

Unemployment Insurance Supplement – Lost Wages Assistance (LWA)

After weeks of Congress failing to secure a stimulus deal, President Trump issued an executive order on August 8th that could provide up to an additional \$400 a week in lost wages, known as the Lost Wages Assistance (LWA).

The President authorized FEMA to use the Disaster Relief Fund to supplement the state’s unemployment benefits in accordance with the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act).

Originally the \$400 LWA was contingent upon states funding 25% or \$100 of the \$400, but subsequently the U.S. Labor Department clarified that states could apply their state’s unemployment benefits toward the 25% share. With this clarification NYS applied for the LWA grant, and on August 23rd FEMA approved NYS for the LWA. This will allow NYS to provide an additional \$300 per week on top of the state’s regular unemployment benefits to those unemployed due to COVID-19. The period of assistance is August 1st to December 27, 2020 or the termination of the program, whichever is sooner.

FEMA is working with NYS to implement a system to make this funding available to NYS residents.

NYS indicates that UI recipients should continue to certify weekly for UI or Pandemic Unemployment Assistance (PUA) benefits in the interim. NYS DOL will process any additional benefits when they come due as long as beneficiaries continue to certify.

For more information on the Lost Wages Assistance program in NYS go to our free **COVID-19 Resources** at <https://bplc.cssny.org/pbm/covid-19-resources/expansion-of-unemployment-insurance/lost-wages-assistance-program>. For a federal FAQ on the Lost Wages Assistance, [click here](#).

[Click here to opt-in to additional updates from the NYS Department of Labor.](#)

SNAP Emergency Allotment Available for August

An August supplement, via the SNAP Emergency Allotment (EA), will be available to SNAP households who did not receive the maximum benefit amount for their household size, see [April/May E-Newsletter](#) for details on the program.

For additional information go to <https://otda.ny.gov/policy/gis/2020/20DC080.pdf>.

Replacement of SNAP Benefits - Extension

Typically, a request for replacement of SNAP benefits because of the loss of food due to a disaster must be reported within 10 days of the event that caused the loss.

Due to the extraordinary extent and duration of power outages caused by Hurricane Isaias the USDA Food and Nutrition Service (FNS) has granted an extension of the time frame for submitting a request for replacement of food purchased with SNAP benefits that cannot be used because of the recent power outages.

The 10-day time period from the date of outage has been extended as follows:

- Reporting loss of food has been extended through the close of business on **September 4, 2020**.
- Supporting documentation of the loss can be submitted through September 14, 2020.
 - Proof of loss of food can be submitting using a form [LDSS-2291](#) or a signed affidavit of loss. Any signed submission attesting to the loss will be accepted.

For more information go to <https://otda.ny.gov/policy/gis/2020/20DC084.pdf>

NY State of Health: Special Enrollment Will Remain Open Through September 15, 2020

Uninsured New Yorkers can still enroll for coverage through the NY State of Health. The Special Enrollment Period for uninsured New Yorkers has been extended for another 30 days, through September 15, 2020. New Yorkers can apply for coverage through [NY State of Health](#) or directly through insurers. For help with enrollment call 1-888-614-5400.

The Coronavirus Economic Impact Payments (EIP) - Update

The Coronavirus Economic Impact Payment is a federal one-time direct cash payment up to \$1,200 for qualifying individuals/couples, and includes a \$500 payment per eligible minor child (under 17). Most qualifying households received the EIP automatically, but some households were required to apply for the benefit, such as Social Security, SSI, VA & Railroad Retirement beneficiaries who typically are not required to file a tax return.

To receive the \$500 EIP for eligible children, eligible beneficiaries had application deadlines, which have now passed. SSI and eligible VA beneficiaries must have applied by Tuesday, May 5th and Social Security Disability and Railroad Retirement beneficiaries must have applied by Wednesday, April 22nd. **However**, on August 14th, the IRS announced that it has extended this deadline to September 30th for households that didn't receive the \$500 payments for their children earlier this year. Qualifying households are households that:

- Receive Social Security retirement, survivors, or disability benefits, SSI payments, VA Compensation or Pension benefits, or Railroad Retirement benefits;
- Did not file a 2019 or 2018 tax return;
- Have a qualifying child under age 17; and
- Did not already enter information in the IRS' Non-Filer Tool for themselves and at least one child.

Qualifying households should use the [IRS' Non-Filer Tool](#) to apply. If a household has already entered their information in the Non-Filer Tool before the earlier deadlines listed above, or even if entered after the earlier deadlines, the individual does not have to take any further action. The IRS will automatically make a payment by mid-October based on the information provided.

Note: Though most Americans have received their EIP, individuals/couples (without eligible children) who were not required to file their tax returns have until October 15th to receive their payment this year. Individuals should file for the EIP at the [IRS' Non-Filer Tool](#). Anyone who misses the October 15th deadline will need to wait until next year and claim it as a credit on their 2020 federal income tax return. For more information visit: [IRS' August 14 Press Release](#).

Public Charge

On July 29, 2020, in a case brought by New York State, NYC, other states and non-profits, the U.S. District Court for the Southern District of NY ruled that as long as there is a declared national health emergency related to COVID-19 the new public charge rule may not go into effect. However, on August 12, 2020, a judge on the Second Circuit Court of Appeals narrowed the district court's order by indicating that the injunction will only apply for states in the 2nd circuit, that is, New York, Connecticut and Vermont.

Individuals with questions regarding the public charge rule or the impact of public benefits on their immigration status, can call ActionNYC at 1-800-354-0365 for free legal help. For more information on this temporary injunction [click here](#). For more information on the changes on public charge visit the Benefits Plus Learning Center Benefit Tool's [Public Charge Fact Sheet](#).

Reopening of Child Care Programs in New York City

As of July 13, daycare programs were allowed to reopen pending they follow the [Checklist for Child Care Program Guidelines \(PDF\)](#). Child care providers and parents can get more information at <https://www1.nyc.gov/site/doh/business/permits-and-licenses/children-and-adolescents-childcare.page>. Also see frequently asked questions, [What Child Care Programs Need to Know \(PDF\)](#)

Federal Pell Grant

The Federal Pell Grant program for the 2020 - 2021 school year will be \$6,345. Pell provides grants to financially needy college students. The amount of Pell grants a student can receive is limited to the equivalent of six years over a lifetime. For more information on how the amount of the Pell grant is calculated go to <https://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility>.

To apply for aid students must complete the Free Application for Federal Student Aid (FAFSA). There are several ways to file the FAFSA:

- Online at <https://studentaid.gov/h/apply-for-aid/fafsa>, which is recommended;
- Download an application at: <https://studentaid.gov/apply-for-aid/fafsa/filling-out#options>;
- Request a paper application by calling 800-4-FED-AID (1-800-433-3243) or 334-523-2691. Hearing impaired, contact the TTY line at 1-800-730-8913;
- Contact the financial aid office at the college and ask if a FAFSA can be filed there. Some schools will use special software to submit the FAFSA on the student's behalf.

For more detailed information on filling out and submitting the FAFSA, students should consult the FAFSA website at <https://studentaid.gov/apply-for-aid/fafsa/filling-out/help>.

Benefits Plus subscribers can go to [Employment and Training, College Preparation & Resources, Financial Aid, Grants](#) for more information on Pell grants and other financial assistance.

Student Loan Update & Free Help

President Trump signed on August 8th a [presidential memorandum](#) directing the Secretary of Education to extend the student loan payment suspension and zero interest until December 31, 2020. This only applies to student loans held by the U.S. Department of Education.

The Secretary of Education has confirmed the [implementation](#) of this extended relief. She has also confirmed that collection activities will remain suspended and non-payments will still count toward the 120 payments required by the Public Service Loan Forgiveness Program.

If you have questions or need **free** student loan assistance, contact the Education Debt Consumer Assistance Program ([EDCAP](#)) at 888-614-5004 or edcap@cssny.org. [See one-pager](#) of things you can do right now to manage your student loans.

HOUSING NEWS

NYS Residential Evictions are Suspended Until October 1st

On March 17, 2020 warrants of evictions were suspended for both residential and commercial tenants in New York State. An August 12th NYS [administrative order](#), effective August 13, 2020, revised the eviction proceedings as follows:

- Residential and commercial evictions filed on or after March 17, 2020 continue to be suspended
- Residential evictions filed before March 17th (with very limited exceptions) including those cases where a warrant of eviction had been issued but not yet executed, must be conferenced before a judge to address a range of subjects related to the case and the availability of relief under the New York Tenant Safe Harbor Act, before any further action is taken. However, if the judge allows the case to move forward with an eviction, no residential eviction may take place prior to October 1st, 2020, unless such date is revised under a future state or federal moratorium on evictions.
- No new outstanding or new residential warrants of eviction may be executed prior to October 1st, 2020.
- Commercial evictions filed after March 17th (with very limited exceptions) may proceed.

If tenants without legal representation receive notices from the court, they should call 311 and ask to be connected to the Tenant Helpline, where they may be able to access free legal representation. For questions about evictions or the moratorium, tenants can call Housing Court Answers at 212-962-4795, Monday – Friday, 9am-5pm.

HRA's Housing Court Report

Housing advocates working with NYC tenants who receive or have applied for assistance from HRA (for example, Cash Assistance, emergency assistance grants, that is one shot deals) can request a Housing Court Report from HRA's Landlord Ombudsman Service Unit (LOSU). To request the Report, advocates should complete and submit the [Housing Court Report Request Form \(HPA-106\)](#) to LOSU by email at LOSUPRINTOUTS@hra.nyc.gov or eFax 917-639-0341.

Housing Court Reports contain HRA client information, which can be used to confirm benefits applied for or awarded to the household and rental payments made to the landlords, if any. This information may also be useful to advocates whose clients are requesting financial assistance from charities for a client's rental arrears.

HRA will email the requested Housing Court Report to the requestor within 72 hours of the request. If advocates have questions about the Housing Court Reports, they can contact Susan C. Bahn at scbahn@legal-aid.org or Jack Newton at jnewton@lsnyc.org.

NYC's Tenant Resource Portal

The Mayor's Office to Protect Tenants (MOPT) and the Mayor's Public Engagement Unit's (PEU) Tenant Support Unit (TSU) launched the [NYC Tenant Resource Portal](#) to help residential renters access free eviction prevention resources. The portal features a question-and-answer tool in English and Spanish to navigate renters to resources based on their housing circumstances. The portal also has up-to-date information on the general status of evictions in New York City Housing Court. Tenants who do not have access to the internet to use the [NYC Tenant Resource Portal](#) can call 311 and ask for the Tenant Helpline to be connected to a TSU Specialist that can provide free, individualized assistance.

Con Edison Emergency Summer Cooling Credit

Due to COVID-19, Con Edison will provide households enrolled in their Low-Income Discount program with an Emergency Summer Cooling Credit to help pay for air conditioning costs. The credit will add up to \$40 a month in relief for the months of June – September 2020. Customers will continue to receive the Emergency Summer Cooling Credit as long as they are enrolled in the Low-Income Discount program.

To be eligible for the Low-Income Discount program, and in turn the Emergency Summer Cooling Credit, a household must be in receipt of public benefits from at least one of HRA's programs (Cash Assistance, Medicaid, Supplemental Nutrition Assistance Program [SNAP]), Home Energy Assistance Program (HEAP) or Supplemental Security Income (SSI). Generally, clients are automatically enrolled if HRA or the Social Security Administration notifies Con Edison that a household is receiving benefits from any eligible program listed above. If a household is not yet enrolled the Low-Income Discount program, they can enroll by fax at (212) 844-0110, by email at LowIncomeRate@coned.com, or by mailing documentation to:

Con Edison PA Central
4 Irving Place, 9 Floor Box 13
New York, NY 10003

For more information on Con Edison's Emergency Summer Cooling Credit and Low-Income Discount program, [click here](#) or call Con Edison at 1-800-75-CONED (1-800-752-6633).

Benefits Plus Online

Updated Benefit Tool: Public Charge

[Click here](#) for the Learning Center's updated fact sheet regarding public charge.

Free COVID-19 Resources

Benefits Plus Online is housing *COVID-19 Resources* category available at no cost to all professionals and clients seeking relevant and up-to-date information on COVID-19. This is the Community Service Society of New York's effort 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

- Added [Lost Wages Assistance Program](#)
- Added [Shared Work Program](#)

COVID-19 Resources, Housing Programs & Services

- Eviction Moratoriums, NYS Eviction Moratorium, Governor's Executive Orders
- Eviction Moratoriums, Suspension of Evictions by the NYC Department of Investigation

- Homeowners, NYS Foreclosure Moratorium
- Homeowners, Mortgage Relief, Non-federally Backed Mortgages in NYS
- Additional Resources, Tenant Resources, NYC Tenant Resources Portal

[COVID-19 Resources, COVID-19: Additional Resources](#)

- The MTA will return to front-door boarding and begin collecting fares on buses in New York City on August 31st
- Added Absentee Voting
- Updated NYC Public Schools

[COVID-19 Resources, Health Benefits](#)

- The Special Enrollment Period for uninsured New Yorkers has been extended for another 30 days, through September 15, 2020

COVID-19 Resources, Workers Resources

- [Small Business Loans](#)

Not a Benefits Plus Subscriber? Request a [free demo here](#).

Community Resources/Events

Help with Past Conviction History

Through a partnership with the Community Service Society and Youth Represent, individuals with a past conviction history may now call 646-759-8088 from 9 am to 5 pm to get advice on returning to work. Assistance is available for those who are looking to be employed and want to know how their past conviction will impact current or future jobs. [Click here for a flyer](#).

Financial Advocacy Program – Volunteers Working Remotely to Help New Yorkers in Need

Would you like a highly-trained financial coach or public benefit counselor placed with your agency to support your clients through remote service? CSS Financial Advocacy Program volunteers serve one day per week helping people overcome financial challenges. Learn more about the program on our website:

<https://www.cssny.org/programs/entry/financial-advocacy-program>. If you are interested in this opportunity, contact Rebecca Haase at 212-614-5482 or rhaase@cssny.org.

For clients who would like to speak with a financial coach call 212 614 5586.

Read a New York Times article highlighting the service of Financial Advocacy Program volunteers:

<https://www.nytimes.com/2020/01/06/neediest-cases/coptic-christians-faith-volunteerism.html>

The NYC Department of Education is hosting a forum on "Returning to School: The Latest Guidance from our Health Experts" on Wednesday September 2nd from 6:30 - 8:00 pm. For registration information visit <https://learndoe.org/face/>