COVID-19 Resources for the Public

ALERT

The situation regarding the COVID-19 changes rapidly. Be sure to verify the information with the relevant financial institutions and government agencies. Check the facts about COVID-19 at the NYS Website: https://www.ny.gov/ and the NYC Website: https://www1.nyc.gov/.

Text COVID to 692-692 for real-time information about the city's coronavirus response. For alerts in Spanish, text COVIDESP to 692-692.

FINANCIAL ASSISTANCE

Unemployment Insurance Benefits (UIB)

In New York State, regular Unemployment Insurance (UI) provides benefits for up to 26 weeks, and pays out a minimum benefit amount of \$104 per week and a maximum benefit of \$504 in 2020. Regular UI benefits may be extended by up to 13 to 20 additional weeks, depending on the circumstances.

For information on filing a claim visit https://labor.ny.gov/ui/how_to_file_claim.shtm (file on the day according to last name)

If self-employed, please visit https://labor.ny.gov/ui/pdfs/self-employed-ui-guide.pdf

Info on helping a person to apply: https://labor.ny.gov/formsdocs/factsheets/pdfs/P808.pdf

File a claim online https://unemployment.labor.ny.gov/login (must establish a NY.GOV ID). If having trouble logging into the DOL account, visit:

https://www.labor.ny.gov/ui/Authentication/general/technical-support-solutions.shtm for tips on problem solving or call 888-469-7365.

Helpful filing tips: NYS DOL Twitter Account: https://twitter.com/NYSLabor

If sheltering in another state, individuals must notify DOL that they are no longer in NYS. Send notification through a secure email through claimant's DOL account. If residing outside the country, this is likely to be problematic and individuals may be fined and denied benefits

Pandemic Unemployment Assistance (PUA)

The Coronavirus Aid, Relief and Economic Security (CARES) Act includes a temporary program through 12/31/20 that provides financial assistance to individuals not traditionally eligible for UI benefits. This includes the self-employed, independent contractors, gig workers, freelancers, those with a limited recent work history and others who are unable to work as a direct result of the COVID-19 public emergency.

The benefit amount will mirror the state UI benefit amounts and includes an additional 13 weeks of UI benefits through the Pandemic Emergency Unemployment Compensation. Visit NYS DOL for a checklist to see who qualifies for PUA here.

To apply for Pandemic Unemployment Assistance, first apply for regular UI benefits by visiting https://labor.ny.gov/ui/how_to_file_claim.shtm, and when denied regular UI benefits, individuals should apply for Pandemic Unemployment Assistance.

Coronavirus Economic Impact Payment

A federal one-time direct cash payment up to a maximum of \$1,200 per eligible individual, and \$500 per eligible minor child (16 and younger).

Individuals will receive the maximum payment if Adjusted Gross Income is less than:

\$75,000 for individuals or married couples filing separately (Will bottom out at \$99,000)

\$112,500 for head of households (will bottom out at \$136,500)

\$150,000 for married couples filing jointly(will bottom out at \$198,000)

Claimants must have a work eligible Social Security number and not be a dependent of another taxpayer. For more information: https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know

Emergency Grants/Financial Assistance

<u>Access HRA</u>: Emergency CASH assistance through New York City Human Resources Administrations for **qualifying** households.

Federal Paid Sick Leave

Qualifying workers at private employers with fewer than 500 employees can receive 2 weeks of paid sick leave if they are ill, quarantined or seeking diagnosis or preventive care for coronavirus, or if caring for a sick family member. It also provides 12 weeks of paid leave to people caring for children whose schools are closed or whose child care provider is unavailable because of coronavirus. Most workers at small and midsize companies and nonprofits can obtain the paid leave, as can government employees, as long as they have been employed at least 30 days. Part-time workers and the self-employed, including gig economy workers like Uber drives, can also receive paid leave, assuming they pay taxes. Individuals can contact employers to receive their pay by 4/2/20. For more information:

https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA Poster WH1422 Non-Federal.pdf

NYS Paid Sick Leave

On March 18th Governor Andrew Cuomo signed a bill guaranteeing paid leave for New Yorkers under mandatory or precautionary quarantine due to the coronavirus. For more information <u>visit this site</u>

One Fair Wage

One Fair Wage provides cash assistance to restaurant workers, car service drivers, delivery workers, personal service workers, and more.

Resources for Freelance Artists & Musicians

Click here for a separate listing for COVID resources for freelance artists and musicians

Social Security Benefits

All local Social Security offices will be closed to the public for in-person service beginning Tuesday, March 17, 2020 until further notice. Online services remain available at www.socialsecurity.gov. Individuals who cannot complete their Social Security business online, should call SSA's National 800 Number at 800-772-1213 (TTY 1-800-325-0778).

Small Business Loans

New York City is offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months to help retain employees. Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible for zero interest loans of up to \$75,000 to help mitigate losses in profit. Click here to apply for a NYC loan or grant.

Tax Preparation

The NYC Department of Consumer Affairs' website lists the locations that provide free tax prep in NYC. However, most in-person sites are closed. Some sites might be open as drop-off sites and returns can be done virtually. To find out more information visit: https://www.irs.gov/coronavirus.

Student Loan Aid

Interest on federal student loans will be waived (this does not apply to private student loans). Contact student loan servicers for more information. Individuals not able to make payments should request a deferment or forbearance to stop payments temporarily. Individuals who have lost their job should enroll in an Income Driven Repayment plan. Individuals with private loans should contact their lend and explore

options. For further assistance contact the Education Debt Consumer Assistance Program program at 888-614-5004 or email edcap@cssny.org.

Con Edison

<u>Con Edison</u> is suspending all service shut-offs and is waiving late payment and other fees for those NY State customers who cannot pay their bill.

Phone and Internet

Most U.S. Internet and phone companies have agreed to suspend service terminations and will waive late fees related to the coronavirus pandemic. Visit <u>here</u> for a listing of participating providers.

Water/Sanitation

In New York City, water is not shut off because of delinquent accounts.

Scams and Price Gouging

The Federal Trade Commission has issued warnings against Coronavirus scammers. For more information <u>click here</u>

In NYS people can report retailers who may be taking unfair advantage of consumers by selling goods or services necessary for an individual's health, safety, or welfare for an excessive price. Visit https://ag.ny.gov/price-gouging-complaint-form for a complaint form.

FOOD

Grab-and-Go Meals

All New Yorkers can daily pick up free grab-and-go meals at 400 NYC sites. You pick up breakfast, lunch and dinner all at once. Families & Children: 9:30AM to 11:30AM; Adults: 11:30AM to 1:30PM To find a nearby pick-up location or a meal hub go to https://www.schools.nyc.gov/freemeals or text NYCFOOD to 877-877.

Food Banks/Pantries

Food banks are open in NYC. For more locations visit:

http://foodhelp.nyc/emergency-assistance-en/https://www.foodbanknyc.org/covid-19/

Pet owners affected by Coronavirus <u>can get free dog and cat food</u>, and other supplies like cat litter. New York City residents can call the ASPCA Helpline at 1-800-738-9437 for information.

Green Markets

www.grownyc.org/blog/schedule-changes

Food/Meals Delivery

Seniors may be able to get food delivered, contact Aging Connect at 212-AGING-NYC (212-244-6469).

For food delivery assistance, call 311 or visit https://cv19engagementportal.cityofnewyork.us/#/display/5e7555117ad6750216160409

City Meals on Wheels www.citymeals.org/get-meals

God's Love We Deliver - https://www.glwd.org/get-meals/for-you-or-your-loved-ones/

WIC (Women, Infants and Children)

WIC is a special supplemental nutrition program for low-income pregnant women, breastfeeding women, and children under the age of five. <u>Click here for more information</u>.

HOUSING

COVID Rent Relief Program

The New York State Legislature established this program to help households experiencing an increase in their rent burden due to a loss of income during the COVID-19 crisis....The COVID Rent Relief Program will provide eligible households with a one-time rental subsidy that will be sent directly to the household's landlord. https://hcr.ny.gov/RRP

Eviction Moratorium

All eviction cases and pending warrants of eviction for non-payment or any other reason for both residential and commercial tenants are suspended until Aug 20, 2020.

Tenant Safe Harbor Act

The Tenant Safe Harbor Act was signed into law by Governor Andrew Cuomo on June 30th, 2020. The law protects NYS residential tenants who have experienced a financial hardship during COVID-19 from eviction due to nonpayment of rent. It covers unpaid rent that has accrued between March 7th and until all COVID-related restrictions on nonessential gatherings and businesses are lifted in the tenant's county.

While a housing court judge cannot authorize an eviction due to nonpayment of rent for tenants who have not been able to pay rent because of COVID-19, a judge can award money judgments against tenants to landlords. A money judgement gives the landlord the right to collect rent arrears from the tenant.

Housing Legal Advice

Housing Conservation Coordinators: 212-541-5996 (7PM to 9PM)

Take Root Justice Housing Hotline: 646-459-3022

Goddard Law Project: 212-799-9638, x0

PALANTE Harlem: 212-491-2541 Legal Services NYC: 917-661-4509

Mortgage Payment Relief

Effective 3/19/2020, Governor Cuomo has announced that he will direct banks to waive "mortgage payments for 90 days for borrowers who face financial hardship such as losing their job." Families should check with their financial institution before stopping mortgage payments. For more information visit: https://www.dfs.ny.gov/consumers/coronavirus/mortgage

MEDICAL/HEALTH RESOURCES

Medical attention for COVID-19

New Yorkers with symptoms or questions about COVID-19 can call 1-844-NYC-4NYC to connect to a medical provider free of charge 9 am - 9 pm; and to locate a COVID-19 testing site, visit nyc.gov/covidtest

Special Enrollment Period for Uninsured (NYS)

Uninsured individuals can enroll in Qualified Health Plans on the NY State of Health Marketplace or directly with a health insurer. There is no cost sharing for Covid-19 for individuals enrolled in qualified health plans. Individuals can apply for coverage through NY State of Health on-line at https://nystateofhealth.ny.gov/, by phone at 855-355-5777

Help Accessing Insurance

The Community Service Society of New York provides assistance to New Yorkers who need help accessing health insurance benefits. Following are their programs:

- CSS Navigator Network at 1-888-614-5400: assists consumers apply for health insurance through the NYS of Health Marketplace, including Medicaid, Essential Plan, Child Health Plus and qualified health plans.
- CSS Community Health Advocates at 1-888-614-5400: assists consumers resolve insurance disputes, file complaints, appeal plan decisions, obtain needed medical services, and access affordable care for the under or uninsured.
- CSS Independent Consumer Advocacy Network at 1-888-614-5400: assists consumers with accessing Medicaid long-term care services, answers questions and solves problems with consumers' Medicaid managed long-term care problems.
- CSS Community Health Access to Addiction and Mental Healthcare Project at 1-888-614-5400: assist New Yorkers with mental health and substance use disorders access needed health insurance benefits and access needed care.

MENTAL HEALTH

Free Mental Health Services

Free mental health services 24/7 for NYC residents. Call 1-888-NYC-Well 24/7 hotline or text "WELL" to 65173. For more information visit: https://nycwell.cityofnewyork.us/en/.

New York State provides free online mental health services during COVID-19. For free emotional support, consultation and referral to a provider, call 1-844-863-9314.

Guidance on Coping with COVID 19

The Centers for Disease Control (CDC) has guidance on <u>managing mental health</u> and coping during COVID-19.

New York State is partnering with Headspace to provide a collection of free guided at-home mindfulness exercises to help address rising stress and anxiety. Visit www.headspace.com/ny.

National Suicide Prevention Lifeline

To reach the National Suicide Prevention Lifeline, call 1-800-273-TALK (8255), OR text "START" to 741-741 to reach the Crisis Text Line.