June 28th, 2024

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LAW SERVICES

Doing what's legally possible to create a just world since 1966.

ADVOCACY TIPS FOR JUNE

ONE

Know your rights if you are at risk of foreclosure.

- You have a right to be notified at least 90 days before a foreclosure suit is filed informing you that you are in default and at risk of foreclosure.
- The bank or mortgage servicer is required to help you understand your loss mitigation option which may allow you to keep your home and avoid litigation.
- Once a loss mitigation application has been completed, the bank or mortgage servicer must finish its review of your application before proceeding with the foreclosure suit

To learn more about your rights during a foreclosure in New York, you may read the Department of Financial Service's "<u>Residential Foreclosure Actions Consumer Bill of</u> <u>Rights.</u>"

Nassau Suffolk Law Services' Foreclosure Prevention Project provides free legal services to homeowners hoping to prevent foreclosure.

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 homes subject to foreclosure and have low to moderate income for Long Island as annually set by HUD. Nassau residents can call (516) 292-8100 and Suffolk residents can call (631) 232-2400 to be screened for eligibility.

TWO

How to Recover Your Rent Security Deposit

For tenants in units that are not rent stabilized or rent controlled, the landlord must return

the security deposit within 14 days of the tenant moving out. If your landlord has not returned your security deposit after you have moved out of your apartment, there are a few things you can do.

Your local attorney general's office can help mediate the return of a security deposit between you and your landlord. You can request this by <u>filing a rent security complaint</u> with the NY Attorney General.

If this doesn't work, you can file an action in small claims court. The instructions can be found on the <u>attorney general's website</u>.

Remember, the landlord is entitled to withhold money to cover any unpaid rent and/or tenant-caused damage to the apartment. If the landlord takes any money out of the security deposit for damages, they must provide an itemized "receipt" describing the damage and its cost. Before filing a complaint or lawsuit, you should gather proof that you paid the rent you owe (canceled checks, receipts, etc) and demand the production of repair receipts of any claimed damage. To learn more, <u>read the attorney general's information page on rent security deposits</u>.

Nassau Suffolk Law Services, 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. Feel free to share our flyer in both English, Spanish, and Haitian-Creole

THREE

Beware of Student Loan Debt Relief Schemes

Some student loan debt relief companies will lie and say they're affiliated with the Department of Education when they're not. They want their bogus claims of "guaranteed" loan forgiveness (for a fee) to seem more legitimate (they're not).

Some student loan debt relief companies are scammers. Here are red flags to watch out for:

- Scammers use official-looking names, seals, and logos to make them seem more legit. Make sure you're working with a federal student loan servicer that's listed on the Department of Education's website. (And use the contact information listed there too scammers can spoof the numbers and names of legit servicers.)
- Scammers charge an upfront fee. **It's illegal** for companies to charge you before they help reduce or get rid of your student loan debt.
- Scammers say they need your FSA ID login information. Never give out this
 information. If a scammer gets your FSA ID, they could cut you off from your loan
 servicer or even steal your identity.

NSLS'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.

FOUR

Housing Insecurity Prevention Assistance Programs Open

New Suffolk Department of Social Services Rental Supplement Program is open for individuals or families experiencing homelessness - <u>Please see flyers</u> with eligibility

guidelines for individuals or families with 5 or more.

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, <u>please visit Long Island Housing Partnership's website</u>.

Town of Babylon's Mortgage Arrears Program opened on February 27th, 2024. The Town of Brookhaven (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, <u>please visit the Long Island Housing Partnership's website</u>.

Town of Brookhaven's CDBG-CV Covid-19 Rental Arrears Program is now closed.

Tip: It is illegal for a landlord or broker to refuse to rent you housing because you were involved in a past or current landlord-tenant court case -- for example, if you were sued in a non-payment or other type of eviction case, or you sued to get repairs done.

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NSLS PRESENTATIONS



LAW SERVICES

Join us on **Tuesday, September 17th, 2024, at 1:30 pm** for our Learn About Law Services Series where we will discuss two of our units: **the Volunteer Lawyers Project (VLP) and the Nassau Community Legal Help Project.** You will learn how to make referrals to each unit and what type of legal cases each unit handles. <u>Register for the presentation TODAY.</u>

Did you miss any of our *Learn About Law Services* Presentations? Feel free to watch them on <u>our YouTube Channel!</u>

PREVIOUS Legal Support Center for Advocates TRAININGS

On March 7th, 2024, the Legal Support Center for Advocates presented "Insights Into Attaining Student Debt Relief." Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) provides expert guidance and essential insights on attaining student debt relief and navigating repayment. During the training, we review repayment options, with a focus on the new SAVE plan, and provide practical solutions and advice for struggling borrowers. We provided an overview of federal forgiveness and discharge options and the One-Time Payment Count Adjustment that grants additional credit toward some of those programs. <u>Please register to view this</u>

<u>training.</u>

On March 5th, 2024, the Legal Support Center for Advocates presented "**The Role of An Advocate.**" The Legal Support Center for Advocates and Director of Community Relations, Cathy Lucidi, describes basic tips on how to help clients using a holistic approach. Additionally, we discuss our new CARES Membership and the trainings we plan on offering in person and virtually in 2024. <u>Please register to view this training.</u>

On November 13th, 2023, the Legal Support Center for Advocates presented "The Strategic Guide to Tackling Student Debt." NSLS hosted Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) to provide expert information on formulating a plan to eliminate your student loans. The training focused on repayment options, such as the new SAVE plan and time-limited relief, which may give you credit toward forgiveness programs. In addition, we offered tips on how to navigate the return to repayment. Don't miss this chance to learn how to take advantage of key opportunities available to you within the federal student loan system. Please register to view this training.

On September 8th, 2023, the Legal Support Center presented "Hero's Guide to Strategic Student Loan Repayment." NSLS hosted Nancy Nierman of the Community Service Society's Education Debt Consumer Assistance Program (EDCAP) which provided borrowers with the knowledge and tools needed to conquer their student loans with confidence. We delved into various student loan repayment options, exploring federal forgiveness programs and other relief initiatives available to federal student loan borrowers. Whether you're just starting to repay your loans or seeking ways to optimize your current repayment plan, this webinar is your ultimate guide. <u>Please register to view this training.</u>

On July 13th, 2023, the Legal Support Center for Advocates presented "A Fresh Start: Getting out of Default on your Student Loans." Michelle Kimpson, Consumer Debt Unit Law Graduate, discussed how eligible borrowers who failed to make payments on their federal student loans and now are in default can find multiple options to get out of default. Please register to view this training.

On June 8th, 2023, the Legal Support Center for Advocates presented "Getting Ready to Unpause: Student Loan Updates and Repayment Options." Consumer Debt Law Project Law Graduate, Michelle Kimpson, discussed the different student loan updates and repayment options that persons with higher education debt can access prior to or once the student loan payments resume this year. <u>Please register to view training</u>.

On May 25th, 2023, the Legal Support Center for Advocates presented **"An Overview of Mental Health Housing on Long Island."** Supervising Attorney, Paola Arango, discussed the different types of mental health housing including an overview of the tenant application process and the rights of tenants in the event of an eviction. <u>Please register to view the training.</u>

The Legal Support Center for Advocates Training: **"Let's Keep Kids Safe from Bullying: An Overview of the Dignity for All Students Act**" was held virtually on April 27th, 2023. Nassau Suffolk Law Services Supervising Attorney, Lynn Iacona, provided an overview of New York's Dignity for All Students Act (DASA) which seeks to provide the State's public elementary and secondary school students with a safe and supportive environment free from discrimination, intimidation, taunting, harassment, and bullying on school property, a school bus and/or at a school function. <u>Please register to view the training. The slides can be viewed on our website as well.</u>

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

If your organization is interested in having Nassau Suffolk Law Services present on what services we provide or a specific area of law, please contact the Legal Support Center for Advocates at 631-232-2400 extension 3324 (advocates only).

UPCOMING CLINICS, EVENTS, AND LEGAL HELP RESOURCES



We are proud to provide our <u>Winter 2024 Newsletter</u> which features not only our popular "advocacy tips" but also Stories of Justice highlighting the successes of our talented staff. Learn about our engagement in the community and read client testimonials thanking us for our work. Additionally, check out our special Pro Bono Attorney page, our "Profiles in Commitment," pictures from the 2023 Gala, and NSLS staff and Advisory Council News. Thank you to everyone who contributed to the newsletter and thanks for reading!

DO YOU NEED HELP WITH A LEGAL PROBLEM? The Community Legal Help Project Library Schedule Starting July 2024 1st and 3rd Tuesday 2:00 - 6:00pm BRENTWOOD PUBLIC LIBRARY 34 Second Ave, Brentwood, NY 11717 • All other Tuesdays 2:00 - 5:00pm AMITYVILLE PUBLIC LIBRARY 19 John St, Amityville, NY 11701 1st and 3rd Wednesdays of the month 2:00 - 5:00pm HALF HOLLOW HILLS OMMUNITY LIBRARY 55 Vanderbilt Pkwy Dix Hills, NY 11746 2nd Wednesday of the month 3:00 - 6:00pm • 4th Thursday of the month LIBRARY 54-60 E Main St Patchogue, NY 11772 3:00 - 6:00pm UNTRY PUBLIC • First three Thursdays of the month AT CENTEREACH 101 Eastwood Blvd, Centereach, NY 11720 2:00 - 5:00pm Appointments preferred: walk-ins welcome. Call (631) 822-3272 for more information or to schedule an appointment with an attorney.

Upcoming Community Legal Help Project Dates

During the month of July, our Suffolk Community Legal Help Project will be at the Brentwood Public Library, the Middle Country Public Library (Centereach), the Half Hollow Hills Public Library (Dix Hills), the Patchogue-Medford Library, and **our ADDED NEW LOCATIONthe Amityville Public Library.** Appointments are preferred but walk-ins are welcome. To make an appointment or for other legal issues not listed, please call our hotline at (631) 822-3272.

NEW! The Community Legal Help Project has expanded into Nassau County! We will be at the Nassau County District Court Resource Center in Hempstead, Hicksville Library, Farmingdale Library, Franklin Square Library, and the Long Beach Library in

July. To make an appointment or for other legal issues not listed, please call the Nassau hotline at (516) 281-7422.

Our Community Legal Help Project Flyers are in English and Spanish and can be found on <u>our website</u>.

The Community Legal Help Project seeks volunteer attorneys with experience in matrimonial, family, and immigration law to give half-hour consultations during our library hours. If you are interested, please <u>email us</u> today!

Education Debt Clinic

This month our EDCAP (Education Debt Consumer Assistance Program) Staff Attorney will be joining CLHP to provide consultations to Long Islanders with education debt questions. Please see the dates and locations <u>on our flyer.</u>



NSLS Sealing Clinic

NSLS staff are available to access, review, and verify your RAP sheet (also known as your criminal history record) to see if you are eligible for your criminal records to be sealed and any other re-entry services that will make it easier for you to be employed, find housing and obtain credit. Available for Nassau County residents every 3rd and 4th Tuesday of the month from 10am to 12pm or every 3rd and 4th Thursday of the month from 2pm to 4pm. Please call (516) 292-8100. Feel free to **download and share the flyer.**





If you or a client is being contacted over the phone by a debt collector, request that they send you whatever they have in writing. It is important to never give personal information, like your social security number, over the phone. Once you receive the letter, you can do more investigation on whether or not you owe the debt alleged. One way of doing this is to request verification of the debt. The debt collector must verify the debt in writing. Whether you agree that you owe the debt or not, you can write what is called a "ceasedunning" letter to the debt collector. This essentially states that you wish for the debt collector to stop contacting you by phone or in writing. For sample verification and ceasedunning letters, <u>please visit our website</u>.



inder the Federal and New York Exempt

de from verification of the debt, do not contact me ut this debt. The Fair Debt Collection Practices Act, 15 C Section 1692c requires that you honor this request. Ir cooperation will be appreciated.

Consumer Financial Protection Bures

City, State ZIP Code

If income is exempt from collection, Long Island residents can use this letter to tell a debt collector to stop contacting you. You can send this letter any time. Sending this letter does not cancel your debt.

Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

SAMPLE CEASE LETTER

Fill in the name of the company the collection agency says you owe money, an the account number. If you do not know thi information, give the collection agency som other information so that it knows what deb you are talking about.

You might want to write a few lines here explaining your situation. For example, you may want to explain the circumstances that led to your falling behind on your bills. You might want to state that you want to pay the bills you owe, but cannot afford to pay them at this time, you cannot or will not pay the alleged debt, but it could be to your benefit.

Send the original letter to the collection agency. You should make at least one copy of the letter. Send one to the company to which you originally word the money. Keep th second copy of the letter for yourself, alon with your proof mailing. You wall so wan to send a copy to these agencies:

Consumer Financial Protection Bureau P.O. Box 4503 Iowa City, Iowa 52244

v is an electronic form of the cease letter, which you may fill out and print. Please complete the letter according to bove instructions.

VOLUNTEER OPPORTUNITIES



LAW SERVICES

VOLUNTEER LAWYERS make a difference

A little more about our volunteer needs:

Nassau County

Volunteer Lawyers Project

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 an opportunity 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., <u>516-292-8100</u> ext. 3380, <u>rbrafman@nsls.legal</u>

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@nsls.legal

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., <u>516-292-8100</u> ext. 3115, <u>rscoll@nsls.legal</u>

Suffolk County

Pro Bono Project

The Pro Bono Project is an innovative pro bono program to expand the availability of legal services to Suffolk County residents in need. The Project provides an opportunity 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, Name Changes, Power of Attorneys, and Wills.

Contact: Kiersten Bartolotta, Esq., 631-232-2400 ext. 3311, kbartolotta@nsls.legal

The Suffolk County Pro Bono Project is now on Paladin!<u>Please take a</u> 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@nsls.legal

2024 Spring Commitment to Justice Reception

On May 22nd, 2024, we held our Spring Commitment to Justice Reception. Nassau Suffolk Law Services would like to thank all our amazing sponsors, donors, honorees, staff, and supporters for making our 2024 Commitment to Justice Reception a success. Your generosity and support and the presence of all those who attended made for a truly memorable evening. Thank you for helping us bring Compassion and Justice to all!



GIVE AND MAKE A REAL DIFFERENCE TO LONG ISLANDERS IN NEED

This year we reach out to all of our supporters in hopes that you will continue to support Law Services, the largest provider of free civil legal assistance to Long Islanders in need. The past few years have shown us when we help, respect, and support each other, together we can accomplish anything, and our Long Island communities will once again thrive. For many Long Islanders, having a stable income, permanent housing, access to healthcare, and, most importantly, access to equal justice under law, gives them the support they need to begin to rebuild their lives. Your continued support can really make a difference to your neighbors in need by assisting Nassau Suffolk Law Services in "Doing What's Legally Possible to Create a Just World." We are Long Islanders helping Long Islanders.

Support Law Services' Programs

NASSAU SUFFOLK LAW SERVICES 631 232-2400 | 516 292-8100 | 631 369-1112 www.nslawservices.org

Was this email forwarded to you? Stay up to date all year round by <u>signing up for our</u> Legal Lessons.



Nassau/Suffolk Law Services Committee | 1757 Veterans Highway Suite 50 | Islandia, NY 11749 US

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