January 30th, 2024

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

ADVOCACY TIPS FOR JANUARY

ONE

With the increase in the minimum wage on Long Island comes **increased protections for persons with judgments** held against them. If a person has a judgment against them (Judgment Debtor), the Plaintiff who holds the judgment (or Judgment Creditor) can come after their wages or assets.

- If the Judgment Debtor is earning less than \$480 per week after taxes, their wages cannot be garnished by a Judgment Creditor. If they earn more than \$480 per week, then their income can be garnished at either a maximum of 10% of their income before taxes (gross) or a maximum 25% of their disposable income (net).
- If the Judgment Debtor has **less than \$3840** in their bank account, then their bank account cannot be frozen or restrained by a Judgment Creditor. If the amount in their bank account is **more than \$3840**, then the amount over \$3840 can be restrained with some exceptions.

As of November 23, 2022, Judgment Creditors who hold a judgment for medical debt cannot garnish the wages of a Judgment Debtor or place a lien on a judgment debtor's primary residence. Additionally, there are many types of protected incomes including disability and retirement income. If you or a client is facing a wage garnishment or frozen bank account, please contact our Consumer Debt Legal Assistance Project.

NSLS Consumer Debt Legal Assistance Project provides legal assistance to persons who are experiencing consumer debt problems, especially in matters of medical and credit card debt. Nassau residents can call (516) 292-8100 and Suffolk residents can call (631) 232-2400 to be screened for assistance.

TWO

The "Jails to Jobs" initiative has expanded! Individuals released from the Department of Corrections and Community Supervision custody will be provided non-driver cards in all 43 New York State-run correctional facilities. This helps the formerly incarcerated participate in the workforce, education, housing, and healthcare systems, thereby reducing recidivism. The DMV spearheaded this pre-release ID program in cooperation with the Department of Corrections and Community Supervision (DOCCS). DOCCS staff at the facilities are assisting incarcerated individuals with gathering the necessary paperwork to apply for an ID and take their photo. Once the DMV processes the transaction, the ID is

delivered directly to the correctional facility to be available to the individual. DOCCS also works directly with the DMV to help eligible incarcerated individuals renew their driver's licenses. This enables them to regain their driving privileges post-release without needing to reapply at a DMV office. DMV and DOCCS have worked together to ensure that those eligible for license renewal can receive the required eye exam and renewal while still in a DOCCS facility. To learn more, see the related press release from the Governor's office.

NSLS' Civil Rights Project helps represent individuals on civil matters such as:

- People who need help with reintegrating into the community after facing criminal charges. We cover such topics and issues as:
 - Employment discrimination
 - Section 8 issues
 - · Certificates of relief from civil disability/certificates of good conduct
 - Denial of a professional license
 - Denial of employment due to prior neglect/abuse findings
 - Housing
 - Public benefits
 - Consumer Debt
- Transgender, Non-conforming, and Non-binary people overcome the hurdle of name changes and changes to sex designations.

Suffolk residents can call (631) 232-2400. Nassau residents can call (516) 292-8100.

THREE

New, Streamlined Application for Individuals Seeking Help from the State with Crime-Related Expenses. The New York State Office of Victim Services (OVS) has revamped its application to eliminate questions, simplify language, and reduce its length to help ensure a more user-friendly process. OVS provides a critical financial safety net for individuals with no other resources to pay for expenses they incurred as a result of being victimized, such as medical and counseling bills, funeral and burial costs, and reimbursement of lost wages, among other financial assistance. The redesigned application provides the information necessary for the Office of Victim Services to assign claims to staff members, who then obtain any additional documents to make decisions as needed, depending on the type of help sought. The application now has five pages instead of nine, and the number of questions has been cut in half to seven from 14. In addition, in December, Governor Hochul signed legislation (S.214A/A.2105A) to expand eligibility to victim compensation funds for victims and survivors of crime. The law removes the requirement that victims provide documentation from law enforcement to be eligible for compensation and applies to crimes occurring on or after Dec. 31, 2025.

FOUR

Nassau Suffolk Law Services Staff Attorney Donna Ciampa, Esq. provides details on two student loan forgiveness programs and how to earn extra credit toward them.





NSLS's Education Debt Consumer Assistance Program (EDCAP) provides legal assistance to people who are experiencing student debt problems, including unpaid tuition bills, collection actions, and managing federal and private student loans. Assistance is available to student borrowers, parents, and other family members regardless of income. Services may include student loan counseling, litigation defense and representation, and phone advice. Suffolk and Nassau residents please call: 516-292-8100.

FIVE

Rental Assistance Programs Open

New Suffolk Department of Social Services Rental Supplement Program open for individuals or families experiencing homelessness - <u>Please see flyers</u> with eligibility guidelines for individuals or families with 5 or more.

Town of Babylon's Tenant-Based Rental Assistance Program opened on December 18th, 2023. This program is for extremely low-income households who are in rental arrears to help residents regain housing stability and prevent homelessness. For more information and to apply, please visit Long Island Housing Partnership's website.

Town of Brookhaven's CDBG-CV Covid-19 Rental Arrears Program is still accepting applications for low to moderate-income Town of Brookhaven residents with rental arrears incurred due to a Covid-19-related financial hardship. <u>Visit LIHP for more information and to apply.</u>

Tip: If the landlord of a non-regulated unit intends to renew the lease with a rent increase of more than 5%, or does not intend to renew the lease, they must provide advanced written notice. For example:

- Lived in apartment two or more years, or a two-year lease, your landlord must provide 90 days' advanced written notice before raising rent or not renewing lease;
- Lived in apartment between one and two years, landlord must provide 60 days' advanced written notice before raising rent or not renewing lease; or
- Lived in apartment for less than one year, or have a lease for less than one year, landlord must provide 30 days' advanced written notice before raising your rent or not renewing your lease. (Real Property Law § 226-c).

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. Feel free to share our flyer in both English, Spanish, and Haitian-Creole

NSLS PRESENTATIONS

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 November 13th, 2023, the Legal Support Center presented "The Strategic Guide to Tackling Student Debt." NSLS hosted Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) to provide expert information on formulating a plan to eliminate your student loans. The training focused on repayment options, such as the new SAVE plan and time-limited relief, which may give you credit toward forgiveness programs. In addition, we offered tips on how to navigate the return to repayment. Don't miss this chance to learn how to take advantage of key opportunities available to you within the federal student loan system. Please register to view this training.

On September 8th, 2023, the Legal Support Center presented "Hero's Guide to Strategic Student Loan Repayment." NSLS hosted Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) which provided borrowers with the knowledge and tools needed to conquer their student loans with confidence. We delved 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. Please register to view this training.

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 multiple options to get out of default. Please register to view this training.

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. 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.



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



Upcoming Community Legal Help Project Dates

During the month of February, our Suffolk 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 has expanded into Nassau County! We will be at the Nassau County District Court Resource Center in Hempstead, Hicksville Library, Farmingdale Library, Franklin Square Library, and the Long Beach Library in February. To make

an appointment or for other legal issues not listed, please call the Nassau hotline at <u>(516)</u> <u>281-7422.</u>

Our Community Legal Help Project February 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 email us today!

NSLS Sealing Clinic

NSLS staff are available to access, review, and verify your RAP sheet (also known as your criminal history record) to see if you are eligible for your criminal records to be sealed and any other re-entry services that will make it easier for you to be employed, find housing and obtain credit. Available for Nassau County residents every 3rd and 4th Tuesday of the month from 10am to 12pm or every 3rd and 4th Thursday of the month from 2pm to 4pm. Please call (516) 292-8100. Feel free to download and share the flyer.



VOLUNTEER OPPORTUNITIES



VOLUNTEER LAWYERS make a difference

A little more about our volunteer needs:

Nassau County

Volunteer Lawyers Project

The Volunteer Lawyers Project is an innovative pro bono program to expand the availability of legal services to Nassau County residents in need. The Project provides an opportunity for attorneys to represent clients and volunteer their time and expertise by providing free legal services. The Volunteer Lawyers Project has a need for pro bono assistance in the areas of Chapter 7 Bankruptcy, Divorce, Article 17A Guardianships, Health Care Proxies, Name Changes, Power of Attorney, and Wills. Contact: Reisa Brafman, Esq., 516-292-8100 ext. 3380, rbrafman@nsls.legal

Bankruptcy Clinics through the Volunteer Lawyers Project

Currently, clinic appointments are one-on-one with attorneys consulting with clients in person, by phone, or virtually. Volunteer attorneys provide guidance to those considering bankruptcy, screening for referral to pro bono attorneys for filing of Chapter 7 petitions. This is a limited engagement, though participating attorneys may also be referred cases.

Contact: Reisa Brafman, Esq., 516-292-8100 ext. 3380, rbrafman@nsls.legal

Community Legal Help Project

The Community Legal Help Project recently expanded into Nassau County. We are looking for attorneys to provide pro bono half-hour consultations with Nassau County Residents. The areas of law most in need are immigration, family, matrimonial, elder, and bankruptcy.

Contact: Roberta Scoll, Esq., <u>516-292-8100</u> ext. 3115, <u>rscoll@nsls.legal</u>

Suffolk County

Pro Bono Project

The Pro Bono Project is an innovative pro bono program to expand the availability of legal services to Suffolk County residents in need. The Project provides an opportunity for attorneys to represent clients and volunteer their time and expertise by providing free legal services. The Pro Bono Project has a need for pro bono assistance in the areas of Chapter 7 Bankruptcy, Divorce, Article 17A Guardianships, Health Care Proxies, Name Changes, Power of Attorneys, and Wills.

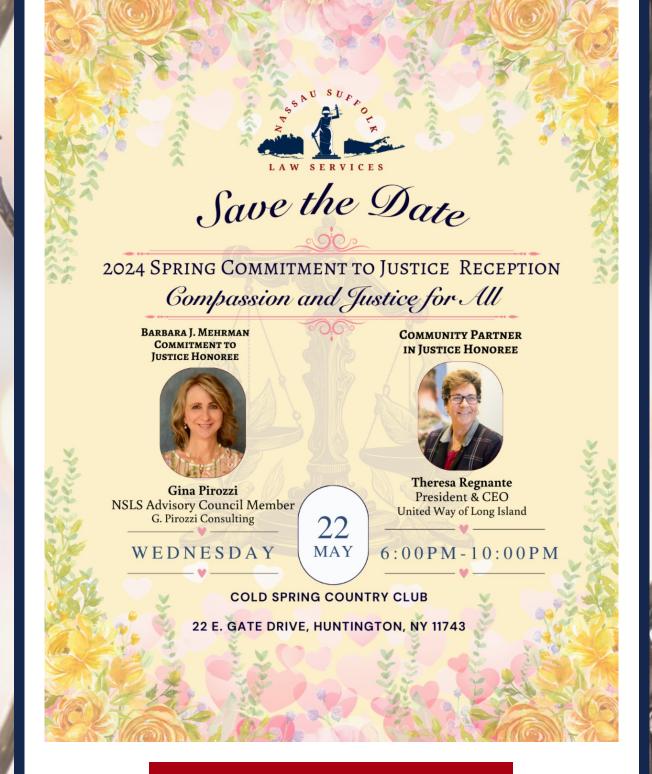
Contact: Sharon Campo, Esq., 631-232-2400 ext. 3386, scampo@nsls.legal

Community Legal Help Project

The Community Legal Help Project (CLHP) is a partnership of legal providers created by the NYS Permanent Commission on Access to Justice and the Suffolk County Access to Justice Committee. The CLHP's network of non-profit partners and pro bono volunteers currently provides legal information and referrals, and limited-scope representation through a phone line and brief in-person consultations at public libraries. Attorneys with a background in immigration, family, elder and/or matrimonial law are needed to assist the community. Volunteer attorneys can dedicate their time monthly, bi-monthly, quarterly, or at their leisure.

Contact: Rashika Hettiarachch, Esq., 631-232-2400 ext. 3391, rhettiarachchi@nsls.legal

2024 Spring Commitment to Justice Reception



View Sponsorship and Ticket Information

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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Nassau/Suffolk Law Services Committee | 1757 Veterans Highway, Suite 50, Islandia, NY 11749

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