

December 23rd, 2025



Where Dignity Meets Justice



DECEMBER ADVOCACY TIPS

1

Student Loan SAVE Plan Update

On December 9, 2025, the Department of Education ("Department") agreed to a settlement to end the legal challenge to the SAVE plan (the most affordable student loan repayment option created in 2023). Seven (7) million people are enrolled in the SAVE plan and need to know the likely changes coming to the SAVE plan as the SAVE rules will be mostly vacated. A few highlights from the settlement are:

- The Department will not permit anyone else to enrol in SAVE and will deny any pending applications for SAVE
- The Department will work to move borrowers already enrolled in SAVE out of SAVE and into a different repayment plan
- The Department will not forgive any loans through the SAVE plan

For more information, please visit the [National Consumer Law Center website](#) and the [Department of Education website](#).

The 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. Legal Services of Long Island is a partner in the EDCAP network, a program of the Community Service Society of New York. Long Island residents can call (516) 292-8100 to be screened for services.

HEAP Application Opened December 1, 2025

2

The Home Energy Assistance Program (HEAP) helps low-income people pay the cost of heating their homes. The 2025-2026 Regular HEAP benefit **opened on December 1, 2025**. If you are eligible, you may receive one Regular HEAP benefit per program year. The 2025-2026 Heating Equipment Repair and Replacement benefit **opened December 11, 2025**. The 2025-2026 Emergency HEAP benefit is **scheduled to open January 2, 2026**.

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](#).

The 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 Housing Insecurity Prevention Assistance Programs Open

Updated **Suffolk County's** Tenant-Based Rental Assistance Program is **currently at capacity**, and no new applications are being reviewed at this time. 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.](#)

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.

FAIR Business Practices Act signed into Law

4

On December 19, 2025, Governor Hochul signed the "Fostering Affordability and Integrity Through Reasonable (FAIR) Business Practices Act" to expand the attorney general's ability to protect New Yorkers from unfair, deceptive and abusive business practices. The passage of the FAIR Business Practices Act brings New York in line with the vast majority of other states by protecting New Yorkers from unfair and abusive business acts, such as:

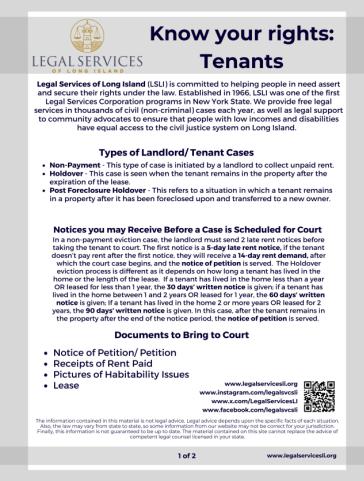
- Student loan servicers that steer borrowers into the most expensive repayment plans;
- Car dealers that refuse to return a customer's photo ID until a deal is finalized and charge for add-on warranties that the customer did not actually purchase;
- Nursing homes that routinely sue relatives of deceased residents for their unpaid bills, despite not having any basis for liability;
- Health insurance companies that present customers with long lists of in-network doctors who, in reality, do not accept the insurance.

To learn more about the Act, please visit the [New York Attorney General website](#). If you or a client experiences an unfair or abusive business act, please make a complaint [with the Attorney General](#).

LSI's Consumer Debt Legal Assistance Project provides legal assistance to persons who are being sued on consumer debt matters, especially with 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, and Suffolk residents can call 631-232-2400.

Download Our Fact Sheets

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



Wage and Hour Fact Sheet



Quick Consumer Debt Resource Guide

updated 3/13/2025

Court Actions

- [www.nycourts.gov/courthelp/ Pro Se Help](http://www.nycourts.gov/courthelp/ProSeHelp)
- Legal libraries-Ask a Law Librarian- <https://askslalibrarian.nycourts.gov/> via text 518-262-6700; Supreme Court Central Islip 631-740-3965; Supreme Court Riverhead 631-740-3965
- Legal Hand 631-366-7096
- Vacate Judgment Program- <http://www.nycourts.gov/courthelp/diy/consumerdebt.shtml>
- <https://www.lawhelpline.org>
- www.nyfreelegalanswers.org

Credit Reports

- Free yearly credit report- www.annualcreditreport.com; (877) 322-8228

Debt Collection/Consumer Complaints

- NY's Attorney General (car dealers, lemon law, etc.) (800)771-7755
- Federal Trade Commission (scam phone calls, etc.); <https://reportfraud.ftc.gov>; 877-382-3827
- Consumer Financial Protection Bureau- www.consumerfinance.gov/complaint/; (855) 411-2372
- NY's Consumer Protection Dept (800) 697-1220;
- www.dos.ny.gov/consumerprotection/
- Nassau Dept. of Consumer Affairs- 516-571-2600; Suffolk Dept. of Consumer Affairs- (631) 853-4600

Financial Counseling

- Community Development Long Island Financial Counseling Workshops; <https://www.cdl.org/financial-coaching-resources>
- Community Housing Innovation; <https://www.communityhousing.org/services/financial-literacy/>

Quick Consumer Debt Resource Guide 1 of 2 <https://www.legalservices.org>



Homelessness and Reasonable Accommodations

First Steps for Assisting Homeless Clients

If you have a client who is homeless and seeking housing assistance, the first step is to direct them to the County Department of Social Services (DSS). There, they can apply for emergency housing as well as other public assistance programs for which they may qualify.

It is important to emphasize that DSS housing assistance is temporary. It is not a permanent solution. It is a safety net and emergency shelter, and it is designed to devolve into long-term housing plans, such as moving in with relatives, finding a room, or applying for low-income affordable housing programs.

Eligibility for Emergency Housing

To qualify for emergency housing through DSS, a person must meet certain criteria:

1. No Available Housing Resources

The individual must have no alternative housing options. "Available housing resources" include:

- Money that could be used to pay for shelter
- Savings with friends or family
- Personal possessions that are theirs and have the legal right to stay (for example, an apartment where they have "tried" to be evicted)

If a DSS client has "tried" to be evicted, but still has a social security payment, for example, the client may be eligible for emergency shelter even if their funds have been "spent down." Even money for a single night in a hotel may be considered an available resource.

If a client is left holding a rental or home eviction, documentation is needed to show why it is not possible to move.

- Keeping record of the timeline
- Eviction hearing or intent
- Landlord's notice (e.g., physical confrontation with the landlord or a condemned building).

2. Residency Requirements

The client must be a resident of the county where they are applying, or otherwise fall under the county's jurisdiction. This can sometimes be controversial, under rules:

- A client held in County A and was evicted.
- The client is held in County B, but was born in County A.
- The client applies for housing in County B.

In this case, DSS in County B may try to send the client back to County A. However, if the client has no other place to go, they may be eligible for emergency shelter in their county, which could require advocacy.

HOMELESSNESS AND REASONABLE ACCOMMODATIONS 1 of 2 <https://www.legalservices.org>

Quick Consumer Resource Guide

Homelessness and Reasonable Accommodations Guide

Legal Support Center for Advocates' Trainings

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](#).

[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](#)!

2024 Annual Report

We are pleased to share our [2024 Annual Report](#), which summarizes the achievements and progress of Legal Services of Long Island over the last fiscal year.

Your support benefited **13,648** 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.

Thank you for your continued support and thank you to all of our staff who assisted in editing and contributing to the 2024 Annual Report. We hope you enjoy reading our [2024 Annual Report](#) and feel free to share it with your family, friends, and fellow Long Islanders



Upcoming Happenings



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!** **CLHP Suffolk will be closed from 12/21/25 - 1/4/26.**

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, rbrarfman@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, rbrarfman@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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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



LEGAL SERVICES
OF LONG ISLAND

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