

October 30th, 2025



Where Dignity Meets Justice

OCTOBER ADVOCACY TIPS

1 **Attention Borrowers: A Win for Student Debt Relief and 2025 Tax Protection**

On October 23rd, the Department of Education consented to a court order directing it to comply with a series of important protections for student loan borrowers enrolled in Income-Driven Repayment (IDR) plans. The order arose out of litigation challenging the Department of Education's refusal to process student loan forgiveness for eligible borrowers in certain IDR plans, particularly Income-Contingent Repayment (ICR) and Pay As You Earn (PAYE). The order assures that the government will process loan forgiveness for borrowers in these payment plans, as well as Income-Based Repayment (IBR). The order also shields qualifying borrowers from new tax liabilities tied to their loan forgiveness.

Beginning in 2026, student loan debt cancelled based on IDR forgiveness will be treated as taxable income. For many borrowers, that could amount to tens or even hundreds of thousands of dollars being added to their taxable earnings — creating a serious financial burden. This raised major concerns that borrowers who qualified for relief by 2025 but had not yet had their loans cancelled because of dysfunction in the student loan system would have to endure this tax penalty.

The Order directs the Department of Education to:

- Cancel student debt for all eligible borrowers in IBR, ICR, PAYE, and Public Service Loan Forgiveness (PSLF) programs.
- Provide refunds to borrowers who made additional payments on loans that were already eligible for forgiveness.
- Process pending PSLF Buyback applications.
- Recognize the date of eligibility (when a borrower qualifies for cancellation under an IDR plan) as the effective discharge date, ensuring there is no taxable debt relief if that date falls on or before December 31, 2025.
- Submit six-monthly reports detailing the processing of IDR and PSLF applications.

The Education Debt Consumer Assistance Program (EDCAP) provides legal assistance to people 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

One-Time Benefit for New Parents on Public Assistance

2

A one-time benefit of \$1800.00 per child will be provided to public assistance recipients upon the birth of a new child born on or after November 5, 2025.

This one-time benefit is intended to provide for immediate needs associated with the birth of a child, such as diapers, car seats, baby formula, and other essential newborn items. Families who are on public assistance in New York State should automatically qualify to receive the one-time \$1800 benefit.

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.

3

HEAP Opens November 17, 2025

The Home Energy Assistance Program (HEAP) helps low-income people pay the cost of heating their homes. If you are eligible, you may receive one regular HEAP benefit per season and could also be eligible for an emergency HEAP benefit if you are in imminent danger of running out of fuel or having your utility service shut off. This benefit is scheduled to open from November 17th and continue through the winter or until funding runs out. This date is contingent on federal action to fund the program and timely notification from the United States Department of Health and Human Services regarding New York's allocation. To learn more or to apply, please visit the [Office of Temporary and Disability Assistance website](#) or go to your local Department of Social Services office in [Suffolk](#) or [Nassau](#).

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New Suffolk County's Tenant-Based Rental Assistance Program is now open. The Program will supplement rental housing costs for families of low-to-moderate income for up to 24 months (based on funding availability and lease dates). Please note this is not for rental arrears but for a security deposit or rental assistance going forward. [Please visit Suffolk County's website for program guidelines and to download a copy of the application.](#)

New Town of Brookhaven Home ARP Rental Arrears Assistance Program opened on October 1, 2025. This program provides assistance for eligible residents on a first-come, first-served basis until all funds are exhausted. 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.](#)

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.

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SNAP Benefits Updates for November

If the government shutdown extends past October, the federal government will not issue SNAP funds to New York and other states starting November 1.

This means that SNAP recipients will not get their benefits for the month of November until the government shutdown ends. SNAP recipients **will not** get an official notice from the Department of Social Services that they will not get their benefits for the month. All SNAP households should continue to complete all SNAP requirements, including recertifications, periodic reports, and reporting changes. **Unfortunately, Legal Services of Long Island is unable to advocate for clients on this issue, as it is due to the federal government shutdown.** For more information, [please visit the Office of Temporary and Disability Assistance website.](#) You and your clients can find food pantries and soup kitchens near you by calling Long Island Cares at 631-582-FOOD or texting Island Harvest with your zip code at 631-450-3775.

In addition, **effective November 1, 2025**, the Federal Government has implemented significant changes to the SNAP work requirements for Able-Bodied Adults Without Dependents (ABAWD). This means that ABAWDs must complete at least 80 hours per month of qualifying activities, which include: paid employment, approved job training program participation, or volunteer work. For more information on these new work rules, [please visit the Office of Temporary and Disability Assistance website.](#)

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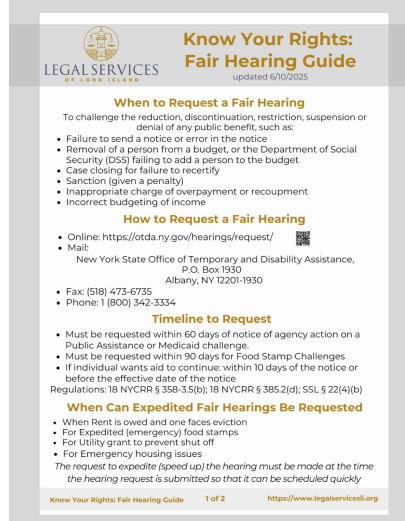
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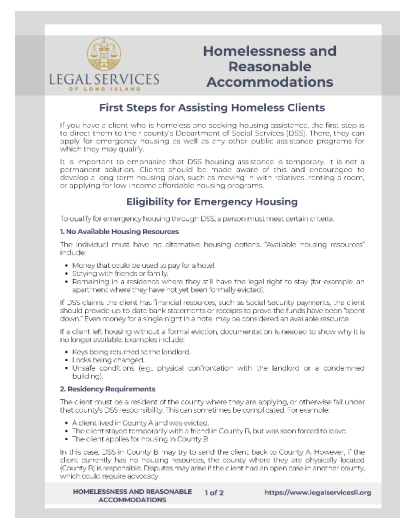
Wage and Hour Fact Sheet



Quick Consumer Resource Guide



Fair Hearing Guide



Homelessness and Reasonable Accommodations Guide

Legal Support Center for Advocates' Trainings

Legal Services of Long Island's Legal Support Center Advocates presents **"Veterans Disability Rights"** on **Wednesday, November 19th, 2025, from 1:00 pm to 2:00 pm.**

Join Supervising Attorney John Batanchiev for a review of the various programs available to disabled veterans through the VA and New York State, including eligibility requirements, application process, and appeal procedures.

Please register for this virtual Legal Support Center for Advocates presentation taking place on November 19th, 2025, from 1:00 pm to 2:00pm.

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

On October 23rd, 2025, the Legal Support Center for Advocates and the Education Debt Consumer Assistance Program (EDCAP) presented **"Student Loans- The Changing Landscape: What Borrowers Need to Know."** We discussed the big changes coming to the federal student loan system—and how they'll impact every borrower. From the end of the SAVE Plan to new borrowing limits, repayment structures, and forgiveness options, the rules are shifting fast. [View the recording on our YouTube Channel.](#) [Slides are available on our website.](#)

On June 25th, 2025, the Legal Support Center for Advocates and the Education Debt Consumer Assistance Program (EDCAP) presented **"Big Changes, Big Decisions: Navigating Student Loans in Uncertain Times."** We gave important updates on student loans and an overview of repayment options, a review of forgiveness programs (including Public Service Loan Forgiveness (PSLF)), and tips for managing delinquent and defaulted debt. [View the recording on our YouTube Channel.](#) [Slides are available on our website.](#)

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, 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.](#)

[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 [Summer/Fall 2025 Newsletter](#), highlighting the successes of our staff, volunteer attorneys, and advisory council. **Read our advocacy tips** and Save the Date for our Commitment to Justice Reception on May 6th, 2025, **celebrating 60 years of service!** Thank you to everyone who contributed to the successful publication of our newsletter, and thank you for reading!



Upcoming Happenings

Join Legal Services of Long Island as we attend the Suffolk County Bar Association's **Free Legal Clinic for Veterans on Friday, November 7th, from 11:00 AM to 3:00 PM at 560 Wheeler**

Road, Hauppauge, NY. Free legal assistance will be available for veterans on a variety of topics — from benefits and family law to disability and more. To schedule an appointment with a lawyer on November 7th: Email vets@scba.org. Feel free to download and share the flyer.



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

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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



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