

January 17th, 2025



Where Dignity Meets Justice

## JANUARY ADVOCACY TIPS

### 1 Updated Exempt Amounts for Wage Garnishments and Frozen Bank Accounts

With the increase in the minimum wage on Long Island comes **increased protections for persons with judgments** held against them. If a person has a judgment against them (Judgment Debtor), the Plaintiff who holds the judgment (or Judgment Creditor) can come after their wages or assets.

- If the Judgment Debtor is earning **less than \$495 per week** after taxes, their wages cannot be garnished by a Judgment Creditor. If they earn **more than \$495 per week**, then their income can be garnished at either a maximum of 10% of their income before taxes (gross) or a maximum 25% of their disposable income (net).
- If the Judgment Debtor has **less than \$3960** in their bank account, then their bank account cannot be frozen or restrained by a Judgment Creditor. If the amount in their bank account is **more than \$3960**, then the amount over \$3960 can be restrained with some exceptions.

As of November 23, 2022, Judgment Creditors who hold a judgment for medical debt cannot garnish the wages of a Judgment Debtor or place a lien on a judgment debtor's primary residence. Additionally, there are many types of protected incomes including disability and retirement income. If you or a client is facing a wage garnishment or frozen bank account, please contact our Consumer Debt Legal Assistance Project.

*LSLI 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.*

### Rule Finalized to Remove All Medical Debt From Credit Reports

On January 7, 2025, the Consumer Financial Protection Bureau (CFPB)

finalized a rule that will remove an estimated \$49 billion in medical bills from the credit reports of about 15 million Americans. The CFPB's action will ban the inclusion of medical bills on credit reports used by lenders and prohibit lenders from using medical information in their lending decisions. The rule will increase privacy protections and prevent debt collectors from using the credit reporting system to coerce people to pay bills they don't owe. The CFPB has found that medical debts provide little predictive value to lenders about borrowers' ability to repay other debts, and consumers frequently report receiving inaccurate bills or being asked to pay bills that should have been covered by insurance or financial assistance programs. The rule will be effective 60 days after publication in the Federal Register.

### 3 CDPAP Program Partnership

Governor Kathy Hochul announced last week that New York State and Public Partnership LLC (PPL) are partnering with 11 Independent Living Centers (ILCs) to strengthen the Consumer Directed Personal Assistance Program (CDPAP) for New York's home care users. New York's ILCs are among more than 30 community-based partners who will work closely with PPL to ensure the CDPAP program continues to deliver high-quality home care services for New Yorkers, including a successful transition by April 1. CDPAP consumers across New York can now begin registering with PPL to ensure their continued service as part of this transition process.

CDPAP consumers can begin registering now as part of this transition through one of these options:

- Option 1: Call PPL's support center at 1-833-247-5346 or TTY: 1-833-204-9042 and a PPL team member will help you complete the process.
- Option 2: Access PPL@Home by going to PPL's website at [pplfirst.com/cdpap](http://pplfirst.com/cdpap).
- Option 3: Work with PPL or another approved CDPAP facilitator, including ILCs, who can guide you through the process. A list of approved CDPAP facilitators can be found here: [CDPAP Facilitators | PPL First](#)

*The Independent Consumer Advocacy Network (ICAN) is a program of the Community Service Society of New York, a non-profit organization in New York City, and is funded by the State of New York. Legal Services of Long Island receives funding through the Community Service Society of New York to participate in ICAN.*

*LSLI's ICAN unit assists consumers in both Nassau and Suffolk counties with:*

- *NYS Managed Long-Term Care (MLTC);*
- *Health and Recovery Plan (HARP) program;*
- *Long-Term Support Services (LTSS) in Mainstream Managed Care (MMC) programs;*
- *Transitioning into MLTC plan;*
- *FIDA-IDD Plans*

*What we can do:*

- *Provide education to stakeholder groups;*
- *Provide information and advice to participants, caregivers, and their advocates;*
- *Provide navigational assistance;*
- *Provide advocacy when needed.*

*Nassau and Suffolk residents can call 631-822-3290*

taxpayers to file their federal and state taxes online at no cost. This program helps the average New York taxpayer save around \$260 in tax preparation fees.

New Yorkers with 2024 income of up to \$200,000 – or \$250,000 if filing a joint return – may qualify to use Direct File to file their federal and state personal income tax returns for free. Direct File is a great option for those with basic returns – those with one or two main sources of income claiming the most common deductions and credits.

To find out whether Direct File is right for you, [visit the Tax Department's website](#). In addition to Direct File, the Tax Department offers [other e-file options](#) to file your taxes for free.

## 5 Housing Insecurity Prevention 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 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](#).

The waitlist for affordable housing in the **Town of Huntington** is open. You must create an account through opengov. To learn more and join the waitlist visit the [Community Development Agency website](#) for the Town of Huntington.

**Tip: Heat must be supplied from October 1 through May 31 to tenants in multiple dwellings. If the outdoor temperature falls below 55°F between the hours of six a.m. and ten p.m., each apartment must be heated to a temperature of at least 68°F. If the outdoor temperature falls below 40°F between the hours of ten p.m. and six a.m., each apartment must be heated to a temperature of at least 55°F. If your landlord has turned off the heat, contact your local Department of Health.**

*Legal Services of Long Island, 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](#)*

**Check out our latest Know Your Rights Tenant fact sheets in English, Spanish, and Creole.**





Legal Services of Long Island's Legal Support Center for Advocates presents "**Latest Student Loan Updates**" on **Wednesday, January 22nd**, from 12 pm to 1 pm.

Join the Legal Support Center for Advocates on January 22nd at 12pm for a presentation by the Education Debt Consumer Assistance Program. The presentation will provide an overview of student loan repayment options, forgiveness and discharge programs and update you on the latest developments affecting the federal student loan system. Don't miss this opportunity to meet the experts and make sure you're on track to eliminate your debt as quickly as possible!

[Please register for this Legal Support Center for Advocates virtual training taking place on January 22nd, 2025 from 12:00pm to 1:00pm.](#)

**Did you miss our past LSCA presentations?  
Check them out today!**

On December 6th, 2024, The Legal Support Center for Advocates presented, "**Emergency Housing Assistance on Long Island.**" We spoke about the Department of Social Services services and procedures, as well as resources when assisting a client in need of emergency housing assistance. [Slides are available on our website. View the recording on our YouTube Channel.](#)

On Tuesday, November 12th, Legal Services of Long Island's Legal Support Center for Advocates and the Education and Disability Rights Project Attorneys presented "**Know Your Rights: Contemporary Issues in Education.**" We discussed steps in the special education classification process, independent educational evaluations, and the declassification procedure of a student with an IEP. Further, we discussed the school procedure for disenrolling a student, the rules regarding school attendance in New York, and what to do when your child is being bullied in school. [Slides are available on our website. View the recording on our YouTube Channel.](#)

On October 30th, 2024, Legal Services of Long Island's Legal Support Center for Advocates presented "**Knowledge is Power: Legal Steps After a Domestic Violence Incident.**" Supervising Attorney Larry Tuthill discussed orders of protection, child custody orders, and how to be evaluated for services by the Suffolk County Domestic Violence Project. [Slides are available on our website. View the recording on our YouTube Channel.](#)

Legal Services of Long Island's Legal Support Center for Advocates presented, "**Understanding the 17A Guardianship Option for Parents**" on October 29th, 2024. We discussed resources, services, and procedures that can assist your clients considering a 17A guardianship for their intellectually or developmentally disabled child. Also, learn how your clients may be eligible for our upcoming FREE legal clinic which will provide free advice and counsel to individuals considering the 17A Guardianship process. \*Please note that this presentation is appropriate for advocates and professional staff only. This is not a presentation geared towards parents\* [Slides can be accessed on our website. View the training on our YouTube Channel.](#)

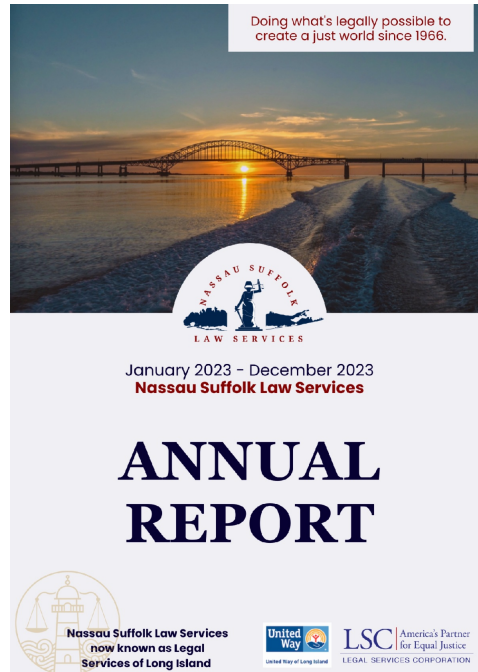
On October 17th, 2024, Legal Services of Long Island presented "**Know Your Rights About Medical Debt.**" Supervising Attorney Sharon Campo provided medical debt updates and reviewed ways to prevent and combat medical debt. [Slides can be accessed on our website. View the recording on our YouTube Channel.](#)

On September 13th, 2024, The Legal Support Center for Advocates presented "**Understanding the Importance of Advanced Care Directives**". We discussed 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. [Slides can be accessed on our website. View the recording on our YouTube Channel.](#)

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

Did you miss any of our *Programs of Legal Services of Long Island* Presentations? Feel free to watch them on [our YouTube Channel!](#)

Read our [Annual Report](#) highlighting our accomplishments and programs throughout 2023. Your support benefited **13,818** Long Islanders by providing access to the legal help they needed to resolve issues threatening their housing, financial stability, health and safety, or limiting their access to opportunities to enrich their lives and communities.



## UPCOMING EVENTS



**DO YOU NEED  
HELP WITH A  
LEGAL PROBLEM?**

Upcoming Community Legal Help Project locations, dates, and times for Nassau and Suffolk County [can be found on our website](#). CLHP will be at the Riverhead Library every 4th Wednesday of the month starting January 2025!

# PRO BONO ATTORNEYS NEEDED

## 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@legalservicesli.org](mailto:rbrafman@legalservicesli.org)

#### 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@legalservicesli.org](mailto:rbrafman@legalservicesli.org)

#### 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@legalservicesli.org](mailto:rscoll@legalservicesli.org)

### 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@legalservicesli.org](mailto:kbartolotta@legalservicesli.org)

**[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, [rhettiarachchi@legalservicesli.org](mailto:rhettiarachchi@legalservicesli.org)

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Did you hear our exciting news? **Nassau Suffolk Law Services is now Legal Services of Long Island**, highlighting our role as the region's largest non-profit provider of free civil legal assistance, fighting for our most vulnerable neighbors in our local justice systems, and advocating where you need us most. While our name has evolved, our mission remains the same: to provide unwavering legal support.



[LEGALSERVICESLI.ORG](https://legalservicesli.org)

## WHERE DIGNITY MEETS JUSTICE



**LEGAL SERVICES**  
OF LONG ISLAND

Join Nassau Suffolk Law Services as we continue to illuminate pathways to justice under our new name, **Legal Services of Long Island (LSLI)**. Help us guide our communities and neighbors in need towards accessible free legal services for all.

**Watch Us Evolve**



**LEGAL SERVICES**  
OF LONG ISLAND



Legal Services of Long Island is a 501(c)(3) and your donation is 100% tax-deductible. Join us in our mission to provide free, quality civil legal representation to Long Island's neediest residents.

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LEGAL SERVICES OF LONG ISLAND  
631 232-2400 | 516 292-8100 | 631 369-1112  
[www.legalservicesli.org](http://www.legalservicesli.org)

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