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July 23rd, 2024

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ADVOCACY TIPS FOR JULY

ONE

Your Car May Qualify Under New York's Used Car Lemon Law If:

- You bought, leased, or received it after it already had 18,000 miles on it.
- It is at least two years old.
- You bought or leased the car from a New York dealer.
- The car had a purchase price or lease value of at least \$1,500.
- The car had been driven less than 100,000 miles when you bought or leased it.
- You use the car for mostly personal purposes.

If you think your used car qualifies, you may be able to pursue arbitration through the New York State Attorney General (NYAG). To learn more, please [visit the NYAG website](#).

Nassau Suffolk Law Services' 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. Services may include litigation defense and representation, phone advice, and/or referral for further services, including bankruptcy where appropriate. Nassau residents can call 516-292-8100. Suffolk residents can call 631-232-2400.

TWO

Deed Theft is now a crime in New York as of July 19th, 2024. Deed theft occurs when someone takes the title, or deed, to another person's home without the homeowner's knowledge or approval. It disproportionately impacts elderly homeowners and homeowners of color, especially New Yorkers in gentrifying neighborhoods who live in homes that have significantly increased in value over the years. New Yorkers who believe they are a victim of deed theft are encouraged to contact OAG by calling 1(800) 771-7755, emailing deedtheft@ag.ny.gov, or [filing a confidential complaint](#). To learn more, please see the [New York Attorney General's press release](#).

THREE

Due to a recent increase in fraudulent text messages, **EBT cardholders are reminded to protect their card and PIN information.** Use the new freeze/unfreeze card feature to help you secure your EBT card and protect your benefits from scam-related theft. If your benefits have been stolen immediately contact EBT Customer Service Helpline to report your card stolen and request a replacement EBT card at 1-888-328-6399. To learn more, [visit OTDA's website](#).

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.

FOUR

Housing Insecurity Prevention Assistance Programs Open

Suffolk Department of Social Services Rental Supplement Program is open for individuals or families experiencing homelessness - [Please see flyers](#) with eligibility guidelines for individuals or families with 5 or more.

Town of Babylon's Tenant-Based Rental Assistance Program opened on December 18th, 2023. This program is for extremely low-income households who are in rental arrears to help residents regain housing stability and prevent homelessness. For more information and to apply, [please visit Long Island Housing Partnership's website](#).

Town of Babylon's Mortgage Arrears Program opened on February 27th, 2024. The Town of Brookhaven (Town) is making CDBG-CV funds available for low to moderate-income Town of Babylon residents with mortgage arrears incurred due to a COVID-19-related loss of income. Funds will cover a maximum of 6 consecutive months of arrears, subject to a cap of \$50,000, and are paid directly to the lender. For more information and to apply, [please visit the Long Island Housing Partnership's website.](#)

Town of Brookhaven Home ARP Rental Assistance Program will open 11am on August 1st, 2024! For more information, [please download the flyer.](#)

Tip: Landlords of multiple dwellings must install approved smoke detectors in each apartment, within ten feet of each room used for sleeping. Each smoke-detecting device shall include a test device to allow a tenant to ensure that the device is functioning properly. Tenants should test their detectors frequently to make sure they work properly. Smoke detectors should be clearly audible in each of those rooms. Tenants may be asked to reimburse the owner up to \$10 for the cost of purchasing and installing each battery-operated detector. During the first year of use, landlords must repair or replace any broken detector if its malfunction is not the tenant's fault (Multiple Residence Law § 15; Multiple Dwelling Law § 68; NYC Admin. Code § 27-2045). Tenants are responsible for keeping fresh batteries in the smoke detector.

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



LEARN ABOUT

LAW SERVICES

Join us on **Tuesday, September 17th, 2024, at 1:30 pm** for our Learn About Law Services Series where we will discuss two of our units: **the Volunteer Lawyers Project (VLP) and the Nassau Community Legal Help Project**. You will learn how to make referrals to each unit and what type of legal cases each unit handles. [Register for the presentation TODAY.](#)

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.](#)

[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**



LAW SERVICES NEWS

WINTER 2024 NEWSLETTER OF NASSAU SUFFOLK LAW SERVICES

MESSAGE FROM THE EXECUTIVE DIRECTOR



Victoria A. Oels, 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 legal 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 Gina L. Sillitti, 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!

FOR MORE INFORMATION REGARDING
OUR 2024 GALA, SEE PAGE 22



www.nslawservices.org

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We are proud to provide our **Winter 2024 Newsletter** which features not only our popular "advocacy tips" but also Stories of Justice highlighting the successes of our talented staff. Learn about our engagement in the community and read client testimonials thanking us 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. Thank you to everyone who contributed to the newsletter and thanks for reading!

DO YOU NEED HELP WITH A LEGAL PROBLEM?

The Community Legal Help Project Library
Schedule Starting July 2024

BRENTWOOD PUBLIC LIBRARY 34 Second Ave. Brentwood, NY 11717	<ul style="list-style-type: none"> • 1st and 3rd Tuesday 2:00 - 6:00pm • All other Tuesdays 2:00 - 5:00pm
AMITYVILLE PUBLIC LIBRARY 19 John St. Amityville, NY 11701	<ul style="list-style-type: none"> • 1st and 3rd Wednesdays of the month 2:00 - 5:00pm
HALF HOLLOW HILLS COMMUNITY LIBRARY 55 Vanderbilt Pkwy Dix Hills, NY 11746	<ul style="list-style-type: none"> • 2nd Wednesday of the month 3:00 - 6:00pm
PATCHOGUE-MEDFORD LIBRARY 54-60 E. Main St. Patchogue, NY 11772	<ul style="list-style-type: none"> • 4th Thursday of the month 3:00 - 6:00pm
MIDDLE COUNTRY PUBLIC LIBRARY AT CENTEREACH 101 Eastwood Blvd. Centereach, NY 11720	<ul style="list-style-type: none"> • First three Thursdays of the month 2:00 - 5:00pm

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

Upcoming Community Legal Help Project Dates

During the month of **AUGUST**, 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), the Patchogue-Medford Library, and **our ADDED NEW LOCATION- the Amityville Public 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](tel:6318223272).

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,

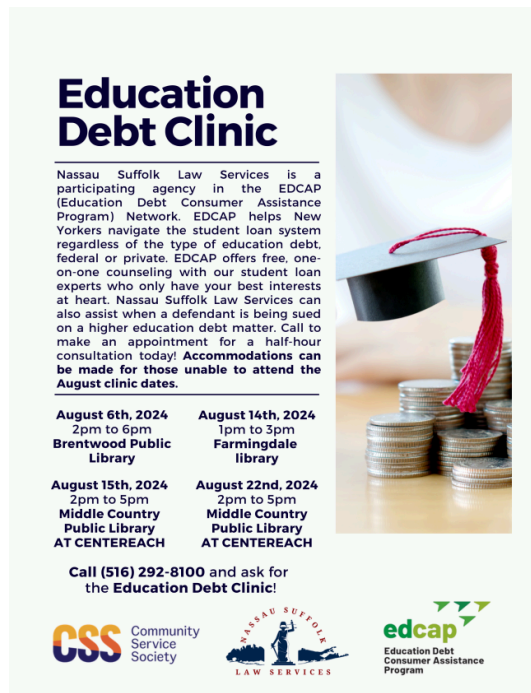
Franklin Square Library, and the Long Beach Library in August. To make an appointment or for other legal issues not listed, please call the Nassau hotline at [\(516\) 281-7422](tel:5162817422).

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 August clinic dates.**

August 6th, 2024 2pm to 6pm Brentwood Public Library	August 14th, 2024 1pm to 3pm Farmingdale library
August 15th, 2024 2pm to 5pm Middle Country Public Library AT CENTEREACH	August 22nd, 2024 2pm to 5pm Middle Country Public Library AT CENTEREACH

Call (516) 292-8100 and ask for the Education Debt Clinic!



Sample Cease Dunning Letters



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.

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 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*

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](tel:631-232-2400) ext. 3391, rhattiarachchi@nsls.legal

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.

[Support Law Services' Programs](#)

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

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

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