

U.S. REPRESENTATIVE
ELIOT L. ENGEL



NY-16

COVID19

RESOURCE

GUIDE



Special Thanks to Speaker Pelosi

INTRODUCTION

Our nation is facing one of the gravest health and economic emergencies in over 100 years. The coronavirus pandemic has had a deep impact on every aspect of American life — and bold action is required to address the health emergency, mitigate the economic damage and provide for a strong recovery.

Since the beginning of the epidemic, I have been working with my colleagues in the House to ensure our nation's response puts workers and families first: their health, their wages and their wellbeing.

We have already passed and signed into law three sweeping pieces of legislation:

- The Coronavirus Preparedness & Response Supplemental Appropriations Act
- The Families First Coronavirus Response Act
- The Coronavirus Aid, Relief and Economic Security (CARES) Act.

Together, these laws dramatically expand critical financial lifelines for families, establish new benefits and protections for workers, create new tools for small businesses to meet payroll and other expenses, and provide relief for students and schools.

My hope is that this packet will help you understand the benefits that are available to you and your constituents — and how to access them. Please keep in mind that additional benefits may be available from state and local governments.

HEALTH

For more information on the coronavirus or COVID-19, constituents may go to the Centers for Disease Control and Prevention (CDC)'s [website](#), the New York State Department of Health's [website](#), the New York City Department of Health and Mental Hygiene's [website](#), or Westchester County's Department of Health [website](#). They may also call the NYS Coronavirus Hotline at 1-888-364-3065 or the Westchester COVID-19 Hotline at 1-866-588-0195.

Mental Health

Constituents looking for mental health services, including emotional support, consultation, and referral to a provider, can call the NYS mental health phone number at 1-844-863-9314. NYC residents should text "Well" to 65173* or call 1-888-NYC-Well. Westchester residents may call the Westchester mental health phone number at 914-995-1900

New Rochelle Testing Site

The state's first coronavirus mobile testing center, in the middle of Glen Island in New Rochelle, remains operational. The testing center is prioritizing tests for individuals that are part of the highest risk population. New Rochelle residents who would like to be tested can make an appointment by calling 888-364-3065.

Co-op City COVID-19 Testing Site Now Open

A new coronavirus mobile testing site located in the parking lot of the Bay Plaza AMC Theater, located at 2210 Bartow Avenue in Co-op City, is now operational. The site prioritizes testing for people among the highest risk populations. Northeast Bronx residents who would like to be tested must make an appointment by calling 888-364-3065. There will be no walk-ins allowed and all patients must be in a vehicle.

Testing hours are Monday-Sunday 8AM-6PM.

INDIVIDUALS & FAMILIES

Unemployment Insurance

- More laid-off and furloughed workers than ever before (including those new to the job market) will be eligible for Unemployment Insurance and will see an additional \$600 per week to match the average paycheck for up to 4 months of benefits. These benefits will be available immediately.
- Residents seeking more information about UI benefits should contact the New York State Department of Labor, online here: [NYS Unemployment Assistance](#)

Additional resource:

[Committee on Ways & Means re Unemployment Compensation.](#)

Direct Payments to Individuals and their Families

- Individuals making up to \$75,000 (\$150,000 for married workers) will receive payments of \$1,200 with an additional \$500 payment per minor child. The payments decrease ratably and stop altogether for single workers making more than \$99,000 (\$198,000 for married workers and \$218,000 for a family of four.)
- These payments will be issued by the IRS via direct deposit and will be based on 2019 or 2018 tax return or 2019 Social Security statement.
- If someone has not filed a tax return in 2018 or 2019 and does not receive Social Security benefits, [the IRS recommends](#) filing a 2018 return to receive payment. If the IRS does not have the taxpayer's bank account information, Treasury plans to develop a web-based portal for individuals to provide their banking information to the IRS online so that individuals can receive payments immediately as opposed to checks in the mail. Click [here](#) for more information.
- If you receive Social Security, retirement or other social safety net benefits, you may still qualify for direct payments. These payments will not be taxable nor represent "resources" for program eligibility purposes. Click here for more information from the [IRS](#).

Additional Resources:

[Committee on Ways and Means re Direct Payments](#)

[Committee on Ways and Means re Social Security](#)

Food Assistance

- Supplemental Nutrition Assistance Program (SNAP), more commonly known as food stamps, ensures that Americans receive the food they need, especially if they are newly unemployed. Congress has invested in SNAP in the last three bills to help Americans put food on the table during this crisis.
- In order to apply for SNAP, contact the NYS Office of [Temporary and Disability Assistance](#) or the Northeast Regional Office of the U.S. Department of Agriculture's [Food and Nutrition Services](#).

Additional Resource:

[Committee on Agriculture re Anti-Hunger Programs](#)

- The Special Supplemental Nutrition Program for Women Infants and Children (WIC) provides access to nutritious foods to low-income pregnant women or mothers. To see if you are eligible for WIC benefits [click here](#). To learn more about how to apply for WIC [click here](#). To learn about WIC in New York State, [click here](#).

Additional Resource:

[U.S. Department of Agriculture's Coronavirus Nutrition Response](#).

Food Banks

- Congress has now secured \$850 million in emergency funding for The Emergency Food Assistance Program (TEFAP) to help food banks face increased utilization and demand in countless communities across the country due to the coronavirus. Click [here](#) for the New York State contact or find a local food bank [here](#) or [here](#).
- To find food assistance near you, call the USDA National Hunger Hotline at 1-866-3-HUNGRY or for information in Spanish call 1-877-8-HAMBRE.

Westchester School Meal Information

Westchester County has unveiled an extensive plan for supporting local students who had been relying on state funded free and reduced meal plans at school. The program will distribute food in 17 Westchester school districts at more than four-

dozen locations throughout the county. For a full list of available times and locations, [click here](#).

Bronx School Meal Information

All NYC schools will be distributing 3 free meals every Monday through Friday from 7:30am to 1:30pm. You do not need to register or provide ID to be able to pick up free meals for your children. Please click [here](#) for further information.

Homeowners and Renters Protections

Mortgage Forbearance: Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request forbearance on their payments for up to 6 months, with a possible extension for another 6 months without fees, penalties, or extra interest. Homeowners should contact their mortgage servicing company directly.

Eviction Protections: Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally-backed mortgage, and who are unable to pay their rent, are protected from eviction for 4 months. Property owners are also prohibited from issuing a 30-day notice to a tenant to vacate a property until after the 4-month moratorium ends. This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and federally-issued or guaranteed mortgages. Renters whose landlord is not abiding by the moratorium should contact the relevant federal agency that administers their housing program or their local Legal Aid office.

On March 20, New York State announced a 90-day moratorium on evictions for residential and commercial tenants, meaning no one can be evicted in New York state until at least June 20th. The Executive Order enacting this moratorium is online [here](#).

Energy Assistance for Low Income Families

This legislative package includes \$900 million to help low income Americans and their families heat and cool their homes. To learn more about the Low Income Home Energy Assistance Program in New York State, click [here](#).

Emergency Paid Leave

Many workers in America currently have no paid leave and are being forced to choose between their paycheck, their health, and the health of the people around them.

The emergency paid leave provisions passed by Congress and signed into law are a critical step toward protecting families' financial security and mitigating the spread of the coronavirus.

Below is information on eligibility for emergency paid sick leave and paid family leave.

- Committee on Education and Labor: [Who is Eligible for Leave?](#)
- U.S. Department of Labor [Fact Sheet for Employees](#)
- U.S. Department of Labor [Fact Sheet for Employers](#)
- U.S. Department of Labor [Questions and Answers](#)
- U.S. Department of Labor for [federal workers](#) and for [non-federal workers](#)

SMALL BUSINESSES

Small Business Forgivable Loans and Grants

- Congress secured \$350 billion in forgivable loans and \$10 billion in grants to small businesses, tribal business concerns, and certain nonprofits.
- Loans through a new SBA 7(a) Paycheck Protection Program can be forgiven when used for payroll costs (including paid leave, health care, and other costs) to retain workers, and other expenses such as rent, mortgage interest, and utilities. Independent contractors, sole-proprietors, and other self-employed persons are eligible for these loans.
- Small businesses can also apply for up to \$10,000 in grants to retain workers and pay for debt obligations.
- Small businesses, 501(c)(3) nonprofits, and 501(c)(19) veterans organizations should contact their lender and the Small Business Administration office directly. The New York State SBA Office is online [here](#).

Additional Resource:

[Committee on Small Business fact sheet & FAQ](#)

Paid Sick and Family Leave Tax Credit

- Employers who provide required leave to their employees and who employ less than 500 employees are eligible for a tax credit to offset the costs of such leave. This tax relief will be provided against quarterly payroll taxes (those paid in connection the Form 941). For additional guidance, please refer to the [IRS's website](#).

Additional Resources:

[Small Business Owner's Guide to the CARES Act](#)

Committee on Small Business: [NYS Lenders](#) (page 30)

NY Small Business Development Center ([SBDC](#))

Business Outreach Center's [Women's Business Center](#)

Committee on Small Business: [Small Businesses Flow Chart](#)

STUDENTS & EDUCATORS

Student Loan Relief

- If you have student loan debt, Congress secured several options outlined below for borrowers that help provide relief through September 30, 2020. During this period, a borrower will be able to:
 - Pause payments for federal student loan borrowers who have Direct Loans and Federal Family Education Loan (FFEL), which means these borrowers will not be required to make any payments toward outstanding interest or principal balance.
 - Suspend interest accrual for such loans so that these balances don't accrue.
 - Avoid forced collections such as garnishment of wages, tax refunds, & Social Security benefits.
 - Halt negative credit reporting.
 - Ensure a borrower continues to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
 - For additional guidance, please go to the U.S. Dept of Education [website](#).

School Meals

- As more schools close due to coronavirus, Congress has provided emergency funding for Child Nutrition Programs to ensure students can still receive their free or reduced-price school meals during this time. To learn more, click [here](#) to learn what New York is doing during this time. All NYC schools will be distributing 3 free meals every Monday through Friday from 7:30am to 1:30pm. You do not need to register or provide ID to be able to pick up free meals for your children. Please click [here](#) for further information

Additional Resource: Committee on Education & Labor [School Meals](#)

Stabilization Funding for Education

- Congress secured \$30.75 billion in funding for school districts, states and higher education institutions to ensure state resources and investments are not diverted from life-long learning. For additional guidance on how to apply and learn about next steps as this critical relief becomes available, please refer to the U.S. Department of Education [website](#).

Electronic Devices for Remote Learning: NYC students needing electronic devices for remote learning, should click [here](#).

VETERANS

- Congress provided robust emergency funding to ensure the Department of Veterans Affairs (VA) has the equipment, tests, and support services – including setting up temporary care sites, mobile treatment centers and increasing telehealth visits to allow more veterans to get care at home – necessary to provide veterans with the additional care they need. For further guidance as this funding and initiatives are implemented, please refer to the U.S. Department of Veterans Affairs [website](#).

Additional resources:

- [VA FAQ](#)
- [VA Locations](#)
- Veterans Crisis Line 1-800-273-8255

GET INVOLVED

Constituents may donate goods, services or space to New York State's response to the COVID-19 public health emergency by clicking [here](#), to NYC by clicking [here](#), or to Westchester County by emailing icanhelp@westchestergov.com

Businesses looking to help New York State produce needed supplies should click [here](#).

Individuals looking to donate blood should call the NY Blood Center at 800-933-2566 or click [here](#) to find a convenient American Red Cross donation location.

NYC is recruiting TLC-licensed drivers to help with deliveries such as meals to seniors. Drivers will be paid at \$15/hour plus reimbursement for gas and tolls. Interested applicants can click [here](#).

Westchester medical providers needing medical supplies like masks and gloves should email: WCEOC@westchestergov.com