



# COVID-19: NAVIGATING ESSENTIAL SERVICES

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## **CORONAVIRUS ECONOMIC IMPACT PAYMENT/STIMULUS PAYMENT**

### ***Description of the Payment***

- A federal one-time direct cash payment up to a maximum of \$1,200 per eligible individual, and \$500 per eligible minor child (under 17).
- Individuals will receive the maximum payment if adjusted gross income (AGI) is less than:
  - \$75,000 for individuals or married couples filing separately
  - \$112,500 for head of households
  - \$150,000 for married couples filing jointly
- Payments will be gradually reduced if adjusted gross income is between
  - \$75,000 and \$99,000 for individuals or married couples filing separately
  - \$112,500 and \$136,500 for head of household
  - \$150,000 and \$198,000 for married couples filing jointly
  - The amount of the payment will be based on the taxpayer's Adjusted Gross Income (AGI).
  - For higher income individuals the payment amount is reduced by 5% of the amount that one's adjusted gross income exceeds \$75,000 (\$112,500 for taxpayers filing as head of household or \$150,000 for taxpayers filing a joint return), until it is \$0.

### ***Qualifying for the Payment***

- Must have a Social Security number
  - Individuals with an Individual Taxpayer Identification Number (ITIN) are not eligible.
  - Families are ineligible if their tax return included someone with an ITIN, even if there is a member with an SSN. There is an exception, if either spouse is a member of the U.S. Armed Forces at any time during the taxable year, in which case only one spouse needs to have a valid SSN.
- Immigration Status, visit: <https://www.irs.gov/individuals/international-taxpayers/determining-alien-tax-status>
- AGI must fall below guidelines listed above
- Not be a dependent of another taxpayer
- Visit: <https://www.irs.gov/coronavirus/economic-impact-payments> for a tool to determine eligibility.

### ***Accessing the Payment***

- Most qualifying households will receive the payment automatically, but there will be some households that will be required to apply, details are included below.



- Automatic Payment
  - Qualifying households who have filed a federal tax return will automatically receive payment; they do not have to take any action.
    - Payment is based on the taxpayer's 2019 tax return, if filed; if the 2019 return has not yet been filed, the IRS will use the information from their 2018 return.
    - If people have not filed a tax return in 2018 or 2019, refer to the Learning Center's resource guide, [COVID-19: Navigating Essential Services, The IRS & Taxes](#), for free tax preparers for low income households.
    - The tax filing deadline has been extended to July 15, 2020. If a household has not filed for a tax return in either 2018 or 2019, they have the opportunity to file their 2019 tax return until July 15<sup>th</sup>. Once the household has filed for the tax return, they will be eligible for an automatic payment, if they qualify.
  - Social Security retirement, Social Security disability (SSDI), or survivor beneficiaries who typically do not file a tax return
    - However, SSDI beneficiaries who began receiving payment as of Jan. 1, 2020, and who did not file a tax return in either 2018 or 2019 will need to file a request for Economic Impact payment.
  - Railroad Retirement and Survivor beneficiaries who typically do not file a tax return
  - SSI recipients who typically do not file a tax return
  - Recipients of non-taxable VA benefits who typically do not file a tax return. These include both veterans and survivors who receive compensation and pension benefit payments from the VA.
  - **Note:** Claiming the \$500 for Qualifying Children: The \$500 payment per child is not automatic for Social Security & SSI beneficiaries, as well Railroad retirement beneficiaries and those with non-taxable VA benefits who have qualifying children under age 17 who have not filed a tax return.
    - The IRS released information that these households should use the *Non-Filers: Enter Your Payment Info Here* application, available at <https://www.irs.gov/coronavirus/economic-impact-payments> to claim the \$500 payment per child.
    - However, 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 22 to receive to additional payments for their eligible children.
    - This group can longer use the Non-Filers tool to add eligible children. However, they will still receive their automatic \$1,200 per adult payment.
    - Households that do not file by the above listed dates, can receive the \$500 payment per child when filing a tax return for the 2020 tax year.



- Households Required to Take Action
  - There are some people who are not typically required to file a tax return, who are not included in the automatic payment as listed above, but must apply for this payment. These households include:
    - Households that did not file a 2018 or 2019 federal income tax return because their gross income was under \$12,200 (\$24,400 for married couples). This includes people who had no income, or
    - Cash Assistance (Public Assistance) (these individuals may be automatically eligible in the future – no word as of yet).
    - Visit <https://www.irs.gov/help/ita/do-i-need-to-file-a-tax-return> to determine whether individuals/households have a tax filing requirement.
  - Qualifying households should complete the *Non-Filers: Enter Your Payment Info Here* application found on the IRS website.
    - To find out more information and to file the application visit:  
<https://www.irs.gov/coronavirus/economic-impact-payments>

### ***How Payments are Received***

- When the IRS has the Individual's Bank Account Information
  - If the IRS has the individual's bank account information, it will transfer the money via direct deposit.
  - The first payments were deposited on April 14<sup>th</sup> to eligible taxpayers and will continue to roll out the direct deposit payments over the coming weeks.
- IRS Does Not Have Individual's Bank Account Information
  - The IRS has established a web-based portal, *Get My Payment Application*, that allows individuals to provide their banking information to the IRS online, so individuals can receive payments by direct deposit as opposed to checks in the mail.
  - Visit: <https://www.irs.gov/coronavirus/economic-impact-payments> for the application.
- Individual Does Not Bank
  - Individuals will receive checks by mail.
  - Receipt of checks could take as long as 20 weeks.
  - The IRS is prioritizing low-income households.
- Be on the alert for possible scams. The IRS will not call, text, email or contact individuals on social media asking for personal or bank account information, even related to the economic impact payments or refunds.



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### ***Check the Status of Your Payment***

- To check the status of your payment, visit: <https://www.irs.gov/refunds>.
- The IRS will mail a letter about the payment to the recipient's last known address within 15 days after the payment is made. The letter will provide information on how the payment was made and how to report any failure to receive the payment.

### ***To Update Information to the IRS***

- To update the IRS with bank account information, use the *Get My Payment* application, see above.
- To update mailing address when a household has moved since they last filed, visit <https://www.irs.gov/taxtopics/tc157>.

### ***Impact on Needs Based Benefits***

- Economic Impact Payments are not taxable.
- Payments received by the individual will not count as income for SSI, Cash Assistance, Medicaid, SNAP benefits, Medicare Savings Plan, or HUD subsidies neither will it have an impact on Social Security Retirement, Disability, Survivor or Dependent benefits.
- Resource Rules
  - Cash Assistance
    - EI payments must be excluded as a lump sum for the month of receipt and the following two months. This includes exempting the Payment(s) as a resource for recurring Cash Assistance.
    - For example, if a household receives the Payment(s) in April 2020, the district must not count it as income or a resource for April and must exempt it as a countable resource for May and June.
    - In July, if the household has remaining funds from the Payment(s), the district must count the remaining funds as a non-exempt resource.
  - SNAP
    - For new SNAP applicants, the Payment(s) are excluded from consideration as a resource in the month received, and the month after. Any remaining balance would be counted as a resource in the months thereafter. However, please note that most households do not have a resource requirement for SNAP.
    - For households already receiving SNAP benefits, when they receive the Payment(s), the payments are excluded from consideration as a resource for a period of 12 months following receipt of the payments. Any remaining balance would be counted as a resource in the months thereafter.
  - SSI and non-MAGI Medicaid recipients: The payment will not count as resources for a 12-month period following the receipt of the funds.



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### ***Additional Information***

- There is no limit on the number of qualifying children included in the economic impact payment.
- The payment does not count towards public charge for immigration purposes.
- The payment is an advanced tax credit. Individuals do not have to pay it back.
- Questions via phone, IRS Stimulus Check phone number is 800-919-9835.
- For additional information visit: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>.
- For a FAQ, visit: <https://www.irs.gov/coronavirus/economic-impact-payment-information-center>

## **OTHER FINANCIAL ASSISTANCE**

### ***Burial Assistance***

- Burial assistance to meet funeral expenses for a deceased low-income New York City resident may be available from the Human Resources Administration (HRA).
- HRA has issued an emergency rule increasing the burial allowance from \$900 to \$1,700. In addition, the burial cap has increased to \$3,400;
  - If the funeral bill exceeds the \$3,400 cap, the cost of the burial plot, grave opening or cremation will be deducted from the total bill and where the remaining bill is less than \$1,700 a burial allowance will be approved.
  - The application time frame has also been extended to 120 days from the date of the individual's death.
- To be eligible, the low-income decedent must not have resources or assets available to pay for their funeral and the legally responsible relative who applies for the allowance must also be unable to pay the funeral bill.
  - There is no immigration criteria.
- For additional information, visit <https://www1.nyc.gov/site/hra/help/burial-assistance.page> or call 929-252-7731; for an application visit: [https://www1.nyc.gov/assets/hra/downloads/pdf/benefits/burial\\_claim\\_app\\_en.pdf](https://www1.nyc.gov/assets/hra/downloads/pdf/benefits/burial_claim_app_en.pdf).

### ***Cash Assistance for Low-Income Households***

- For information on how low income families can access the Cash Assistance benefit, refer to the Learning Center's resource guide on [COVID-19: Impact on Public Benefits](#).

### ***Social Security Benefits***

- For information on Social Security benefits, including SSI, refer to the Learning Center's resource guide on [COVID-19: Impact on Public Benefits](#).



### ***Unemployment Insurance Benefits (UIB)***

- For information on the expansion of Unemployment Insurance, including the \$600 per week additional benefits, as well as UIB for those not typically eligible, refer to the Learning Center's resource guide: [COVID-19: What Workers Need to Know](#).

### ***Federal Emergency Paid Sick Leave and Federal Emergency Family and Medical Leave***

- For information on the Federal Emergency Paid Sick Leave and Federal Emergency Family and Medical Leave, refer to the Learning Center's resource guide: [COVID-19: What Workers Need to Know](#).

### ***Student Debt***

- The Community Service Society's Education Debt Consumer Assistance (EDCAP) created a fact sheet on [Managing Student Loans Amid COVID-19](#) found at [https://bplc.cssny.org/benefit\\_tools/15](https://bplc.cssny.org/benefit_tools/15).
- Also go to <https://www.edcapny.org/> for the EDCAP website.

## **FOOD ASSISTANCE**

### ***Grab and Go - School Lunch/Meal Hubs***

- Three meals a day are available to all New York City students under the age of 18, as well as for adults living with them, at 439 hub sites citywide from 7:30 am to 11:30 am Monday through Friday.
  - Parents and guardians may pick up meals for their children.
- Three meals a day are also available for adults without children at the same hub sites mentioned above. Adults can pick up their meals from 11:30 am to 1:30 pm Monday through Friday.
- Requirements
  - No one will be turned away.
  - No registration, ID, or documentation is required.
  - All three meals a day may be picked up at the same time.
  - For more information visit: <https://www.schools.nyc.gov/school-life/food/free-meals>.
  - To find meal hubs throughout NYC visit: <https://www.opt-osfns.org/schoolfoodny/meals/default.aspx>.
  - Families can also text FOOD or COMIDA to 877-877 to find a hub site near them.

### ***Greenmarkets***

- Most markets are currently operating as normal, but have implemented the following practices:
  - Requiring all market shoppers, staff, and producers to wear a face-covering.
  - No sampling and no touching produce at markets until further notice.
  - All staff processing credit/debit/SNAP transactions and producers will wear protective gloves.
  - There will be hand sanitizers at market manager stations.





- Go to <https://www.grownyc.org/blog/schedule-changes> for Greenmarket locations and updates.

### ***Hunger Free America***

- Neighborhood Guides & Food Assistance available for download. Visit: <https://www.hungerfreeamerica.org/neighborhood-guides-food-assistance>

### ***Food Pantries***

- City Harvest
  - Mobile Markets are maintaining their schedules and are continuing to distribute free, fresh produce and nutritious shelf-stable foods to families across the five boroughs.
  - For more information on times, locations, and eligibility, click [here](#).
- Food Bank for New York City
  - Many emergency food providers have temporarily suspended normal operations. Some sites have switched to “grab and go” meals and pantry bags to minimize the risk of exposure.
  - For a local food pantry, go to <https://www.foodbanknyc.org/get-help/>.
- FoodHelp NYC Map
  - Visit: <https://maps.nyc.gov/foodhelp/#map-page>
- NeOn Nutrition Kitchen
  - Neighborhood food pantries offering free groceries to anyone in the community.
  - For locations and hours, visit: <https://www1.nyc.gov/site/neon/programs/nutrition-kitchen.page>
- Coronavirus NYC Neighborhood Food Resource Guides
  - Visit <https://www.nycfoodpolicy.org/coronavirus-nyc-food-reports>

### ***Home-Delivered Meal Program***

- Citymeals on Wheels continues to provide services: <https://www.citymeals.org/get-meals>.
- God’s Love We Deliver continues to provide services but has an application processing time of 6 weeks.
  - Visit: <https://www.glwd.org/get-meals/for-you-or-your-loved-ones/>
- Get Food NYC: NYC Food Delivery Assistance
  - NYC has established a home-delivered meals program for people who do not have other means of accessing food.
  - To qualify:
    - No member of the household can go out and get food because they are at increased medical risk or homebound;



- There are no neighbors or family members who can go out and get food for the household;
- The household does not receive meal assistance from other providers (incl. Meals on Wheels or God's Love We Deliver); and,
- The household is unable to afford meal delivery or grocery delivery.
- Each order will contain three days of meals.
  - Nine meals per person, with a maximum of 18 meals per household, per delivery.
- For more information or to sign up, call 311 or [click here](#).
- Invisible Hands provides free deliveries of groceries and supplies for at risk community members facing COVID-19.
  - Visit: <https://www.invisiblehandsdeliver.com/>

### **SNAP and WIC Benefits**

- For information on SNAP and WIC benefits for lower income households, refer to the Learning Center's guide on [COVID-19: Impact on Public Benefits, Food Access](#).

## **HEALTH ASSISTANCE**

### **COVID-19: What New Yorkers Need to Know**

- NYC DOH has released a fact sheet on what New Yorkers need to know. Visit: <https://www1.nyc.gov/assets/doh/downloads/pdf/imm/coronavirus-factsheet.pdf>.
- NYC COVID-19 Engagement Portal
  - A portal that allows New Yorkers to self-report COVID-19 information allowing NYC to better communicate with affected people and identify areas that may need a greater response.
  - Inputs are confidential
  - Call 311 or visit: <https://www1.nyc.gov/site/doitt/about/covid-19/engagement-portal.page>

### **COVID-19: Testing**

- As directed by Governor Cuomo, all New York health insurers (including Medicaid, Child Health Plus, Essential Plan, and Qualified Health Plans) have been directed to waive cost-sharing expenses related to coronavirus testing, emergency room visits, urgent care, telehealth, and office visits.
  - Go to [https://www.dfs.ny.gov/reports\\_and\\_publications/press\\_releases/pr202003161](https://www.dfs.ny.gov/reports_and_publications/press_releases/pr202003161) for more information.
- Testing is free to all eligible New Yorkers as ordered by a health care provider or by calling the NYS COVID-19 hotline at 1-888-364-3065 or online at <https://covid19screening.health.ny.gov/>. For more information, visit <https://coronavirus.health.ny.gov/covid-19-testing>.
  - [NYS Testing of Essential Workers](#)
  - [NYC Testing in the Community](#)



- Free antibody testing for approximately 70,000 NYC residents is offered by appointment only for two weeks at five community testing sites (one in each borough) by calling 888-279-0967 or <https://www.bioreference-appointments.com/nyc>.
- NYC will also administer 140,000 antibody tests for health care workers and first responders across FDNY, Department of Correction, NYPD, and hospitals citywide.
- For more information, visit <https://www1.nyc.gov/office-of-the-mayor/news/329-20/mayor-de-blasio-launches-citywide-antibody-survey>.
- On May 10<sup>th</sup>, 2020, Governor Cuomo issued an [executive order](#) mandating all nursing homes and all adult care facilities, including adult homes, enriched housing programs, and assisted living residences, to test or make arrangements for testing of all personnel for COVID-19 twice per week.

### **COVID-19: Self Quarantine, NYS on Pause**

- NYS On Pause: NYS has begun reopening by region and in phases, but the NYS on Pause order is extended through May 28<sup>th</sup> for regions that have not started reopening. Non-essential workers may still be directed to work from home. Everyone is still required to wear a face covering and to maintain a 6-foot distance from others in public.
- All K-12 schools and college facilities will remain closed statewide for the remainder of the school year.
- For the state's reopening plan "NY Forward: A Guide to Reopening New York & Building Back Better," click [here](#).
- For the state's Regional Monitoring Dashboard that tracks NYS regions and the seven metrics required to begin reopening, visit <https://forward.ny.gov/regional-monitoring-dashboard>.
- For an overview of NYS phased reopening and guidance for Phase One businesses, visit: <https://forward.ny.gov/industries-reopening-phase>.
- For more information visit: <https://coronavirus.health.ny.gov/home>

### **COVID-19: Masks**

- U.S. Department of Labor's Occupational Safety and Health Administration's Guidance on Mask Reuse is available [here](#).
- CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies). For more information, visit: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html>.
- Effective Friday, April 17<sup>th</sup>, any individual over the age of two and able to medically tolerate a face-covering in NYS is required to cover their nose and mouth with a mask or cloth face-covering when in a public place and unable to maintain, or when not maintaining, social distance. For more information, visit: <https://www.governor.ny.gov/news/no-20217-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency>.
- NYC is advising New Yorkers to wear face coverings when outside and near people to prevent spreading COVID to others.



- Additionally, NYC has offered guidance to supermarkets and grocery stores recommending that stores require shoppers wear face coverings when they enter.
  - For a NYC FAQ on mask-wearing for essential retail businesses and customers, [click here](#).
- However, the City is asking people to not use N95 or surgical masks and save them for medical and other frontline people who need them.
- People should use a scarf or bandana or a piece of clothing or make their own.
- For more information you can visit: <https://www1.nyc.gov/site/doh/covid/covid-19-prevention-and-care.page>
- For a NYC FAQ on face coverings, [click here](#).

### **COVID-19: Recognizing Symptoms**

- For symptoms of coronavirus, visit CDC at: <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>.
- NYS DOH Online Assessment: <https://covid19screening.health.ny.gov/>

### **COVID-19: NYC COVID-19 Data Page**

- The NYC Health Department's COVID-19 website delivers an interactive page providing the City's most up to date Coronavirus data.
- Go to: <https://www1.nyc.gov/site/doh/covid/covid-19-data.page>

### **Mental Health – Coping with the Stress of Coronavirus**

- Visit the following sites for assistance:
  - National Suicide Prevention Lifeline: call 1-800-273-TALK (8255), or text “START” to 741-741 to reach the Crisis Text Line or <https://suicidepreventionlifeline.org/chat/> for the Lifeline Chat.
  - CDC guidance on managing mental health and coping with Coronavirus: <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html>.
  - U.S. Department of Mental Health/Substance Abuse and Mental Health Services Administration: Disaster Distress Helpline at 1-800-985-5990, a 24/7/365 crisis counseling and support to people experiencing emotional distress related to natural or human-caused disasters. For more information visit: <https://www.samhsa.gov/find-help/disaster-distress-helpline>.
  - A letter from National Institute on Mental Health: <https://www.nimh.nih.gov/about/director/messages/2020/coping-with-coronavirus-managing-stress-fear-and-anxiety.shtml>
  - NYS COVID-19 Emotional Support Hotline: Call 1-844-863-9314 for mental health counseling.
  - NYC Free Mental Health Services: Call 1-888-NYC-Well 24/7 hotline or text “WELL” to 65173. For more information visit: <https://nycwell.cityofnewyork.us/en/>



- Service Program for Older Adults provides comprehensive behavioral health services for older adults via approved tele-health connection: <https://www.spop.org/>
- Friendly Visiting Program: Older New Yorkers who are feeling isolated can talk over the phone with friendly volunteers by calling 212-AGING-NYC (212-244-6469).
- Caring Calls: For seniors who would like to connect with others, DOROT will match you with vetted adult volunteers for weekly phone calls.
  - To register, call DOROT at 212-769-2850 or email [info@dorotusa.org](mailto:info@dorotusa.org).
  - Learn more [here](#).
- ThriveNYC: [https://thrivenyc.cityofnewyork.us/mental\\_health\\_support\\_while\\_home](https://thrivenyc.cityofnewyork.us/mental_health_support_while_home)
- Headspace
  - In partnership with Governor Cuomo, Headspace is offering New Yorkers free guided meditations, at-home mindful workouts, sleep and kids content to help address rising stress and anxiety.
  - Visit: <https://www.headspace.com/ny> or in Spanish <https://www.headspace.com/ny-es>
- American Red Cross
  - The American Red Cross is providing emotional and spiritual support to individuals and families who have lost family members as a result of COVID-19.
  - The program also connects families with crisis counselors that provide information and referrals to state and local agencies as well as other community organizations to help families meet immediate needs.
  - The program is expected to operate for as long as families will benefit from the service or through the month of September.
  - For more information and to access the intake form, click [here](#) or call 585-957-8187.
- NYS Department of Financial Services will require New York State-regulated health insurers to waive cost-sharing, including deductibles, copayments and coinsurance, for in-network mental health services for New York's frontline essential workers during COVID-19.
  - For more information go to [https://www.dfs.ny.gov/press\\_releases/pr202005021](https://www.dfs.ny.gov/press_releases/pr202005021).
  - For a listing of who is included in this requirement as an “essential worker” visit [https://www.dfs.ny.gov/industry\\_guidance/circular\\_letters/cl2020\\_10](https://www.dfs.ny.gov/industry_guidance/circular_letters/cl2020_10).

### ***Special Enrollment Period for Uninsured New Yorkers***

- Typically, people who lose or quit their jobs and lose their employer health benefits are eligible for a “loss of coverage” special enrollment period (SEP), allowing them to enroll in marketplace plans, including the premium tax credits, if they qualify. This SEP is also available to people who lose their job-based coverage when their work hours are reduced or who have health coverage that is newly unaffordable because their employer stopped or reduced contributions to the premium.



- New York is providing a temporary SEP because of Coronavirus that will allow anyone without insurance to enroll in a Qualified Health Plan on the NY State of Health Marketplace through June 15<sup>th</sup>.
- Individuals can apply for coverage through NY State of Health on-line at <https://nystateofhealth.ny.gov/>, by phone at 855-355-5777, and by working with Navigators: <https://info.nystateofhealth.ny.gov/IPANavigatorSiteLocations>.
- Go to <http://www.healthreformbeyondthebasics.org/wp-content/uploads/2020/04/COVID-19-FAQ-Final.pdf> for more information on SEP and enrollment procedures.
- As of April 1<sup>st</sup>, the Trump administration is not allowing such a SEP for new customers, despite broad layoffs and growing fears that people will be uninsured during the coronavirus outbreak.
- There is no cost sharing for COVID-19 for individuals enrolled in qualified health plans.
  - Go to [https://www.dfs.ny.gov/reports\\_and\\_publications/press\\_releases/pr202003161](https://www.dfs.ny.gov/reports_and_publications/press_releases/pr202003161) for more information.
- Individuals who are eligible for Medicaid, Essential Plan and Child Health Plus can enroll year-round, as usual.

### ***Nursing Home Facilities***

- CMS Guidance
  - For information on visits to nursing facilities, [click here](#).
  - For information on new regulatory requirements that require nursing facilities to inform residents, their families and representatives of COVID-19 cases, [click here](#).
  - For CMS notice on reopening nursing homes: <https://www.cms.gov/files/document/nursing-home-reopening-recommendations-state-and-local-officials.pdf>
- AARP created a tip sheet with [6 Questions to Ask a Nursing Home](#) for people with family and loved ones in nursing homes.
- On May 10<sup>th</sup>, 2020, Governor Cuomo issued an [executive order](#) stating hospitals cannot discharge a patient to a nursing home unless the patient tests negative for COVID-19.
  - The executive order also states that a hospital cannot discharge a patient to a nursing home unless the nursing home has certified that it can properly care for the patient.

### ***Help with Navigating Health 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, answer questions and solve 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.

### ***Local Department of Health***

- To locate your local department of health, visit: <https://www.nysacho.org/directory/>
- NYC local department of health, visit: <https://www1.nyc.gov/site/doh/index.page>

## **HOUSING ASSISTANCE**

### ***State Eviction Moratorium***

- Governor Andrew Cuomo has extended the eviction moratorium, which was set to expire June 20<sup>th</sup>, 2020, to August 20<sup>th</sup>, 2020.
  - The moratorium applies to both residential tenants (in all types of housing) and commercial tenants eligible for unemployment insurance or benefits under state or federal law or otherwise facing a financial hardship due to the COVID-19 pandemic.
  - The moratorium applies to all pre-existing warrants of eviction.
- In NYC, all city marshals have been notified that they cannot execute any pre-existing warrants.
  - Any NYC resident who does get an eviction notice, or who sees or experiences an eviction being executed by the City Marshals, should report it to the Bureau of City Marshals in the Department of Investigation at (212) 825-5953.
- In areas outside of NYC, individuals should call their court to confirm that their date has been adjourned.
  - If a resident does get an eviction notice, they should immediately call their local tenant organization or 833-503-0447 for assistance.
- For more information, go to the NYC Housing Court site at <https://www.nycourts.gov/courts/nyc/housing/>.
- Right to Counsel
  - [Right to Counsel NYC Coalition](#) has created a [FAQ](#) regarding the moratorium on evictions.



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### ***Federal Eviction Moratorium***

- The CARES Act included a federal eviction moratorium for tenants living in “covered dwellings” in “covered properties,” which includes:
  - Public Housing
  - Section 8 Voucher and Project-Based housing
  - Section 202 housing for the elderly
  - Section 811 housing for people with disabilities
- The federal moratorium took effect on March 27<sup>th</sup>, 2020 and extends for 120 days.
- The federal moratorium also specifies that a landlord of a covered property may not evict a tenant after the moratorium expires except on 30 days’ notice, which may not be given until after the moratorium period.
- For more information, including a comprehensive list of covered properties, click [here](#).
- For a HUD fact sheet for tenants, click [here](#).
- If a renter lives in a property with five or more units that is financed by Fannie Mae or Freddie Mac or lives in some other multifamily housing that has a federally-backed mortgage loan, the renter may be temporarily protected from eviction due to nonpayment of rent during the COVID-19 pandemic.
  - To find out if a property is financed by Fannie Mae and to access resources for renters of those properties, visit the [Fannie Mae Renters Resource Finder](#).
  - To find out if a property is financed by Freddie Mac and to access resources for renters of those properties, visit the [Freddie Mac Rental Property Lookup](#).
  - For all other multifamily housing, visit the [National Low Income Housing Coalition searchable database](#).

### ***NYC Housing Court***

- All appearances in regular housing court will be adjourned (postponed) for approximately 45 days.
  - All parties will be notified of adjourned dates by postcard.
  - As of April 13<sup>th</sup>, the Court will begin hearing selected non-essential case types; parties and attorneys in those cases will hear directly from the court.
- Effective March 22<sup>nd</sup>, filings for essential proceedings only will be accepted by Housing Courts. Essential proceedings include:
  - Illegal lockouts (including reductions in essential services, such as heat, hot water, etc.).
  - Serious housing code violations.
  - Serious repair orders.
  - Post-eviction relief.





- This listing is subject to ongoing review and changes as necessary by the Chief Administrative Judge of the Courts.
- Parties do not have to go to a courthouse to start an emergency case.
  - For information on how to start an emergency case and to appear remotely over Skype for Business, visit: <https://www.nycourts.gov/courts/nyc/housing/>.
  - NYC Housing Court's Virtual Help Center provides answers to questions and information from court attorneys.
    - Bronx/Manhattan: 646-386-5554 or 646-386-5555
    - Brooklyn/Queens/Staten Island: 718-262-7185 or 718-262-7186
  - [JustFix.NYC](https://app.justfix.nyc/en/ehp/splash) launched a new tool for tenants to start an Emergency HP Action proceeding to sue their landlord for repairs or harassment without going to court at <https://app.justfix.nyc/en/ehp/splash>.
    - For a step-by-step video on how to use the Emergency HP Action tool from JustFix.nyc, click [here](#).
- Bronx Housing Court
  - All essential/emergency appearances for the Bronx Housing Court will be held at the Bronx County Courthouse located at 851 Grand Concourse.
  - For more information call 646-386-5409.
- Brooklyn Housing Court
  - All emergency applications for the Kings Civil and Housing Court can be handled at the Brooklyn Supreme Court, Criminal Term, located at 320 Jay Street.
  - For more information, call 347-404-9133.
- Harlem Community Justice Center
  - All emergency applications for the Harlem Community Justice Center can be handled at the New York County Criminal Court, located at 100 Centre Street, Room 150.
  - For more information, call 646-386-5730.
- Manhattan Housing Court
  - All emergency applications for the New York County Civil and Housing Court can be handled at the New York County Criminal Court, located at 100 Centre Street, Room 150.
  - For more information, call 646-386-5730.
- Staten Island Housing Court
  - All emergency applications for the Richmond Civil Court can be handled at the Richmond County Supreme Court, located at 26 Central Avenue, St. George, Staten Island.



- For more information, call 646-386-5409.
- For temporary Courthouse closure alerts, visit:  
[https://www.nycourts.gov/courts/nyc/civil/temp\\_close.shtml](https://www.nycourts.gov/courts/nyc/civil/temp_close.shtml).

### ***Rent Forgiveness/Suspension***

- As of April 1st, people are still responsible for paying rent, even if they lost their job because of COVID-19.
- Governor Cuomo's May 7<sup>th</sup>, 2020 [executive order](#) states that:
  - Landlords cannot charge or demand late fees for missed or late rent payments that occur during March 20<sup>th</sup> through August 20<sup>th</sup>, 2020.
  - Tenants who are eligible for unemployment insurance or benefits under state or federal law or otherwise facing a financial hardship due to the COVID-19 pandemic can request to enter into a written agreement with their landlords allowing the use of the security deposit (and any interest accrued) to pay rent arrears or rent that will become due.
    - Any security deposit that is used as payment of rent by the tenant will have to be paid back as additional rent per month at a rate of 1/12 of the amount used.
    - Pay back of the security deposit will start 90 days from date of use.
- Right to Counsel
  - [Right to Counsel NYC Coalition](#) has created a [FAQ](#) regarding what to do when a household cannot pay rent due to COVID-19.

### ***Rent Increases***

- Rent in a rent regulated apartment cannot be increased until your current lease expires.
- For unregulated housing, all rules regarding notice about rent increases continue to apply.
  - Landlords are still required to provide a minimum of 30-days' notice of rent increases above 5 percent for tenancies of less than a year, 60-days' notice for tenancies of 1-2 years, and up to 90 days for longer tenancies of two years or more.

### ***Moving***

- If absolutely necessary, people can move during the outbreak, as moving companies are deemed "essential" by the State.
- However, buildings may not permit moves. Check with building before scheduling any moves.

### ***Construction***

- To minimize people entering and exiting an apartment building, only essential construction work is allowed in the city.



- Construction sites must adhere to social distancing and maintain best practices for the prevention of virus spread.
  - There is a fine of up to \$10,000 per violation.
- NYC Department of Buildings has created a new map tool that identifies essential or emergency construction sites, which are allowed to continue working:  
<https://www1.nyc.gov/assets/buildings/html/essential-active-construction.html>

### ***Mayor's Office to Protect Tenants***

- Answers questions during quarantine or hospitalization due to COVID-19.
- Visit: <https://www1.nyc.gov/content/tenantprotection/pages/covid19-home-quarantine>.

### ***NYC's Tenant Support Unit***

- Visit: <https://www1.nyc.gov/nyc-resources/tenant-support-unit.page>

### ***State Foreclosure Moratorium***

- Governor Andrew Cuomo has extended the state's foreclosure moratorium, which was set to expire June 20<sup>th</sup>, 2020, to August 20<sup>th</sup>, 2020.
  - The foreclosure moratorium applies to both residential and commercial properties owned or rented by someone that is eligible for unemployment insurance or benefits under state or federal law or otherwise facing a financial hardship due to the COVID-19 pandemic.

### ***Federal Foreclosure Moratorium***

- Properties with mortgages owned by Fannie Mae or Freddie Mac or secured by FHA-insured Single-Family mortgages are subject to a moratorium on foreclosure until at least June 30<sup>th</sup>, 2020. For more information, go to:
  - <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-Foreclosure-and-Eviction-Moratorium.aspx>
  - <https://www.hud.gov/sites/dfiles/OCHCO/documents/2020-13hsngml.pdf>
  - <https://www.hud.gov/sites/dfiles/OCHCO/documents/20-04hsngml.pdf>
- To find out the type of loan an individual has, visit: <https://www.makinghomeaffordable.gov/get-answers/Pages/get-answers-find-out-mortgage.aspx> or <https://www.mers-servicerid.org/sis/>.

### ***Foreclosure Assistance***

- If an individual's loans is not covered by the foreclosure moratoriums, access foreclosure prevention assistance at <https://cnycn.org/covid-19-outbreak-homeowner-resources/>.

### ***Mortgage & Home Insurance***

- As of March 19<sup>th</sup>, the New York State Dept of Financial Services has requested that all regulated insurance providers (including health, life, auto, home, and property insurance) and mortgage lenders and servicers offer relief to customers who demonstrate hardship resulting from COVID-19.



- For more information, view the Community Service Society's Financial Coaching Corps [COVID-19 Financial Tips](https://bplc.cssny.org/benefit_tools/15) found at [https://bplc.cssny.org/benefit\\_tools/15](https://bplc.cssny.org/benefit_tools/15).

### **Property Tax Exemptions**

- The New York City Department of Finance offers several programs to assist property owners who face hardships making their property tax payments.
  - These include exemption programs to lower the amount of taxes owed, standard payment plan options as well as the new [Property Tax and Interest Deferral \(PT AID\) program](#), for those who qualify.
  - For more information about other housing resources visit: <https://www1.nyc.gov/site/finance/benefits/benefits.page>.

### **Housing Legal Advice**

- Tenants can contact these organizations for free housing-related Legal Advice; phone calls only.
  - Goddard Law Project at (212) 799-9638, x0
  - Housing Conservation Coordinators at (212) 541-5996, Monday evenings, 7-9 pm
  - Legal Services NYC at (917) 661-4509 -- serves residents city-wide in several languages
  - NMIC Housing Legal Services at (929) 512-4565, Wednesday's 9am-12pm.
  - NYLAG at (929) 356-9582, Monday – Friday, 10am-1pm.
  - Open Hands Legal Services at 917-379-0705, Monday – Friday, 9:30am – 5:30pm
  - PALANTE Harlem, Inc. at (212) 491-2541 -- English & Spanish spoken
  - Take Root Justice Housing Hotline at (646) 459-3022

### **Housing Search**

- [Landlord Watch](#) has put together an FAQ on how housing search in NYC (with or without a rental assistance program, such as FHEPS, CityFHEPS, HASA, Section 8) is affected.
  - The FAQ is updated regularly. To access the FAQ site, go to <https://landlordwatch-covid19.webflow.io>.
  - Website visitors can submit questions and share information on the site as well.
- NYC Housing Connect
  - NYC HPD has made several changes to the NYC Housing Connect lottery process. For those changes, click [here](#).

### **NYC COVID-19 Hotel Program**

- Provides free hotel stays to eligible New Yorkers (healthcare workers and volunteers, and patients of certain healthcare providers) who cannot isolate in their home.
- For more information, visit <https://www1.nyc.gov/site/helpnownyc/get-help/covid-19-hotel-program.page>.



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## ESSENTIAL/NON-ESSENTIAL BUSINESSES

- To learn about essential business in NYS and how to apply for an exemption visit: <https://esd.ny.gov/guidance-executive-order-2026>.
- NYS On Pause: NYS has begun reopening by region and in phases, but the NYS on Pause order is extended through May 28<sup>th</sup> for regions that have not started reopening. Non-essential workers may still be directed to work from home. Everyone is still required to wear a face covering and to maintain a 6-foot distance from others in public.
  - For an overview of NYS phased reopening and guidance for Phase One businesses, visit: <https://forward.ny.gov/industries-reopening-phase>.
  - For more information visit: <https://coronavirus.health.ny.gov/home>.

## THE IRS & TAXES

### *Filing Deadline*

- The U.S. Treasury Department and Internal Revenue Service announced on March 21<sup>st</sup> that the federal income tax filing due date is automatically extended from April 15, 2020, to July 15, 2020.
  - Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing relief.
  - Individual taxpayers who need additional time to file beyond the July 15 deadline, can request a filing extension by filing Form 4868 through their tax professional, tax software or using the Free File link on <https://www.irs.gov/>. Businesses who need additional time must file Form 7004.
- Taxpayers can also defer federal income tax payments due on April 15, 2020 to July 15, 2020, without penalties and interest, regardless of the amount owed.
  - This deferment applies to all taxpayers, including individuals, trusts and estates, corporations and other non-corporate tax filers, as well as those who pay self-employment tax.
  - Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic payment relief.
- [NYS Department of Taxation and Finance](#) is following the federal government and extending its tax filing deadline to July 15<sup>th</sup>.

### *Assistance with Tax Preparation*

- The NYC Department of Consumer Affairs has suspended in person NYC Free Tax Prep services.
  - In-person services may resume at a later date.
  - Virtual Tax Prep is now available for eligible households.
  - To find out more information, visit <https://www1.nyc.gov/site/dca/consumers/file-your-taxes.page>.



### ***People First Initiative***

- The IRS is providing relief on a variety of issues ranging from easing payment guidelines to postponing compliance actions.
- For more information visit: <https://www.irs.gov/newsroom/irs-unveils-new-people-first-initiative-covid-19-effort-temporarily-adjusts-suspends-key-compliance-program>.

### ***Taxpayer Assistance Centers***

- In response to the national emergency, the IRS has temporarily closed all Taxpayer Assistance Centers and discontinued face-to-face service throughout the country until further notice.
- The IRS is continuing to process tax returns, issue refunds and assist taxpayers.
- Taxpayers are encouraged to go to <https://www.irs.gov/> and to the newly created [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) webpage where they can find the latest updates about IRS services, explore free options to file or request an extension to file at [www.IRS.gov/freefile](http://www.IRS.gov/freefile), find forms, tax help, refund status and payment option.

## **UTILITY SERVICES**

- Con Edison
  - Con Ed will not shut off service for non-payment and will be waiving new late-payment fees, among other actions. For more information [click here](#).
- National Grid
  - National Grid has temporarily suspended collection-related activities, including service disconnections, to lessen any financial hardship caused by the Coronavirus pandemic.
  - For additional information [click here](#).
- 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 [here](#) for a listing of participating providers.
  - Free WiFi services may be available for households with students in grades K-12 or college. For more information, refer to the Learning Center's guide on [COVID-19: Navigating Everyday Activities](#), *Home Schooling*.

## **IMPORTANT WEBSITES**

### ***Federal Websites***

- Text of the CARES Act: <https://www.congress.gov/bill/116th-congress/senate-bill/3548/text>



- CDC Website
  - <https://www.cdc.gov/coronavirus/2019-ncov/index.html>
  - CDC Informational Videos: <https://www.cdc.gov/coronavirus/2019-ncov/communication/videos.html>
  - CDC Fact Sheets: <https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html>
- U.S. State Department: <https://www.state.gov/coronavirus/>
- World Health Organization: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

### ***NYS Websites/Hotlines***

- NYS Website: <https://coronavirus.health.ny.gov/home>
- NYS Coronavirus Hotline 888-364-3065

### ***NYC Websites***

- Latest guidance from the NYC Health Department: <https://www1.nyc.gov/site/coronavirus/index.page>
- NYC COVID-19 Services and Resources Site: <https://www1.nyc.gov/site/doh/covid/covid-19-main.page>
- NYC Agency Suspensions and Reductions: <https://www1.nyc.gov/nyc-resources/city-agency-service-updates.page>
- New Yorkers with Disabilities: <https://www1.nyc.gov/site/mopd/resources/covid-19-resources-for-people-with-disabilities.page>
- ACS: <https://www1.nyc.gov/site/acs/about/covid19.page>

## **SOURCE MATERIALS**

- NYS DOH: <https://coronavirus.health.ny.gov/covid-19-testing>
- The IRS: <https://www.irs.gov/coronavirus/coronavirus-tax-relief-and-economic-impact-payments-for-individuals-and-families>
- The IRS: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>
- The U.S. Department of Labor: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>
- The U.S. Treasury (press release): <https://home.treasury.gov/news/press-releases/sm979>
- NYS Governor's Office: <https://www.governor.ny.gov/keywords/executive-order>