

May 30th, 2024

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

ADVOCACY TIPS FOR MAY

ONE

New Protections for Older Homeowners with Home Equity Conversion Mortgage (HECM) Reverse Mortgages

The U.S. Department of Housing and Urban Development (HUD) recently made significant improvements to the options available for reverse mortgage borrowers at risk of foreclosure due to property charge default. The agency enhanced the program by eliminating the ban on successive repayment plans for larger arrears and clarified that HOA and condominium fees may be included in a repayment plan, at the servicer's discretion.

HUD has also improved the "At-Risk Extension" option that allows a reverse mortgage servicer to delay foreclosing when the borrower in default on property charges is over age 80 and either they or another member of the household has a critical health circumstance. Under updated rules announced in a new version of the FHA Servicing Guide that takes effect April 29, 2024, the At-Risk Extension stays in place for as long as the borrower is residing in the home, removing any need for an annual renewal.

To read more and learn about other protection for reverse mortgage borrowers, please [review the practice tip by the National Center of Law and Elder Rights.](#)

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.

TWO

Three New Regulatory Changes Will Help Expand Access to SSI

The Social Security Administration (SSA) recently finalized three Supplemental Security Income (SSI) rules that will reduce barriers and expand access to SSI. These rules impact in-kind support and maintenance (ISM) determinations, in which an individual's SSI benefit can be reduced by up to one-third if SSA determines that they are getting in-kind help with food or shelter from others. These changes will help older adults and individuals with disabilities who live in low-income households to qualify for SSI and receive the full SSI benefit, reduce reporting burdens, and ensure that food received from friends and family is not counted as income that reduces an individual's SSI benefit. **These rules will go into effect on September 30, 2024.**

(1) Expand definition of a "public assistance" household: Adds Supplemental Nutrition Assistance Program (SNAP) as a public assistance benefit and defines public assistance household as one where at least one other member of the household receives a public assistance benefit. [See SSA press release.](#)

(2) Food (for example from family and friends) will no longer be counted as income, no matter the source, and thus won't reduce an SSI recipient's benefits. [See SSA press release.](#)

(3) SSA will not reduce the SSI recipient's benefit if their landlord charges less rent than they charge someone else. Please note, New York already has this in place. [See SSA press release.](#)

To learn more, please review [Justice in Aging's fact sheet.](#)

The Disability Advocacy Project (DAP) assists disabled persons in appealing the initial denial of Supplemental Security Income (SSI) and Social Security Disability (SSD) applications. Eligibility for services is usually based on the receipt of Temporary Assistance (cash public assistance) from the Department of Social Services. Nassau residents can call (516) 292-8100 and Suffolk residents can call (631) 232-2400 to be screened for eligibility.

THREE

Biden Administration Issues Final Rule Combatting Disability Discrimination

On May 1, 2024, the Office for Civil Rights at the U.S. Department of Health and Human Services (HHS) [finalized new regulations implementing Section 504 of the Rehabilitation Act of 1973](#), which prohibits Medicare and Medicaid providers and other recipients of federal funding from discriminating against people with disabilities. HHS has updated the regulations to clarify obligations in several critical areas. Specifically, the rule:

- Ensures that medical treatment decisions are not based on negative biases or stereotypes about individuals with disabilities, judgments that an individual with a disability will be a burden on others, or dehumanizing beliefs that the life of an individual with a disability has less value than the life of a person without a disability.
- Prohibits the use of any measure, assessment, or tool that discounts the value of a life extension on the basis of disability to deny, limit, or otherwise condition access to an aid, benefit or service.
- Defines what accessibility means for websites and mobile applications and sets forth a specific technical standard to ensure that health care and human service activities delivered through these platforms are readily accessible to and usable by individuals with disabilities.
- Adopts the U.S. Access Board's standards for accessible medical diagnostic equipment, like exam tables and mammography machines.
- Details requirements to ensure nondiscrimination in the services provided by HHS-funded child welfare agencies, including, but not limited to, reasonable efforts to

prevent foster care placement, parent-child visitation, reunification services, child placement, parenting skills programs, and in- and out-of-home services.

- Clarifies obligations to provide services in the most integrated setting, like receiving services in one's own home, appropriate to the needs of individuals with disabilities.

Additionally, the Final Rule updates existing requirements to make them consistent with the American with Disabilities Act (ADA), as many HHS recipients are also covered by the ADA this consistency will improve and simplify compliance.

This rule takes effect 60 days after publication. The current rule remains in effect until that time. If you believe that you or another party has been discriminated against on the basis of race, color, national origin, sex, age, or disability, visit the OCR complaint portal to file a complaint online at: <https://www.hhs.gov/ocr/complaints/index.html>

FOUR

Student Borrowers Now Have Until June 30, 2024 to Apply for Loan Consolidation to Get Credit for Progress Toward Loan Forgiveness Programs

The Biden-Harris Administration announced on May 15, 2024, an update on the timing of the payment count adjustment. This administrative fix ensures borrowers get proper credit for progress borrowers made toward income-driven repayment (IDR) forgiveness and Public Service Loan Forgiveness (PSLF). The payment count adjustment is now anticipated to be fully implemented in September 2024. At that time, borrowers with Direct Loans or Federal Family Education Loan (FFEL) Program loans held by the U.S. Department of Education (Department) will see a full and accurate count of their progress toward loan forgiveness. **Because of this updated timeline, borrowers with non-federally held FFEL loans who apply to consolidate by June 30 can still benefit from the payment count adjustment.** The prior consolidation deadline was April 30.

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

Housing Insecurity Prevention Assistance Programs Open

New 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, [please visit the Long Island Housing Partnership's website](#).

Town of Brookhaven's CDBG-CV Covid-19 Rental Arrears Program is now closed.

Tip: Limiting Rent Increases for Manufactured and Mobile Homes- In most cases,

rent increases including the lot rent and any fees or utilities, are limited to 3%, but park owners can raise the rent by up to 6% if the increase is determined to be "justifiable." If the park owner asks for a rent increase that is more than 3%, renters can challenge the increase in court. The judge will determine whether the increase is justifiable. All manufactured home park leases must include a rider regarding tenant rights.

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

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 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.](#)

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/June Events!

FROM THE OFFICE OF
SUFFOLK COUNTY EXECUTIVE
ED ROMAINE

Suffolk County Veterans

Resource and Stand Down Event

Logos for participating organizations: PSEG, National Grid, Suffolk County, Suffolk County Executive, Suffolk County Sheriff's Office, Suffolk County Department of Social Services, Suffolk County Department of Health Services, Suffolk County Department of Planning and Economic Development, Suffolk County Department of Transportation, Suffolk County Department of Public Works, Suffolk County Department of Information Technology, Suffolk County Department of Public Safety, Suffolk County Department of Environmental Planning and Design, Suffolk County Department of Parks and Recreation, Suffolk County Department of Cultural Affairs, Suffolk County Department of Archives and Records, Suffolk County Department of Library Services, Suffolk County Department of Office of the County Clerk, Suffolk County Department of Office of the County Engineer, Suffolk County Department of Office of the County Executive, Suffolk County Department of Office of the County Sheriff, Suffolk County Department of Office of the County Treasurer, Suffolk County Department of Office of the County Clerk, Suffolk County Department of Office of the County Engineer, Suffolk County Department of Office of the County Executive, Suffolk County Department of Office of the County Sheriff, Suffolk County Department of Office of the County Treasurer.

Free Entry ★ Scan to Register
Friday May 31, 2024 ★
10AM-5PM ★
100 Veterans Memorial Highway, ★
Hauppauge, NY 11788 ★
www.SuffolkCountyNY.gov ★

**Suffolk County Veterans
Resource and Stand Down Event**
100 Veterans Memorial Hwy.
Hauppauge, NY 11788
Friday May 31, 2024

THE OFFICIAL

LONG ISLAND PRIDE

Huntington

SUNDAY JUNE 9, 2024
12N-5P

PRODUCED BY **LGBT
NETWORK**
Be Yourself. Stay Healthy. Change the World.

**Long Island Pride
Festival and Parade**
Huntington, NY
Sunday June 9th, 2024
12pm to 5pm

10am to 3pm
[Link to Flyer](#)



**DEAN'S HOUR:
ADDRESSING ANTI-LGBTQ
BIAS IN THE COURTROOM:
A PRACTICAL CONVERSATION**

June 11, 2024 (HYBRID - Virtual or In-Person)
Nassau County Bar Association - 12:30 PM - 2:00 PM
Sponsored by the Nassau County Bar Association's Pro-Bono Activities, Access to Justice, Diversity & Inclusion and Law Student Committees, Nassau Suffolk Law Services, The Richard C. Failla LGBTQ Commission of the New York State Courts, and Volunteer Lawyers Project (a joint venture of Nassau Suffolk Law Services and the Nassau County Bar Association).

1.0 credit in Diversity, Inclusion & Elimination of Bias & 5 in Ethics

Program Description:
Celebrate Pride Month by learning something new and supporting the LGBTQ community. Attendees will gain practical tools for interrupting anti-LGBTQ bias in the courtroom and practice of law, including best practices when working with members of the LGBTQ community, how to preempt and defuse uncomfortable situations, whether to address issues administratively versus through appeal, and what systemwide initiatives and resources are available to LGBTQ court users, attorneys, judges, and employees.

Panelists:
Hon. Edwin G. Richardson, Deputy Chief Administrative Judge for Justice Initiatives
Hon. Jeffrey A. Goodstein, Supervising Judge, Supreme Court & Matrimonial Parts of Nassau County
Antonio Seda, Esq., Managing Inspector General for Bias Matters Office of the Inspector General, New York State Office of Court Administration
Moderator:
Charlie Arrowood, Esq., Senior Counsel, The Richard C. Failla LGBTQ Commission of the New York State Courts

TO REGISTER, PLEASE COMPLETE INFORMATION BELOW

NAME _____
PHONE _____ EMAIL _____



RESERVATIONS

NCBA Member FREE
 Non-member FREE

<http://members.nassaubar.org/calendar/signup/MTcxNTg>

Contact Us
(516) 747-4464

academy@nassaubar.org
www.nassaubar.org

Dean's Hour: Addressing Anti-LGBTQ Bias in the Courtroom: A Practical Conversation
FREE CLE HYBRID
Tuesday June 11, 2024
12:30pm-2:00pm
[Link to Flyer](#)



**North Fork Pride
Festival and Parade**
Greenport, NY
Saturday June 22nd, 2024
12pm-5pm

THE JUNETEENTH COMMITTEE
IN PARTNERSHIP WITH
THE TOWN OF HUNTINGTON

**CELEBRATE
JUNETEENTH
FREEDOM DAY**

SATURDAY, JUNE 22, 2024
1:00 PM - 6:00 PM
RAINDATE JUNE 23, 2024
2:00 PM - 6:00 PM

MANOR FIELD PARK
110 EAST 5TH STREET, HUNTINGTON STATION

HISTORIC REFLECTIONS, MUSIC, DANCING, FOOD TRUCKS, GIVEAWAYS, RAFFLES, CULTURAL EXPERIENCES & MUCH, MUCH MORE THROUGHOUT THE DAY

BRING LAWN CHAIRS!

COME CELEBRATE FREEDOM. COME CELEBRATE JUNETEENTH. COME HOME TO HUNTINGTON WHERE HISTORY IS NOT FORGOTTEN, IT'S CELEBRATED!

Juneteenth Freedom Day
Manor Field Park
110 E. 5th St.
Huntington Station
Saturday June 22, 2024
2pm to 6pm
[Link to Flyer](#)

Learn about our engagement and read client testimonials and thank you 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!

Nassau Suffolk Law Services Winter 2024 Newsletter



LAW SERVICES NEWS

WINTER 2024 NEWSLETTER OF NASSAU SUFFOLK LAW SERVICES

MESSAGE FROM THE EXECUTIVE DIRECTOR

Victoria A. Osk, Esq.



Nassau Suffolk Law Services (NSLS) continues to make effective strides by providing free legal services to low-income families across Long Island. Through the combined support of our dedicated staff and supporters, we are able to provide various cooperative programs catered to strengthen our ties to the community.

Our mission is to assist underprivileged families in combating issues involving healthcare, homelessness, consumer debt, disability, family affairs, and other eligible civil matters. NSLS encourages families to lead productive lives by ensuring that government benefits and emergency services are provided to those who are eligible.

As we continue to evolve our service areas, several units have been transformed. In light of pervasive homelessness on Long Island, the largest development could be seen within the expansion of our housing unit and the adjustments made in handling each case. With the support of New York State grants, we were able to successfully transition from a volunteer model to a staff model, allowing us to hire several new staff attorneys to match the rising demand for our services. Our vision is to establish NSLS as the go-to legal services resource on housing matters and to be present in courts daily. As our eligibility guidelines have expanded, we encourage all tenants to ask for us in court and be evaluated for services.

Our transformative efforts have also progressed within a unique sector of Legal Services called the Community Legal Help Project (CLHP). Both Nassau and Suffolk counties have added new locations and continue to collaborate with different organizations. Our Suffolk CLHP unit, for example, has welcomed two new locations (Patchogue-Medford Library and Half Hollow Hills Library) and partnered with CARECEN and Touro Law School to provide free legal information and referrals through brief consultations.

These developments couldn't have been possible without our dedicated staff, volunteers, partners, and donors. We would like to extend a huge thanks to our Governor and the New York State Legislature for funding our housing units as well as Assemblywoman Oina L. Sililli, NY State Senator Monica R. Martinez, and NY State Senator Kevin Thomas for all efforts towards funding our Veterans' Rights Project.

In the magnificent tapestry of our success, each accomplishment is a vibrant thread woven with purpose. In our ongoing efforts to develop NSLS, we celebrate each endeavor with our annual Spring Gala. Together, we illuminate the path to a safe and just world. We hope to see you there!

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FOR MORE INFORMATION REGARDING OUR 2024 GALA, SEE PAGE 22



www.nslawservices.org



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 JUNE 4 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Immigration</p> <p>WEDNESDAY JUNE 5 3PM-6PM HALF HOLLOW HILLS COMMUNITY LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Education Debt Clinic</p> <p>THURSDAY JUNE 6 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Education Debt Clinic</p> <p>TUESDAY JUNE 11 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 Education Debt Clinic</p> <p>THURSDAY JUNE 13 2PM-5PM MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Immigration Bankruptcy and Mortgage Foreclosure</p>	<p>TUESDAY JUNE 18 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Immigration</p> <p>THURSDAY JUNE 20 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) Senior Citizen Landlord/Tenant (Evictions, Section 8, Town Zoning Violations)</p> <p>TUESDAY JUNE 25 2PM-5PM BRENTWOOD PUBLIC LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal Education Debt Clinic</p> <p>WEDNESDAY JUNE 26 3PM-6PM PATCHOGUE-MEDFORD LIBRARY ATTORNEY WILL BE AVAILABLE TO DISCUSS MATTERS RELATING TO: Family (Child Support, Visitation, Custody) Matrimonial Criminal</p>
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Services provided by:
Assigned Counsel Defender Plan of Suffolk County
CARECEN
Legal Aid Society of Suffolk County
Nassau Suffolk Law Services
Suffolk County Bar Association
Touro Law Center
Volunteer Attorneys

**Assisting residents over the age of 60 years old (Medicaid Applications, Wills, Living Wills, Power of Attorney, Healthcare Proxy, Medicaid Fair Hearing)



ATTENTION:
STARTING JULY, CLHP WILL BE AT THE AMITYVILLE PUBLIC LIBRARY ON THE 1ST AND 3RD WEDNESDAY OF THE MONTH FROM 2-5PM AND AT THE HALF HOLLOW HILLS LIBRARY ON THE 2ND WEDNESDAY FROM 3-6PM.

Appointments preferred; walk-ins welcome.
Call (631) 822-3272 for more information or to schedule an appointment with an attorney.
BRENTWOOD PUBLIC LIBRARY
34 Second Ave., Brentwood, NY 11717
MIDDLE COUNTRY PUBLIC LIBRARY
101 Eastwood Blvd., Centereach, NY 11720
PATCHOGUE-MEDFORD LIBRARY
34-40 E Main St., Patchogue, NY 11772
HALF HOLLOW HILLS COMMUNITY LIBRARY
30 Vanderbilt Pkwy., Dix Hills, NY 11764

Upcoming Community Legal Help Project Dates

During the month of June, 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 June. To make an appointment or for other legal issues not listed,

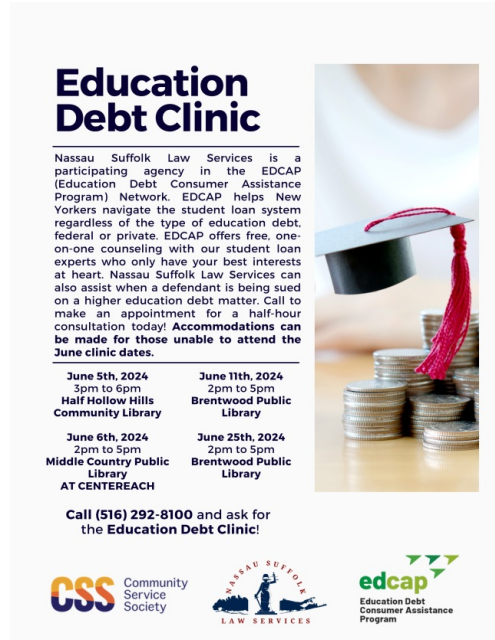
please call the Nassau hotline at (516) 281-7422.

Our Community Legal Help Project Flyers are in English and Spanish and can be found on 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!

Education Debt Clinic

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 June clinic dates.**

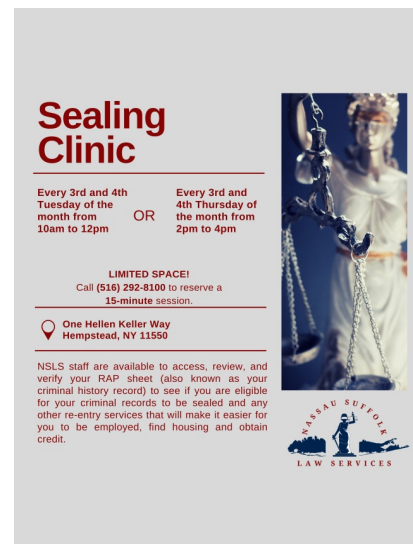
June 5th, 2024 3pm to 6pm Half Hollow Hills Community Library	June 11th, 2024 2pm to 5pm Brentwood Public Library
June 6th, 2024 2pm to 5pm Middle Country Public Library AT CENTEREACH	June 25th, 2024 2pm to 5pm Brentwood Public Library

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](#).




Sealing Clinic

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

LIMITED SPACE!
Call **(516) 292-8100** to reserve a 15-minute session.

 One Hellen Keller Way
Hempstead, NY 11550

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.



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



SAMPLE CEASE LETTER

Last updated February 2022

If income is exempt from collection, Long Island residents can use this letter to tell a debt collector to stop contacting you. You can send this letter any time. Sending this letter does not cancel your debt.

Your Name
Your Street Address
City, State ZIP Code
Date

1 CERTIFICATE OF MAILING

Collection Agency's Name
Collection Agency's Address
City, State ZIP Code

2 Re: Name of Company you owe money to, Account Number: (insert your account number here)

Dear Sir/Madam:

Please verify the above-referenced debt as required by the Fair Debt Collection Practices Act. Further, my only source of income is _____, which is exempt from collection under the Federal and New York Exempt Income Protections Act.

3 Aside from verification of the debt, do not contact me about this debt. The Fair Debt Collection Practices Act, 15 USC Section 1692c requires that you honor this request. Your cooperation will be appreciated.

Sincerely,

(Your name and signature)

4 cc: (Insert Name of Company)
Consumer Financial Protection Bureau

1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

2 Fill in the name of the company the collection agency says you owe money, and the account number. If you do not know this information, give the collection agency some other information so that it knows what debt you are talking about.

3 You might want to write a few lines here explaining your situation. For example, you may want to explain the circumstances that led to your falling behind on your bills. You might want to state that you want to pay the bills you owe, but cannot afford to pay them at this time. You are not required to give any reason why you cannot or will not pay the alleged debt, but it could be to your benefit.

4 Send the original letter to the collection agency. You should make at least one copy of the letter. Send one to the company to which you originally owed the money. Keep the second copy of the letter for yourself, along with your proof of mailing. You may also want to send a copy to these agencies:

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244

Below is an electronic form of the cease letter, which you may fill out and print. Please complete the letter according to the above instructions.

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*

Thank you for joining us at the Suffolk Pro Bono Project Attorney Recognition Luncheon! Congratulations to all our Pro Bono champions! Your efforts, dedication, and hard work are greatly appreciated. Thank you for all that you do for our community!



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](tel: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](tel: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](tel: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 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](tel:631-232-2400) ext. 3311, kbartolotta@nsls.legal

The Suffolk County Pro Bono Project is now on Paladin! [Please take a look at our current volunteer attorney opportunities and connect with us!](#)

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, rhattiarachchi@nsls.legal

2024 Spring Commitment to Justice Reception

On May 22nd, 2024, we held our Spring Commitment to Justice Reception. Nassau Suffolk Law Services would like to thank all our amazing sponsors, donors, honorees, staff, and supporters for making our 2024 Commitment to Justice Reception a success. Your generosity and support and the presence of all those who attended made for a truly memorable evening. Thank you for helping us bring Compassion and Justice to all!



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.

NASSAU SUFFOLK LAW SERVICES
631 232-2400 | 516 292-8100 | 631 369-1112
www.nslawservices.org

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