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September 29th, 2023

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ADVOCACY TIPS FOR SEPTEMBER

ONE

Student Loan Tip! The first day you are late on your federal student loan payment, it is considered delinquent. If you are delinquent for 90 consecutive days or more, you risk going into default. If you are currently in default on your federal student loans, you can use the **Fresh Start Program** to get out of default. Fresh Start is a one-time temporary program from the U.S. Department of Education (ED) that offers special benefits for borrowers with defaulted federal student loans. Fresh Start automatically gives you some benefits, such as restoring access to federal student aid (loans and grants). But you need to act to claim the full benefits of Fresh Start and get out of default. To use Fresh Start to get out of default, you must contact your loan holder. For more information, please [visit studentaid.gov](https://studentaid.gov).

Nassau Suffolk Law Services is a member of the EDCAP (Education Debt Consumer Assistance Program) Network. EDCAP members help New Yorkers navigate the student loan system regardless of the type of education debt, federal or private. We offer free, one-on-one counseling and can also assist when a defendant is being sued on a higher education debt matter. Long Island residents please contact Nassau Suffolk Law Services at (516) 292-8100.

TWO

SNAP Benefits Effective October 1, 2023- [The New Standard Utility Allowances for SNAP Benefits are out.](#) The new amounts **decreased** this year. The standard allowance for:

- heating/cooling has been adjusted from \$932 to \$923.
- Electricity utility costs not for heat/cooling have been adjusted from \$366 to \$363.

- Telephone stays the same at \$31

Remember, Food Stamp (SNAP) Challenges must be requested within 90 days. Challenges, or fair hearing requests, can be done by calling 1-800-342-3334.

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.

THREE

Fighting a Landlord's Adverse Action (e.g. denying the application) Based on Information Contained in a Tenant Screening Report - If a landlord takes an adverse action based on information contained in a tenant screening report (such as denying the application), the Fair Credit Reporting Act (FCRA) requires the landlord to provide the rental applicant with the name, address, and telephone number of the tenant screening company that furnished the report. There is no FCRA private right of action if the landlord fails to comply, but a follow-up request informing the landlord of their legal obligation to produce this information may be successful, even if the landlord does not provide it initially. Use this information to request a copy of your or your client's "file" from the tenant screening company. The FCRA requires the company to provide it. To review all steps to obtaining relief, especially where the screening error concerns criminal records, please [visit the National Consumer Law Center's website](#).

FOUR

Medicare Special Enrollment for Formerly Incarcerated Individuals (Incarceration SEP) - Effective January 1, 2023, individuals leaving custody have an opportunity to enroll in Medicare without late enrollment penalties. Under the Incarceration SEP, individuals leaving custody have a 12-month period in which to enroll or re-enroll in Medicare and can do so without being subject to a late enrollment penalty. For more information, please see [Justice in Aging's Issue Brief](#).

The 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, health care proxy forms, pooled trusts, Medicaid planning, consumer debt, and utility shut-offs. Nassau County Residents can call (516) 292-8100.

FIVE

Mark Your Calendars! Upcoming HEAP Application Opening Dates

The 2023-2024 HEAP Clean and Tune benefit is scheduled to open on October 2, 2023. Eligible households can receive energy efficiency services, which includes the cleaning of primary heating equipment, but may also include chimney cleaning, minor repairs, and installation of carbon monoxide detectors or programmable thermostats, if needed, to allow for the safe, proper and efficient operation of the heating equipment. Benefit amounts are based on the actual cost incurred to provide clean and tune services, up to a maximum of \$500. No additional HEAP cash benefits are available.

The 2023-2024 Heating Equipment Repair and Replacement benefit is scheduled to open on October 2, 2023. If you are a homeowner and eligible, the Heating Equipment Repair and Replacement benefit can help you repair or replace your furnace, boiler and other direct heating equipment necessary to keep your home's primary heating source working.

The 2023-2024 Regular Home Energy Assistance Program (HEAP) benefit is scheduled to open on November 1, 2023. If you are eligible, you may receive one regular HEAP benefit per program year to help you pay for heating your home. The type of assistance does not have to be paid back.

The 2023-2024 Emergency benefit is scheduled to open on January 4, 2024. If you are eligible, the Emergency HEAP Benefit can help you heat your home if you are in a heat or heat-related emergency. This type of assistance must be paid back. To learn more, [visit OTDA's website on HEAP](#).

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- Medicaid
- Food Stamps (SNAP)
- Child Care Assistance
- HEAP
- Emergency shelter for the homeless
- Unemployment insurance appeals and overpayments
- Other emergency assistance programs

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NLSL PRESENTATIONS

Mark Your Calendars for the afternoon of Friday, November 17th, 2023. The Legal Support Center for Advocates will host an in-person presentation on "Winter Survival Skills." Stay tuned for details!

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

On September 8th, 2023, the Legal Support Center presented "Hero's Guide to Strategic Student Loan Repayment." NLSL 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

Nassau Suffolk Law Services, CARECEN, Safe Center Long Island, Health & Welfare Council of Long Island, Family Service League, and Long Island Cares are hosting their **Immigration Resource Fair on Monday, October 2nd, 2023, from 5:00 pm – 8:30 pm** at the Uniondale Public Library (400 Uniondale Avenue Uniondale, NY 11553.)

The Event will feature four separate “know your rights” presentations geared to the immigrant population. The presentations will be in multiple languages including English and Spanish. Fact Sheets will be provided in English, Spanish, and Haitian Creole.

Additionally, there will be a separate room where Long Island non-profit or other organizations specializing in immigration, public benefits, housing, domestic violence, and other areas will be able to speak to and give out information to the community.

Community members will be able to receive assistance or guidance immediately with public benefits applications (such as SNAP or Medicaid) or help filling out forms.

For community members seeking an attorney consultation, attorneys and space will be available to have a private consultation on a first-come, first-serve basis.

The Event will also feature Long Island Cares, Mobile Food Assistance Unit, who will be on-site at 5:00 pm offering emergency nonperishable food bags to any family in need of emergency food. **limited bags available- first come, first serve*

Flyers in English, Spanish, and Haitian Creole can be [downloaded from the event website.](#)

Nassau Residents: Free Seminar and Legal Clinic!

Nassau Suffolk Law Services joins the Safe Center LI and the Nassau County Bar Association to provide a **free live public seminar on Domestic Violence, Financial Abuse, Consumer Debt, and Bankruptcy/Foreclosure.** The Seminar will take place on Friday, October 6th from 9 am to 11 am followed by a Free Legal Clinic from 11 am to 1 pm. Spanish-speaking interpreters will be available. To view the flyer in both English and Spanish, [please visit our website.](#)

Free Legal Consultations for Nassau County Residents!

On October 26th, Nassau County Bar Association will host Nassau Suffolk Law Services and the Safe Center at its Open House Clinic where free consultations will be provided in all areas of law. Please contact (516) 747-4070 ext. 1231 or openhouse@nassaubar.org to request a free consultation. [To view the flyer, please visit our website.](#)

ATTENTION NASSAU COUNTY RESIDENTS!

Attend a **FREE OPEN HOUSE CLINIC** to get your legal questions answered!*

Thursday, October 26, 2023
2:00PM - 8:00PM

at the Nassau County Bar Association
15th & West Streets, Mineola, NY 11501

Attorneys available to consult on all areas of law from A-Z and everything in between!

Bankruptcy, Divorce and Family Issues, Employment, Mortgage Foreclosure, Elder Law, Landlord/Tenant

****Attorneys DO NOT provide legal representation**
Interpreters available upon request!

FOR FREE CONSULTATIONS,
PLEASE CONTACT:
516-747-4070 ext. 1231
openhouse@nassaubar.org

PRO BONO MONTH

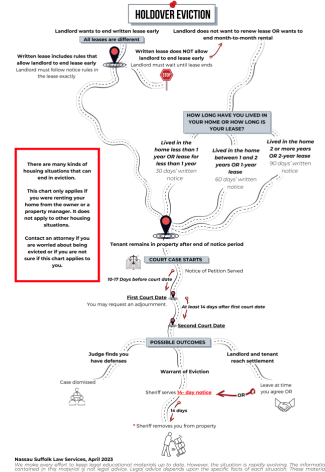
the Safe Center

We recently updated our Eviction Timelines:

[Holdover Eviction Timeline \(English\)](#)
[Holdover Eviction Timeline \(Spanish\)](#)

[Nonpayment Eviction Timeline \(English\)](#)
[Nonpayment Eviction Timeline \(Spanish\)](#)

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



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 OCTOBER 3 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>	<p>TUESDAY OCTOBER 24 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>
<p>TUESDAY OCTOBER 10 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Senior Citizen** Bankruptcy and Mortgage Foreclosure</p>	<p>WEDNESDAY OCTOBER 25 3PM-6PM HALF HOLLOW HILLS COMMUNITY LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Bankruptcy</p>
<p>WEDNESDAY OCTOBER 11 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 OCTOBER 26 3PM-6PM PATCHOQUE-MEDFORD LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Immigration</p>
<p>THURSDAY OCTOBER 12 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</p>	<p>TUESDAY OCTOBER 31 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>
<p>TUESDAY OCTOBER 17 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</p>	<p>THURSDAY OCTOBER 19 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Senior Citizen** Landlord/Tenant (Evictions, Section 8, Town Zoning Violations)</p>

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

BRENTWOOD PUBLIC LIBRARY
54 Second Ave. Brentwood, NY 11707

HALF HOLLOW HILLS COMMUNITY LIBRARY
55 Vanderbilt Dr., Dix Hills, NY 11546

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

PATCHOQUE-MEDFORD LIBRARY
54-60 Elman St. Medford, NY 11772

Upcoming Community Legal Help Project Dates

During the month of October, our 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 Hicksville Library, Long Beach Library, and Freeport Library in October. 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 October Flyers are in English and Spanish and can be found on [our website.](#)

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!

VOLUNTEER OPPORTUNITIES



VOLUNTEER LAWYERS *make a difference*

A little more about our volunteer needs:

Nassau County

Volunteer Lawyers Project

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

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

Bankruptcy Clinics through the Volunteer Lawyers Project

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

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

Community Legal Help Project

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

Contact: Roberta Scoll, Esq., 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 has a need for pro bono assistance in the areas of Chapter 7 Bankruptcy, Divorce, Article 17A Guardianships, Health Care Proxies, Name Changes, Power of Attorneys, and Wills.

Contact: Carolyn McQuade, Esq., 631-232-2400 ext. 3325, cmcquade@nsls.legal

Community Legal Help Project

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

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

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](#).

