

August 29th, 2024

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

## ADVOCACY TIPS FOR AUGUST

### ONE

**Avoiding Rental Scams**-Rental listing scams can unfold in a few ways. Scammers can steal legitimate rental listings for real places and pretend to be the landlord. Sometimes scammers use social media groups to post made-up listings for places that aren't actually available to rent — and sometimes for places that don't even exist. In either case, the scammer will rush you into paying an application fee, deposit, and/or first month's rent, and promise to get you the keys right away — but instead, they'll disappear. You'll be left without your money and with no place to move into.

Take these steps to avoid losing time and money to a rental listing scam.

- Search online for the rental's address, plus the name of the property owner or rental company listed. Do other ads come up for the same address? Maybe with a different owner or rental company name? Those are signs of a scam.
- Look up the rental company's website and check if the property is also listed there. If it isn't, the listing is likely a scam.
- Pay by credit card, which gives you the best protection. Scammers want you to pay in ways that make it hard to get your money back — like with gift cards, wire transfers, payment apps like Apple Pay, CashApp, PayPal and Zelle, or cryptocurrency.
- Don't pay for a property you've never seen. And never pay someone you've never met in person. If you can't see the apartment or sign a lease before you pay, see if a friend can see it for you, or keep looking.

Learn more by visiting the [Federal Trade Commission's website](#).

*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](#)*

## TWO

**SSI Tip For When You Turn 18**- When you turn age 18, the Social Security Administration (SSA) will review your eligibility for continued SSI (Supplemental Security Income) payments based on the disability rules for adults. These include nonmedical eligibility rules related to income, resources, residency, citizenship, etc. These rules are different than the rules that were applied when you were a child. SSA calls this review an age-18 redetermination. SSA will notify you of this important change and the process for providing SSA with the information they need. SSA will usually contact you within a year of turning age 18. During this review, SSA will send you a letter to ask for the following information about your disability:

- Names of any medicines.
- Hospital stays and surgeries.
- Visits to doctors and clinics.
- Work activity.
- Counseling and therapy. Schools and special classes or tutoring.
- Teachers and counselors who have knowledge of your condition.

Doctors and other trained staff will decide if your impairment(s) meet the qualifying disability rules for adults. SSA's disability rules for adults are different from their qualifying disability rules for children. Historically, about one-third of children lose their SSI eligibility following the age-18 redetermination.

To learn more visit the [SSA's website](#).

*Nassau Suffolk Law Services' 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. 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.*

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## THREE

### **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's Home ARP Rental Assistance Program opened on August 1, 2024.** The Town of Brookhaven (the "Town") Rental Assistance Program (the "Program") provides rental assistance to foster housing stability to "Qualifying Populations". The Long Island Housing Partnership ("LIHP") is administering the Program. Funds are provided through the U.S. Department of Housing and Urban Development ("HUD"), pursuant to the American Rescue Plan. For more information and to apply, [please visit the Long Island](#)

[Housing Partnership's website.](#)

**Tip:** Tenants planning to move out can ask their landlord to inspect the apartment (or rental home or other type of home rental) before the move-out date. They must allow the tenant to be present during the inspection. At that inspection, the landlord must tell the tenant what needs to be fixed or cleaned. The tenant then has the opportunity to fix any issues to prevent the landlord from keeping part or all of the security deposit.

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## NSLS PRESENTATIONS

# LEGAL SUPPORT CENTER FOR ADVOCATES



## training

**Understanding the Importance of Advanced Care Directives-** The Legal Support Center for Advocates presents “Understanding the Importance of Advanced Care Directives.” Join us on **Friday, September 13th, from 1:00 pm to 2:00 pm** to learn about some basic advanced care directives you or your clients may need while planning for their future. Also, learn how you or your clients may be eligible to attend our upcoming Advance Care Planning Clinic.

**Please register for this Legal Support Center for Advocates training taking place on September 13th, 2024 from 1:00pm to 2:00pm.**



## 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 August 28th, 2024, the Legal Support Center for Advocates presented "**Empowering Your Future: Managing Student Loan Debt.**" Nassau Suffolk Law Services' Legal Support Center for Advocates welcomed Nancy Nierman of the Education Debt Consumer Assistance Program (EDCAP). Ms. Nierman provided updates on the current student loan landscape including repayment options and other ways to discharge your student loans. EDCAP is a program of the Community Service Society of New York. [Slides can be accessed on our website.](#) The recording of the training will be coming soon!

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.](#)

[Links to all of our prior trainings can be found on our website.](#)

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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

SUMMER 2024 NEWSLETTER OF NASSAU SUFFOLK LAW SERVICES

MESSAGE FROM THE EXECUTIVE DIRECTOR

*Victoria A. Osh, Esq.*



Nassau Suffolk Law Services (NSLS) provides a broad range of free legal services to low-income people and families in need across the Long Island community. Our devoted staff, working with all of the support we have from the community, continues to provide services for the disadvantaged. We strive to be a part of and known in the community that we serve.

We assist and aid anyone in dire need of legal services. Whether it's access to healthcare, advocating for the disabled, preventing homelessness, or any other civil legal matters.

To further our mission, we continue to engage in outreach endeavors to expand our impact across Long Island. We have partnered with local organizations and legislators to increase our presence in our community by taking on both Nassau and Suffolk County Veterans' Stand Down events, the Suffolk County Women in the Courts' first Legal Resource Fair, Huntington's Juneteenth celebration, both the Huntington and Greenport Pride Parade and many more.

We continuously seek to develop and expand services to meet community needs. As we continue to deal with the aftermath of the pandemic, there has been an increased need for housing preservation and homelessness prevention. Thankfully, **Governor Kathy Hochul** and the **New York State Legislature** have provided us with the critical resources to respond by increasing services in this area across Long Island in Nassau County, our daily presence in the courts is a crucial and substantial resource for tenants seeking our services. Our increased involvement in housing matters in both counties proves our determination and commitment to helping others and being a stable resource.

Our growth could not be accomplished without the support of the community, the courts, the legislators, **Governor Hochul**, and all our other stakeholders. In addition to thanking our staff, we are grateful for those who work endlessly in conjunction with us and our ambitions to serve all of Long Island. We sincerely thank **District Administrative Judge of Suffolk County, Andrew A. Creece** for his assistance in receiving an Access to Justice grant to expand our community legal help project by updating our technology and adding another Suffolk location to meet with residents- Amityville Public Library. We would also like to thank the Governor and the New York State Legislature for supporting funding for the Eviction Defense Project, Home Owner Protection Project, Disability Advocacy Project, Veterans Rights Project, supporting the OLA fund, in addition to all other funding that is supported on a state level.

Your continued support of the work we do is greatly appreciated. Together we can truly make a difference for our neighbors in need.


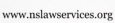

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**Contributors:**

- Sharon Compa, Esq.  
Supervising Attorney of Volunteers and Community Project
- Catherine Lucidi  
Director of Community Relations
- Hannah Fitzpatrick  
Community Relations Paralegal
- Michelle Makowski  
External Affairs Paralegal

SEE HIGHLIGHTS FROM OUR SPRING 2024 GALA, SEE PAGE 10. BIG NSLS ANNOUNCEMENT ON PAGE 19.

We are proud to provide our [Summer 2024 Newsletter](#) highlighting the successes of our incredible staff and volunteers. Learn more about our engagement within the community and read client testimonials thanking us for our work. Additionally, check out our "Profiles in Commitment," pictures from the 2024 Gala, and NSLS Staff and Advisory Council News. Lastly, **learn about a big NSLS announcement!** 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

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

**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 **SEPTEMBER**, 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

September. 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






## 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 September clinic dates.**

**September 5th, 2024**  
2pm to 5pm  
**Middle Country Public Library AT CENTEREACH**

**September 10th, 2024**  
2pm to 5pm  
**Brentwood Public**

**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.

## 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](mailto: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](mailto: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](mailto: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](mailto: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](tel:631-232-2400), [rhettiarachchi@nsls.legal](mailto:rhettiarachchi@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](http://www.nslawservices.org)

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