April 24th, 2024

View as Webpage



LAW SERVICES

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

ADVOCACY TIPS FOR APRIL

ONE



DEADLINE in 6 DAYS! 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.

CMS Reinstates Retroactive Extra Help for Certain Medicare Part D Enrollees
Late last year, some Medicare Part D enrollees began receiving notices or bills for past
premium and/or cost-sharing amounts because of a November 8, 2023, data cleanup that
retroactively terminated some Part D Low Income Subsidy (LIS or Extra Help) enrollment
periods. In December, the Centers for Medicare & Medicaid Services (CMS) asked all
Medicare Advantage and Part D plans to pause any related Part D premium or costsharing collection efforts and to continue to apply LIS-level premiums and cost-sharing for
impacted individuals. On March 30, 2024, CMS retroactively reinstated the LIS periods
back to 2017. This week, CMS sent notices to affected enrollees, letting them know that
their LIS benefits have been extended to April 30, 2024. The notices explain that enrollees
should not pay any bill they receive from their Part D plan for back payment of excess LIS
benefits, and that individuals who may already have paid such bills can expect their plan to
automatically issue them a refund. Individuals who have not received a notice saying they
will get Extra Help in 2024 should reapply online now or by calling Social Security at 1800-772-1213.

THREE

Watch Out for Mortgage Assistance Scams! The best thing to do if you're having trouble making your mortgage payments is to contact your servicer or lender immediately. Explain your situation and see if there's a way for you to catch up on payments or modify your mortgage. You might also find free help and advice from a certified housing counselor who can evaluate your situation and explain your options. As you figure out a way out, here's how to tell you're dealing with a phony mortgage assistance offer.

- Scammers demand money before you get any services. That's illegal.
- Scammers promise they can stop foreclosure or guarantee you a loan modification. But they'll take your cash and won't deliver.
- Scammers may want you to pay only by cashier's check, wire transfer, or a mobile payment app. Scammers like these forms of payment because it's hard to get your money back.
- Scammers may try to convince you to transfer the deed to your home to them.
 The deed is the legal document that proves who owns the home. If you transfer the deed, you're not likely to get it back.

Suspect a mortgage relief scam? Tell the FTC at ReportFraud.ftc.gov.

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. Nassau residents can call (516) 292-8100 and Suffolk residents can call (631) 232-2400 to be screened for eligibility.

FOUR

New Summer EBT Program for Children in Need. Beginning in 2024, New York State will launch Summer EBT, a new program that provides low-income families with food benefits to help cover the cost of groceries when school is out of session. Summer is the time when many children lose access to free meals they get at school. Most eligible children will receive Summer EBT food benefits automatically; however, some families may need to apply.

To be automatically eligible for Summer EBT food benefits:

- A child must receive Supplemental Nutrition Assistance Program (SNAP) and/or Temporary Assistance (cash) benefits, or be directly certified for free meals through Medicaid, OR
- A child must be determined eligible for free/reduced price school meals by their school.

These children will receive benefits automatically and DO NOT need to apply. Most eligible children will receive their benefits this way. These families will receive a letter this summer letting them know that their child is eligible.

If your child is not automatically eligible, you must apply to receive Summer EBT benefits.

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 - <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, <u>please visit Long Island Housing Partnership's website</u>.

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: A rent payment can only be considered late if it is received more than five (5) days after it is due. The most your landlord can charge as a late fee is \$50 or 5% of your monthly rent, whichever is less.

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



LAW SERVICES

Learn About Law Services: Education Disability Rights Project and Education Debt Consumer Assistance Program

Date Change May 8th, 2024 from 1:30pm to 2:00pm

Please join us for our series "Learn About Law Services" on May 8th, 2024 from 1:30 to 2:00 pm where we will highlight and discuss two of our units: the Education Disability Rights Project and Education Debt Consumer Assistance Program. Learn about the types of cases each unit can handle and how to make referrals.

Please register for this virtual presentation.

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." 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. 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. 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** Come Say Hi To Us At These Upcoming May Events!

COMSEWOGUE COMMUNITY RESOURCE FAIR

Ocmsewogue High School
S65 Bicycle Path, Port Jefferson Station, NY 11776

Saturday, May 4, 2024 0 10:00 AM - 3:00 PM

Make yourself aware of what organizations have to offer you and get the assistance you need. Come meet with various organizations to see what they can offer you!

Agencies can help with: Medical / dental care Housing support Mental health counseling

Food support

And lots more!

Scan the QR code below to access the Community Resources Drive!



Comsewogue Resource Fair

Comsewogue High School Saturday, May 4, 2024 10am to 3pm <u>Link to Flyer</u>



Nassau County Veterans Stand Down

Freeport Armory Tuesday May 21, 2024 9am to 1pm Link to Flyer



Suffolk County Women in the Courts Community Resource Fair

Cohalan Court Complex Tuesday May 7th, 2024 9am to 2pm Link to Flyer



Suffolk County Veterans Resource and Stand Down Event

100 Veterans Memorial Hwy. Hauppauge, NY 11788 Friday May 31, 2024 10am to 3pm <u>Link to Flyer</u>

We are proud to provide our <u>Winter 2024 Newsletter</u> 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!





Upcoming Community Legal Help Project Dates

<u>During the month of May</u>, 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 May. 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 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!

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 May clinic dates.

May 2nd, 2024 2pm to 5pm Middle Country Public Library AT CENTEREACH

AT CENTEREACH
May 7th, 2024

May 7th, 2024 2pm to 5pm Brentwood Public library May 15th, 2024 1pm to 2:30pm Hicksville Library

May 21st, 2024 2pm to 5pm Brentwood Public Library

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







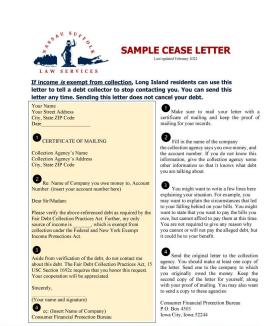
NSLS Sealing Clinic

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.



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-dunning letters, please visit our website.

VOLUNTEER OPPORTUNITIES



VOLUNTEER LAWYERS make a difference

Through collaboration with the Nassau County Bar Association and their Access to Justice Committee, the Safe Center LI, and Nassau Suffolk Law Services, the 7th annual "Access to Justice" Pro Bono Dinner was a success!

Each year at the recognition dinner, we extend our deepest appreciation to those who have volunteered their time and expertise to benefit low-income individuals.

We would like to congratulate all the pro bono volunteers who have helped bridge the gap to justice and extend our gratitude to everyone who made this night possible. Special thanks to Chief Judge of the Court of Appeals and the State of New York, Rowan D. Wilson, First Deputy Chief Administrative Judge, Hon. Norman St. George, Deputy Chief Administrative Judge for Justice Initiatives, Edwina G. Richardson, Administrative Judge 10th JD Nassau, Hon. Vito M. DeStefano, Supreme Court Justice 10th JD Nassau, Hon. Conrad D. Singer, the Access to Justice Chairs and Committee, the judges and community partners in attendance, and charitable sponsors who supported our efforts, enabling us to make a meaningful change in our community.

Small changes pave the way for significant progress. We appreciate everyone for attending and being part of our celebration.

Photo credit: Hector Herrera - Thank you!



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 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 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 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 ext. 3311, kbartolotta@nsls.legal



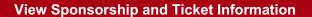
Community Legal Help Project

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 Hettiarachchi, Esq., 631-232-2400 ext. 3391, rhettiarachchi@nsls.legal

2024 Spring Commitment to Justice Reception





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

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











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

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