
NYC COVID-19 Immigrant Emergency Relief Fund

Through a \$20 million donation from [Open Society Foundations](#) to the Mayor's Fund, the New York City COVID-19 Immigrant Emergency Relief program was able to provide direct monetary support for immigrant workers and their families who were ineligible for federal direct relief through the CARES bill or unemployment insurance. The program reached 76,000+ individuals.

The Mayor's Office of Immigrant Affairs worked with a network of community-based organizations with deep ties to immigrant communities and close relationships with community members to connect with hard-to-reach populations and deliver the private funding. For a listing of organizations go to <https://www1.nyc.gov/site/fund/initiatives/covid-19-immigrant-emergency-relief-fund.page>

The NYS Department of Health has confirmed that grants received under the Immigrant Emergency Relief Fund for undocumented workers in lieu of Federal Stimulus checks are considered exempt from consideration for Medicaid eligibility.

Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a benefit for low-income workers. It reduces the amount of tax owed, which may also provide a refund. To qualify for EITC the worker must meet certain requirements including income.

The maximum amount of adjusted gross income for tax year 2020 cannot exceed the following amounts:

- For those with no qualifying children: \$15,820 (\$21,710 if married filing jointly);
- For those with one qualifying child: \$41,756 (\$47,646 if married filing jointly);
- For those with two qualifying children: \$47,440 (\$53,330 if married filing jointly);
- For those with three or more qualifying children: \$50,594 (\$56,844 if married filing jointly).

Use the [EITC Assistant tool](#) to help determine eligibility. Tax assistance is available virtually at [NYC Free Tax Prep](#).

 **Free Access: To access our entire Tax Credit chapter in Benefits Plus during the month of February visit [Tax Credits, Tax Credit Programs!](#)**

Filing Tips for Taxpayers

To speed refunds and help with tax filing, the IRS urges taxpayers to follow these simple steps:

- [File federal taxes electronically](#) and use direct deposit for the quickest refunds.
- Check [IRS.gov](#) for the latest tax information, including the latest on *Economic Impact Payments*. There is no need to call.
- Individuals who were eligible for the economic stimulus payments should carefully review the guidelines for the [Recovery Rebate Credit](#).
 - Those who did not receive a payment or only received a partial payment may be eligible to claim the *Recovery Rebate Credit* when filing the 2020 tax return.

Increase in SNAP Benefit Amounts

The [Consolidated Appropriations Act, 2021](#), signed on December 27, 2020, increases the SNAP benefit amounts effective January 1, 2021 through June 30, 2021, see chart below. In addition, the minimum monthly SNAP benefit, for one and two-person households, increases from \$16 to \$19 through June 30, 2021.

Beginning in July, the SNAP benefit amount will return to the amounts prior to the Act, unless further extended.

SNAP Maximum Benefits Amounts		
Household Size	January 1, 2021 - June 30, 2021	July 1, 2021 - September 30, 2021
1	\$234	\$204
2	\$430	\$374
3	\$616	\$535
4	\$782	\$680

The Benefits Plus Learning Center's SNAP calculator has been updated to reflect these changes, click [here](#).

HOUSING NEWS

COVID-19 Emergency Eviction and Foreclosure Prevention Act

Eviction and Foreclosure Protection for NYS Tenants and Homeowners

Governor Cuomo signed the [COVID-19 Emergency Eviction and Foreclosure Prevention Act](#) (the Act) on December 28, 2020 affording tenants and homeowners in NYS both eviction and foreclosure protections, as well as protections from tax lien sales. The Act suspended pending eviction and foreclosure proceedings and executions of evictions where notices were issued for 60 days, through February 26, 2021. Additionally, eviction and foreclosure cases that are filed between December 28, 2020 and January 27, 2021 will remain suspended for 60 days from filing.

Tenants and homeowners can remain protected from eviction and foreclosures through May 1, 2021 if they submit hardship declarations to their landlords or mortgage lenders or to the courts, if a case has been filed. To access the hardship declaration forms in English and other languages, [click here](#).

For additional information on the Act and the temporary suspensions of evictions in NY, visit <https://bplc.cssny.org/pbm/covid-19-resources/housing-programs-services/eviction-moratoriums>.

For additional information on the Act, the foreclosure moratorium and tax lien sales suspension in NY, visit <https://bplc.cssny.org/pbm/covid-19-resources/housing-programs-services/homeowners#nys-foreclosure-moratorium>.

Senior and Disabled Homeowners Tax Exemption

The Act also helps older adults and people with disabilities stay in their homes by requiring every locality to automatically renew the [Senior Citizens Homeowner Exemption \(SCHE\)](#) and the [Disabled Homeowner Exemption \(DHE\)](#) during the pandemic and waive the annual recertification requirement in 2021.

SCHE and DHE recipients can choose to file a renewal application if their current income makes them eligible for a larger tax exemption. For more information go to <https://www1.nyc.gov/site/finance/benefits/2021-sche-and-dhe-program-updates.page>.

Federal Protections Against Evictions and Foreclosure

In September 2020, the Centers for Disease Control and Prevention (CDC) issued an agency order imposing a temporary nationwide moratorium on residential evictions for nonpayment of rent to prevent the spread of COVID-19. This moratorium has been in effect since September 4, 2020 and does not cover evictions for reasons other than nonpayment of rent.

The CDC order has been extended and will expire on March 31, 2021. To be protected from an eviction under the CDC order, all adults listed on the lease must submit a written declaration to their landlords.

Additionally, federal agencies that secure mortgages have extended foreclosure moratoriums on those properties, as follows:

- January 31, 2021
 - [Fannie Mae & Freddie Mac \(Federal Housing Finance Agency\)](#)
- February 28, 2021
 - [US Department of Veterans Affairs](#)

Tenants who are behind on rent and/or are being sued in housing court should consult with an attorney to determine if there are any eviction protections that will prevent an eviction.

Any NYC tenant that receives notices from housing court should call 311 and/or *Housing Court Answers* at 212-962-4795, Monday – Friday, 9am-5pm.

When calling 311, tenants should ask to be connected to the Tenant Helpline, where they may be able to access free legal representation. [Housing Court Answers](#) is a valuable resource for questions about answering court notices and the current housing court processes.

For additional tenant resources, visit *Tenant Resources* at <https://bplc.cssny.org/pbm/covid-19-resources/housing-programs-services/Additional-Resources>.

- [US Department of Agriculture](#)
- [US Department of Housing and Urban Development](#)
- [Fair Housing Administration](#)

Resources

- To access the declaration in English or Spanish, visit <https://www.cdc.gov/coronavirus/2019-ncov/covid-eviction-declaration.html>.
- To learn more about the CDC order, visit <https://bplc.cssny.org/pbm/covid-19-resources/housing-programs-services/eviction-moratoriums>.
- To remain updated on eviction and foreclosure extensions, visit:
 - <https://bplc.cssny.org/pbm/covid-19-resources/housing-programs-services/eviction-moratoriums#protections-against-residential-evictions>
 - <https://bplc.cssny.org/pbm/covid-19-resources/housing-programs-services/homeowners#federal-foreclosure-moratorium>.

SOCIAL SECURITY RETURN TO WORK PROVISIONS (Series)

Work Incentives for SSDI Beneficiaries

Work incentives are special rules put in place by the Social Security Administration (SSA) to protect cash and health benefits for SSDI beneficiaries as they return to work. It is important that SSDI beneficiaries report earnings timely for SSA to apply the work incentive rules appropriately. The incentives discussed below are unique to SSDI beneficiaries.

Trial Work Period (TWP)

SSDI beneficiaries who begin to work, are entitled to a 9-month Trial Work Period (TWP) to test their ability to work. A TWP is completed after the SSDI beneficiary works any 9 months (whether the months are consecutive or not) during a period of 60 consecutive months; that is, the months an individual is engaging in a TWP need not be consecutive, but the 60 months in which a TWP commences is consecutive. Only months where earnings are over \$940 per month (in 2021) are counted as a trial work period.

CASE EXAMPLE

Beatrice receives SSDI benefits, and begins to work for the first time since receiving benefit in January 2021 making \$800 per month. Her income increases in February and March to \$1,000 per month. In April, Beatrice stops working. In June, she finds a new job making \$950 per month. All months where her earnings are above \$940 will count toward a TWP.

- January does not count as a TWP.

- February and March will count towards a TWP.
- There was no income in April or May, so these months do not count as a TWP.
- June will count towards a TWP.

So far, in total, Beatrice has used 3 months of her 9 month TWP.

After a TWP - Extended Period of Eligibility

When a beneficiary completes a TWP, s/he will automatically begin a 36-month consecutive Extended Period of Eligibility (EPE). During the EPE, SSA will determine if the beneficiary will receive a benefit based on whether his/her earnings are above the substantial gainful activity level (SGA). Earnings at or above \$ 1,310 per month in 2021 is considered SGA. Throughout the 36-month EPE, any month where earnings are above the SGA, the SSDI beneficiary will not be entitled to an SSDI payment. There are ways to reduce how much earnings count towards SGA. SSA has information on their website at <https://www.ssa.gov/disabilityresearch/wi/generalinfo.htm#ssdi>. *Benefits Plus* subscribers may refer to [Impairment Related Work Expenses](#) under [Cash Benefits, Social Security Disability Insurance \(SSDI\), Work Incentives under the SSDI Program](#).

A grace period is granted in the first month an SSDI beneficiary has earnings above SGA in their EPE. In this situation, the beneficiary will receive SSDI benefits for that month and the following two months regardless of the amount of earnings in the following months.

Extended Medicare Benefits

SSDI beneficiaries will continue their Medicare benefits throughout their Trial Work Period, Extended Period of Eligibility (whether earning SGA or not), and for 57 months after their EPE, as long as SSA determines they still meet the disability criteria.

After these 57 months, beneficiaries with a continuing disability may “buy-in” to Premium Medicare Hospital Insurance. For more information, see [Extended Medicare Coverage for Working People with Disabilities](#) or *Benefits Plus* subscribers may visit [Extended Medicare Benefits](#) under *Cash Assistance, SSDI, Return to Work, Extended Medicare Benefits.*

Benefits Plus Online

Benefits Plus Updates

- Unemployment Insurance Benefit

Returning to Work: Beginning Sunday, January 24, 2021 NYS DOL has implemented a new rule for how part-time work affects unemployment benefits. This change impacts beneficiaries of both regular Unemployment Insurance benefits, as well as PUA benefits. A UI or PUA

beneficiary can work up to 30 hours per week (while earning \$504 or less in gross pay in the previous week) and receive a partial UI benefit. Claimants who work 31 or more hours in a week or who earn more than \$504 in gross earnings per week are not entitled to benefits.

UI or PUA benefits will be reduced proportionally based on the number of days the UI beneficiary is engaged in work. However, NYS DOL is now implementing an “hours-based” approach for reporting work. That is, how days are counted depends on the number of hours the beneficiary is engaged in work. The formula for days worked is as follows:

- If working 4 or less hours per week – report 0 days worked; there will be no reduction in the weekly benefit rate;
- If working 5 – 10 hours per week – report 1 day worked; will receive 75% of the beneficiary’s weekly benefit rate;
- If working 11 – 20 hours per week – report 2 days worked; will receive 50% of the beneficiary’s weekly benefit rate;
- If working 21 – 30 hours per week – report 3 days worked; will receive 25% of the beneficiary’s weekly benefit rate;
- If working 31+ hours per week; report 4 days worked; will not be entitled to a UI benefit for the week

For more information visit *Benefits Plus* free COVID-19 section on *Expansion of Unemployment Insurance* at <https://bplc.cssny.org/pbm/covid-19-resources/expansion-of-unemployment-insurance/unemployment-insurance-expansion>.

For the DOL fact sheet visit: <https://dol.ny.gov/system/files/documents/2021/01/p803.pdf>.

Free COVID-19 Resources

Benefits Plus Online is housing *COVID-19 Resources* category available at no cost to all professionals and individuals seeking relevant and up-to-date information on COVID-19. This is offered by the Community Service Society of New York’s to support social service professionals who are working with vulnerable population groups during this emergency.

COVID-19 Updates

[COVID-19 Resources, Expansion of Unemployment Insurance: Changes under COVID-19, Pandemic Unemployment Assistance](#)

- Pandemic Emergency Unemployment Compensation: Updated information on the extension of Pandemic Unemployment Compensation.
- Pandemic Unemployment Compensation: Updated information on the Pandemic Unemployment Compensation \$300 per week additional benefit.

Not a *Benefits Plus* Subscriber? Request a free demo here.

Community Resources/Events

Nutrition Kitchen

Nutrition Kitchen is a food pantry providing canned goods, cereals, and pasta. Individuals can access the pantry twice a month. For more information and location information go to <https://www1.nyc.gov/site/neon/programs/nutrition-kitchen.page>.

Free Public Service Loan Forgiveness Presentations

The Education Debt Consumer Assistance Program (EDCAP) is offering free presentations on the [Public Service Loan Forgiveness \(PSLF\) program](#). PSLF is a student loan debt program that forgives the remaining balance on Direct Loans after 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

Free presentations on PSLF are available, please contact Carolina Rodriguez (crodriguez@cssny.org; 212-614-5457) to schedule one!

Benefits Counseling Pilot Project (BCPP)

The New York State Department of Health AIDS Institute has launched the Benefits Counseling Pilot Project to help people living with HIV/AIDS (PLWH) who are employed or seeking employment to understand how earnings impact their public benefits. Participants of the project will learn what benefits they can receive while they are working to increase their financial independence. For more information contact a [state-wide provider](#).