SHARE:

Join Our Email List

### March 31st, 2023

View as Webpage



# **ADVOCACY TIPS FOR MARCH**

### **ONE**

**Student Loan Tip! Should you postpone paying your federal student loans?** You may not need to, but it will depend on your specific situation. Here are some things to consider:

- If your inability to pay is a <u>long-term issue</u>, enrolling in an Income Driven
  Repayment (IDR) plan may be best. An IDR plan allows you to make payments
  based on your income and household size. If you have no income because you
  don't have a job, that payment can be as low as \$0. There are additional benefits to
  being in an IDR plan, like loan forgiveness.
- If you just need <u>short-term</u> relief because life happened, postponing repayment may be a good option. You will need to find out if you qualify for a deferment or forbearance by calling your student loan servicer.

For more information on postponing a student loan repayment, <u>please visit EDCAP's</u> website.

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

5004 or be screened for legal services by Nassau Suffolk Law Services at (516) 292-8100.

### **TWO**

### **Affordable Housing Updates!**

**Town of Hempstead Housing Authority** will be accepting applications **between 4/3/2023 and 5/1/2023** for affordable housing for elderly (62 plus) and disabled adults (receiving SSD or SSI) in their 14 complexes as well as affordable housing for families available at 2 of their complexes. Please see the <u>Town of Hempstead website for more information</u>. Town of Hempstead residents can call 516-485-9666 starting April 1 to have an application mailed to them.

**Town of Islip Housing Authority** is accepting applications on behalf of the Town of Islip Affordable Housing Corp. for the RAD (rental assistance demonstration) Section 8 Project Based Program, Elderly Housing as defined by HUD/PHA policies; Head, Co-Head or spouse are 62 years of age or a person with a disability. The acceptance period is from **Monday, March 27, 2023, through Wednesday, April 5, 2023**, at which time the acceptance of applications for the waiting list will close. Please visit the <u>Town of Islip</u> website for more information.

Nassau Suffolk Law Services Civil Units assist Nassau and Suffolk residential tenants with Section 8 termination hearings. 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

### **THREE**

**Updated Medicare Policies!** Did you know the Inflation Reduction Act of 2022 (IRA), which Congress passed in August 2022, includes sweeping Medicare prescription drug reforms and changes to the Part D program to protect people with Medicare from high out-of-pocket costs? This fact sheet from Justice in Aging provides a summary of the IRA's health provisions that will bring cost savings to low-income older adults.

Here's a list of the policies the Act will impact:

- Expands Medicare Part D "Extra Help" subsidy by raising the income limit
- Caps Medicare Part D Out-of-Pocket Costs and caps insulin at \$35 a month
- Expands no-cost vaccine coverage for people with Medicare
- Lowers drug prices
- Extends enhanced ACA tax credits for those not eligible for Medicare

Nassau Suffolk Law Services Senior Citizen Law Project provides legal representation, advice and referrals to Nassau County seniors in matters involving housing, health care and social security. The Project also assists with wills, power of attorney and health care proxy forms, pooled trusts, Medicaid planning, consumer debt and utility shut-offs. With specific funding from the Nassau County Office for the Aging, the Project assists Nassau County seniors age 60 and older who have a legal issue which meets our priority guidelines. Telephone consultations assist clients with problem analysis, information and referral. Individual cases are accepted for representation after case evaluation. Special visits can be arranged for those who are homebound, in-hospital or nursing home residents. In addition to the "Helpline" and legal representation, the Project collaborates with Senior Citizen social agencies, provides training, and participates in community

information events that target seniors. Nassau County Seniors can call 516-292-8100 to be screened for services.

### **FOUR**

Monies recovered for homeowners! On March 8th, 2023, New York Attorney General Letitia James recovered \$350,000 for hundreds of homeowners from the mortgage servicer, Servis One, Inc. d/b/a BSI Financial Services, Inc. (BSI), for failing to offer mandated mortgage relief to homeowners who could not make payments at the height of the COVID-19 pandemic. An investigation by the Office of the Attorney General (OAG) found that BSI encouraged homeowners who faced financial hardships or lost their job during the pandemic to continue making partial payments on their loans and did not offer mandatory relief. As a result of this agreement, BSI will pay \$350,000 in penalties and restitution to as many as 160 homeowners in Rochester, New York City, and Long Island who were not offered the relief they were entitled to from BSI. Eligible homeowners will be contacted about this agreement and provided instructions for claiming restitution. Attorney General James asks any homeowner who believes that their mortgage servicer is not offering proper loss mitigation options in the event of economic hardship to file a complaint online with OAG's Consumer Frauds and Protection Bureau or call the office at 1-800-771-7755. For more information, view the press release.

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. 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.

### **FIVE**

OTDA ERAP portal CLOSED on January 20th, 2023 due to lack of funds. OTDA (Office of Temporary and Disability Assistance) is currently processing eligible ERAP (Emergency Rental Assistance Program) applications submitted through December 15th, 2022. This means that if a tenant submitted an ERAP application through OTDA before December 15th, 2022, then OTDA will be denying or approving the application soon. Eviction proceedings should be stayed (temporarily stopped) if there is a pending ERAP application until there is a final decision including going through any appeals process. The Towns of Islip, Hempstead, and Oyster Bay have a separate portal where residents can apply. See the information below. For the New York State Program, applications from subsidized housing tenants whose rent is limited to a certain percentage of income (e.g. section 8) are not currently able to be paid. State law requires that these applications be paid after all other eligible applicants have been reviewed and paid. Therefore, at this time, none of the subsidized housing applications can be paid regardless of the date their application was submitted. For the Oyster Bay and Hempstead programs, subsidized housing tenants may apply but only to the extent of the tenant's paid portion of the rent and utilities that remain after adjustment by the subsidy provider for changes to household income. If you receive a decision on your ERAP application that you disagree with, make

sure to appeal within thirty (30) days by calling 844-691-7368 or filling out the OTDA online application form.

### **Residents of Hempstead**

ERAP program is **currently** accepting applications. For more information, visit <u>Town of Hempstead Emergency Rental Assistance Program (lihp.org)</u>. Questions? Call 631-435-4710 or email hempsteaderap@lihp.org.

### Residents of Islip

Applications submitted after December 31st, 2022 will be placed on hold until further funding is available. Apply through Town of Islip: Community Development Agency (islipcda.org). Questions? Call (631) 647-5683 or email erap@islipcda.org

### **Residents of Oyster Bay**

ERAP Program **is currently** accepting applications. For more information, visit <u>Town of Oyster Bay Emergency Rental Assistance Program (lihp.org)</u>. Questions? Call (631) 435-4710 or email oysterbayerap@lihp.org.

### OTHER RENTAL ASSISTANCE PROGRAMS

**Suffolk and Nassau County DSS-** The Department of Social Services has programs available to provide help with receiving shelter or rent arrears to prevent homelessness. Please visit <a href="https://otda.ny.gov/workingfamilies/dss.asp">https://otda.ny.gov/workingfamilies/dss.asp</a> to find the contact information for your local Department of Social Services.

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

## **UPCOMING PRESENTATIONS**



# LAW SERVICES

This year we invite everyone to meet our staff and learn more about each of our individual units. Please join us at our next session.

Learn About Law Services: Suffolk County Pro Bono Project and the Community Legal Help Project- April 19th, 2023 from 1:30 pm-2:00 pm. Learn about the types of cases each unit can handle and how to make referrals. Please register for this session.

# **Upcoming Legal Support Center for Advocates' Trainings**

### **LEGAL SUPPORT CENTER FOR ADVOCATES TRAINING:**

# Let's Keep Kids Safe from Bullying: An Overview of the Dignity for All Students Act

THURSDAY • APRIL 27, 2023 1:00PM-2:00PM

Please join us on April 27th, 2023 from 1pm to 2pm for Legal Support Center for Advocates Training: "Let's Keep Kids Safe from Bullying: An Overview of the Dignity for All Students Act." Do you have a client or a child who is being bullied in school? Nassau Suffolk Law Services Supervising Attorney, Lynn Iacona, will provide 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 for the Legal Support Center for Advocates Training TODAY.

### **PREVIOUS LSCA TRAININGS**

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. <u>Check our website next week for the recording and slides!</u>

The Know Your Rights about Consumer Debt and Consumer Protection LSCA training was held virtually on March 2nd, 2023. The Nassau Suffolk Law Services Consumer Debt Unit hosted a "Know Your Rights" for consumer debt and consumer protection basics including new laws pertaining to consumer debt and what to do if you have been the victim of a scam. Please register to view the training. The slides can be viewed on our website as well.

The **Basics of SSI/SSDI Cessation and Overpayment** LSCA training was held virtually by Supervising Attorney John Batanchiev on December 2nd, 2022. This presentation gave an overview of when the Social Security Administration determines that a client does not qualify for SSDI or SSI resulting in an overpayment to the government. We discussed basic information about the SSDI and SSI programs, the income and resource limits for each program, what a cessation and overpayment issue is, and the ways to resolve it for a client. Please register to view the training.

The <u>Family Law Basics for Advocates</u> LSCA training was held virtually by Supervising Attorney Larry Tuthill, Domestic Violence Unit Staff Attorney Kayla Schunk, and Family Law Unit Staff Attorney Vicki Davies on October 27th, 2022. This presentation gave an overview of the basics of common family law topics including custody, support, and orders of protection and where you or your clients can go for more help. Please register to <u>view the training.</u>

The <u>Navigating Special Education in New York</u> LSCA training was held virtually by Danielle Leake, Education and Disability Rights Unit Staff Attorney, on September 8th, 2022. Ms. Leake gave a general overview of both federal and state special education laws, as well as provided a step-by-step guide on how to navigate and secure special

education services for students with disabilities in New York State. Please register to <u>view</u> 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).

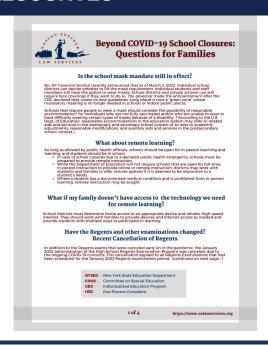
# UPCOMING CLINICS, EVENTS, AND LEGAL HELP RESOURCES

### We recently updated our Education Fact Sheets:

<u>Beyond COVID-19 School Closures</u> (<u>Questions for Families</u>) or

Beyond COVID-19 School Closures (Students With Existing IEPs or Section 504 Plans)

Feel free to download and share. Other self-help legal resources in the area of Consumer Law, Family Law, Housing Law, Medical, Public Benefits, Social Security, and Veterans can be found on our website.



# THE COMMUNITY LEGAL HELP PROJECT WILL HAVE VOLUMER ATTORNEYS CHYING FREE LEGAL INFORMATION TO SUPPORT COUNTY PRISIDENTS. SEE BELOW FOR DATES AND LOCATIONS. APPOINTMENTS ARE PREFERRED BUT WALK-INS ARE WILCOME. CALL (63) 1823-2872 FOR MORE INFORMATION OF THE CHYING AND THE CHYINGH AND THE CHYING AND THE C

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

Our Community Legal Help Project will be at the Brentwood Public Library every Tuesday and the Middle Country Public Library (**Centereach**) every 1st, 2nd, and 3rd Thursday. Appointments are preferred but walk-ins are welcome. To make an appointment or for other legal issues not listed, please call our hotline at (631) 822-3272.

Our Community Legal Help Project April Flyers are in both English and Spanish and can be found on our website.

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

### <u>Upcoming Events We Are Participating In</u>

Join Nassau Suffolk Law Services staff members and other local organizations at the **Southwest Elementary School Family Festival Event** on Tuesday, **April 4th from 6pm** 

to 9pm at Southwest Elementary School (1095 Joselson Ave., Bay Shore, NY 11706).

Nassau Suffolk Law Services will be in attendance at **State Senator Monica R**. **Martinez's Egg-ceptional Hoppening Hunt** at Geiger Park (130 Grand Blvd, Deer Park 11729) on **Saturday, April 8th, 2023 from 11am to 1pm**. More Information can be found on the event flyer.

Join Nassau Suffolk Law Services staff members and other local organizations at the **Hofstra Legal Hand's Community Law Day** on Saturday, **April 15th from 11am to 2pm** at Hofstra Law School. <u>More information can be found on the event flyer.</u>

### 2023 SPRING COMMITMENT TO JUSTICE GALA



### **NSLS OPEN POSITIONS**

Are you looking to give back to the community while also getting paid? We would love to have you apply for our currently open attorney, paralegal, and receptionist

positions. To find out more, go to our website.

### **WINTER 2023 NEWSLETTER**

Our Winter 2023 Newsletter is Here! If you did not receive a copy of your Winter 2023 newsletter in the mail, we are pleased to offer you our digital version.

The Winter 2023 Newsletter features stories from our ICAN Unit, Senior Citizen Law Project, Education and Disability Rights Project, Suffolk Civil Unit, Social Security, and the Community Legal Help Project. Find out about our engagement in the community and read client testimonials. Additionally, check out our special Pro Bono Attorney page, our "Profiles in Commitment," pictures from the 2022 Gala, and NSLS staff and Advisory Council News. Lastly, find out the details for our 2023 Gala. Thank you to everyone who contributed to the newsletter and thanks for reading!



LSC America's I

### **VOLUNTEER OPPORTUNITIES**



# MAKE A DIFFERENCE

United (

we need you

# Matrimonial, Family Law, and Immigration Volunteer Attorneys Needed

### TO ASSIST WITH ACCESS TO JUSTICE BY:

GIVING 30 MINUTE CONSULTATIONS TO ASSIST OUR SUFFOLK COMMUNITY LEGAL HELP PROJECT (ALL AREAS) AND/OR

PROVIDING FULL REPRESENTATION FOR NASSAU AND SUFFOLK DOMESTIC VIOLENCE VICTIMS AND LOW-INCOME RESIDENTS (MATRIMONIAL AND FAMILY)

Contact Sharon Campo at scampo@nsls.legal or (631) 232-2400 ext. 3368.

### A little more about our volunteer needs:

- Volunteer attorneys needed to assist pro bono clients with direct client representation in family, bankruptcy, matrimonial, and elder law
- Provide half-hour legal consultations with our Suffolk County library project in immigration, matrimonial, family, landlord/tenant, elder, consumer, and more
- Law Student / Paralegal/ Pre-law undergraduate internships
- · Assist Law Services Staff with intake, case analysis, case referral, and recruitment of volunteer attorneys
- Nassau County Volunteer Landlord/ Tenant Attorney for a Day

### GIVE AND MAKE A REAL DIFFERENCE FOR LONGISLANDERS IN NEED

This year we reach out to all of our supporters in hopes that you will continue to support Law Services, the largest provider of free civil legal assistance to Long Islanders in need. The past few years have shown us when we help, respect, and support each other, together we can accomplish anything, and our Long Island communities will once again thrive. For many Long Islanders, having a stable income, permanent housing, access to healthcare, and, most importantly, access to equal justice under law, gives them the support they need to begin to rebuild their lives. Your continued support can really make a difference to your neighbors in need by assisting Nassau Suffolk Law Services in "Doing What's Legally Possible to Create a Just World." We are Long Islanders helping Long Islanders.

Support Law Services' Programs

**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.











