# COVID-19: What Workers Need to Know

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FEDERAL LEGISLATION RESPONDING TO COVID-19

Overview

The federal government passed two major pieces of legislation addressing the ongoing crisis of COVID-19. The first was the Family First Coronavirus Response Act (FFCRA) and the second was the Coronavirus Aid, Relief and Economic Security (CARES) Act. Both include provisions for Unemployment Benefits, as well as other provisions to assist individuals, families and businesses during the current Coronavirus crisis. Below is a brief description of these laws.

Family First Coronavirus Response Act (FFCRA)

The FFCRA was signed into law on March 18, 2020. The Act includes the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act, and also includes provisions for unemployment benefits, protections for health care workers, free coronavirus testing for all (including the uninsured), and additional funding for food-assistance programs.

Coronavirus Aid, Relief and Economic Security (CARES) Act

The CARES Act was signed into law on Friday, March 27, 2020 and contains $2.2 trillion in emergency assistance. The Act includes enhanced unemployment benefits, direct cash payments to qualifying individuals, loans to small businesses, delays and modifications for taxes owed, provisions to address medical supply shortages, extended funding and authorization for various health care programs, and targeted assistance to specific sectors of the economy.

UNEMPLOYMENT INSURANCE BENEFITS

For a Q&A on NYS UI benefits visit: https://labor.ny.gov/ui/coronavirus-faq.shtml#.

A Brief Overview of NYS’s Unemployment Insurance Benefits

- Regular Unemployment Insurance (UI) Benefits: Each state determines its own UI benefit amounts and duration of benefits within federal guidelines.
  - In NYS, UI provides weekly benefits up to maximum of 26 weeks within a 52-week benefit year, and
  - Pays out a minimum benefit amount of $104 per week and a maximum benefit of $504 per week in 2020.

Pandemic Unemployment Compensation

- The CARES Act provides an additional $600 per week, Pandemic Unemployment Compensation (PUC) for each recipient of Unemployment Insurance (UI) benefits or the Pandemic Unemployment Assistance benefit, see below, for up to 4 months.
  - This benefit became available in NYS beginning April 4, 2020 and is available through July 31, 2020.
Those who will be approved, as well as those individuals who are approved for Pandemic Unemployment Assistance will automatically receive the additional $600 per week; no additional action is required.

Impact on Needs Based Benefit Programs

- This $600 will not be used when determining eligibility for Medicaid, Child Health Plus, or the Essential Plan.
- HRA informs us that they have not yet received guidance on the impact of PUC on SNAP benefits or Cash Assistance.
- Guidance from SSA has not been released on how PUC will impact SSI beneficiaries.
- Please note that the receipt of regular UI benefits will continue to count when determining eligibility for needs based benefits.

Pandemic Unemployment Assistance (PUA)

- Description of PUA
  - The CARES Act includes provisions for a temporary program (through December 31, 2020) that provides financial assistance to individuals not traditionally eligible for UI benefits.
    - This includes the self-employed, independent contractors, gig workers, freelancers, those with a limited recent work history and others who are unable to work as a direct result of the COVID-19 public emergency.
    - This assistance will NOT include individuals who have the ability to telework with pay or are receiving sick leave or other paid leave benefits.
  - PUA claimants who were not eligible for regular UI prior to the outbreak may be eligible for PUA beginning from January 27, 2020.
    - That is, individuals who became unemployed beginning January 27th (before the outbreak) and who were not eligible under regular UI benefits, may be eligible for PUA and should apply.
  - The minimum PUA benefit amount is $182 and the maximum payment amount is $504; please note the minimum amount is higher than for regular UI benefits. This is because a different formula is used.
  - In addition, PUA recipients will also be entitled to the Pandemic Unemployment Compensation of $600 per week, see above.
    - Prior to April 5th, they would only receive the regular PUA rate, not the additional $600.
    - Would receive the $600 beginning the week of April 5th.
• Qualifying for PUA
  o Visit NYS DOL for a checklist of qualifying factors for PUA at
  o There is no minimum earnings requirement for PUA.
  o Individuals whose employers temporarily closed down their place of business due to COVID-19 may also apply for benefits.
  o Individuals whose hours have been reduced because of COVID-19 may be eligible for UI benefits if they work less than 4 days a week and earn $504/week or less.
    ▪ Individuals may receive partial benefits. Each day (or part of a day) of work causes the weekly benefit rate to drop by ¼.

_Pandemic Emergency Unemployment Compensation (PEUC)_

• PEUC provides for an additional 13 weeks of UI through December 31, 2020 for those who remain unemployed after the state’s UI benefits of 26 weeks runs out.
  o As explained above, most people who lose their job typically receive up to 26 weeks of unemployment, and then it stops.
  o PEUC will add an additional 13 weeks, thus allowing for 39 weeks of UI benefits or the Pandemic Unemployment Allowance.

• PEUC will also allow UI claimants whose benefit year expired under UI, as well as those whose benefit year has not yet expired – whether they exhausted their 26 weeks of UI benefits or not, obtain the additional 13 weeks of benefits.
  o A Claimant’s Benefit Year Has Not Expired
    ▪ If the claimant exhausted their 26 weeks of benefits, they will receive a letter from NYS DOL advising them to begin certifying to receive the additional 13 weeks of benefits.
    ▪ If the claimant did not exhaust their 26 weeks of benefits (for example they went back to work before their 26 weeks ran out and subsequently became unemployed again), they should start certifying for benefits again.
  o A Claimant’s Benefit Year Expired after July 1, 2019
    ▪ If still unemployed, will need to file a new claim to receive the 13 additional weeks of Pandemic Emergency Unemployment Compensation.
    ▪ Claimants should receive a letter in the mail from the NYS DOL with more details.
Filing a Claim for UI or the PUA Benefit

- When to File
  - Claimants should file their claim in the first week they worked less than four days and earned a gross income of less than $504. If they worked four or more days or earned more than $504 for the week, they should file the following week.
    - Previously, claimants had to wait one week before applying for UI benefits.
    - NYS has waived this requirement through December 31, 2020, thus allowing claimants to apply immediately upon becoming unemployed.
  - While there is an unprecedented application volume and web traffic, nevertheless, a UI claim will start on the day the claimant was separated from their employer. DOL will backdate any claims that were not timely processed due to any issues with the DOL website or the UI call center.
- For a DOL guide on how to apply as a self-employed individual, click here.

**NOTE**
The experience of claimants applying for Unemployment Insurance/Pandemic Unemployment Assistance can vary from one claimant to another. This is due to when and how claimants applied for the benefit, as well as which benefit they are entitled to.

- General Information on Filing a Claim
  - When filing for benefits, the application is for both regular UI benefits, as well as Pandemic Unemployment Assistance.
  - Currently claimants should file online only; few phone applications are accepted at this time.
    - There is an exception for those who do not speak English or Spanish, or who cannot complete an application online.
    - Such claimants can call the Claims Center at 1-888-209-8124
    - Monday through Friday: 8:00 am to 7:30 pm
    - Saturday & Sunday: 7:30 am to 8:00 pm
  - The NYS DOL currently has two ways to apply: a new online application system or the old system. The following provides information applicable to both systems. Below this is an explanation of both filing systems: new and old.
    - Individuals will only be able to file a claim online according to the day that corresponds to the first letter of their last name. A- F: Monday; G-N: Tuesday; O-Z: Wednesday.
    - If the claimant missed their date they should file on Thursday-Sunday.
    - Individuals will need to create a “NY.GOV ID”, if they do not currently have one, by creating a username and password.
    - If having trouble logging in to the Department of Labor Online Services account, visit https://www.labor.ny.gov/ui/Authentication/general/technical-support-solutions.shtm for tips on problem solving or call 800-333-3000.
- Individuals who have a NY.GOV ID account and are having trouble logging in, should call 1-888-469-7365, and press the number associated with their language.
  - Claimants must agree to check and respond to messages and questionnaires sent via the NY.GOV secure message system and all messages, forms and letters sent by mail.
- Claimants must respond within the timeframes listed in those documents.
- Claimants who do not respond to communications within the timeframes listed in those documents, may have their benefits delayed, suspended or denied.
- Claimants who receive benefits that the NYS DOL determines they were not eligible for, may be required to repay some or all of these benefits.

- **Filing Under the NEW SYSTEM**
  - Originally claimants had to be denied traditional UI benefits before applying for PUA, DOL has provided a new system.
  - This new system is ONLY for filing claims as of April 10th.
  - To file a new claim visit: [https://labor.ny.gov/ui/how_to_file_claim.shtm](https://labor.ny.gov/ui/how_to_file_claim.shtm).
  - Claimants will receive a confirmation notice upon completing the application.
  - The new system will process the application and determine which program, traditional UI or PUA, the claimant is eligible for.
  - The claimant will subsequently complete specific questions that apply to the program they are eligible for, that is either traditional UI or PUA.
  - Some claimants may be given additional instructions, for example, submitting documentation.
    - Claimants should follow any instructions provided. Individuals who do not follow the instructions, may have their payments delayed or lost.
  - **IMPORTANT NOTE:** All claimants should check their “In Box” daily for any additional information, questions, or instructions they need to complete.
  - If eligible for PUA, after completing the specific set of questions for PUA, claimants should receive an application confirmation, indicating their PUA application is completed.
    - Many PUA claims are pended. DOL Call Center may contact the claimant or claimant may need to supply additional information.
    - PUA claimants should be able to view their Official Record of Benefit Payment History to see if their claim is pended or approved.

- **Filing under the OLD SYSTEM**
  - CURRENTLY (this may change in the future) it appears that claimants can still apply on the old UI system, available [here](https://labor.ny.gov/ui/how_to_file_claim.shtm).
  - It appears, although the Learning Center has not received “official” confirmation, that claimants ELIGIBLE for regular UI benefits will also receive a confirmation page that their application is completed.
  - If approved, they will receive a confirmation with a date of when they should start claiming their benefits.
However, if the person is NOT ELIGIBLE for regular UI benefits, the Learning Center, at this time, believes it is best for PUA applicants to use the new system.

IMPORTANT NOTE: All claimants should check their “In Box” daily for any additional information or instructions, if they did not receive an approval confirmation.

- Previously Submitted Claims Prior to April 10th
  - New Yorkers who have filed partial claims under the old UI filing system and were told to call the call center to finish their application should NOT - instead, the NYS Dept of Labor call center will call the individual directly.

- Advocacy Tips for Filing
  - Include phone number in the application. This is crucial so DOL can contact the individual via phone.
  - Honesty is the best policy. If there is a dispute the claimant will be able to provide a defense. If the information is not accurate and DOL discovers it, it could trigger all kinds of penalties.
  - During the application process, the claimant will be asked whether s/he is able to work. Recognizing that many people are not able to work because of the pandemic, the question is asking whether the claimant is able, willing and ready to work. So, if the claimant is able, willing and ready to work, they should answer ‘yes’ to this question.
  - If sheltering in place in another state be sure to contact DOL via a secure e-mail on your account page to get their approval. They must determine whether you are still eligible for benefits.
  - Do NOT leave the country, this could trigger fines and denial of benefits.
  - Contact a local Elected Official. When applications are pended and there are issues that need to get resolved, contact a local elected official as they may be able to get through the log jam.
  - NYS DOL Twitter Account: https://twitter.com/NYSLabor

- Receipt of Benefits
  - If found eligible, the claimant’s first payment will generally be made three to four weeks from approval.
  - Claimants will receive any back weeks of benefits owed with their first payment.
  - Claimants will receive benefits via direct deposit or bank debit card.

Weekly Certification

- Claimants must certify weekly to obtain their benefits.
  - Claimants will be given notice of when to start claiming benefits.
- During the application process claimants were prompted to create a PIN, which is the claimant’s electronic signature.
Claimants will use their PIN to access the claims processing system via the phone.

- No one else should use the claimant’s PIN and claimants could lose up to 20 weeks of benefits if they allow another person to use their PIN.
- To certify: available here.

- Claimants must be ready, willing and able to work.
  - Under UI rules claimants are required to keep a log of work activities.
  - Claimants should report any work activity during the previous week when claiming weekly UI benefits, including part-time, temporary or unpaid jobs.
  - However, there is currently no adequate guidance/instructions on how to handle work requirements.
  - There is some hope that DOL will relax their work requirements and be somewhat more flexible.
  - Visit https://labor.ny.gov/ui/claimantinfo/work-search.shtm#4 for a listing of work activities.

- Advocacy Tips for Weekly Certification
  - When completing the weekly certification, whether the claimant is receiving UI benefits or not, and when they have not earned any money during the previous week, they should indicate N/A in response to the question whether they earned more than $504 in that period. Selecting “no” will make the system think they have earned something and may negatively impact the weekly payment amount.

- For further assistance contact 1-888-209-8124, although currently it seems impossible to get through via phone these days.

**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 (16 and younger).

- 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 you 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, only one spouse needs to have a valid SSN.
- AGI must fall below guidelines listed above
- Not be a dependent of another taxpayer

**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. 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 don’t 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.

- SSI and eligible VA beneficiaries must apply by Tuesday, May 5th.

- However, Social Security 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 14th to eligible taxpayers and will continue to roll out the direct deposit payments over the coming weeks.

- When the IRS Does Not Have the 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.

- The 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.

**Check the Status of Your Payment**

- To check the status of your payment, visit: https://www.irs.gov/coronavirus/get-my-payment.

- 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 received by the individual will not count as income for SSI, Cash Assistance, Medicaid, SNAP benefits, Medicare Savings Plan, or HUD subsidies.
  - And will not count as resources for a 12-month period following the receipt of the funds for SSI and non-MAGI Medicaid recipients.
  - It does not count against the Cash Assistance resource limit for 2 months after receipt.

**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; it does not deduct from anything in the future and is not taxable.


**Federal Emergency Family and Medical Leave**

- The federal Emergency Family and Medical Leave Act, of the Families First Coronavirus Response Act, only covers private employers with fewer than 500 employees; it does not cover private employers with 500 or more employees.

- Provides employees, who have been on the job for at least 30 days, up to an additional 12 weeks of job-protected leave who are unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or is unavailable for reasons related to COVID-19.

- Pay Rate
  - Pay must be equal to at least two-thirds of regular pay, but employers do not have to pay more than $200/day and $10,000 total per employee.
  - Employers are not required to pay during the first 10 days of leave.

- The U.S. Department of Labor may exempt businesses with fewer than 50 employees.

- Provides tax credit against payroll taxes owed by employers to cover the cost of required leave, where a refund is owed, the IRS will send the refund.
  - Leave pay is also available to the self-employed via a tax credit.

**Federal Emergency Paid Sick Leave**

- The federal Emergency Paid Sick Leave Act, of the Families First Coronavirus Response Act, only covers private employers with fewer than 500 employees; it does not cover private employers with 500 or more employees.

- The Act is effective April 1, 2020 through December 31, 2020.

- Provides up to 10 days of paid sick time for full-time employees, subject to an 80-hour cap (part-time employees are entitled to the typical number of hours that they work in a typical two-week period), who are unable to work or telework due to a need for leave because the employee:
  - Is subject to a federal, state or local quarantine or isolation order due to COVID-19;
  - Has been advised by a health care provider to self-quarantine due to COVID-19;
  - Is caring for someone who is subject to a quarantine or isolation order (one of first two points above);
Is experiencing symptoms of COVID-19 and seeking a medical diagnosis;

- Caring for their child, if their school or day care has been closed, or the childcare provider is unavailable, due to COVID-19 precautions;

- Is experiencing a similar condition specified by the Secretary of Health and Human Services.

**Note:** This excludes any day in which the employee receives compensation from his/her employer or Unemployment Insurance benefits.

- All business covered by this law are required to post the following Employee Rights notice: https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf.

- Employers may satisfy the notice requirements of the law by emailing or direct mailing the notice to employees, or posting the notice on an employee information internal or external website.

**Pay Rate:**

- The employees’ regular rate up to a maximum of $511 per day, if the employee is unable to work because the employee is quarantined, and/or experiencing COVID-19 symptoms and seeking a medical diagnosis.

- 2/3 of the employee’s regular rate of pay up to a maximum of $200 per day because the employee is unable to work because of:
  - Caring for someone who is subject to a quarantine or isolation order;
  - Caring for their child if their school or day care has been closed, or the childcare provider is unavailable, due to COVID-19 precautions;
  - Experiencing a similar condition specified by the Secretary of Health and Human Services.

- The U.S. Department of Labor may exempt businesses with fewer than 50 employers if the sick leave payments “would jeopardize the viability of the business as a going concern,” that is, the company fears it would be driven out of business.

- It provides refundable tax credit against payroll taxes owed by employers to cover 100% of the cost of required leave.

- Leave pay is also available to the self-employed via a tax credit.

**NEW YORK STATE EMERGENCY PAID SICK LEAVE ACT**

- The New York State Emergency Paid Sick Leave is an expansion of the state’s Paid Family Leave (PFL) for those employees ordered to quarantine or isolate by New York State, the Department of Health, a local health board, or another government entity authorized to issue a quarantine or isolation order as a result of the COVID-19 pandemic.

- It does not cover employees who have voluntarily chosen to quarantine or self-isolate. In addition, it will not apply to quarantined employees who are asymptomatic and able to perform their job functions remotely.

- The amount of leave an employee is entitled to depends on the employer’s size:
Employers with 10 or fewer employees (as of Jan. 1, 2020) and a net income of less than $1 million shall provide unpaid sick leave until the termination of any quarantine or isolation, and guarantee employees access to Paid Family Leave and disability benefits (short-term disability), with no waiting period, for the period of quarantine including wage replacement for their salaries up to $150,000.

Employers with 11-99 employees (as of Jan. 1, 2020) and employers with 10 or fewer employees (as of Jan. 1, 2020) and a net income greater than $1 million shall provide at least 5 days paid sick leave, and then unpaid sick leave until the termination of any quarantine or isolation. Further, employers must guarantee their workers access to Paid Family Leave and disability benefits (short-term disability) for the period of quarantine including wage replacement for their salaries up to $150,000.

Employers with 100 or more employees (as of Jan. 1, 2020), as well as public employers (regardless of the number of employees), shall provide at least 14 days of paid sick leave during any order of quarantine or isolation.

- For additional information go to https://paidfamilyleave.ny.gov/covid19.

**Note:** NYS law requires that in the event of federal action on COVID-19, employers apply the plan most generous to its employees.

**WORKFORCE1 CAREER CENTERS**

- All Workforce 1 Career Center are closed until further notice however, they will be delivering services remotely.

- For more information go to https://www1.nyc.gov/site/sbs/careers/covid19-jobseeker-outreach.page.

**RETIREMENT ACCOUNT RULE SUSPENSION/LOANS FOR IRAS, 401(K) OR 403 (B)**

- No one will be required to take their required minimum distribution (RMD) in 2020.
  - This applies to all taxpayers who are otherwise required to take an RMD in 2020.
- Individuals who need to take money from a retirement account before age 59½ will not have the usual 10% penalty in 2020.
  - They will have 3 years to pay taxes on the income and can replace the money back into the account before the end of the 3 years.
  - This is only for those who have been diagnosed with COVID-19 or have experienced financial hardship from quarantine, layoffs, reduced hours, or furlough between now and December 31, 2020.
  - Distributions will be included in gross income and subject to regular income tax, but can be spread out and taken over three years.
- The maximum loan an employee can take from a workplace retirement account has doubled from $50,000 to $100,000 during the COVID-19 pandemic.
SMALL BUSINESS LOANS

- On April 23rd, the federal government approved an additional $484 billion Coronavirus relief package that would provide additional funding for small businesses, as well as funds for hospitals and coronavirus testing, after original funding for these loans had dried up.
  - The measure would provide $310 billion for the Paycheck Protection Program, see below.
  - A portion of the money is set aside for smaller lending institutions to steer resources to businesses that typically have trouble obtaining loans.
  - The package would also include additional funds for the Economic Injury Disaster Loan program.

- The Paycheck Protection Program (PPP) is part of the CARES Act and is a loan designed to provide an incentive for small businesses to keep their workers on the payroll; it is administered through the Small Business Administration.
  - The business must have no more than 500 employees.
  - The amount of the loan is based on the business’s average total monthly payroll costs and are capped at $10 million.
  - These loans can be forgiven if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest or utilities.
    - The amount of canceled debt depends on how many workers the business retains and the extent to which it reduces their salaries.
  - The loan is available to sole proprietorships, independent contractors, gig workers and self-employed.
  - Business must apply by June 30, 2020; although this date may be extended.
  - To find an eligible lender visit: https://www.sba.gov/paycheckprotection/find.
  - For more information visit: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp

- Economic Injury Disaster Loan (EIDL) is an existing federal loan program that has been expanded under the CARES Act; it is administered through the Small Business Administration.
  - The business must have no more than 500 employees.
  - Must have suffered a substantial economic injury.
  - The loan amounts are based on actual economic injury up to a maximum of $2 million.
    - Businesses can request an emergency grant amount of up to $10,000. This loan advance will be forgiven if it is spent on paid leave, maintaining payroll, mortgage or lease payments.
  - The loan is also available to non-profits, sole proprietorships, independent contractors, gig workers and self-employed.
  - Businesses must apply no later than December 16, 2020.
  - For more information visit: https://www.sba.gov/disaster-assistance/coronavirus-covid-19#section-header-1
• Businesses can apply for both the EIDL loan and the PPP loan, so long as the business uses the loans for different expenses.

• For additional information visit
  o Also visit the U.S. Chamber of Commerce at https://www.uschamber.com/co/start/strategy/cares-act-small-business-guide.

• The City Bar Justice Center has launched a pro bono, remote legal clinic to help small businesses understand and access options available under the federal government’s COVID-19 stimulus package and other opportunities available through federal, state and local programs.
  o Visit here to set up a free 45-minute appointment.

• NYC Resources

• Greenwich Village Chelsea Chamber of Commerce
  o The Greenwich Village Chelsea Chamber of Commerce has compiled a list of resources for local businesses.

• Forbes: Coronavirus Small Business Relief Programs
  o Forbes has compiled a list of small business relief programs.
  o Click here to visit their website.

• The Restaurant Workers’ Community Foundation
  o Resources for restaurants and workers available by clicking here.

FREE LANCERS

• Information for free lancers: https://covid19freelanceartistresource.wordpress.com/

• Freelancers, artists, gig-workers, and other independent contractors: https://www.landerfornyc.com/covid-relief-for-freelancers

WORKERS’ RIGHTS

• Under NYC law, it is illegal to:
  o Fire or require an employee to stay away or self-quarantine from the workplace only because of the employee’s race or national origin.
  o Retaliate against employees who exercise—or seek to exercise—their workplace rights, such as using sick leave, asking for premium pay, or changing a work schedule.
    ▪ Retaliation includes any threat, discipline, firing, demotion, suspension, or reduction in hours, or any other negative employment action.

• Fast food or retail workers may be entitled to extra pay for schedule changes including reduced hours, [https://www1.nyc.gov/site/dca/workers/workersrights/fastfood-retail-workers.page](https://www1.nyc.gov/site/dca/workers/workersrights/fastfood-retail-workers.page).
  o To file a complaint contact the [NYC Department of Consumer and Worker Protection](https://www1.nyc.gov/site/dca/workers/workersrights/fastfood-retail-workers.page) or by calling 311.

• Workers who have been laid off and have not received their last paycheck, immediate payment may be required by state law (although it is not required by federal law).
  o If a person’s regular payday has passed without payment, go to [https://www.labor.ny.gov/workerprotection/laborstandards/faq.shtm](https://www.labor.ny.gov/workerprotection/laborstandards/faq.shtm).


• For additional information visit:
  o [https://www1.nyc.gov/site/dca/workers/worker-rights.page](https://www1.nyc.gov/site/dca/workers/worker-rights.page)

**CHILD CARE ASSISTANCE**

• There are several waivers approved by the New York State Office of Children and Family Services to provide support for families in receipt of child care assistance and the providers and programs that provide child care services for these families.

• ACS Child Care Operations Offices including Resource Areas are closed to the public effective Monday March 23, 2020.

• For the following ACS Voucher Child Care issues:
  o General child care eligibility and applications, VoucherWL@acs.nyc.gov
  o Voucher enrollment: VEU@acs.nyc.gov
  o Foster Care, Preventive and Protective Child Welfare cases: CFWB.SRU.Voucher@acs.nyc.gov
  o Transitional Child Care: CFWB.TCC@acs.nyc.gov
• Center for Child and Family Well-Being (CFWB) Hotline: 212-835-7610 (available 8:30 AM to 5:30 PM)

• The ACS Office of Advocacy remains available to assist parents by phone and e-mail.
  o Helpline - (212) 676-9421
  o Incarcerated parents may call collect - (212) 619-1309 or (212) 341-3322
  o Teletype for the hearing impaired - (212) 442-1447

• Child Care Programs

  o Child care programs are not required to be open. However, if you are a child care provider the NYS Office of Children and Family Services (OCFS) has issued emergency guidance materials describing new rules and waivers along with an FAQ found at https://ocfs.ny.gov/programs/childcare/#COVID19.


  o The Regional Enrichment Centers, see below, are available for the children of first responders and other frontline workers.

**REGIONAL ENRICHMENT CENTERS – CENTERS FOR CHILDREN OF ESSENTIAL WORKERS**

• The Department of Education plans to open 93 REC sites across all five boroughs for the children of essential workers. The sites will include 76 K-12 Centers and 17 Early Childhood Centers citywide.

  o Students at RECs engage in remote learning with their home schools, as well as art, music, and physical education. We will ask DOE and Community Based Organization employees to staff the Center, and we are grateful to the numerous DOE employees who have already offered to help staff these sites.

• These centers are open only to children who are NYC residents and whose parents/guardians work in certain fields, including

  o First responders,
  o Transit and healthcare workers,
  o DOE staff at our Centers and Meal Hubs,
  o ACS Frontline/Investigators still making direct contact with families,
  o Department of Correction essential staff,
  o Department of Homeless Services and Human Resources Administration Shelter staff and contracted staff, and
  o Department of Sanitation essential staff.

• Currently they are evaluating their capacity to serve other students.

• For more information visit: https://www.schools.nyc.gov/enrollment/enrollment-help/regional-enrichment-centers.
WORKING FROM HOME

- Gallup is providing a free webinar COVID-19: Managing Your Workforce Through Disruption.
  - Gallup’s experts have gathered information on workplace disruption and other crises through research, hands-on experience and our connections with leaders around the world to provide insights that can help your workforce adapt quickly.

GET HELP

- **NYLAG COVID-19 Legal Resource Hotline:**
  - Advanced Planning (Standby Guardianship, Power of Attorney, Healthcare Proxy, Wills)
  - Consumer Debt (Debt Collection, Wage Garnishment)
  - Employees' Rights (Paid Leave, FMLA, Working Conditions)
  - Housing (Eviction, Rent Arrears, Foreclosure, Mortgage Relief Options,)
  - Unemployment Benefits
  - Public Benefits
  - Special Education issues (K-12)
  - Stimulus Payment questions

- **Northern Manhattan Improvement Corporation (NMIC)**
  - NMIC established temporary COVID-19 intake hotlines for all New Yorkers -- but prioritizing residents in Upper Manhattan and Southwest Bronx -- to receive assistance on a variety of issues:
    - Accessing benefits: (919) 512-4469, Monday/Wednesday/Friday from 9:00 am - 12:00 pm
    - Unemployment: (929) 512-4476, Tuesday/Thursday from 9:00 am to 12:00 pm

- **Legal Aid Society:** [https://www.legalaidnyc.org/get-help/covid-19/covid-19-information-for-clients/](https://www.legalaidnyc.org/get-help/covid-19/covid-19-information-for-clients/)
  - Access to Benefits Helpline: 888-663-6880 (10 am to 3 pm)
  - Unemployment Benefits
  - Medicaid, SNAP, Cash Assistance and other benefits and issues related to COVID-19.

- **NYC Legal Services**
  - Individuals who are denied NYS UI benefits, hotline at 917-661-4500.

- **Volunteers of Legal Services (VOLS)**
  - Unemployed Workers Project

- **Volunteer Lawyers for the Arts Legal Services for Artists:** [https://vlany.org/request-assistance](https://vlany.org/request-assistance)
  - Provides free or low-cost legal services
**SOURCE MATERIALS**

- NYS Department of Labor: [https://labor.ny.gov/unemploymentassistance.shtm](https://labor.ny.gov/unemploymentassistance.shtm).
- ACS: [https://www1.nyc.gov/site/acs/about/covid19.page](https://www1.nyc.gov/site/acs/about/covid19.page).