

March 28th, 2024

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

ADVOCACY TIPS FOR MARCH

ONE

A flyer with a blue border and white background. At the top left, it says "Over 3.7 million people have had their student loan balances forgiven." To the right is a photo of a smiling woman with the text "YOU COULD BE NEXT!". Below the photo is a blue button that says "Apply by April 30, 2024!". The flyer contains several paragraphs of text, including "Get closer to forgiveness with the one-time payment count adjustment...", "How can you benefit?", "Act now and consolidate into a Direct Consolidation Loan via studentaid.gov before April 30, 2024.", and "Get expert guidance from a trusted source." It also includes contact information: a phone icon with "(516) 292-8100" and an email icon with "Email us at edcap@nsls.legal". At the bottom, there is an "About Us" section and logos for Nassau Suffolk Law Services, edcap, and CSS.

Many student loan borrowers have an opportunity to have their **entire student loans canceled** or receive more credit towards cancellation, but they must act **before April 30, 2024**. The one-time adjustment is designed to count more of the payments you made, so they can be added to the payments required for cancellation. The Income Driven Repayment (IDR) Account Adjustment (aka the One-Time Payment Count Adjustment) is a temporary initiative that will significantly benefit borrowers seeking Income Driven Repayment Forgiveness (IDRF) and Public Service Loan Forgiveness (PSLF). These adjustments aim to bring thousands of borrowers closer to loan forgiveness by providing more opportunities to earn qualifying payment credits. To learn more, [review the EDCAP website](#). If you think you may qualify, call our offices right away at (516) 292-8100 or email at edcap@nsls.legal so we can evaluate and assist you with this

expiring opportunity. Feel free to [download and share the flyer](#).

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.

TWO

Social Security Administration (SSA) Addressing Improper Overpayments with 4 new updates.

(1) Starting March 25th, SSA will be ceasing the practice of intercepting 100 percent of an overpaid beneficiary's monthly Social Security benefit by default if they fail to respond to SSA's demand for repayment. Moving forward, SSA will use a default withholding rate of 10 percent of monthly benefits — similar to the current rate in the Supplemental Security Income (SSI) program.

(2) SSA will be reframing its guidance and procedures so that the burden of proof shifts away from the claimant in determining whether there is any evidence that the claimant was at fault in causing the overpayment.

(3) For the vast majority of beneficiaries who request to work out a repayment plan, SSA recently changed its policy so that SSA will approve repayment plans of up to 60 months. To qualify, Social Security beneficiaries would only need to provide a verbal summary of their income, resources, and expenses, and recipients of the means-tested SSI program would not need to provide even this summary. This change extended this easier repayment option by an additional two years (from 36 to 60 months).

(4) And finally, SSA will be making it much easier for overpaid beneficiaries to request a waiver of repayment, in the event they believe themselves to have been without any fault and/or without the ability to repay.

For more information, please review the [Social Security Administration website](#).

Nassau Suffolk Law Services Disability Advocacy Project (DAP) assists disabled persons in appealing the initial denial of Supplemental Security Income (SSI) and Social Security Disability (SSD) applications. Eligibility for services is usually based on the receipt of Temporary Assistance (cash public assistance) from the Department of Social Services. Nassau residents can call (516) 292-8100 and Suffolk residents can call (631) 232-2400 to be screened for eligibility.

THREE

Stolen Benefits Replacement Extension Until April 1, 2024! 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. Applications for SNAP benefits stolen between October 1, 2022, and August 20, 2023, and Cash Assistance benefits stolen between January 1, 2022, and August 20, 2023 (retroactive claims) can now be submitted **through April 1, 2024**. *The original retroactive claim application deadline was extended from October 31, 2023, to December 31, 2023, and has now been extended to April 1, 2024.* All other applications must be submitted within 30 days from the date the household discovered the theft.

Note: Households whose SNAP benefits were stolen between October 1, 2022, and August 20, 2023, or TA cash benefits stolen between January 1, 2022, and August 20, 2023, who do not apply before April 1, 2024, still have the option to apply for replacement as long as the application is submitted within 30 days from the date the household discovered the theft.

For more information on how to apply, please visit the [Office of Temporary and Disability Assistance \(OTDA\) website](#). It is important to read the [OTDA Administrative Directive Memorandum](#) 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.

FOUR

Heating/Cooling Benefits

There's still time to apply for a second emergency HEAP benefit which opened on March 14th, 2014. You may be eligible for an Emergency HEAP benefit if:

- Your electricity is necessary for your heating system or thermostat to work and is either shut-off or scheduled to be shut off or
- Your electric or natural gas heat is off or scheduled to be shut-off or
- You are out of fuel, or you have less than one quarter tank of fuel oil, kerosene or propane or have less than a ten (10) day supply of wood, wood pellets, corn, or other deliverable heat source.

The 2023-2024 Cooling Assistance is scheduled to open on April 15, 2024. If you are eligible, you may receive one Cooling Assistance benefit per applicant household for the purchase and installation of an air conditioner or a fan to help your home stay cool.

To learn more about the programs and how to apply, please visit the [OTDA website](#).

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.

FIVE

Housing Insecurity Prevention Assistance Programs Open

New Suffolk Department of Social Services Rental Supplement Program is open for individuals or families experiencing homelessness - [Please see flyers](#) 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 Babylon's Mortgage Arrears Program opened on February 27th, 2024. The Town of Brookhaven (Town) is making CDBG-CV funds available for low to moderate-income Town of Babylon residents with mortgage arrears incurred due to a COVID-19-related loss of income. Funds will cover a maximum of 6 consecutive months of arrears, subject to a cap of \$50,000, and are paid directly to the lender. For more information and to apply, [please visit the Long Island Housing Partnership's website.](#)

Town of Brookhaven's CDBG-CV Covid-19 Rental Arrears Program is now closed.

Tip: Rent abatement (or reduction) is when, in extenuating circumstances, tenants may make necessary repairs and deduct reasonable repair costs from the rent. For example, when a landlord has been notified that a door lock is broken and willfully neglects to repair it, the tenant may hire a locksmith and deduct the cost from the rent. Tenants should keep receipts for such repairs and copies of all communications with the landlord about the repairs. Note: The landlord may commence a non-payment eviction case against you if you do not pay the rent but you will be able to raise the lack of repairs as a defense and ask the court for an abatement.

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](#)

NLS PRESENTATIONS

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

New On March 7th, 2024, the Legal Support Center for Advocates presented "**Insights Into Attaining Student Debt Relief.**" Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) provides expert guidance and essential insights on attaining student debt relief and navigating repayment. During the training, we review repayment options, with a focus on the new SAVE plan, and provide practical solutions and advice for struggling borrowers. We provided an overview of federal forgiveness and discharge options and the One-Time Payment Count Adjustment that grants additional credit toward some of those programs. [Please register to view this training.](#)

New On March 5th, 2024, the Legal Support Center for Advocates presented "**The Role of An Advocate.**" The Legal Support Center for Advocates and Director of Community Relations, Cathy Lucidi, describes basic tips on how to help clients using a holistic approach. Additionally, we discuss our new CARES Membership and the trainings we plan on offering in person and virtually in 2024. [Please register to view this training.](#)

On November 13th, 2023, the Legal Support Center for Advocates presented "**The Strategic Guide to Tackling Student Debt.**" NLSL 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. [Please register to view training.](#)

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 training.](#)

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.](#)

[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

We are proud to provide our [Winter 2024 Newsletter](#) which features not only our popular "advocacy tips" but also Stories of Justice highlighting the successes of our talented staff. Learn about our engagement in the community and read client testimonials thanking us for our work. Additionally, check out our special Pro Bono Attorney page, our "Profiles in Commitment," pictures from the 2023 Gala, and NSLS staff and Advisory Council News. Lastly, find out the details for our 2024 Gala. Thank you to everyone who contributed to the newsletter and thanks for reading!



LAW SERVICES NEWS

WINTER 2024 NEWSLETTER OF NASSAU SUFFOLK LAW SERVICES

MESSAGE FROM THE EXECUTIVE DIRECTOR

Victoria A. Oak, Esq.



Nassau Suffolk Law Services (NSLS) continues to make effective strides by providing free legal services to low-income families across Long Island. Through the combined support of our dedicated staff and supporters, we are able to provide various cooperative programs catered to strengthen our ties to the community.

Our mission is to assist underprivileged families in combating issues involving healthcare, homelessness, consumer debt, disability, family affairs, and other eligible civil legal matters. NSLS encourages families to lead productive lives by ensuring that government benefits and emergency services are provided to those who are eligible.

As we continue to evolve our service areas, several units have been transformed. In light of pervasive homelessness on Long Island, the largest development made is seen within the expansion of our housing unit and the adjustments made in handling each case. With the support of New York State grants, we were able to successfully transition from a volunteer model to a staff model, allowing us to hire several new staff attorneys to match the rising demand for our services. Our vision is to establish NSLS as the go-to legal services resource on housing matters and to be present in courts daily. As our eligibility guidelines have expanded, we encourage all tenants to ask for us in court and be evaluated for services.

Our transformative efforts have also progressed within a unique sector of legal services called the Community Legal Help Project (CLHP). Both Nassau and Suffolk counties have added new locations and continue to collaborate with different organizations. Our Suffolk CLHP unit, for example, has welcomed two new locations (Patchogue-Medford Library and Half Hollow Hills Library) and partnered with CAREEN and Touro Law School to provide free legal information and referrals through brief consultations.

These developments couldn't have been possible without our dedicated staff, volunteers, partners, and donors. We would like to extend a huge thanks to our Governor and State Legislature for funding our housing units as well as **Assemblywoman Gina L. Siliti, NY State Senator Monica R. Martinez, and NY State Senator Kevin Thomas** for all efforts towards funding our Veterans' Rights Project.

In the magnificent tapestry of our success, each accomplishment is a vibrant thread woven with purpose. In our ongoing efforts to develop NSLS, we celebrate each endeavor with our annual Spring Gala. Together, we illuminate the path to a safe and just world. We hope to see you there!

FOR MORE INFORMATION REGARDING
OUR 2024 GALA, SEE PAGE 22



www.nslawservices.org

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Contributors:

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Supervising Attorney of Volunteers and Community Projects
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Michelle Makowski
External Affairs Paralegal



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for Equal Justice
LEGAL SERVICES CORPORATION

DO YOU NEED HELP WITH A LEGAL PROBLEM?

The Community Legal Help Project will have volunteer attorneys giving free legal information to Suffolk County residents ONLY. Dates and locations listed below.

<p>TUESDAY MARCH 5 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Immigration</p>	<p>TUESDAY MARCH 19 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody, Order of Protection, CPS - Not Fair Hearings or Appeals) Matrimonial Criminal (Traffic/Motor Vehicle, Post-conviction) Bankruptcy and Mortgage Foreclosure</p>
<p>THURSDAY MARCH 7 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Landlord/Tenant (Evictions, Section 8, Town Zoning Violations) Senior Citizen**</p>	<p>THURSDAY MARCH 21 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody, Order of Protection, CPS - Not Fair Hearings or Appeals) Matrimonial Criminal (Traffic/Motor Vehicle, Post-conviction) Bankruptcy and Mortgage Foreclosure</p>
<p>TUESDAY MARCH 12 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Immigration Senior Citizen**</p>	<p>TUESDAY MARCH 26 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>
<p>WEDNESDAY MARCH 13 3PM-6PM HALF HOLLOW HILLS COMMUNITY LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>	<p>WEDNESDAY MARCH 27 3PM-6PM HALF HOLLOW HILLS COMMUNITY LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>
<p>THURSDAY MARCH 14 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>	<p>THURSDAY MARCH 28 3PM-6PM PATCHOGUE-MEDFORD LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Immigration</p>

Appointments preferred; walk-ins welcome.
Call (631) 822-3272 for more information or to schedule an appointment with an attorney.

Services provided by:
Assigned Counsel (Defender Plan of Suffolk County Carecen),
Legal Aid Society of Suffolk County,
Nassau Suffolk Law Services,
Suffolk County Bar Association,
Touro Law Center,
Volunteer Attorneys

**Assisting residents over the age of 60 years old (Medicaid Applications, Wills, Living Wills, Power of Attorney, Healthcare Proxy, Medicaid Fair Hearing)

BRENTWOOD PUBLIC LIBRARY
34 Bedford Ave., Brentwood, NY 11707

MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH
101 Eastwood Blvd., Centereach, NY 11720

PATCHOGUE-MEDFORD LIBRARY
34-01 E. Patchogue, NY 11772

HALF HOLLOW HILLS COMMUNITY LIBRARY
85 Vanderbilt Blvd., Dix Hills, NY 11746

Upcoming Community Legal Help Project Dates

During the month of April, 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](tel:6318223272).

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 April. To make an appointment or for other legal issues not listed,

please call the Nassau hotline at [\(516\) 281-7422](tel:5162817422).

Our Community Legal Help Project April Flyers are in English and Spanish and can be found on [our website](#) starting April 1st.

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!

Education Debt Clinic

This month our EDCAP (Education Debt Consumer Assistance Program) Staff Attorney will be joining CLHP to provide consultations to Long Islanders with education debt questions. Please see the dates and locations [on our flyer](#).

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 February clinic dates.**

April 10th, 2024
1pm to 3pm
Farmingdale Library

April 11th, 2024
2pm to 5pm
Middle Country Public Library
AT CENTEREACH

April 17th, 2024
1pm to 2:30pm
Hicksville Library

April 24th, 2024
1pm to 2pm
Franklin Square Library



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



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.**

A flyer for the Sealing Clinic. It features a background image of a person in a white robe holding a scale of justice. The text on the flyer includes: 'Sealing Clinic', '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', 'LIMITED SPACE! Call (516) 292-8100 to reserve a 15-minute session.', and 'One Hellen Keller Way Hempstead, NY 11550'. At the bottom, it says '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.' and includes the Nassau Suffolk Law Services logo.

Sealing Clinic

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

LIMITED SPACE!
Call (516) 292-8100 to reserve a 15-minute session.

One Hellen Keller Way
Hempstead, NY 11550

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.

Sample Cease Dunning Letters

If you or a client is being contacted over the phone by a debt collector, request that they send you whatever they have in writing. It is important to never give personal information, like your social security number, over the phone. Once you receive the letter, you can do more investigation on whether or not you owe the debt alleged. One way of doing this is to request verification of the debt. The debt collector must verify the debt in writing. Whether you agree that you owe the debt or not, you can write what is called a "cease-dunning" letter to the debt collector. This essentially states that you wish for the debt collector to stop contacting you by phone or in writing. For sample verification and cease-



SAMPLE CEASE LETTER

Last updated February 2022

If income is exempt from collection, Long Island residents can use this letter to tell a debt collector to stop contacting you. You can send this letter any time. Sending this letter does not cancel your debt.

Your Name
Your Street Address
City, State ZIP Code
Date

1 CERTIFICATE OF MAILING

Collection Agency's Name
Collection Agency's Address
City, State ZIP Code

2 Re: Name of Company you owe money to, Account Number (insert your account number here)

Dear Sir/Madam:

Please verify the above-referenced debt as required by the Fair Debt Collection Practices Act. Further, my only source of income is _____, which is exempt from collection under the Federal and New York Exempt Income Protections Act.

3 Aside from verification of the debt, do not contact me about this debt. The Fair Debt Collection Practices Act, 15 USC Section 1692c requires that you honor this request. Your cooperation will be appreciated.

Sincerely,

(Your name and signature)

4 cc (Insert Name of Company)
Consumer Financial Protection Bureau

1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

2 Fill in the name of the company the collection agency says you owe money, and the account number. If you do not know this information, give the collection agency some other information so that it knows what debt you are talking about.

3 You might want to write a few lines here explaining your situation. For example, you may want to explain the circumstances that led to your falling behind on your bills. You might want to state that you want to pay the bills you owe, but cannot afford to pay them at this time. You are not required to give any reason why you cannot or will not pay the alleged debt, but it could be to your benefit.

4 Send the original letter to the collection agency. You should make at least one copy of the letter. Send one to the company to which you originally owed the money. Keep the second copy of the letter for yourself, along with your proof of mailing. You may also want to send a copy to these agencies:

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244

Below is an electronic form of the cease letter, which you may fill out and print. Please complete the letter according to the above instructions.

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 needs 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](tel: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 guide 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](tel: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., [516-292-8100](tel:516-292-8100) ext. 3115, rscoll@nsls.legal

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 needs 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: Kiersten Bartolotta, Esq., [631-232-2400](tel:631-232-2400) ext. 3311, kbartolotta@nsls.legal

The Suffolk County Pro Bono Project is now on Paladin! Please take a look at our current volunteer attorney opportunities and connect with us!

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](tel:631-232-2400) ext. 3391, rhettiarachchi@nsls.legal

2024 Spring Commitment to Justice Reception



Save the Date

2024 SPRING COMMITMENT TO JUSTICE RECEPTION

Compassion and Justice for All

BARBARA J. MEHRMAN
COMMITMENT TO
JUSTICE HONOREE



Gina Pirozzi
NSLS Advisory Council Member
G. Pirozzi Consulting

WEDNESDAY

22
MAY

6:00PM - 10:00PM

COMMUNITY PARTNER
IN JUSTICE HONOREE



Theresa Regnante
President & CEO
United Way of Long Island

COLD SPRING COUNTRY CLUB

22 E. GATE DRIVE, HUNTINGTON, NY 11743

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GIVE AND MAKE A REAL DIFFERENCE TO LONG ISLANDERS 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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