

May 27th, 2025



Where Dignity Meets Justice

MAY ADVOCACY TIPS

1

Unemployment Benefits See Future Increase

Since 2020, the maximum benefit amount that an individual could receive when collecting Unemployment Insurance has been frozen at \$504. With the recent passage of New York's 2026 budget, the maximum benefit rate will increase to \$869 starting October 2025. If you or a client needs to make an unemployment insurance appeal or is facing an overpayment, please call our Public Benefits Unit to see if you are eligible for help.

LSLI's 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 in obtaining rent supplements from DSS to enable families to leave the shelters or retain permanent housing. Nassau residents can call 516-292-8100 and Suffolk residents can call 631-232-2400.

Beware of Student Loan Scams

2

Student Loan scams are on the rise. You may be getting emails about your federal student loans. Sometimes scammers will even use government seals or logos. Don't rely on that for legitimacy. You should never need to pay an upfront fee to receive guidance on your student loans. You should not be sharing your FSA

ID, and do not rely on promises of special access. If you are unclear about the status of your student loans, start by logging in to studentaid.gov. From there, you can find information on your loan services and how to reach them. If your loans are private, go straight to your loan services for help. If you need help navigating your federal or private student loans, please contact our Education Debt Consumer Assistance Program to be evaluated for free services at (516) 292-8100.

LSLI'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. LSLI is a partner in the EDCAP network, a program of the Community Service Society of New York.

3

Long Island Nissan Dealerships Required to Reimburse Customers if Overcharged

Garden City Nissan, Huntington Nissan, Legal Nissan in Syosset, and Smithtown Nissan will be reimbursing customers who were overcharged and given inaccurate receipts for end-of-lease buyouts after the onset of the COVID-10 pandemic. The dealerships have also agreed to reform their invoicing practices to ensure all lease buyout customers are neither overcharged nor provided with inaccurate receipts. To learn more, please read the [New York Attorney General's press release](#).

LSLI's 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. To be screened for services, Nassau residents can call 516-292-8100, and Suffolk County residents can call 631-232-2400.

Reverse Mortgage Loans

4

A reverse mortgage is a type of mortgage loan that is generally available to homeowners 60 years of age or older that permits you to convert some of the equity in your home into cash while you retain ownership. This can be an attractive option for senior citizens who may find themselves “house rich” but “cash poor,” but it is not right for everyone. Reverse mortgages are “non-recourse” loans, which means that if you default on the loan, or if the loan cannot otherwise be repaid, the lender cannot look to your other assets (or your estate’s assets) to meet the outstanding balance on your loan. No payments are due on a reverse mortgage until some trigger event, such as moving out of the home or death of the borrower. Please consult a lawyer, financial advisor or housing counselor before you make any decisions. To learn more or to find a housing counselor, [please visit the New York Department of Financial Services](#).

LSLI's Foreclosure Prevention Project provides free legal services to homeowners hoping to prevent foreclosure of their homes. Services provided include:

- *Legal representation at the various stages of the foreclosure process, including at mandatory court settlement conferences, drafting pleadings, and drafting and opposing motions*
- *Assist borrowers pursuing loss mitigation options, including loan modifications*
- *Advice and Counsel*

The Project is part of the HOPP network, a Statewide coalition that includes HUD-certified housing counseling agencies. As such, we will make referrals to and collaborate with HOPP funded, non-profit housing counseling agencies. Clients must reside in the homes subject to foreclosure and have low to moderate-income for Long Island, as annually set by HUD. 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.

5

Nassau County Down Payment Assistance Program Open Until June 18th, 2025. The Nassau County HOME Down Payment Assistance Program will provide eligible first-time homebuyers with up to \$50,000 towards down payment/closing costs towards the purchase of an eligible new or existing single-family home, provided that the applicant is income-eligible and meets all program requirements. For more information and to apply, [please visit Long Island Housing Partnership's website.](#)

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 Babylon (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 Down Payment Assistance Program will provide eligible first-time homebuyers with up to \$50,000 towards down payment/closing costs towards the purchase of an eligible new or existing single-family home, provided that the applicant is income eligible and meets all program requirements. The applicant must also be able to satisfy the mortgage lender's minimum down payment requirements and be able to secure a mortgage. Homeowners are required to reside in the home as their principle residence for a minimum of 10 years or HUD will require a full repayment of the HOME down payment assistance provided. Applications are being accepted on a first-come, first-served basis until funding has been exhausted. For more information and to apply, [please visit Long Island Housing Partnership Website.](#)

Tip: If you are a tenant and the property you currently live in is being foreclosed upon and the foreclosure is pending, [continue to pay your rent.](#) Before ownership is transferred to a new owner, tenants remain subject to the requirements of their lease agreements, including payment of rent to the landlord. In some cases, a receiver may be appointed to manage rental payments while the action is pending. If a receiver is appointed, tenants should receive proof of appointment and information on how to submit rental payments to the receiver instead of to the landlord. During the pending action, the landlord is required to maintain the property as they would in the absence of any foreclosure action.

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.

Download Our Fact Sheets

Know Your Rights Tenant fact sheets in English, Spanish, and Creole.

Fact Sheets on Illegal Evictions in Suffolk County in English, Spanish, and Creole

Downloaded from <http://ajph.org/> on November 10, 2015

[Wage and Hour Fact Sheet](#) [Quick Consumer Resource Guide](#)

Legal Support Center for Advocates' Trainings

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

On April 24th, 2025, the Legal Support Center for Advocates and the Education Consumer Assistance Program (EDCAP) presented **“Weathering the Storm: Managing Student Loans in**

Uncertain Times." We covered student loan repayment options and forgiveness, and discharge programs, and updated you on the latest developments affecting the federal student loan system. [View the recording on our YouTube Channel.](#) [Slides are available on our website.](#)

The Legal Support Center for Advocates presented **"Introduction to ICAN and Community-Based Managed Long-Term Care"** on Wednesday, April 9th, 2025. Staff Attorney Amanda Davis discussed the introduction to home and community-based long-term care provided by Medicaid that helps elderly and disabled Long Island residents receive home care and other services in their homes, as well as an introduction to the Independent Consumer Advocacy Network (ICAN) and how they can help. [Slides are available on our website.](#) [View the recording on our YouTube Channel.](#)

On March 28th, 2025, the Legal Support Center for Advocates and LSLI Supervising Attorney Sarah Kupferberg presented **"The Basics of Applying for SSI for Children."** We reviewed the basics of applying for supplemental security income (SSI) for children, including eligibility guidelines, the application process, and how to appeal. [Slides are available on our website.](#) [View the recording on our YouTube Channel.](#)

On March 21st, 2025, the Legal Support Center for Advocates presented **"New York State Wage and Hour Basics."** Supervising Attorney John Batanchiev and Law Graduate Jacob Mortenson reviewed common wage and hour violations for low-income New Yorkers and the steps they can take to protect their rights. [Slides are available on our website.](#) [View the recording on our YouTube Channel.](#)

On January 22nd, 2025, the Legal Support Center for Advocates and the Education Debt Consumer Assistance Program presented **"Latest Student Loan Updates."** The presentation provided an overview of student loan repayment options, forgiveness and discharge programs, and updates on the latest developments affecting the federal student loan system. [Slides are available on our website.](#) [View the recording on our YouTube Channel.](#)

On January 17th, 2025, the Legal Support Center for Advocates presented **"Rental Arrear Assistance Programs on Long Island."** Supervising Attorney John Batanchiev and Law Graduate Jacob Mortenson reviewed rental arrear assistance programs on Long Island, from DSS to non-profit agencies: how to apply, eligibility guidelines, and how to challenge a denial. [Slides are available on our website.](#) [View the recording on our YouTube Channel.](#)

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!](#)

Our Latest Newsletter

We are so excited to share with you our [Winter/Spring 2025 Newsletter](#), highlighting the successes of our staff, volunteer attorneys, and advisory council. Thank you to everyone who contributed to the successful publication of our newsletter and thank you for reading!



Upcoming Happenings

Stop by and visit us at **HWCLI's Non-Profit Job Fair** on June 11th from 5pm to 8pm located at Farmingdale State College,

Campus Center Ballroom.
[Download Flyer with more information about the event.](#)



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

In partnership with the Nassau County Bar Association, 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 opportunities 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

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

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

Suffolk County

Pro Bono Project

In partnership with the Suffolk County Bar Association, the Pro Bono Project is an innovative pro bono program that expands the availability of legal services to Suffolk County residents in need. The Project provides opportunities 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, Power of Attorneys, and Wills.

Contact: Kiersten Bartolotta, Esq., [631-232-2400](tel:631-232-2400) ext. 3311, 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

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.



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.

Contribute Today

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LEGAL SERVICES OF LONG ISLAND

631 232-2400 | 516 292-8100 | 631 369-1112

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