August 23rd, 2023

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LAW SERVICES

Doing what's legally possible to create a just world since 1966.

ADVOCACY TIPS FOR AUGUST

ONE

SAVE (Saving on a Valuable Education) Plan replaces the REPAYE (Revised Pay As You Earn) Plan. You can apply today to take advantage of this new income-driven repayment plan that could lower your monthly student loan payment. The SAVE Plan calculates monthly payments based on income and family size, rather than loan balance. After a set number of years, your remaining balance is forgiven. If you were on the REPAYE Plan, you will automatically receive the benefits of the SAVE Plan without needing to take action. To learn more or to apply, please <u>visit studentaid.gov</u>.

Nassau Suffolk Law Services is a member of the EDCAP (Education Debt Consumer Assistance Program) Network. EDCAP members help New Yorkers navigate the student loan system regardless of the type of education debt, federal or private. We offer free, one-on-one counseling and can also assist when a defendant is being sued on a higher education debt matter. Long Island residents please contact tNassau Suffolk Law Services at (516) 292-8100.

TWO

Stolen Benefits Replacement Update! Last year, there was a nationwide rise in the prevalence of scam-related benefit theft which targeted SNAP (food stamps) and TA (temporary assistance cash benefits) households. The funds were typically stolen through electronic means such as EBT card skimming, cloning, third-party misrepresentation, or other fraudulent methods like phishing. Recently, federal law has allowed those stolen benefits to be replaced. Under current federal rules, only SNAP theft transactions occurring from October 1, 2022, through September 30, 2024, may be eligible for replacement. TA-related theft transactions occurring on or after January 1, 2022, may be eligible for replacement.

The application for replacement issuance of skimmed SNAP and cash assistance is now available. Applications can be submitted starting Monday, 8/21/23. For more information on how to apply, please visit the <u>Office of Temporary and Disability Assistance (OTDA)</u> website. It is important to read the <u>OTDA Administrative Directive Memorandum</u> carefully to ensure the timely submission of requests for the replacement of stolen funds.

Nassau Suffolk Law Services' Public Benefits Unit provides legal assistance to persons who experience problems with public benefits programs that are administered by the local Departments of Social Services, including:

- Welfare (TANF and Safety Net)
- Medicaid
- Food Stamps (SNAP)
- Child Care Assistance
- HEAP
- Emergency shelter for the homeless
- Unemployment insurance appeals and overpayments
- Other emergency assistance programs

We also assist low-income households in establishing Supplemental Needs Trusts to eliminate the Medicaid spend-down and assist homeless families to obtain rent supplements from DSS to enable families to leave the shelters or retain permanent housing. Suffolk County residents seeking legal representation can contact (631) 232-2400 (Islandia) or (631) 369-1112. Nassau County residents seeking legal representation can contact (516) 292-8100.

THREE

Low Income Household Water Assistance Program (LIHWAP) Application

Acceptance Period Closes August 31st, 2023! LIHWAP helps low-income households pay the cost of water and sewer services. The program can assist households who have past due bills (arrears) for water and/or sewer services. LIHWAP is a benefit based on the actual amount of water and/or sewer arrears, up to a maximum of \$2,500 per water or sewer provider, or \$5,000 if water and sewer services are combined, per applicant household. Benefits are paid directly to the household's water and/or sewer vendor(s). For more information, please visit OTDA's website. Remember, a utility may not terminate service under this section until at least: (a) 15 calendar days after a final termination notice has been mailed to the customer at the location where service is rendered, or to an alternative address.

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FOUR

Renters Updates!

Attention Town of Brookhaven Residents! Mark your calendars for July 28th. Tenants with rental arrears may apply for up to \$25,000 in assistance. Applicants must have rental arrears incurred due to a COVID-19-related financial hardship. Applicants must have been current on their lease prior to April 1, 2020. There must be a valid rental permit. <u>Please see the flyer for more information.</u>

Remember, if your landlord wants to evict you because you did not pay the rent, they must give you two warning letters before starting an eviction case against you: the 5-Day Late Rent Notice and the 14-Day Rent Demand. To learn more, <u>visit our website</u>.

Nassau Suffolk Law Services, in partnership with Empire Justice Center, can now assist Nassau and Suffolk residential tenants with housing-related legal problems (like eviction) and a household income of

up to 80% of the Area Median Income. Services are available through this partnership regardless of immigration status. Please call the office closest to you to see if you are eligible for legal services. Interpreters are available. Suffolk residents west of 112 can call 631-232-2400 and east of 112 can call 631-369-1112. Nassau residents can call 516-292-8100. <u>Feel free to share our flyer in both English</u>. <u>Spanish, and Haitian-Creole</u>

FIVE

Future Homeowners Updates!

The **Suffolk County** Community Development Department has **Down Payment Assistance available** for first-time homebuyers purchasing a home in the Towns of East Hampton, Huntington, Riverhead, Shelter Island, Smithtown, Southampton, and Southold. Grants can be used for down payment. This program does not fund closing costs.

The assistance provided will be up to \$30,000 for eligible applicants to assist with the Down Payment towards the purchase of an owner-occupied, single-family residence, condominium, cooperative apartment (co-ops), newly constructed or already built. Applications are being accepted until March 31, 2024. Visit <u>https://scdownpayment.com/</u> for more information and to download the application.

Remember, have your own attorney review all contracts and loan documents before you sign. It is not a good idea to use an attorney provided by the seller or the lender. Ask your attorney about any provision you do not fully understand.

Nassau Suffolk Law Services' Foreclosure Prevention Project provides free legal services to homeowners hoping to prevent foreclosure of their homes. Services provided include:

- Legal representation at the various stages of the foreclosure process, including at mandatory court settlement conferences, drafting pleadings, and drafting and opposing motions
- Assist borrowers pursuing loss mitigation options, including loan modifications
- Advice and Counsel

The Project is part of the HOPP network, a Statewide coalition that includes HUD-certified housing counseling agencies. As such, we will make referrals to and collaborate with HOPP-funded, non-profit housing counseling agencies. Clients must reside in the homes subject to foreclosure and have low to moderate income for Long Island as annually set by HUD. Suffolk County residents seeking legal representation can contact (631) 232-2400 (Islandia) or (631) 369-1112. Nassau County residents seeking legal representation can contact (516) 292-8100.

NSLS PRESENTATIONS



LEGAL SUPPORT CENTER FOR ADVOCATES TRAINING:

The Hero's Guide to Strategic Student Loan Repayment

edcap Education Debt Consumer Assistance Program

FRIDAY · SEPTEMBER 8, 2023 12:30PM-1:30PM

On **September 8th, 2023, from 12:30 pm to 1:30 pm**, Nassau Suffolk Law Services' Legal Support Center will host Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) to provide borrowers with the knowledge and tools needed to conquer their student loans with confidence. We will delve into various student loan repayment options, exploring federal forgiveness programs and other relief initiatives available to federal student loan borrowers. Whether you're just starting to repay your loans or seeking ways to optimize your current repayment plan, this webinar is your ultimate guide. <u>Please register to attend this training</u>.

Did you miss any of our Learn About Law Services Presentations? Feel free to watch them on <u>our YouTube Channel!</u>

PREVIOUS Legal Support Center for Advocates TRAININGS

On July 13th, 2023, the Legal Support Center for Advocates presented "A Fresh Start: Getting out of Default on your Student Loans." Michelle Kimpson, Consumer Debt Unit Law Graduate, discussed how eligible borrowers who failed to make payments on their federal student loans and now are in default can find out the multiple options to get out of default. <u>Please register to view this training.</u>

On June 8th, 2023, the Legal Support Center for Advocates presented "Getting Ready to Unpause: Student Loan Updates and Repayment Options." Consumer Debt Law Project Law Graduate, Michelle Kimpson, discussed the different student loan updates and repayment options that persons with higher education debt can access prior to or once the student loan payments resume this year. <u>Please register to view training</u>.

On May 25th, 2023, the Legal Support Center for Advocates presented **"An Overview of Mental Health Housing on Long Island."** Supervising Attorney, Paola Arango, discussed the different types of mental health housing including an overview of the tenant application process and the rights of tenants in the event of an eviction. <u>Please register to view the training.</u>

The Legal Support Center for Advocates Training: **"Let's Keep Kids Safe from Bullying: An Overview of the Dignity for All Students Act**" was held virtually on April 27th, 2023. Nassau Suffolk Law Services Supervising Attorney, Lynn Iacona, provided an overview of New York's Dignity for All Students Act (DASA) which seeks to provide the State's public elementary and secondary school students with a safe and supportive environment free from discrimination, intimidation, taunting, harassment, and bullying on school property, a school bus and/or at a school function. <u>Please register to view the training. The slides can be viewed on our website as well.</u>

The **Social Security Overview: the Application and Appeal Process** LSCA training was held virtually on March 30th, 2023. Nassau Suffolk Law Services Supervising Attorney Sarah Kupferberg reviewed the process for applying for social security disability (SSD and SSI) benefits including the standard and appealing an unfavorable decision. <u>Please register to view the training.</u>

The Know Your Rights about Consumer Debt and Consumer Protection LSCA training was held virtually on March 2nd, 2023. The Nassau Suffolk Law Services Consumer Debt Unit hosted a "Know Your Rights" for consumer debt and consumer protection basics including new laws pertaining to consumer debt and what to do if you have been the victim of a scam. <u>Please register to view the training</u>. <u>The slides can be viewed on our website as well</u>.</u>

The **Basics of SSI/SSDI Cessation and Overpayment** LSCA training was held virtually by Supervising Attorney John Batanchiev on December 2nd, 2022. This presentation gave an overview of when the Social Security Administration determines that a client does not qualify for SSDI or SSI resulting in an overpayment to the government. We discussed basic information about the SSDI and SSI programs, the income and resource limits for each program, what a cessation and overpayment issue is, and the ways to resolve it for a client. Please register to view the training.

The **Family Law Basics for Advocates** LSCA training was held virtually by Supervising Attorney Larry Tuthill, Domestic Violence Unit Staff Attorney Kayla Schunk, and Family Law Unit Staff Attorney Vicki Davies on October 27th, 2022. This presentation gave an overview of the basics of common family law topics including custody, support, and orders of protection and where you or your clients can go for more help. Please register to view the training. View the slides on our website.

The **Navigating Special Education in New York** LSCA training was held virtually by Danielle Leake, Education and Disability Rights Unit Staff Attorney, on September 8th, 2022. Ms. Leake gave a general overview of both federal and state special education laws, as well as provided a step-by-step guide on how to navigate and secure special education services for students with disabilities in New York State. Please register to <u>view</u> the training.

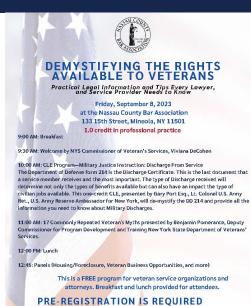
Links to all of our prior trainings can be found on our website.

If your organization is interested in having Nassau Suffolk Law Services present on what services we provide or a specific area of law, please contact the Legal Support Center for Advocates at 631-232-2400 extension 3324 (advocates only).

UPCOMING CLINICS, EVENTS, AND LEGAL HELP RESOURCES

Veterans Program and CLE: Demystifying the Rights Available to Veterans

Nassau Suffolk Law Services' Veterans Rights Project and Volunteer Lawyer's Project join Nassau County Bar Association to present "Demystifying the Rights Available to Veterans: Practical Legal Information and Tips Every Lawyer and Service Provider Needs to Know." The event will be **September 8th, 2023** starting at 9:00am and will be held at the Nassau County Bar Association. <u>Veterans Program</u> Flyer NCBA 2023



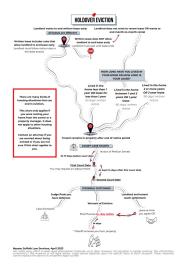
PRE-REGISTRATION IS REQUIRED Contact Stephanie Ball at sball@nassaubar.org to preregister for this program.

We recently updated our Eviction Timelines:

Holdover Eviction Timeline (English) Holdover Eviction Timeline (Spanish)

Nonpayment Eviction Timeline (English) Nonpayment Eviction Timeline (Spanish)

Feel free to download and share. Other self-help legal resources in the area of Education Law, Consumer Law, Family Law, Housing Law, Medical, Public Benefits, Social Security, and Veterans can be <u>found on our website</u>.



Upcoming Community Legal Help Project dates

During the month of September, our Community Legal Help Project will be at the Brentwood Public Library, the Middle Country Public Library (Centereach), the Half Hollow Hills Public Library (Dix Hills), and the Patchogue Library. Appointments are preferred but walk-ins are welcome. To make an appointment or for other legal issues not listed, please call our hotline at (631) 822-3272.

NEW! The Community Legal Help Project is expanding into Nassau County! We will be at the Long Beach Library and City of Glen Cove Senior



Center in September. To make an appointment or for other legal issues not listed, please call the Nassau hotline at (516) 281-7422.

Our Community Legal Help Project September Flyers are in English and Spanish and can be found on <u>our website.</u>

The Community Legal Help Project seeks volunteer attorneys with experience in matrimonial, family, and immigration law to give half-hour consultations during our library hours. If you are interested, please<u>email us</u> today!

NSLS OPEN POSITIONS

Are you looking to give back to the community while also getting paid? We would love to have you apply for our currently open attorney, paralegal, and receptionist positions. To find out more, go to <u>our website</u>.

VOLUNTEER OPPORTUNITIES



MAKE A DIFFERENCE

we need you

Matrimonial, Family Law, and Immigration Volunteer Attorneys Needed

TO ASSIST WITH ACCESS TO JUSTICE BY: GIVING 30 MINUTE CONSULTATIONS TO ASSIST OUR SUFFOLK COMMUNITY LEGAL HELP PROJECT (ALL AREAS) AND/OR

PROVIDING FULL REPRESENTATION FOR NASSAU AND SUFFOLK DOMESTIC VIOLENCE VICTIMS AND LOW-INCOME RESIDENTS (MATRIMONIAL AND FAMILY)

> Contact Sharon Campo at scampo@nsls.legal or (631) 232-2400 ext. 3368.

> > A little more about our volunteer needs:

- Volunteer attorneys needed to assist pro bono clients with direct client representation in family, bankruptcy, matrimonial, and elder law
- Provide half-hour legal consultations with our Suffolk County library project in immigration, matrimonial, family, landlord/tenant, elder, consumer, and more
- Law Student / Paralegal/ Pre-law undergraduate internships
- Assist Law Services Staff with intake, case analysis, case referral, and recruitment of volunteer attorneys
- Nassau County Volunteer Landlord/ Tenant Attorney for a Day

GIVE AND MAKE A REAL DIFFERENCE FOR LONGISLANDERS IN NEED

This year we reach out to all of our supporters in hopes that you will continue to support Law Services, the largest provider of free civil legal assistance to Long Islanders in need. The past few years have shown us when we help, respect, and support each other, together we can accomplish anything, and our Long Island communities will once again thrive. For many Long Islanders, having a stable income, permanent housing, access to healthcare, and, most importantly, access to equal justice under law, gives them the support they need to begin to rebuild their lives. Your continued support can really make a difference to your neighbors in need by assisting Nassau Suffolk Law Services in "Doing What's Legally Possible to Create a Just World." We are Long Islanders helping Long Islanders.

Support Law Services' Programs

NASSAU SUFFOLK LAW SERVICES 631 232-2400 | 516 292-8100 | 631 369-1112 www.nslawservices.org

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