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December 28th, 2023

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ADVOCACY TIPS FOR DECEMBER

ONE

New Credit Reporting Rules in New York for Medical Debt - On December 13th, 2023, New York State Governor Hochul [signed legislation](#) to protect New York consumers from ongoing financial consequences related to medical debt. Effective immediately, hospitals, health care professionals, and ambulances cannot report medical debt to credit agencies. If you have medical debt (incurred in New York State) on your credit report and it has not been removed, you can dispute the debt with the three credit bureaus. The Federal Trade Commission provides [step-by-step instructions](#) for disputing errors on your credit report.

NSLS Consumer Debt Legal Assistance Project provides legal assistance to persons who are experiencing consumer debt problems, especially in matters of medical and credit card debt. Nassau residents can call (516) 292-8100 and Suffolk residents can call (631) 232-2400 to be screened for assistance.

TWO

Foreclosure Pause For Veterans - The Department of Veterans Affairs (VA) is pausing foreclosure of VA-guaranteed home loans through May 31, 2024. It is also extending the COVID-19 Refund Modification program through May 31, 2024, to allow veterans to access a zero-interest, deferred-payment loan from the VA to cover missed payments and modify their existing VA loan to achieve affordable monthly payments for the duration of this extension. For more information, please see the [press release from the VA](#).

NSLS's 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: 516-292-8100

Suffolk West of 112: 631-232-2400

Suffolk East of 112: 631-369-1112

THREE

Some Medicare Enrollees May Get New Medicare Numbers - Due to a data breach, some Medicare enrollees will be getting new Medicare cards with new Medicare numbers. Enrollees need to follow the instructions that come with the new card, update their healthcare providers with the new number, and destroy their old card. For more information, please see the [Center for Medicare and Medicaid Services' press release](#).

FOUR

Student Loan Consolidation Deadline Extension - The Department of Education has extended the deadline until April 30th, 2024 for consolidating non-direct (e.g. FFEL, Perkins, or HEAL) loans to benefit from the income-driven repayment (IDR) Account Adjustment. Further, Parent PLUS borrowers who are not yet eligible for forgiveness will need to consolidate their loans by April 30, 2024, to access the Income-Contingent Repayment (ICR) Plan and continue making progress toward IDR forgiveness. Parent PLUS borrowers can only access ICR by consolidating into the Direct Loan program. For more information, please visit the [Department of Education's website](#).

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.

FIVE

Rental Assistance Programs Open-

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 Brookhaven's CDBG-CV Covid-19 Rental Arrears Program is still accepting applications for low to moderate-income Town of Brookhaven residents with rental arrears incurred due to a Covid-19-related financial hardship. [Visit LIHP for more information and to apply](#).

Tip: Before your landlord can take you to court to evict you for non-payment of rent, the landlord must send two (2) late rent notices. The first notice is a 5-day late rent notice which must be delivered by certified mail if the payment is more than five (5) days late. If the rent continues to go unpaid, the landlord needs to send a second notice: a 14-day rent demand which must be served at least 14 days before a court case is filed. See NSLS' [non-payment and holdover eviction timelines](#).

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

Nassau Suffolk Law Services' Legal Support Center hosted Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) on November 13th, 2023 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



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.

TUESDAY | JANUARY 2 | 2PM-5PM
BRENTWOOD PUBLIC LIBRARY
ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO:
• Family (Child Support, Visitation, Custody)
• Matrimonial
• Criminal
• Immigration

WEDNESDAY | JANUARY 3 | 3PM-6PM
HALF HOLLOW HILLS COMMUNITY LIBRARY
ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO:
• Family (Child Support, Visitation, Custody)
• Matrimonial
• Criminal

THURSDAY | JANUARY 4 | 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, Parenting Time, Neglect, Abuse)
• Matrimonial
• Criminal

TUESDAY | JANUARY 9 | 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)
• Senior Citizen**

THURSDAY | JANUARY 11 | 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)
• Immigration

TUESDAY | JANUARY 16 | 2PM-5PM
BRENTWOOD PUBLIC LIBRARY
ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO:
• Family (Child Support, Visitation, Custody)
• Matrimonial
• Criminal
• Immigration
• Bankruptcy

Services provided by:
• Carcan
• Legal Aid Society of Suffolk County
• Nassau Suffolk Law Services
• Suffolk County Bar Association
• Tours Law Center
• Volunteer Attorneys

BRENTWOOD PUBLIC LIBRARY
34 Second Ave. Brentwood, NY 11717

HALF HOLLOW HILLS COMMUNITY LIBRARY
55 Vanderbilt Pkwy, Dix Hills, NY 11746

WEDNESDAY | JANUARY 17 | 3PM-6PM
HALF HOLLOW HILLS COMMUNITY LIBRARY
ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO:
• Family (Child Support, Visitation, Custody)
• Matrimonial
• Criminal

THURSDAY | JANUARY 18 | 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**

TUESDAY | JANUARY 23 | 2PM-5PM
BRENTWOOD PUBLIC LIBRARY
ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO:
• Family (Child Support, Visitation, Custody)
• Matrimonial
• Criminal
• Bankruptcy and Mortgage Foreclosure

THURSDAY | JANUARY 25 | 3PM-6PM
PATCHOGUE MEDFORD LIBRARY
ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO:
• Family (Child Support, Visitation, Custody)
• Matrimonial
• Criminal

TUESDAY | JANUARY 30 | 2PM-5PM
BRENTWOOD PUBLIC LIBRARY
ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO:
• Family (Child Support, Visitation, Custody)
• Matrimonial
• Criminal

WEDNESDAY | JANUARY 31 | 3PM-6PM
HALF HOLLOW HILLS COMMUNITY LIBRARY
ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO:
• Family (Child Support, Visitation, Custody)
• Matrimonial
• Criminal

Appointments preferred, walk-ins welcome.
Call (631) 822-3272 for more information or to schedule an appointment with an attorney.
**Assisting residents over the age of 60 years old (Medicaid Applications, Wills, Living Wills, Power of Attorney, Healthcare Proxy, Medicaid Fair Hearing)

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

PATCHOGUE MEDFORD LIBRARY
54-60 E Main St, Patchogue, NY 11772

Upcoming Community Legal Help Project Dates

During the month of January, our Suffolk County 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.

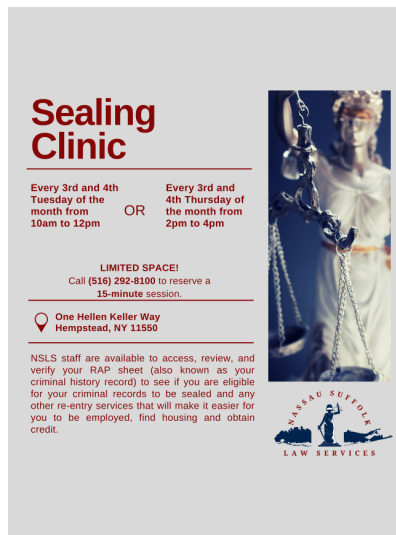
NEW! The Community Legal Help Project has expanded into Nassau County! We will be at the Nassau County District Court Resource Center in Hempstead, Hicksville Library, Farmingdale Library, Franklin Square Library, and the Long Beach Library in January. To make an appointment or for other legal issues not listed, please call the Nassau hotline at (516) 281-7422.

Our Community Legal Help Project January 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!

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.**



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.](#)



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

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