

February 13th, 2026



Where Dignity Meets Justice

FEBRUARY ADVOCACY TIPS

1

Important Deadline for Parent Plus Loans

The One Big Beautiful Bill Act (OBBBA), signed into law in July 2025, is bringing sweeping changes to federal student loans. For Parent PLUS loans, the changes will affect both current and new borrowers.

Here's what you need to know:

Borrowers who take new Parent Plus loans or consolidate existing Parent Plus loans on or after July 1, 2026, will no longer have access to Income Driven Repayment (IDR) plans or forgiveness programs such as Public Service Loan Forgiveness (PSLF) and Income Driven Repayment Forgiveness (IDRF).

If you are a parent borrower and do not plan to take additional debt on or after July 1, 2026, you have an opportunity to consolidate your Parent PLUS loans into a Direct Consolidation loan. That new loan will be eligible for an Income Driven Repayment (IDR) plan through which you can continue to pursue forgiveness

Why does that matter? If you work for a qualifying employer (like Legal Services of Long Island) as a full-time employee, and pay your loans through an IDR plan, you will be eligible for Public Service Loan Forgiveness ("PSLF") after 120 months of payments.

Is there a deadline? Yes! Your Parents PLUS loans must be consolidated before July 1, 2026, or you will not be eligible for IDR plans, PSLF or IDRF. To meet this deadline, you must apply for consolidation ASAP or at the latest March 31, 2026.

What happens on July 1, 2026? Parent PLUS borrowers who take any new loans or consolidate existing loans on or after July 1, 2026, must pay ALL Parent Plus loans (including older debt) back in the new tiered Standard Fixed repayment plan which does not offer loan forgiveness.

Recommendation: We encourage you to reach out to Jennifer at [516-292-8100](tel:516-292-8100) Ext. 3344 or via email at EDCAP@legalservicesli.org. Parents who have a mixture of loans for their own

education and Parent Plus loans are particularly encouraged to seek guidance before deciding how to proceed.

Please also share this information with clients, friends, family, neighbors, people in line at the grocery store who may have Parent Plus loans.

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.

Services may include student loan counseling, litigation defense and representation, and phone advice. Suffolk and Nassau residents, please call [516-292-8100](tel:516-292-8100) to be screened for services. Feel free to download and share our [English](#) and [Spanish](#) Flyer.

New York Families Can Receive Up to \$1000 Per Child

2

New in 2026 (also known as Tax Year 2025) — Many New York families can receive up to \$1,000 per child through New York's recently increased Empire State Child Credit (ESCC) by filing a New York State income tax return. If you do not owe taxes because you don't have income or your income is extremely low, you can get this money as cash back. If you do owe taxes, this credit can pay for that and even provide you with additional cash.

Receiving the Empire State Child Credit will not impact your Medicaid, Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), cash assistance, or housing assistance. If you save your refund, it will not count against asset limits for 12 months. To learn more, visit the [Office of Temporary Disability Assistance website](#).

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. **However, any new applications will go on a waitlist.** 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.

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. Local regulations may require higher temperatures during these times.

Download Our Fact Sheets

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

Know your rights: Tenants. Legal Services of Long Island. Types of Landlord/Tenant Cases: Non-Payment, Holdover, Post Foreclosure Holdover. Documents to Bring to Court: Notice of Petition/Petition, Receipts of Rent Paid, Pictures of Habitability Issues, Lease.

Conozca sus derechos: Arrendatario. Legal Services of Long Island. Tipo de Arrendador / Caso de Alquiler: Falta de pago, Remanente, Post Foreclosure Holdover. Avisos que puede recibir antes de un caso programado para la corte. Documentos para llevar a la corte: Avisos de notificación, Recibos de alquiler pagados, Problemas de imagen fotorráfica, Arrendamiento.

Konnen dwa ou yo: lokatè (moun ki lwe kay). Legal Services of Long Island. Kalite Mèt kay / Ka Lokasyon: Peman Pa-Paye, Holdover, Apre Sezi Holdover. Avi ou ka resevwa anvan youn ka pwogram pou Tribinal la. Dokiman pou pote nan Tribinal: Avi Pètisyon / Pètisyon, Rezi peman lwayaj, Foto ki montre pwoblèm, Kontra lwayaj.

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

ILLEGAL EVICTIONS IN SUFFOLK COUNTY AND HOW TO STOP THEM. Legal Services of Long Island. Sometimes, Suffolk County landlords will try to make a tenant move by doing things that are illegal. WHAT TO DO: If the landlord tries to illegally evict you, you must immediately call or go to the police. If the order distinguishes between those with 'written evidence' of their tenancy and those who do not, you may request to assist in the case.

DESALOJOS ILEGALES EN CONDADO DE SUFFOLK Y CÓMO DETENERLOS. Legal Services of Long Island. A veces, los propietarios del condado de Suffolk intentan hacer que un inquilino se mueva haciendo cosas que son ilegales. QUE HACER: Si el propietario intenta desalojarlo ilegalmente, debe llamar inmediatamente al 911 o a la policía. Si el orden distingue entre aquellos que no lo tienen, infórmele a los funcionarios que ocupación que su arrendador puede proporcionar para que pueda permanecer en su hogar.

DÈGÈVIKSYON ILEGAL NAN KONTE SUFFOLK AK KI JAN YO SISPANN YO. Legal Services of Long Island. Pafwa, pwopriyete nan Suffolk county pral eseye fè bagay ki ilegal mete youn lokatè deyò. KISA POU WÈ FÈ: Si mèt kay la ap eseye mete ou deyò ilegalman, ou dwe itilizeyman telefòn oswa ale nan lapòs. Bagay ki ilegalman eseye yo se: mande pou ou kite kay ou si ou pa gen okenn prèv pou ou se yon locatè.

LEGAL SERVICES OF LONG ISLAND

Wage and Hour Information

Definitions

Waived: To waive is to voluntarily relinquish or give up a right, claim, or privilege.

Credit: The right granted by a creditor to an applicant to defer payment of a debt, incur debt and defer its payment, or purchase property or services and defer payment.

Deductions: A deduction is an expense that can be subtracted from a taxpayer's gross income in order to reduce the amount of income that is subject to taxation. This lowers the taxpayer's taxable income for the year.

Employee: Any individual employed by an employer.

Employ: To suffer or permit to work.

Brief Overview

- Employee rights are found throughout federal, state, and local laws. This fact sheet will only cover basic New York State Wage and Hour Violations. For more information on employee rights feel free to visit the U.S. Department of Labor [Wage and Hour](#) section.
- These rights are covered by many different government agencies at many different levels. This fact sheet will discuss how to specifically request the help of the New York State Department of Labor.

Who qualifies for these rights?

- These rights specifically cover employees, not independent contractors. While some of these rights may be open to independent contractors, many will not be applicable.

1 <https://www.dol.gov/geren/wh/hof/workees>

Wage and Hour Information 1 of 5 <https://www.legalservicesll.org>

LEGAL SERVICES OF LONG ISLAND

Know Your Rights: Fair Hearing Guide

updated 6/10/2025

When to Request a Fair Hearing

To challenge the reduction, discontinuation, restriction, suspension or denial of any public benefit, such as:

- Failure to send a notice or error in the notice
- Removal of a person from a budget, or the Department of Social Security (DSS) failing to add a person to the budget
- Case closing for failure to recertify
- Sanction (given a penalty)
- Inappropriate charges of overpayment or recoupment
- Incorrect budgeting of income

How to Request a Fair Hearing

- Online: <https://otda.ny.gov/hearings/request/>
- Mail: New York State Office of Temporary and Disability Assistance, P.O. Box 1930, Albany, NY 12201-1930
- Fax: (518) 473-6735
- Phone: 1 (800) 342-3334

Timeline to Request

- Must be requested within 60 days of notice of agency action on a Public Assistance or Medicaid challenge.
- Must be requested within 90 days for Food Stamp Challenges.
- If individual wants aid to continue: within 10 days of the notice or before the effective date of the notice.

Regulations: 18 NYCRR § 350-3.5(b); 18 NYCRR § 385.2(a); SSL § 22(4)(b)

When Can Expedited Fair Hearings Be Requested

- When rent is owed and one faces eviction
- For Expedited (emergency) food stamps
- For Utility grant to prevent shut off
- For Emergency housing issues

The request to expedite (speed up) the hearing must be made at the time the hearing request is submitted so that it can be scheduled quickly

Know Your Rights: Fair Hearing Guide 1 of 2 <https://www.legalservicesll.org>

Wage and Hour Fact Sheet

Fair Hearing Guide

LEGAL SERVICES OF LONG ISLAND

Quick Consumer Debt Resource Guide

updated 3/13/2025

Court Actions

- www.nycourts.gov/courthelp/ Pro Se Help
- Legal Libraries-Ask a Law Librarian- <https://askalawlibrarian.nycourts.gov/> OR via text 516-282-0775; 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/dly/consumerdebt.shtml>
- <https://www.lawhelpny.org>
- www.ny.freelegaladvisers.org

Credit Reports

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

Debt Collection/Consumer Complaints

- NYS Attorney General (car dealers, lemon law, etc.) 1(800)771-7735
- Federal Trade Commission (scam phone calls, etc.); <https://reportfraud.ftc.gov/>; 877-382-4357
- Consumer Financial Protection Bureau- www.consumerfinance.gov/complaint/; (855) 411-2372
- NYS 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) 853-4000

Financial Counseling

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

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

LEGAL SERVICES OF LONG ISLAND

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 any 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. Clients should be made aware of this and encouraged to develop a long term housing plan, such as moving in with relatives, renting a room, or applying for low income affordable housing programs.

Eligibility for Emergency Housing

Usually 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 resource" include:

- Money that could be used to pay for a hotel
- Staying with friends or family
- Remaining in a residence where they still have the legal right to stay (the example is a court-ordered eviction has not yet been formally issued).

If DSS claims the client has financial resources, such as Social Security payments, the client should provide up to date bank statements or receipts to prove the funds have been "spent down." Even money for an employer if the note may be accessed as available resource.

If a client left housing without a formal eviction document, it is needed to show why it is no longer available. Documents include:

- Lease being returned to the landlord
- Notice being changed
- Oral contracts, i.e., physical collaboration 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 that county's DSS "residency." This can often be verified by a social worker. For example:

- A client filed in County A, but was evicted.
- The client stayed temporarily with a friend in County B, but was soon forced to leave.
- The client applied 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 currently has no housing resources, the county where they are physically located (County B) is responsible. Despite the fact that the client has an open case in another county, which could require advocacy.

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

Quick Consumer Resource Guide

Homelessness and Reasonable Accommodations Guide

Upcoming Trainings



LEGAL SUPPORT CENTER FOR ADVOCATES

TRAINING

Legal Services of Long Island's Legal Support Center for Advocates presents **"Introduction to Long Term Care Services through Medicaid Managed Care"** on **Thursday, February 26th, 2026 from 1pm to 2pm.**

The Legal Support Center for Advocates presents **"Introduction to Long Term Care Services through Medicaid Managed Care."** LSLI Staff Attorney Kimberly Bolk will introduce home and community-based long-term care services provided by Medicaid that help elderly and disabled Long Island residents receive home care and other services in their

homes. In addition, she will provide information on how the consumer can select a family member or friend to provide in-home caregiving services paid for by Medicaid (also known as CDPAP).

Please register for this Legal Support Center for Advocates virtual training on February 26th, 2026 from 1:00 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.](#)

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

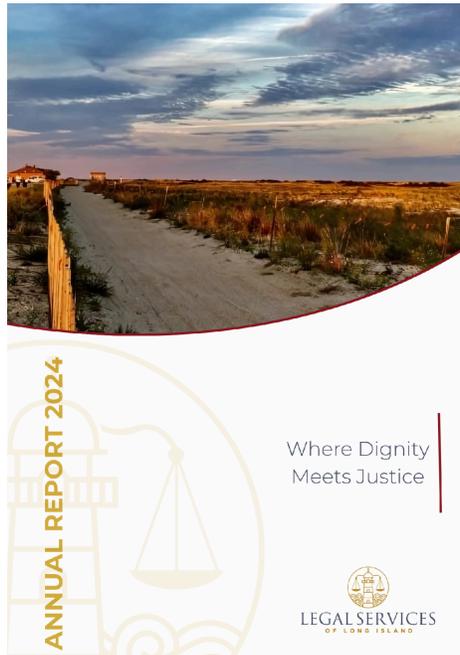
Did you miss any of our *Programs of Legal Services of Long Island* Presentations? Feel free to watch them on [our YouTube Channel!](#)

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



**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

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, Foreclosure, 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.



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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