Fair Fares: Reduced MetroCards for Low Income New Yorkers

A message from Nancy Rankin, Vice President for Policy Research and Advocacy, Community Service Society of New York

Half-priced MetroCards for New Yorkers living at or below the federal poverty level was officially launched by Mayor Bill de Blasio on January 4, 2019. Access to reduced fares on city subways and buses are being phased in starting with employed Cash Assistance recipients who the City said would be notified by mail. Later in April, Fair Fares will be expanded to employed SNAP recipients. Initially, the discounts will only be available for purchase of weekly and 30-day unlimited passes, but the City said it is working on adding pay-per-ride cards in April.

Fair Fares was the result of a years-long campaign led by the Community Service Society of NY, the Riders Alliance and a broad coalition of transit, economic justice, legal, labor, social services, housing and women’s groups. City Council Speaker Corey Johnson and the City Council made Fair Fares a top priority in city budget negotiations that led to the funding agreement reached last June. While we are excited to see the start of Fair Fares, we need to hold the Mayor to his commitment to expand Fair Fares to all the New Yorkers he promised to help: working age city residents struggling with poverty. This includes undocumented immigrants, college students, the unemployed and the working poor not receiving public benefits.

Go to http://www.cssny.org/fairfares to email/tweet the Mayor to make sure he includes full funding for Fair Fares in next year's budget!

Dream Act Is Approved in N.Y. to Aid Undocumented Students

The New York State Legislature approved the Jose Peralta New York State DREAM Act (A.782, De La Rosa), a bill which offers undocumented students access to state financial aid and scholarships for higher education. Governor Andrew M. Cuomo has confirmed he will sign the measure into law. The New York bill will affect an estimated 146,000 young people who were educated in New York public schools but have been ineligible to receive financial aid under federal and state law.

Under the bill, these students would be eligible for general awards, performance-based awards, or New York State Tuition Assistance Program (TAP) funds if they:

- Attended an approved NYS high school for two or more years, graduated from an approved NYS high school and applied for attendance to a NYS college or university within five years of receiving their NYS high school diploma; or
- Attended an approved NYS program for a state high school equivalency diploma, received their state high school equivalency diploma and applied for attendance to a NYS college or university within five years of receiving their state high school equivalency diploma; or
- Are otherwise eligible for in-state tuition at SUNY, CUNY or community colleges as prescribed by their admission criteria.

This legislation also helps immigrant families prepare for the costs of higher education by allowing an individual with a taxpayer identification number to open a New York State 529 family tuition account under the New York State College Savings Program. For legal help or to find out what services/program immigrants qualify for go to https://www1.nyc.gov/site/actionnyc/index.page.

Earned Income Tax Credit

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

For tax year 2018, the workers income cannot exceed the following limits:

- For those with three or more qualifying children: $49,194 ($54,884 if married filing jointly);
- For those with two qualifying children: $45,802 ($51,492 if married filing jointly);
- For those with one qualifying child: $40,320 ($46,010 if married filing jointly);
- For those with no qualifying children: $15,270 ($20,950 if married filing jointly).


Benefits Plus subscribers can go to Tax Credits, Earned Income Tax Credit to find out more about the EITC.
2019 Federal Poverty Levels

The 2019 federal poverty levels have been released, see chart below. Needs based benefit programs/services use the federal poverty level to determine eligibility. For a comprehensive chart which includes 125% FPL, 130% FPL and others go to: https://bplc.cssny.org/benefit_tools/7.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>100% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Monthly</td>
<td>$1,041</td>
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<tr>
<td>Annual</td>
<td>$12,490</td>
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<tr>
<td>2 Monthly</td>
<td>$1,409</td>
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<td>Annual</td>
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<td>3 Monthly</td>
<td>$1,778</td>
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<td>$2,146</td>
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NYS Rent Connect: Online Portal for Rent Regulated Tenants

NYS Homes and Community Renewal has launched NYS Rent Connect, an online portal for both tenants and landlords of rent-stabilized and rent-controlled apartments in New York City, Nassau, Westchester and Rockland counties.

The online portal provides quick access to forms and information; such as rent history, evidence of rent overcharges, ability to submit complaints such as defective conditions in the apartment, unlawful increase in rent, non-receipt of a lease, illegal fees and surcharges.

NYS Rent Connect includes a ‘Rent Connect Assistant’, a tool to help tenants get customized help and ‘next steps’ based on their answers to a series of questions.

Right to Counsel

Universal Access to Legal Services law from 2017 (also known as Right to Counsel) provides low-income tenants across New York City who are facing eviction in Housing Court and NYCHA tenancy termination proceedings with free access to legal services. NYC’s Human Resources Administration’s (HRA) Office of Civil Justice (OJC) is implementing Universal Access in phases. Full implementation is expected to be completed in 2022.

During the first phases of Universal Access, all low-income tenants facing eviction in Housing Court who live in the following ZIP codes have access to full legal representation - a defense lawyer on their eviction case, from the beginning until the end of the case:

<table>
<thead>
<tr>
<th>Borough</th>
<th>Zip Codes Served</th>
<th>NEW ZIP CODE Added</th>
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</thead>
<tbody>
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<tr>
<td>Queens</td>
<td>11373, 11433, 11434</td>
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</tr>
<tr>
<td>Staten Island</td>
<td>10302, 10303, 10314</td>
<td>10310</td>
</tr>
</tbody>
</table>

Go to https://www1.nyc.gov/site/hra/help/legal-services-for-tenants.page for more information.
Paying Back Student Loans

Income Driven Repayment Options

Borrowers with federal student loans may be eligible for a repayment option that ties the monthly payment amounts to the borrower’s income. The U.S. Department of Education offers four types of Income Driven Repayment options:

- Income-Based Repayment (IBR)
- Pay As You Earn (PAYE)
- Revised Pay As You Earn (REPAYE)
- Income-Contingent Repayment (ICR)

Details on the four options can be found at [https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven](https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven). To apply go to [StudentLoans.gov](http://StudentLoans.gov). Eligible borrowers will need to certify their income and family size annually to accurately reflect the payment amount.

Community Service Society’s Student Loan Consumer Assistance Program

The student loan burden in New York State is more than $90 billion. Predatory for-profit schools, fraudulent business practices in the loan servicing industry, and a lack of information on repayment options are all contributing to this crisis.

In response, the Community Service Society of New York (CSS) has created the Student Loan Consumer Assistance Program to help New Yorkers, regardless of income, manage their debt. We help borrowers:

- Struggling to make their monthly payments explore and select a repayment plan (as mentioned above), deferment, or forbearance that works for them.
- Learn more about student loan basics, track down information about their own loans, identify their loan servicers, and provide information about the programs available to them.
- Learn how to get out of default through loan rehabilitation or consolidation, as well as help borrowers understand and cope with forced collections of wages and federal payments.
- Find out about their eligibility for programs like Public Service Loan Forgiveness or Total and Permanent Disability Discharge and help them apply.

The Student Loan Consumer Assistance Program serves all New Yorkers regardless of income with free, personalized assistance over-the-phone or in-person in our mid-town office. Please call 212-614-5586 to make an appointment!

New HUD Rules on Over-income Public Housing Households

Beginning March 24, 2019, NYCHA will begin tracking households with incomes that exceed 120% AMI during annual recertifications and interim re-examinations. Should a household’s income exceed 120% AMI for two consecutive years, NYCHA will notify the household that it will be raising the rent. NYCHA is required to charge the higher of the Fair Market Rent (FMR) or the HUD “subsidy amount.” However, HUD has not yet issued regulations announcing what the subsidy amount will be. NYCHA will keep residents informed as HUD issues further guidance on public housing income limits, including what HUD’s formula will be for calculating the “subsidy amount.”

ACCESS HRA

The Human Resources Administration (HRA) has completed the redesign of their ACCESS HRA website and mobile app where NYC residents can apply for and recertify for benefits. With the new enhancements, clients can easily:

- Apply for SNAP benefits;
- Re-certify for SNAP or Cash Assistance;
- Make changes to their case, such as updating income or household size;
- See what documents HRA requires for their application, and submit them electronically using their phone’s camera;
- Update their contact information, such as email or mailing address;
- Check the status of their case or application; and
- Receive important reminders and updates.

HRA has launched a campaign to promote the site called ‘Skip the Trip’, see video at: https://www.youtube.com/watch?v=r0xafITMeo&feature=youtu.be

ACCESS HRA Website: http://www.nyc.gov/accesshra

Excelsior Scholarship

The Excelsior Scholarship Application is now available. In order to apply, students must meet the following requirements:

- Resident of New York State
- Plan to attend a SUNY or CUNY two or four-year college
- Complete 30 credits per year towards their program of study
- Be on track to graduate on time with an Associate Degree in two years or a Bachelor’s Degree in four years

To complete the application, applicants will need the 2017 IT-201 NYS Income Tax Return(s) from the student, parent(s) or spouse, as applicable. More information can be found at hesc.ny.gov/excelsior.

Guide/Service Dog Food Program

New York City SSI/SSP recipients may be eligible to receive a grant for their dog if the dog is used as a guide, hearing or service dog that is trained to assist a person who is visually handicapped, hearing impaired, or disabled. Call the Office of Project Support (OPS) Guide Dog Food Program at (929) 221-6692 or (929) 221-6688 to request an application.

New App for Medicare

Medicare now has an app which allows beneficiaries to view Medicare eligibility, cost and coverage information. The app is free and available on Apple devices and Google Play (for Android devices). Go to https://www.medicare.gov/blog/whats-covered-mobile-app for more information.
Cash Assistance Earned Income Disregard

Households receiving Cash Assistance (CA) who have earnings are allowed certain earned income disregards (EID) when calculating their cash grant (the rules are different for households with earned income who are applying for CA).

All households with earnings receive a $90 general disregard. In addition, households with dependent children are eligible to receive an additional disregard of their earned income. This disregard, effective June 1, 2019, is a 53% disregard on their earnings. The Office of Temporary Disability Assistance adjusts the EID annually on June 1st of each year.

Here’s what a simple CA budget breakdown would look like:

A household size of 3, mom with 2 children under 18, in receipt of CA. The mom begins to work and earns $980.

$980 - $90 general disregard = $890
$890 x .53 = $471.70, income that is disregarded.
$890 – $471.70 = $418.30, countable earnings.

Her full CA grant is $789 - $418.30 of countable earnings = $370.70 her new CA grant amount.

Benefits Plus Online Subscribers can learn more about the CA earned income budgeting, as well as budgeting unearned income and more, go to Cash Benefits, Cash Assistance, Budgeting Income.

HEAP Cooling Assistance Open

The HEAP Cooling Assistance component is now open and will run until the allocated funding is exhausted. The HEAP Cooling Assistance program assists with the purchase and installation of air conditioners (not to exceed $800 with installation.) In situations where an air conditioner cannot be safely installed, a fan will be provided. Household members must be U.S. citizens or qualified aliens, and have at least one member in the household with a documented medical condition that is exacerbated by heat, as well as:

- Have income at or below current HEAP income guidelines (or is in receipt of Supplemental Nutrition Assistance Program (SNAP), Cash Assistance or SSI living alone benefits), and
- Received a regular HEAP benefit greater than $21 in the most recent heating season, and
- The household does not have a working air conditioner, or their current air conditioner is five years old or older, and
- The household did not receive a HEAP funded air conditioner within the past 10 years.

To apply call (212) 835-7216 or to find out more, go to https://otda.ny.gov/programs/heap/program.asp#cooling.

Benefits Plus Online Subscribers can find additional information on the HEAP cooling assistance program under Cash Benefits, Home Energy Assistance Program (HEAP), HEAP Cooling Assistance.

SNAP Online Purchasing Pilot

SNAP participants can pay for their groceries online for the first time in history with the launch of an online purchasing pilot. The USDA is testing the feasibility and implications of allowing retail food stores to accept SNAP benefits through online transactions. The pilot went live on April 18, 2019 with three retailers in NYS.

Amazon, Walmart, and ShopRite will accept SNAP EBT payments through their websites. ShopRite and Amazon will provide service to the New York City area and Walmart is providing online service in upstate New York locations. Consumers should visit the retailer websites to determine if grocery delivery is available in their location.

Participants will not be able to use SNAP benefits to pay for service or delivery charges. More information on the pilot can be found at https://www.fns.usda.gov/snap/online-purchasing-pilot.
The Housing Stability and Tenant Protection Act of 2019

From the Policy Department at the Community Service Society: We’re excited to let you know that the New York State legislature passed, and the Governor signed into law an historic package of pro-tenant reforms strengthening rent regulation and tenant protections throughout the state.

The Community Service Society was actively involved in a grassroots campaign to strengthen the laws. The changes include most of the proposals we and our coalition partners advocated for:

• The process of vacancy decontrol was repealed. Apartments can no longer be deregulated when their monthly rent reaches a certain threshold. Previously apartments could leave rent stabilization when the legal rent exceeded $2,774 a month.

• The vacancy bonus was eliminated. Landlords can no longer increase rents by up to 20% when an apartment becomes vacant.

• Landlords who give tenants a “preferential” rent must keep that lower rent as the base for the duration of a tenancy. This protects a tenant from a dramatic jump in the rent when a lease is renewed.

• The amount by which rents can be increased to recoup the costs of building-wide and individual apartment improvements is significantly reduced and will not result in permanent rent increases. The new rules will allow landlords to receive a normal rate of return on their investments in improvements, but no more, and increases will be phased in at a rate of 2 percent a year instead of 6 percent a year.

• The rent laws are now permanent. In the past they had “sunset provisions” which required renewal every four to eight years.

The elimination of these loopholes removes incentives for landlords to take actions that hiked up rents (sometimes fraudulently) in order to push tenants out to get vacancy bonuses, with the ultimate goal of removing the unit from rent stabilization. In addition, the new laws allow other jurisdictions in New York State to opt in to rent regulation.

And the laws extend new protections to renters statewide, beyond those living in rent-regulated apartments:

• Security deposits are limited to one month’s rent
• The practice of “blacklisting” tenants viewed as “troublemakers” will become a crime
• Illegal evictions are now misdemeanors punishable by civil fines.

Moreover, New York’s sweeping moves are adding to momentum around the country to rein in rents and protect tenants from eviction. We will present a more complete summary of the changes in a future issue!

eWIC

NYS has phased in the use of an electronic benefit transfer card called eWIC. The eWIC card will work like a debit card allowing the WIC recipient to purchase WIC-approved foods electronically. This card will be in addition to any SNAP EBT card a household may have.

WIC recipients will be given the eWIC card at their WIC clinic, along with a Shopping List of the family’s benefits for the next three months. The shopping list will detail all the food items and quantity, as well as the start and end dates for the benefits. Current beneficiaries with WIC benefits in the form of WIC vouchers should turn these into the WIC clinic.
The eWIC Card

The eWIC card will not have the name of the recipient but will include a 16-digit card number. The WIC recipient will select their PIN when activating the card through the customer service line at 844-540-3013 or with the WIC2Go app, see below.

When redeeming benefits, the individual is not required to show a WIC ID or any other form of identification. WIC recipients should use their eWIC as the first form of payment. A receipt should be provided for all transactions, which will include the benefit balance and benefit expiration date. WIC recipients should use another form of payment for any non-WIC items at the supermarket.

WIC2Go Mobile App

WIC recipients can download WIC2Go on their mobile phone (available on Android or Apple) to keep track of WIC appointments, locate WIC clinics and authorized stores, and the ability to scan bar codes to see whether foods are WIC-approved.

For more information on eWIC, as well as WIC2Go go to https://www.health.ny.gov/prevention/nutrition/wic/ewic/.

Driver’s License for Immigrants who are Undocumented

On June 13, 2019, Governor Cuomo signed the “Green Light Bill” making New York the 13th state to allow immigrants who are undocumented the right to obtain a driver’s license. The law will go into effect 180 days from the date signing, meaning immigrants who are undocumented could get a license beginning December. Immigrants who are undocumented will have to follow the same requirements as all other licensed drivers in New York, including having auto insurance. Granting immigrants who are undocumented a driver’s license is a not pathway to citizenship. It only offers an opportunity to be able to drive legally and present the proper documentation if s/he is ever pulled over by police.

Studies show have shown granting a driver’s license to immigrants who are undocumented leads to a reduction in uninsured drivers and hit-and-run accidents.

New Consolidated Children’s Waiver Program

Effective April 1, 2019 the six Home and Community Based Services (HCBS) waivers for children available in NYS were consolidated into a single Consolidated Children’s Waiver. The former waiver programs are no longer active, however, children who were in receipt of one of the former waiver programs were transitioned into the new consolidated children’s waiver. This waiver allows children/youth to participate in an array of developmentally appropriate services and supports, allowing the child/youth to remain at home and in the community instead of being institutionalized. The new waiver:

- Streamlines the waiver’s administration to have more consistent eligibility processes and benefits across all populations;
- Provides a benefit package to children meeting institutional level of care functional criteria;
- Eliminates, over a three-year period, the use of waiting lists related to HCBS capacity under the waiver; and
- Provides Health Home care management to children eligible for HCBS, as well as an alternative for children who may opt out of Health Home care management.

Benefits Plus Online subscribers can get more information about eligibility and application procedures under: Health Programs, Medicaid, Home and Community Based Services, Children’s Consolidated Waiver.

Summer Meals 2019

The NYC Summer Meals program begins June 27, 2019 for all children under the age of 19 regardless of income. No registration, documentation or ID is required.

To find a location go to http://www.schoolfoodnyc.org/sch_search/summerNew.aspx.
Government Benefits Program and Traveling

Rules for beneficiaries of government benefit programs who travel within or outside the U.S. vary by benefit program. Following are rules for some common public benefit programs.

SNAP and Cash Assistance

- SNAP and Cash Assistance recipients can access their benefits using their Electronic Benefit Transfer (EBT) card in another state, however recipients cannot use their EBT card outside of the U.S. For example, Puerto Rico is considered outside the U.S. therefore, recipients cannot use their EBT benefits there.

WIC Benefits

- WIC benefits (whether they are checks or issued via eWIC) can only be used in the state in which the recipient resides.

SSI Recipients

- SSI recipient who visit outside of the U.S. for 30 consecutive days become ineligible for SSI benefits until s/he has returned and resides in the U.S. for 30 consecutive days. Such an individual is not terminated from SSI but is placed on suspended status for a maximum of 12 months. When an SSI recipient leaves the U.S. for twelve calendar months in a row, his/her SSI benefits are terminated, and s/he will need to reapply if s/he returns to the U.S.

Medicaid

- Since Medicaid is a federal/state benefit, rules regarding coverage for out-of-state beneficiaries will vary by state. In addition, many NYS residents are enrolled in a managed care plan, and plans may only cover benefits in a medical emergency. Therefore, it is incumbent upon the Medicaid beneficiary to find out whether and what types of coverage they may obtain when traveling to other states.

- Medicaid recipients are not covered when traveling outside of the U.S.

Medicare

- Medicare does not usually cover health care while traveling outside the U.S., although there are some exceptions. Go to https://www.medicare.gov/coverage/travel for these exceptions.

- Medicare Part D does not cover prescription drugs purchased outside of the U.S.

The Housing Security and Tenant Protection Act of 2019: Housing Court Changes

Earlier this summer, the Learning Center released a summary of renters’ protections throughout NYS as a result of the Housing Security and Tenant Protection Act of 2019 (signed into law in June 2019). In addition to a number of tenant protections, the law also affected the rules of nonpayment and holdover proceedings in Housing Court. The Learning Center has put together a "Housing Court - Fast Facts" summarizing these changes that tenants and advocates should be aware of with when dealing with housing court cases.

Jose Peralta New York State DREAM Act

Early this year the New York State Legislature approved the Jose Peralta New York State DREAM Act which offers students without documentation access to state financial aid and scholarships for higher education. Certain students are eligible for general awards, performance based awards, or New York State Tuition Assistance Program (TAP) funds if they meet certain criteria.
Under the Dream Act, students who are undocumented who attended school in NY can apply for different types of state financial aid, including the tuition Assistance Program known as TAP, the Excelsior Scholarship, and other state scholarships for state colleges and universities if they meet certain criteria.


**Changes to SNAP Home Center Office Hours**

As of July 1, 2019, SNAP Home Centers will no longer provide extended hours (after 5pm) or Saturday hours. All centers will operate from 8:30 a.m. to 5:00 p.m. SNAP Home Centers

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**Benefits Plus**

**Uninsured Care Programs for HIV/AIDS**

Effective April 2019, the New York State Department of Health AIDS Institute’s Uninsured Care Program (UCP) which covers those with HIV/AIDS and those at risk of infection, increased the income guidelines for their programs to 500% of the federal poverty level for the applicant’s family size. In addition, the resource requirement was eliminated, as well as the 50% employer cost-share requirement for premium assistance.

There are five uninsured care programs available in NYS: the AIDS Drug Assistance Program (ADAP), ADAP Plus, the HIV home care program, ADAP Plus Insurance Continuation Program (APIC) and the PrEP Assistance Program (PrEP-AP). Go to [https://www.health.ny.gov/diseases/aids/general/resources/adap/](https://www.health.ny.gov/diseases/aids/general/resources/adap/) for more information.

*Benefits Plus* subscribers can go to *Health Programs, Uninsured Care Programs for HIV/AIDS* for more information.

**Increase in Federal Pell Grant**

A major public grant program is the Federal Pell Grant program, which provides grants to financially needy students. The maximum grant for July 1, 2019 – June 30, 2020 is $6,195. 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.ed.gov/types/grants-scholarships/pell/calculate-eligibility](https://studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility).

*Benefits Plus* subscribers can go to *Employment and Training, College Preparation & Resources, Financial Aid, Grants*.
Open House

Thank you to those who attended the Benefits Plus Learning Center Open House on New Rent Laws in NYC September 10th! We hope you found the rent laws presentation informative and the Learning Center’s resources and tools useful.

A special thank you to the CSS policy department for participating.

See below for items that were shared:

• Housing Fact Sheet: [https://bplc.cssny.org/benefit_tools/10](https://bplc.cssny.org/benefit_tools/10)
• Your Rights as a Tenant in New York State: [https://www.cssny.org/campaigns/entry/help-fix-our-rent-laws#know-your-rights-faq](https://www.cssny.org/campaigns/entry/help-fix-our-rent-laws#know-your-rights-faq)

Public Charge

New rules on public charge will go into effect on October 15, 2019. To help get the facts on what is public charge, how it is changing, what the changes mean, who it impacts, please see our Q&A on Public Charge at [https://bplc.cssny.org/benefit_tools/11](https://bplc.cssny.org/benefit_tools/11).

Proposed Changes to SNAP – Limiting the Use of Categorical Eligibility (Cat-El)

This past July the U.S. Department of Agriculture (USDA) announced a proposal to essentially eliminate a long-standing state option to expand categorical eligibility (Cat-El), which enables states to raise SNAP income eligibility limits and adopt a less restrictive asset test. This option allows states to better support low-income working families and promote asset-building among those households. New York State is one of 42 states employing the Cat-El option and has implemented higher income guidelines (see NYS’ current income tests below) and has eliminated the resource requirement However, household’s net incomes (income after deductions for expenses) must still be low enough to qualify for a SNAP benefit.

The new proposal would deny SNAP benefits to households with income over 130% FPL and implement an asset test (resources would be capped at $3,500 for households with an elderly/disabled member or $2,250 for all other households).


Annual SNAP Updates

The following are the updated income guidelines for the SNAP program in NYS effective October 1, 2019. [Click here](https://www.cssny.org/campaigns/entry/help-fix-our-rent-laws#know-your-rights-faq) for a full chart of the income guidelines. In addition, the maximum SNAP benefit amount, the shelter cap as well as the homeless deduction are increasing, see these changes on our SNAP Budget Worksheet.

Our SNAP Calculator will be updated by October 1st.
Supplemental Nutritional Assistance Program (SNAP)
Gross Income Test*
October 2019 - September 30, 2020

<table>
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<tr>
<th>Household Size</th>
<th>Households without Earned Income (130% FPL)</th>
<th>Households with Earned Income (150% FPL)</th>
<th>Households with Child/Dependent Care Costs (200% FPL)</th>
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</tbody>
</table>

*Note: Households with an elderly (60 and over) or disabled member are not subject to a gross income test

eWIC at Greenmarkets

In Spring 2019, New York State phased in eWIC and eliminated paper checks. This change also had an impact to the WIC Vegetables and Fruits Check Program (WIC VF). The WIC VF is now encoded in the eWIC benefit which can be used at either a participating supermarket or a participating local farmer's market. However, farmers’ markets are not currently able to access eWIC technology. So, GrowNYC has announced a pilot to provide farmers with the equipment and technology to accept eWIC at local Greenmarkets. Go to https://www.grownyc.org/blog/archive/201907 for the announcement and the location of the markets in the pilot.

Benefits Plus

Brand New Benefit Tools:

The Health Benefit Resources includes 2 new items

- Best Practices for Medicaid Spenddown
- Income Eligibility Guidelines for Health Benefits & ACA's Cost Saving Benefits


Resources for Immigrants

- Q&A on Public Charge

  The Benefits Plus Learning Center has created a Q&A on Public Charge in response to the confusion surrounding the new law slated to begin on October 15th. The fact sheet covers what public charge means, a summary of the changes, as well as those who are exempt from the new law and where to go for help.

  You can access the fact sheet at https://bplc.cssny.org/benefit_tools/11.

  Related Training: Sign up for Rights, Benefits & Services for Individuals without Documentation.

Housing Resources

New Chapter Added to Benefits Plus: Additional Food Programs

This new chapter contains information on free meals or access to free or low-cost food for seniors, individuals with disabilities, families, as well as students!

Benefits Plus subscribers can go to Food Programs, Additional Food Programs.

Updated Chapter: Housing Court

As a result of the Housing Security and Tenant Protection Act of 2019 (signed into law in June 2019), a few changes took place in Housing Court procedures. The listing of changes is summarized in the housing fact sheet mentioned above.

Benefits Plus subscribers can go to Housing Programs & Services, Housing Court.

Community Resources

Men’s Clothing Needed for Homeless Outreach Programs

The Jan Hus Homeless Outreach Program has had a huge shortage of men's clothing this year. If you would like to donate, you can drop off clothes at the Church of The Living Hope, 161 East 104th Street (b/t Lexington and 3rd Avenue), Monday-Friday 9AM-1PM.
Public Charge

On Friday, October 11th, federal judges in 3 states, New York, California and Washington, issued injunctions temporarily blocking the new public charge rule.

Two of the injunctions are nationwide and prevent DHS from implementing the rule anywhere in the U.S., and thus postpones the effective date of the new rule until there is a final resolution of the cases. It is possible the cases will eventually land in the U.S. Supreme Court. In the meantime, it is important that immigrants seek counsel on the impact of these injunctions. We have updated our Benefit Tool, Q&A on Public Charge to include this information here.

NY State of Health and SNAP Benefits

NY State of Health (NYSOH) has partners with the Office of Temporary and Disability Assistance (OTDA) to connect people to nutrition assistance. NYSOH has a new feature allowing the system to identify individuals who appear income eligible for SNAP. The NYSOH will send an email to these individuals with an option to receive information, via email, about the SNAP program. For those who opt in, another email will be sent directing the consumer to “myBenefits”, a statewide SNAP prescreening tool (NYC residents will be redirected from myBenefits to Access HRA to apply.) So far, more than 6,000 individuals have opted in to receive information about SNAP.

NYS Unemployment Insurance Benefits (UIB)

As of October 2019, NYS UIB claimants are eligible up to a maximum benefit amount of $504 a week. The maximum rate is expected to increase each year until 2026, when it is expected to be set at 50% of the state's average weekly wage. UIB beneficiaries are currently entitled to a minimum benefit amount of $100 per week, which will increase to $104 per week beginning January 2020.

Benefits Plus

Updated Benefit Tool:

Q & A on Public Charge https://bplc.cssny.org/benefit_tools/11

SNAP Calculator Updated

Our free SNAP calculator reflects changes effective October 1, 2019 https://bplc.cssny.org/benefit_tools/snap_calculator

Updated Chapter: Unemployment Benefits

We have updated the benefit amount for unemployment benefits, as well as the earnings required to qualify for UIB.

Benefits Plus subscribers can go to Cash Benefits, Unemployment Insurance, Benefits.
Community Resources

CUNY School of Professional Studies / NYC HRA - Families Forward Program

Families Forward is a new City program for parents who owe child support. The program offers free training that includes occupational skills training in several industries: cable installation, construction, cybersecurity, hospitality, IT Support, transportation, and woodworking. Participants must be 18 years of age or older, lawfully permitted to work in the U.S., and a noncustodial parent with a case with the NYC Office of Child Support.

All training is full-time, Monday through Friday. Call 347-381-6800 to set an appointment or go to http://ffnewyork.mdrc.org/ for more information.

Grace Institute of New York

Grace Institute empowers low-income women in the New York area to achieve employment and economic self-sufficiency by providing job-skills training, counseling, placement services and continuous learning opportunities that lead to upwardly mobile employment. Beginning in 2020 Grace Institute will host the following training programs:

- Administrative Professional program: January 21- April 9, 2020; Monday - Friday 9 am - 4 pm
- Patient Service Representative program: January 21- March 12, 2020; Monday- Thursday 9 am - 1 pm

Applicants must attend an Open House, which is mandatory for all program candidates. Applications for the Open House are due January 6, 2020. Click here for the application. For more information call 212-832-7605 ext 1650.
Home Energy Assistance Program ( HEAP) Updates

Regular HEAP Benefit

HEAP officially opened November 12, 2019. HEAP provides a grant to low income households to help pay for energy expenses. HEAP eligible households receive either a direct payment to their heating/utility vendor or a one-time cash benefit. The benefit amount depends on whether the household pays for heat directly (and if so, the type of heat used) or whether the heat is included in the rent or mortgage. Go to [https://bplc.cssny.org/benefit_tools/8](https://bplc.cssny.org/benefit_tools/8) for the HEAP income guidelines for the 2019-2020 season.

HEAP Clean and Tune Benefit

The HEAP Clean and Tune benefit opened on November 4, 2019. The benefit provides eligible homeowners with up to $400 to clean their primary heating equipment. This may include cleaning a chimney, minor repairs, as well as installation of carbon monoxide detectors or programmable thermostats, if needed.

To be eligible the heating equipment must be more than 12 months old and the equipment (furnace, boiler or chimney) must not have been cleaned within the past 12 months. The household’s monthly income must be below the income guidelines for the regular HEAP benefits. You must be HEAP eligible to qualify. Go to [https://bplc.cssny.org/benefit_tools/8](https://bplc.cssny.org/benefit_tools/8) for the HEAP income guidelines.

To apply for regular HEAP and/or HEAP Clean and Tune:

- NYC applicants can call 311 or 800-692-0557.
- Applicants outside NYC can apply online [https://www.mybenefits.ny.gov](https://www.mybenefits.ny.gov)

Go to [https://otda.ny.gov/programs/heap/#regular-benefit](https://otda.ny.gov/programs/heap/#regular-benefit) for more information on these programs.

Proposed Changes to SNAP – Proposed Rule to Limit How a State Calculates the Standard Utility Allowance ( SUA)

This past October, the U.S. Department of Agriculture (USDA) published a proposed rule to standardize the methodology for calculating a standard utility deduction for SNAP benefits. The new proposal would establish a nationwide standard for utilities deductions. Currently, states are allowed to set SNAP utility deductions to reflect costs in their region. In NYS, the utility deduction is based on the region the household resides (NYS has three different SUA’s for NYC, Long Island, and the remaining areas of the state.)

Hunger Solutions estimate 450,000 households in NYS will lose an average of $63 per month in SNAP benefits if this goes into effect. Comments for this proposal are due by December 2, 2019. Go to [https://hungersolutionsny.org/snap-policy/proposed-snap-sua-rule/](https://hungersolutionsny.org/snap-policy/proposed-snap-sua-rule/) for more information and to submit comments.

In Case You Missed It: FREE Online SNAP Calculator Available

Our popular Benefits Plus SNAP Calculator has been updated to reflect October 2019 changes! The calculator will estimate whether a household meets SNAP income guidelines and provide an estimate of SNAP benefits a household
Heat and Hot Water Rules

Building owners are legally required to provide heat and hot water to their tenants between October 1st and May 31st, known as Heat Season, building owners are required to provide tenants with heat under the following conditions:

- Day time (6:00 a.m. – 10:00 p.m.) At least 68 degrees Fahrenheit inside if the outside temperature falls below 55 degrees.
- Nighttime (10:00 p.m. – 6:00 a.m.) At least 62 degrees Fahrenheit. There is no outside temperature requirement.

Tenants who are cold in their apartments should first attempt to notify the building owner, managing agent or superintendent. If heat is not restored, the tenant should file a complaint by calling 311 or using NYC311 Online. For the hearing-impaired, the TTY number is (212) 504-4115. For more information, go to https://portal.311.nyc.gov/article/?kanumber=KA-01036.

Public housing tenants can call the NYCHA Customer Contact Center (CCC) at 718-707-7771 at any time for heat and hot water issues.

Updated Chapter: Home Energy Assistance Program (HEAP)

We have updated the HEAP income eligibility guidelines for the 2019-2020 season. Benefits Plus subscribers can go to Cash Benefits, Home Energy Assistance Program (HEAP)

Community Resources/Events

New York Cares Coat Drive

NY Cares is operating their annual coat drive and aims to collect over 100,000 coats to be distributed to nonprofits and schools. Ways to donate:

- Drop off donation at the nearest location, https://www.newyorkcares.org/coat-drive/map.
- Start a Coat Collection Drive: Non-Profit organizations and churches and other organized groups can start their own coat collection for NY Cares. NY Cares can provide promotional materials for the collection. However, NY Cares will not pick up the collection nor are they able to provide boxes to collect the donation, see above for donation location. Collection drives are encouraged to register with NY Cares as a Coat Collection.
- Make a financial contribution https://coatdrive2019.funraise.org/

Apply to receive coats here, https://www.newyorkcares.org/coat-drive/get-coats
Thanksgiving Donation at Greenmarkets

Greenmarket is partnering with City Harvest, Food Bank of New York City, as well as other local food rescue organizations to help feed hungry New Yorker’s this Thanksgiving. Visit a participating Greenmarket and purchase a bag of fresh produce then donate it at the Market Information tent.

For more information and participating markets go to https://www.grownyc.org/blog/donate-bag-thanksgiving-0.
Income Savings Plan for Clients Exiting DHS Shelters

The Income Savings Plan (ISP) is designed to assist clients leaving DHS shelters by creating a savings account to help them in their transition to permanent housing when exiting the shelter. Under ISP certain households with earned income will be required to deposit a portion of their earned income (generally 30%) to a savings account. Funds will be held by the NYC Department of Social Services and will generally be made available to participants upon their exit from shelter. On a case-by-case basis, DSS may allow a household to use their own commercial bank account.

The ISP program will be implemented by phases. When enrolled, households will receive notice of the terms of the program. Participants will receive a monthly savings statement. The first phase went into effect on December 15th for single adults whose income from employment that would make most single-person households not in shelter ineligible for Cash Assistance. DHS will continue to roll out the program to additional populations with earned income, including families with children. Participation in ISP is mandatory; failure to comply may result in discontinue of shelter, which can be immediately cured upon deposit of required savings amount.

House of Representatives Passes Medicare Expansion Bill

The U.S. House of Representatives passed The Elijah Cummings Lower Drug Costs Now Act on December 12th. If enacted into law, it would lead to a significant reduction in prescription drug costs. These savings would be reinvested into expanding vision, hearing and dental benefits for Medicare beneficiaries. The U.S. Senate, however, has indicated that it will not bring the bill to vote, and the President has issued a veto threat against the House bill.

The bill includes an agreement to expand the government’s authority to directly negotiate drug prices with drug companies. These savings would be invested into expanding benefits, including comprehensive oral health coverage such as preventive and screening, basic periodontic services, tooth extractions and dentures, hearing aid coverage for individuals with severe hearing loss, and new vision benefits, such as routine eye exams and contact lens fitting. To learn more, visit: https://www.medicareadvocacy.org/house-passes-historic-medicare-expansion-bill-h-r-3/.

2020 Medicare Increases its Cost Sharing Expenses

The Department of Health & Human Services (HHS) announced Medicare’s cost sharing amounts for 2019.

- Part A deductible for inpatient hospital care: $1,408.
- Part A Hospital coinsurance amounts:
  - Days 61 – 90 of hospitalization: $352.
  - Days 91 and beyond: $704 per each “lifetime reserve day” (up to 60 days over lifetime)
- Part B Premium
  - The standard Part B premium amount is $144.60 per month for 2020 (or higher depending on the beneficiary’s income, higher incomes mean higher premium amounts.) However, some recipients will not pay the full $144.60 standard premium due to a “hold harmless” provision that prevents their Part B premiums from rising more than their Social Security cost-of-living adjustment.
- Part B deductible
  - Increases to $198 per year in 2020.

For more information go to https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance

Important Dates
- BPLC Winter Training Schedule will commence Wednesday, February 5th with The World of Immigrants’ Eligibility for Public Benefits. Visit https://bplc.cssny.org/home/training to learn more and to register.
2019 Social Security Updates

There is a 1.6% cost of living adjustment (COLA) to Social Security and SSI benefits for 2020.

- The monthly SSI benefit for 2020 will be:
  - For an individual living alone: $783, plus the NYS supplement of $87, for a total of $870.
  - For a couple living alone: $1,175, plus the NYS supplement of $104, for a total of $1,279.

- Substantial gainful activity (SGA) level:
  - For people with disabilities: $1,260 per month.
  - For the blind: $2,110 per month.

- Trial Work Period: $910 per month.

- Maximum amount of the Social Security retirement benefit when retiring at full retirement: $3,011 per month.

- Estimated average monthly Social Security retirement benefit for all workers: $1,503 per month.

- The amount of earnings needed to earn a quarter of coverage for Social Security insurance benefits: $1,410.


Benefits Plus Online

Updated Chapter: NYC Shelter System

The Learning Center has updated the NYC Shelter chapter to reflect the changes in the ISP program. Benefits Plus subscribers can go to Housing Programs and Services, NYC Shelter System, Description of the NYC Shelter System, Income Savings Plan Program. To read an overview of the NYC Shelter System, click here.

Community Resources/Events

Toy Drive

Coalition for the Homeless hosts a holiday toy drive for NYC children living in homeless shelters. Individuals can purchase a toy from their Amazon Wish List, drop off a new, unwrapped toy from their shopping list at the Coalition’s office, or donate to their Kids’ Holiday Carnival. Visit https://www.coalitionforthehomeless.org/event/2019-holiday-toy-drive/ for details.

Senator Liz Krueger’s Senior Resource Guide, 2019-2020


NYC Well

Offers free and confidential health support via phone, text, or chat. Services are available 24/7 in more than 200 different languages. Visit: https://nycwell.cityofnewyork.us/en/ for more information.

Growing Up NYC

Learn about guides, resources, programs, after school activities and events for children through age 16. Visit: https://growthingupnyc.cityofnewyork.us/.

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