

September 30th, 2024





SEPTEMBER ADVOCACY TIPS



Following flash flooding caused by record rainfall on August 18-19, 2024, homeowners on Long Island sustained home damage. New York State's Office of Homes and Community Renewal (HCR) is making funds available to assist income-eligible homeowners impacted by the storm. The program seeks to offer emergency home repair assistance and/or reimbursement to impacted homeowners who reside in the Nassau and Suffolk counties.

These funds will be available to homeowners whose primary residence sustained storm damage and for whom home and/or flood insurance coverage or other forms of disaster recovery funds are not sufficient to return the home to safe and habitable condition. Long Island Housing Partnership is the Program Administrator. For more information please review HCR's website.

Automatic QMB Enrollment for SSI Recipients

By October 1, 2024, most individuals enrolled in Supplemental Security Income (SSI) and Medicaid, and eligible for Medicare will be automatically enrolled in the Qualified Medicare Beneficiary (QMB) program. QMB is a Medicaid program that covers Medicare costs including Part A premiums for those who don't qualify for premium-free Part A, Part B premiums, and cost-sharing, while providing robust protections against improper billing.

Due to SSI's low income and asset limits, SSI recipients are always financially eligible for the QMB program. Yet, many SSI recipients who are currently eligible are not enrolled. The new policy will ensure that those not enrolled will be automatically enrolled by their state Medicaid agency. Individuals will receive notices regarding this change and can also check their QMB status by contacting their state Medicaid agency or by calling 1-800-MEDICARE.



Housing Insecurity Prevention Assistance Programs Open

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

Town of Brookhaven's Home ARP Rental Assistance Program opened on August 1, 2024. The Town of Brookhaven (the "Town") Rental Assistance Program (the "Program") provides rental assistance to foster housing stability to "Qualifying Populations". The Long Island Housing Partnership ("LIHP") is administering the Program. Funds are provided through the U.S. Department of Housing and Urban Development ("HUD"), pursuant to the American Rescue Plan. For more information and to apply, please visit the Long Island Housing Partnership's website.

Tip: The Fair Housing Act prohibits discrimination in the sale or rental of housing based on an individual's disability and requires a housing provider to make "reasonable accommodations" that are necessary for an individual with a disability to fully use and enjoy the housing. This may include allowing those with a disability to have a service animal live with them, regardless of a "no pets" policy. Read more on the NY Attorney General's website.

Legal Services of Long Island, 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

Health Care Proxy versus Living Will

A health care proxy is your health care agent or someone you trust to make health care decisions for you if you are unable to make decisions for yourself.

Under New York's Health Care Proxy Law, your agent's authority to make health care decisions begins when your doctor determines that you have lost the capacity to make decisions for yourself. For a decision to withdraw or withhold life-sustaining treatment, a second doctor must confirm your doctor's decision.

A **living will** allows you to leave written instructions that explain your health care wishes, especially about end-of-life care. This document becomes effective when you are unable to make your own decisions, and your doctor confirms that you have an incurable condition. You cannot use a living will to name a health care agent: You must use a health care proxy form.

Learn more below about our **October Advance Planning Clinic** where the Suffolk County Pro Bono Project will be assisting eligible clients with completing health care proxies.









LEGAL SERVICES TRAINING

Did you miss our past LSCA presentations? Check them out today!

On September 13th, 2024, The Legal Support Center for Advocates presented "Understanding the Importance of Advanced Care Directives". We discussed basic advanced care directives you or your clients may need while planning for their future. Also, learn how you or your clients may be eligible to attend our upcoming Advance Care Planning Clinic. Slides can be accessed on our website. Please register to view this training.

On August 28th, 2024, the Legal Support Center for Advocates presented "Empowering Your Future: Managing Student Loan Debt." Nassau Suffolk Law Services' Legal Support Center for Advocates welcomed Nancy Nierman of the Education Debt Consumer Assistance Program (EDCAP). Ms. Nierman provided updates on the current student loan landscape including repayment options and other ways to discharge your student loans. EDCAP is a program of the Community Service Society of New York. Slides can be accessed on our website. Please register to view this training.

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.

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.

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

Did you miss any of our *Programs of Legal Services of Long Island* Presentations? Feel free to watch them on <u>our YouTube Channel!</u>

Legal Services of Long Island, formerly known as Nassau Suffolk Law Services, will be hosting **two FREE legal clinics** and a **Legal**







Resource Fair this October. Our Community Legal Help Project dates and times can be accessed on our website.



In Suffolk County, our Suffolk County Pro Bono Project is teaming up with volunteer attorneys and law students to provide eligible low-income Suffolk County residents with important advance planning documents including powers of attorney, health care proxies, standby guardians, and appointments of agents to control dispositions of remains. Spread the word by downloading our flyer.

Once a client is determined eligible, they can meet with a volunteer attorney or law student to have the advance planning document of choice completed, witnessed, and notarized the same day.



October Advance Planning Legal Clinic

Legal Services of Long Island is hosting a FREE Advance Planning Legal Clinic in October of 2024. Volunteer attorneys, law students, and paralegals will assist eligible Suffolk County residents in completing important advanced planning documents including powers of attorneys, health care proxies, standby guardians, & appointments of agents to control disposition of remains.

sted Suffolk County Residents should call 631-232-2400 ext. 3331 by October 14th. 2024 to be screened for eligibility. Location:1757 Veterans Hwy Ste 50, Islandia, NY 11749



Interested Suffolk County residents should call (631) 232-2400 ext. 3331 by October 14th. Clients should leave their name and contact information and we will get back to them to set up an eligibility intake appointment. After an intake appointment is completed and eligibility is determined, clients will be invited to the advance planning clinic in late October which will be conducted in person at our Islandia office. If you or your clients have any questions, please email Suffolkprobono@legalservicesli.org and include the words "Advance Planning Clinic" in the subject line.

Interested in volunteering? If you are an admitted attorney, law student, paralegal or paralegal student and are interested in volunteering for the clinic, please contact Sharon Campo at scampo@legalservicesli.org.

ATTENTION NASSAU COUNTY **RESIDENTS!**

Attend a

FREE OPEN HOUSE CLINIC

to get your legal questions answered!

Tuesday, October 29, 2024 2:00-8:00 PM

at the Nassau County Bar Association 15th & West Streets, Mineola, NY 11501 Attorneys available to consult on all areas of law

- BankruptcyDivorce and Family Law
- Mortgage Foreclosure and Landlord Tenant
 Elder Law (Estate and Surrogate)
 Immigration
- General Legal—A to Z (from Adoption to Zoning) INTERPRETERS AVAILABLE UPON REQUEST.

**Attorneys DO NOT provide legal representation.

FOR FREE CONSULTATIONS, PLEASE CONTACT: 516-747-4070 ext. 1231

the center







Free Open House Clinic

In Nassau County, Legal Services of Long Island is teaming up with the Safe Center, Nassau County Bar Association, the New York Attorney General, and volunteer attorneys to provide free consultations to Nassau County residents in all areas of law on Tuesday, October 29th, 2924 from 2:00-8:00 pm at the Nassau County Bar Association. For free consultations, please contact 516-747-4070 ext. 1231 or openhouse@nassaubar.org. Spread the word by downloading our flyer.

Interested in volunteering? Volunteer attorneys are needed to provide consultations at the open house in either 2-hour, 4-hour, or 6-hour shifts. View the Flyer for more information. To volunteer, contact 516-747-4070 ext. 1231 or openhouse@nassaubar.org.

Legal Resource Fair

Legal Services of Long Island has partnered with CARACEN and the Brentwood Public Library to



host it's FREE Legal Resource Fair on Tuesday, October 22, 2024 from 5:00pm to 8:00pm.

Nassau Suffolk Law Services and CARACEN will be presenting three separate "know your rights" presentations focused on "Common Tenant Problems", "Immigration-Related Issues" and "Family Law Related Issues". The presentations will be in English and Spanish. Fact Sheets will be available in English, Spanish, and Haitian Creole.



In addition, attorneys will be available for private consultation on a first-come, first-serve basis in areas of immigration, family law, and tenant rights. Spread the word by <u>downloading our flyer</u>.

Did you hear our exciting news? Nassau Suffolk Law Services is now Legal Services of Long Island, highlighting our role as the region's largest non-profit provider of free civil legal assistance, fighting for our most vulnerable neighbors in our local justice systems, and advocating where you need us most. While our name has evolved, our mission remains the same: to provide unwavering legal support.





WHERE DIGNITY MEETS JUSTICE



Join Nassau Suffolk Law Services as we continue to illuminate pathways to justice under our new name,

Legal Services of Long Island (LSLI).

Help us guide our communities and neighbors in need towards accessible free legal services for all.

Watch Us Evolve













www.legalservicesli.org

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Legal Services of Long Island 1757 Veterans Highway, Ste. 50 Islandia, NY 11749 US

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