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July 21st, 2023

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ADVOCACY TIPS FOR JULY

ONE

Student Loan Update! On Friday, July 14th, the Department of Education announced that it was sending notice to 804,000 borrowers who had spent 20 to 25 years in repayment on their federal student loans that their remaining balance would be canceled. The Income-Driven Repayment (IDR) programs allow borrowers to make payments based on their income and forgive any remaining balances after borrowers accrue 20 or 25 years of qualifying time in repayment. Under the IDR Account Adjustment, the Department is putting millions of borrowers closer to being debt free after 20 to 25 years in repayment by counting more past time—including all time in repayment and some periods of time in forbearance and deferments—towards IDR forgiveness. The Department adjusted the accounts of borrowers who had reached or exceeded the number of qualifying months toward forgiveness first; however, the Department will continue adjusting all borrowers' accounts until 2024. Borrowers who are not yet at cancellation will see an adjustment to their accounts next year that will reflect their updated number of qualifying months toward cancellation of any remaining balance. For more information on what to do if you think you are eligible for cancellation or on how to opt-out, visit the Student Loan Borrower Assistance website.

Nassau Suffolk Law Services is a participating agency in the EDCAP (Education Debt Consumer Assistance Program) Network. EDCAP helps New Yorkers navigate the student loan system regardless of the type of education debt, federal or private. EDCAP offers free, one-on-one counseling with our student loan experts who only have your best interests at heart. Nassau Suffolk Law Services can also assist when a defendant is being sued on a higher education debt matter. Please contact the EDCAP helpline at (888) 614-5004 or be screened for legal services by Nassau Suffolk Law Services at (516) 292-8100

Survivors of Domestic Violence can Apply for a New Social Security Number! Safety plans including gathering personal papers and choosing a safe place to go are important for survivors of domestic violence. Sometimes, that can include relocating and establishing a new identity. Applying for a new social security number may be a part of that plan. For more information on how to do this, please see the Fact Sheet from Social Security.

Nassau Suffolk Law Services' Domestic Violence Project provides legal representation to victims of domestic violence in Suffolk County relating to family law matters, including obtaining orders of protection and custody. If you would like to obtain legal representation from Nassau Suffolk Law Services, you will need to go through one of our advocacy agencies. For the fastest referrals, please contact Brighter Tomorrows at (631)395-1800 or, if you are on the East End of Long Island, The Retreat at (631) 329-2200. Both hotlines are available 24 hours a day.

THREE

Attention Bank of America Customers! The Consumer Financial Protection Bureau recently took action against Bank of America for breaking federal laws that apply to financial products. Some of the violations include overcharging bank account customers with insufficient funds fees, credit card customers failing to receive promised reward points and cash bonuses, and bank employees opening up credit cards without the customers' authorization. Refunds and reimbursements will be provided to the harmed consumers. For more information, please visit the Consumer Financial Protection Bureau website.

FOUR

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. The link to download the application and to access the program guidelines will not be live until July 28th, 2023. <u>Please see the flyer for more information.</u>

FIVE

Homeowners: Beware of Deed Scammers! Protect your property from deed theft and fraud. The deed is the legal document that proves who owns the home. Deed fraud happens when scammers either forge signatures or convince the homeowner to unknowingly sign paperwork that transfers the deed. Some red flags to look for include when a person:

- Asks you to transfer your property rights to them.
- Provides a guarantee or promised result. Legitimate organizations and individuals can only promise to work hard for you. They cannot guarantee results.
- Requests an upfront fee to modify, refinance or reinstate your mortgage.
- Pressures you to sign over the deed to your home or sign any paperwork that you
 haven't had a chance to read, and you don't fully understand.

To learn more on how to protect your home from scammers, visit the New York <u>Department of Financial Services website</u> or <u>download the guide created by the New York</u> <u>Department of State.</u>

NSLS PRESENTATIONS

STAY TUNED! More Legal Support Center for Advocates Trainings and Learn About Law Services Presentations will be announced the first week of August.

Did you miss any of our Learn About Law Services Presentations? Feel free to watch them on our YouTube Channel! 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 default. Please register to view this training. 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. Please register to view training. training.

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 On June 8th, 2023, the Legal Support Center for Advocates presented "Getting Ready to Unpause: Student Loan Updates and Repayment Options." Consumer Debt Law

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. Please register to view the

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. Please register to view the training. The slides can be viewed on our website as well.

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. Please register to view the training.

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. Please register to view the training. The slides can be viewed on our website as well.

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 the training.</u>

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

Education Debt Clinic

Nassau Suffolk Law Services is a participating agency in the EDCAP (Education Debt Consumer Assistance Program) Network. EDCAP helps New Yorkers navigate the student loan system regardless of the type of education debt, federal or private. EDCAP offers free, one-on-one counseling with our student loan experts who only have your best interests at heart. Nassau Suffolk Law Services can also assist when a defendant is being sued on a higher education debt matter. Call to make an appointment for a half-hour consultation today! Accommodations can be made for those unable to attend the August clinic dates.

August 9th, 2023 1pm to 4pm Hempstead, NY August 24th, 2023 2pm to 5pm Centereach, NY

August 16th, 2023 1pm to 4pm Central Islip, NY

> Call (516) 292-8100 and ask for the Education Debt Clinic!







August Education Debt Clinic Dates

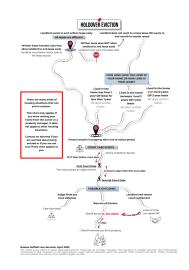
Nassau Suffolk Law Services is a participating agency in the EDCAP (Education Debt Consumer Assistance Program) Network. EDCAP helps New Yorkers navigate the student loan system regardless of the type of education debt, federal or private. In August, we will be meeting with Nassau and Suffolk residents in Hempstead (8/9), Central Islip (8/16), and Centereach (8/24) for half-hour consultations whether it be on navigating their federal or private student loans, dealing with student loan/higher education debt lawsuit/judgment, working towards forgiveness, or other higher education debt matters. Please call (516) 292-8100 to secure your appointment today! Feel free to download or share our <u>August Education Debt Clinic Flyer.</u>

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>.



<u>Upcoming Community Legal Help Project dates</u>

During the month of August, our Community Legal Help Project will be at the Brentwood Public Library, the Middle Country Public Library (**Centereach**), and the Patchogue Li 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.





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

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

Come say "Hi!"

We will be tabling at the Suffolk County Sheriff's Office National Night Out on Tuesday, August 1st, 2023 from 5:00 pm to 8:00 pm at Fireman's Memorial Park in Ridge. Come learn about all of our units including our new "Civil Rights Project!"



NSLS OPEN POSITIONS

WE'RE HIRING



OPEN POSITIONS

STAFF ATTORNEY - PUBLIC BENEFITS UNIT (NASSAU COUNTY) STAFF ATTORNEY - MENTAL HEALTH LAW PROJECT (NASSAU & SUFFOLK COUNTY) **STAFF ATTORNEY** - HOUSING UNIT (SUFFOLK COUNTY) STAFF ATTORNEY - CONSUMER DEBT LAW PROJECT (NASSAU & SUFFOLK COUNTY) FULL TIME PARALEGAL - CHILD SUPPORT UNIT (SUFFOLK COUNTY) **FULL TIME PARALEGAL - EXTERNAL AFFAIRS** (SUFFOLK COUNTY) FULL TIME PARALEGAL - COMMUNITY LEGAL HELP PROJECT (SUFFOLK COUNTY) (NASSAU COUNTY) **FULL TIME SOCIAL WORKER**

JOIN OUR TEAM OF ATTORNEYS, PARALEGALS, SOCIAL WORKERS, AND SUPPORT STAFF COMMITTED TO HELPING PEOPLE IN NEED VINDICATE THEIR RIGHTS UNDER THE LAW. VISIT OUR WEBSITE FOR MORE INFORMATION!



nslawservices.org

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

631 232-2400 | 516 292-8100 | 631 369-1112 <u>www.nslawservices.org</u>

Was this email forwarded to you? Stay up to date all year round by signing up for our Legal Lessons.



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