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July 31st, 2026

LEGAL SERVICES OF LONG ISLAND

Where Dignity Meets Justice

JULY ADVOCACY TIPS

1

New York's Child Care Assistance Program

The New York Child Care Assistance Program (CCAP) helps eligible families with some or all of the cost of child care. Each local social services district manages its program. Families may qualify based on income, reasons for needing child care, and a child's age or individual needs. CCAP may be available for families who need child care to work, look for work, attend employment training, attend an education program, and/or meet income requirements. If you qualify, you may need to pay a portion of the cost of care depending on your situation (also called Family Share, Family Copay, or Family Fee). If you qualify for CCAP, you will receive a notice of approval that includes whether you have a family share, how much it is, and how to pay it. To see if you may be eligible, please take the Office of Family and Children's Services eligibility questionnaire.

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.

Reverse Mortgage Caution

A reverse mortgage is a type of mortgage loan generally available to homeowners 60 years of age or older that allows you to convert some of the equity in your home into cash while you retain ownership. Reverse mortgages are complex loans that have benefits and costs. Evaluating whether to take out a reverse mortgage is a difficult decision and requires consultation with a knowledgeable nonprofit counselor. Both your home and a sizable amount of money are at stake. For this reason, **the federal government creates standards for legitimate reverse mortgages, called HECM mortgages. Be extremely suspicious of any reverse mortgage offer that is not a HECM mortgage, because you risk losing not only a lot of money, but your home**. For a list of non-profit housing counseling agencies to discuss whether a reverse mortgage is right for you, please visit the Department of Financial Services website and search by county.

2

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.

3

Dedicated Accounts for Children's Retroactive Social Security Benefits

A dedicated account is a separate bank account that the representative payee must open for a child with a disability under age 18 when the child is eligible for large past-due payments (equaling more than six times the current monthly benefit rate).

The past–due payments will be deposited directly into that "dedicated account", and the use of these funds is restricted.

To learn more about how to set up a dedicated account and what the requirements are, please visit the Social Security Administration's website.

Read the Winter/Spring 2026 Newsletter

LEGAL SERVICES OF LONG ISLAND

WINTER/SPRING 2026 NEWSLETTER

MESSAGE FROM THE EXECUTIVE DIRECTOR

Victoria A. Osk, Esq.

Legal Services of Long Island continues to make major strides in providing free legal assistance to low-income families across Long Island. This work is especially meaningful this year as we celebrate our 60th anniversary. Over the past six decades, our organization has grown and transformed to become as accessible as possible to the communities we serve.

We meet people where they are: in libraries, courthouses, and throughout the community, and this progress would not be possible without the continued support of the Nassau and Suffolk County Bar Associations, legislators, and all those who continue to stand behind our mission.

We have also tremendously expanded our services, particularly within our Pro Bono Unit. This year, we hosted more clinics than ever before, assisting individuals with bankruptcy matters, Article 17-A guardianships, and advance directives. The program has evolved into a more hands-on model, allowing us to provide full legal representation when possible or directly assist clients with completing critical legal documents.

In addition, we have expanded our Community Legal Help Project in both counties. In Nassau County, we have been meeting with community members in libraries throughout the county and at the District Court. This important work would not be possible without the generous support of our partner law firms and the many dedicated individual volunteers who make it possible.

Our organization has also grown internally, with an expansion of staff, particularly within our Veterans' Rights Project. Thanks to the support of New York State and other partners, this growth has allowed us to reach more veterans and extend our services to even more communities in need.

As we reflect on 60 years of service, we extend our deepest gratitude to everyone who has supported Legal Services of Long Island along the way. As we enter our 60th year and look toward the future, we remain committed to continued growth and to ensuring that access to justice is a reality for all. We hope you will join us on May 6th at our Commitment to Justice Reception to celebrate this special Diamond Jubilee anniversary.

FOR MORE INFORMATION REGARDING OUR 2026 60TH CELEBRATION, SEE PAGES 10-11.

Inside This Issue:

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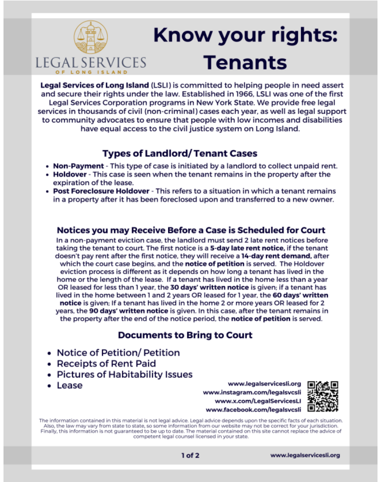
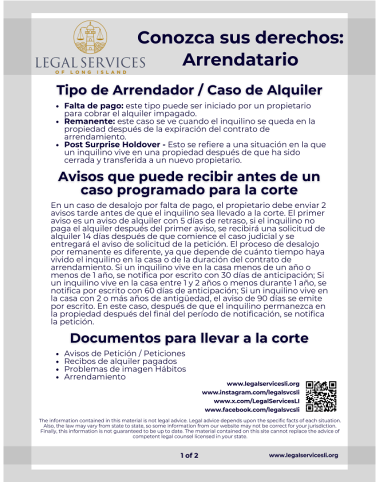
www.LegalServicesLI.org

[Download the Winter/Spring 2026 Newsletter](#)

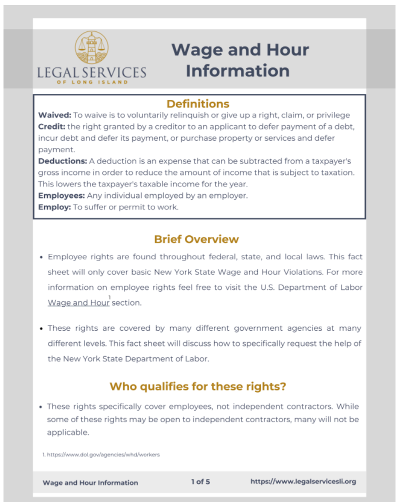
Download Our Fact Sheets

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





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

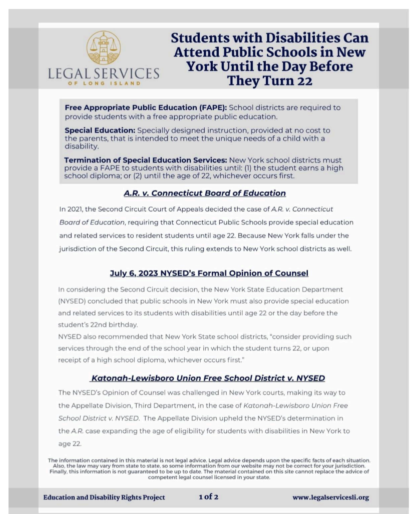


[Wage and Hour Fact Sheet](#)

[Fair Hearing Guide](#)

[Quick Consumer Resource Guide](#)

[Homelessness and Reasonable Accommodations Guide](#)



New [Students with Disabilities Can Attend Public Schools in New York Until theDay Before They Turn 22](#)

LSCA Trainings

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

On April 16th, the Legal Support Center for Advocates presents "**Understanding the Family Law Legal Process involving Victims of Domestic Violence**." We learned how the legal process works when victims of domestic violence are seeking orders of protection. In addition, we reviewed the procedure for child support and child custody. Lastly, we reviewed the expansion of our Domestic Violence Unit in Nassau County and how you or your clients can receive services. View the recording on our YouTube Channel. Slides are available on our website.

On March 31st, 2026, the Legal Support Center for Advocates presented, "**Gimme Shelter Share: How To Challenge a DSS Shelter Share Requirement.**" We learned what a shelter share is, how it is calculated, steps DSS must take before they discontinue Temporary Housing Assistance (THA) based on a failure to pay the shelter share, and the defenses against discontinuation. View the recording on our YouTube Channel. Slides are available on our website.

On Thursday, March 12th, 2026, the Legal Support Center for Advocates presented **"Student Loans 2.0: Navigating Changes to the System Under the New Budget Bill."** This informative session is designed to help you navigate upcoming changes to the federal student loan system under the One Big Beautiful Bill Act (OBBBA). We covered how changes to borrowing limits and repayment plans will affect current and future borrowers, and we reviewed important information for those with Parent Plus loans. Whether you're planning ahead or preparing for repayment, this workshop equips you with the tools to make smart, informed decisions. View the recording on our YouTube Channel. Slides are available on our website.

On February 26th, 2026, the Legal Support Center for Advocates presented on **"Introduction to Long Term Care Services through Medicaid Managed Care."** LSLI Staff Attorney Kimberly Bolk introduced 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 provided information about how the consumer can pick a family member or friend to provide in-home caregiving services paid for by Medicaid (otherwise known as CDPAP). View the recording on our YouTube Channel. Slides are available on our website.

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.

Links to all of our prior trainings can be found on our website.

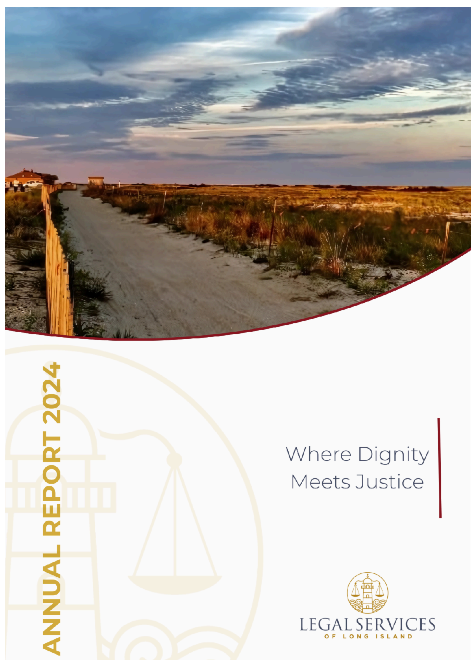
Did you miss any of our *Programs of Legal Services of Long Island* Presentations? Feel free to watch them on our YouTube Channel!

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**!

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 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 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 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 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 ext. 3391, rhettiarachchi@legalservicesli.org

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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