

Housing Resources Educational Guide

Long Island Edition — one-page briefings on every resource from the Legal Services of Long Island **Housing Forum for Advocates**, June 5, 2026

Housing instability is one of the most common health-related social needs we screen for under the NYHER Social Care Network — and on Long Island the stakes keep rising. More than **4,500 people were counted homeless across Nassau and Suffolk in 2025** — a 13% jump from 2024 and the highest number since tracking began in 2007. Most families who entered homelessness did so **despite working**, because rents outpaced wages.

The resources in this guide give our team two advantages: **member-facing handouts** we can share in the field, and **advocate knowledge** that helps us spot legal housing problems early and refer fast. We are not lawyers and we never give legal advice — but we are often the first person a member tells about an eviction notice, a foreclosure letter, or a landlord who won't make repairs. Knowing what these documents mean, and exactly where to send people in our two counties, is the value we add.

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Know Your Rights: Tenants Fact Sheets

Legal Services of Long Island • Available in English, Spanish & Haitian Creole

WHO IT'S FOR

Any renter — great general leave-behind

FORMAT

1-page printable fact sheet

LANGUAGES

English • Spanish • Creole

What it is

A plain-language summary of the core legal protections every tenant on Long Island has, written for community members — not lawyers. It covers the rules landlords must follow and the rights tenants keep even when they're behind on rent.

Key points it teaches members

- **No illegal lockouts:** a landlord can never change the locks, remove belongings, or shut off utilities to force a tenant out. In Nassau and Suffolk, **only the County Sheriff** can carry out an eviction — and only after a court order.
- **Eviction takes a court process:** a letter or verbal threat is not an eviction. Tenants have the right to appear in court and respond.
- **Repairs are a right:** tenants are entitled to a safe, livable home (heat, hot water, no leaks or pests).
- **Retaliation is illegal:** landlords can't punish tenants for complaining to code enforcement or asserting their rights.

★ DID YOU KNOW? — LONG ISLAND FACTS

Long Island's homeless count hit **4,500+ people in 2025** — up 13% in one year and the highest since the count began in 2007. Per the LI Coalition for the Homeless, most families entered homelessness **while working**, as rents (up 5–7% in a year) outpaced wages. Early rights education is homelessness prevention.

HOW WE USE THIS AS HEALI CHWs

This is our default outreach handout for any member with rental concerns. Print stacks of the **Spanish and Creole versions** for community site visits — they fill a real language-access gap in our service area. When a member mentions any landlord conflict during HRSN screening, leave this behind and document the housing concern in Unite Us.

Eviction Timelines — Nassau & Suffolk

Legal Services of Long Island • Available in English & Spanish

WHO IT'S FOR

Members with court papers or notices

FORMAT

Step-by-step visual timeline

URGENCY

High — deadlines are short

What it is

A visual, step-by-step map of how an eviction case moves through Long Island courts — from the first written notice, to the court petition, to the hearing, to the final warrant. It shows members exactly where they are in the process and how much time they realistically have.

How it works in our two counties

- **Nassau:** landlord–tenant cases are heard in Nassau County District Court (plus the City Courts of Glen Cove and Long Beach).
- **Suffolk:** cases go to Suffolk County District Court in the five western towns, and town/village justice courts in the five eastern towns.
- **The final step has a built-in window:** after a warrant, the Sheriff serves a 14-day notice before any physical removal — even at the very end, there is time to get help.
- **Showing up matters most:** members who appear in court almost always get more time and better outcomes than those who default.

★ DID YOU KNOW? — LONG ISLAND FACTS

In 2025, landlords filed **2,146 eviction cases in Nassau** and **3,889 in Suffolk**. About **4.4% of all Suffolk rental households** faced an eviction filing — roughly 70% higher than Nassau's 2.6%. Statistically, our Suffolk members are at significantly higher eviction risk.

HOW WE USE THIS AS HEALI CHWs

When a member shows us court papers, we don't interpret the law — we use this timeline to identify **which stage** they're at, reduce panic, and trigger the right next step: an immediate warm referral to LSLI. A petition or court date means the clock is running — treat the legal referral as **urgent, not routine**, and flag it in Unite Us the same day.

Tenants' Guide to Landlord–Tenant Proceedings

Forum presentation • How eviction cases actually work in Long Island courts

WHO IT'S FOR	FORMAT	BEST USE
CHW team knowledge-building	Training deck (PDF)	Team lunch-and-learn / onboarding

What it is

The forum's core training on the nuts and bolts of landlord–tenant court: the types of cases (nonpayment vs. holdover), what the paperwork looks like, what happens at each court appearance, and the defenses and protections tenants commonly have.

What our team should take from it

- **Nonpayment vs. holdover:** nonpayment cases are about money owed (often resolvable with arrears assistance); holdover cases are about ending the tenancy itself — different stakes, different strategies.
- **The papers tell the story:** recognizing a rent demand, notice of petition, and warrant helps us triage how urgent a member's situation is.
- **Arrears help changes outcomes:** emergency assistance through DSS and one-shot grants can resolve nonpayment cases — pairing benefits navigation with the legal referral is where we shine.
- **Tenants can ask for time:** courts can grant adjournments to find counsel — members should ask rather than agree to anything on the spot.

★ DID YOU KNOW? — LONG ISLAND FACTS

New York's eviction process is among the most procedural in the country — cases get dismissed over technical defects, and most cases **settle rather than go to trial**. In Nassau, if the Sheriff physically removes a tenant, the landlord must also pay for **30 days of storage** for the tenant's belongings. Members have more leverage than they think.

HOW WE USE THIS AS HEALI CHWs

Recommend this deck as a **30-minute team training**. Day-to-day: when screening surfaces rent arrears, pair the legal referral with benefits navigation (emergency assistance, SNAP recert, budget issues) — resolving the money problem often resolves the case.

Fair Housing Law & Long Island Housing Services

NYS Homes & Community Renewal FAQ • lifairhousing.org • 631-567-5111

WHO IT'S FOR

Members facing discrimination

KEY PARTNER

Long Island Housing Services (LIHS)

ESPAÑOL

631-567-5111 ext. 378

What it is

Fair housing law makes it illegal to deny, mistreat, or push out tenants and homebuyers because of who they are. The NYS HCR Fair Housing FAQ explains the protections in plain language, and LIHS — the region's fair-housing agency — investigates complaints in Nassau and Suffolk free of charge, using trained undercover testers.

Protected under New York, Nassau & Suffolk law

- Federal baseline: race, color, national origin, religion, sex, disability, familial status.
- **Plus NY/county protections:** age, sexual orientation, gender identity, marital status, military/veteran status, immigration status, domestic-violence victim status, and **lawful source of income**.
- **Source of income is the big one for our members:** refusing an applicant over a Section 8 voucher, SSI/SSD, DSS subsidy, or child support is illegal — Suffolk County has banned it since **2015**.
- Disability protections include **reasonable accommodations** (e.g., a ramp, assigned parking, an emotional support animal despite a no-pet policy).

★ DID YOU KNOW? — LONG ISLAND FACTS

LIHS testers have caught real discrimination across our service area — recent settlements involve properties and agencies in **Holbrook, West Babylon, Baldwin, Smithtown, Islip and Huntington**, where voucher holders were told things like “we don't do Section 8.” Nationally, 2024 saw **32,000+ fair-housing complaints** — among the highest in two decades. It's common, underreported, and winnable.

HOW WE USE THIS AS HEALI CHWs

Listen for red flags during screening: “they stopped returning my calls when I mentioned my voucher,” “no kids allowed,” “the landlord won't allow my support animal.” Refer to **LIHS at 631-567-5111 ext. 375 (Spanish ext. 378)** and document it. Discrimination cases have deadlines — refer promptly.

Housing Conditions & the Warranty of Habitability

Forum presentation • The legal right to a safe, livable home

WHO IT'S FOR

Every renter — critical for ASME cases

LEGAL HOOK

NY Real Property Law § 235-b

HEALTH LINK

Mold, pests, heat = asthma triggers

What it is

Every residential lease in New York automatically includes the “warranty of habitability” — a non-waivable legal promise that the home is safe, sanitary, and livable. It can't be signed away, and it applies whether or not it's written in the lease.

Conditions that violate the warranty

- No heat or hot water; broken locks or doors; exposed wiring or fire hazards
- **Mold, chronic leaks, and water damage • Pest infestations** (roaches, mice, rats, bedbugs)
- Lead paint hazards, broken windows, sewage or plumbing failures

Why this is OUR issue

This is the most important page in this guide for our asthma educator (ASME) work. Mold, pests, and poor heating are **clinical asthma triggers** — and the warranty of habitability is the legal lever that forces landlords to fix them. A member can have perfect medication adherence and still end up in the ED if the apartment itself is making them sick.

★ DID YOU KNOW? — LONG ISLAND FACTS

Roughly **4 in 10 Long Island households are cost-burdened**, paying over 30% of income on housing — Suffolk has ranked among the highest in the state. Members stretched that thin often **tolerate unsafe conditions** rather than risk the only housing they can afford. Remember: retaliation for complaining is illegal in NY — members don't have to choose between health and housing.

HOW WE USE THIS AS HEALI CHWs

For any asthma member with environmental triggers at home: (1) **document conditions** — photos, dates, copies of complaints; (2) advise putting repair requests **in writing**; (3) refer to **LSLI** to enforce the warranty and to **town code enforcement**; (4) record the housing-quality HRSN need in Unite Us so the legal and health interventions travel together.

Residential Mortgage Foreclosure Process in New York

Forum presentation • What happens when a Long Island homeowner falls behind

WHO IT'S FOR

Homeowner members behind on mortgage

TIMELINE

Long — often 1–3+ years on LI

KEY FACT

NY is a judicial foreclosure state

What it is

A walkthrough of New York's foreclosure process. Because NY is a **judicial** foreclosure state, a lender must sue in court (Nassau or Suffolk Supreme Court) and win before taking a home — which means homeowners have real time and real rights at every stage.

The stages our team should recognize

- **90-day pre-foreclosure notice:** required by law before any lawsuit — the golden window to get help, apply for a modification, or reach a housing counselor. The notice itself must list nearby HUD-approved counseling agencies.
- **Summons & complaint:** the lawsuit begins. The homeowner has limited time to answer — **not answering forfeits defenses.**
- **Mandatory settlement conference:** a court-supervised negotiation (see next page).
- **Judgment & auction:** the final stages — but even here, options like reinstatement or selling on the owner's own terms usually beat an auction, especially with LI home equity so high.

★ DID YOU KNOW? — LONG ISLAND FACTS

Long Island is consistently the **foreclosure epicenter of metro New York**: Suffolk had the metro's most first-time filings in 2024 (**933 cases**, the only county over its prior year), and by mid-2025 **Nassau became the metro's most active market** (filings up 31%). Together our two counties account for roughly **a fifth to a quarter** of all metro-NY foreclosures — this WILL show up in our caseload.

HOW WE USE THIS AS HEALI CHWs

Homeowners often hide foreclosure out of shame — our screening may be the first place it surfaces. Any member who mentions a 90-day notice or court papers about their mortgage gets a **same-week referral to LSLI**. Never let a member ignore a summons: answering on time preserves their rights. Warn about 'rescue' scammers demanding upfront fees or deed transfers.

Foreclosure Settlement Conferences

Forum presentation + LSLI fact sheet • The court meeting that can save a home

WHO IT'S FOR

Homeowners in active foreclosure

LEGAL BASIS

CPLR 3408 — mandatory in NY

GOLDEN RULE

NEVER skip the conference

What it is

In New York, every residential foreclosure case must include a court-supervised **settlement conference** — a meeting where the homeowner and the bank sit down (with a court referee) to look for alternatives to foreclosure. Both sides are required to negotiate in good faith. For our members these happen in Nassau and Suffolk Supreme Courts.

What can come out of a settlement conference

- **Loan modification** — new payment terms the homeowner can actually afford
- **Repayment or forbearance plans** for missed payments
- Time to pursue refinancing or assistance — or, if keeping the home isn't possible, a dignified exit (short sale / deed in lieu) instead of an auction
- Homeowners **without a lawyer** get extra court protections — and free counsel may be available through LSLI

★ DID YOU KNOW? — LONG ISLAND FACTS

With Suffolk median home values around **\$680–725K** and Nassau around **\$831–840K**, most Long Island homeowners in foreclosure still have **significant equity**. That equity is leverage at the conference table — and it's exactly what scammers target. Free, legitimate help exists; no one should pay an upfront fee or sign over a deed to “stop” a foreclosure.

HOW WE USE THIS AS HEALI CHWs

Our job is simple and high-impact: make sure no member misses a settlement conference. Help them calendar the date, arrange transportation or interpretation, gather financial documents (income, expenses, hardship letter), and connect them to LSLI **before** the conference so they don't walk in alone.

NY Attorney General — Tenant Rights & Enforcement

AG Housing presentation + Residential Tenant's Rights Guide • ag.ny.gov • 1-800-771-7755

WHO IT'S FOR	FORMAT	ROLE
Deeper disputes & misconduct	Comprehensive rights guide (PDF)	Complaints & enforcement

What it is

Two resources in one: the AG's **Residential Tenant's Rights Guide** — the most comprehensive plain-language reference on NY tenant law — and the AG's office itself, which takes complaints and enforces housing law against bad actors.

What the Tenant's Rights Guide covers

- Leases, rent increases, and security deposits (deposit limits and the deadline to return them)
- Repairs, services, and habitability rights
- Privacy, landlord entry, and protection from harassment and retaliation
- Eviction protections and the rules landlords must follow

When to point members to the AG's office

- Security deposit improperly withheld • Landlord harassment, lockout attempts, or utility shutoffs
- Housing scams — fake listings, **deed theft**, foreclosure 'rescue' schemes
- Patterns of misconduct affecting multiple tenants in a building

★ DID YOU KNOW? — LONG ISLAND FACTS

Under NY law a security deposit is capped at **one month's rent** and must be returned within **14 days** of move-out with an itemized statement — two of the most commonly violated rules on Long Island's tight rental market. Deed-theft and foreclosure-rescue scams concentrate in high-equity, high-foreclosure areas — which describes much of Nassau and Suffolk.

HOW WE USE THIS AS HEALI CHWs

Use the AG guide as our team's **desk reference** when a member asks a tenant-rights question we're not sure about — look it up together rather than guessing. For misconduct and scams, an AG complaint (ag.ny.gov or 1-800-771-7755) complements — doesn't replace — the LSLI legal referral.

Partner Directory & Referral Quick Sheet

Who to call, for what, and how it fits our SCN workflow in Nassau & Suffolk

Our housing-legal referral partners

Partner	Refer for	Contact
Legal Services of Long Island (LSLI) Free civil legal aid — most Medicaid members qualify	Evictions, foreclosure defense, habitability/repairs, benefits-related legal issues	Hempstead 516-292-8100 Islandia 631-232-2400 Riverhead 631-369-1112
Long Island Housing Services Regional fair-housing agency	Discrimination (incl. voucher/source-of-income refusals), reasonable accommodation denials	631-567-5111 ext. 375 Español: ext. 378 lifairhousing.org
NY Attorney General Enforcement & complaints	Deposit theft, harassment, lockouts, housing scams, deed theft	1-800-771-7755 ag.ny.gov
Housing Help Forum partner org	Eviction prevention & housing stability services	See forum deck for intake details

How it plugs into our SCN workflow

- **At screening:** if housing instability screens positive, ask one level deeper — “Have you received any papers from your landlord, the bank, or the court?” Papers = urgent legal referral.
- **In Unite Us:** pair the housing/HRSN referral with the legal referral whenever there's an eviction, foreclosure, discrimination, or conditions issue — legal help is often what stabilizes the housing.
- **ASME cases:** document environmental triggers (mold, pests, no heat) and connect members to LSLI to enforce the warranty of habitability.
- **Language access:** Spanish & Creole fact sheets in every outreach kit; LIHS has a Spanish line.

Four messages members should hear from us

- Free legal help exists — you almost certainly qualify.
- Never ignore court papers — showing up protects your rights.
- No one can lock you out without a court order and the Sheriff — don't self-evict.
- Refusing your voucher is illegal in New York — we can report it.

★ DID YOU KNOW? — LONG ISLAND FACTS

LSLI is marking its **60th anniversary in 2026** — six decades of free civil legal aid on Long Island. And the need is current: combined, our two counties saw **6,000+ eviction filings** and well over **1,000 new foreclosure cases** in a single recent year, while homelessness hit an 18-year high. Every early referral we make is prevention.

HOW WE USE THIS AS HEALI CHWs

Suggested team actions: print multilingual fact sheets for outreach kits • save the eviction timeline to the shared drive • add LSLI + LIHS numbers to our referral quick-sheet • schedule a 30-min lunch-and-learn with the forum deck • confirm whether LSLI is in Unite Us or document the warm-referral process.