the Notice. Once you enter the conference call, place your phone on mute and wait for your case to be called. Do not place your call on hold or leave your phone unattended.

CAN I KEEP MY ECONOMIC RELIEF PAYMENTS?

Yes, the Trustee will not seek a turnover of any economic relief payments related to coronavirus. These payments are not considered property of the estate. Also, these payments will be excluded from your income for purposes of calculating your disposable income and the Means Test to determine if you qualify for Chapter 7.

WHAT IF I CAN'T MAKE MY CHAPTER 13 PLAN PAYMENTS DUE TO COVID-19?

You can request a suspension of your payments or file a Motion to Modify your Plan to extend the plan term up to an additional 24 months. Normally, Chapter 13 plans are limited to 60 months. However, the CARES Act allows plans to be modified up to an additional 24 months to assist people impacted by the Coronavirus.

WHAT IF I CAN'T MAKE MY MORTGAGE PAYMENTS DUE TO COVID-19?

Although many mortgage lenders are offering grace periods, the bankruptcy court still expects you to make your mortgage payment. If you are unable to pay you should contact your mortgage company to inquire about a loan modification to bring your mortgage account current.

Steven D. Altmann has been a lawyer for more than 25 years. Steve has earned an AV rating from Martindale-Hubbell's peer-review rating and was recently named a Super Lawyer and Top Attorney by Birmingham Magazine in the area of Bankruptcy Law. If you have questions for Steve, he can be reached at (205) 930-6900.

We are a Federal Debt Relief Agency. We help people file for bankruptcy relief under the U.S. Bankruptcy Code.

BERNARD NOMBERG SPEAKS IN WIREGRASS



In May 2021, Bernard spoke at the Wiregrass-Enterprise Chapter of the National Active and Retired Federal Employees (NARFE) at their monthly lunch program. He spoke at the event on behalf of the Alabama State Bar for Law Month. During the event, Bernard discussed the basics of the court system and how the COVID-19 pandemic has affected the Alabama court system. If you would like one of the lawyers at the Firm to speak at your upcoming event, please contact our office at 205-930-6900.



205.930.6900
www.nomberglaw.com
3940 Montclair Road
Suite 401
Birmingham, AL 35213

Address Correction Requested



/nomberglawfirm



@alabamaworkcomp



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INJURED WORKING AT HOME? DOES WORK COMP COVER THAT?

COVID-19 has changed our world. One of those changes includes millions of more people working from home, also known as working remotely or telecommuting. With millions of more employees working from home, telecommuting and work comp claims will only increase. If you get hurt working from home, can you receive workers' compensation benefits? Yes, you can.

Most work accidents occur in or near the traditional brick and mortar location of the business, like a factory, warehouse or construction site. If you get hurt while working from home, the location of the accident is not a key factor in determining whether you will receive work comp benefits but rather that the injury arises out of and occurs in the course of employment. If the employee is injured while performing a work task during work hours, then the injury is compensable under workers' compensation insurance.

While more employees are working remotely than ever before, proving an on the job accident will still require the injured worker to prove that the accident occurred in the course of and arose out of the employment. If you have questions or want to discuss your work comp claim, give Bernard and David a call today. They have helped thousands of injured employees with their Alabama work comp claims.