

Child Care Tax Credit Programs

The American Rescue Plan expanded both the **Child Tax Credit (CTC)** and the **Child and Dependent Care Tax Credit (CDCC)** to allow more families to access relief through these tax credit programs.

Child Care Tax Credit (CTC)

The CTC provides a credit to families with children under the age of 18. Under the Plan, the credit amount increased from \$2,000 for all children to:

- \$3,600 for children under age 6, and
- \$3,000 for other children under age 18.

It is also a fully refundable credit for this tax season (2021) only. Families can receive 50% of the credit in monthly payments between July – December 2021 (known as an advance credit). They may receive the remaining 50% in 2022 upon filing their 2021 taxes.

The IRS established the [Child Tax Credit Update Portal](#), an online portal for taxpayers to update relevant data for mid-year payment adjustments (for example, the birth of a child during 2021).

For details on eligibility, phase out amount, and overpayments, [click here](#) for our free *COVID-19 Resources*.

Child and Dependent Care Credit (CDCC)

The CDCC is a different tax credit program from the CTC. CDCC is designed to provide relief to families who have work-related expenses to care for a child under 13, or other qualifying persons. Under the Plan, for tax year 2021 (filed in 2022), the maximum amount of the CDCC is 50% of the taxpayer's work-related expenses (an increase from 35%). This percentage will vary depending on the taxpayer's adjusted gross income, or AGI (including a spouse's income if a filing a joint return).

Qualifying expenses are capped at:

- \$8,000 (increased from \$3,000) for one qualifying person;
- \$16,000 (increased from \$6,000) for two or more qualifying individuals.

For details on eligibility and when to access the program, [click here](#) for our free *COVID-19 Resources*.

Public Health Emergency

Federal

The U.S. Department of Health and Human Services (HHS) has extended the emergency declaration for another 90 days effective July 20, 2021, setting the expiration date to October 18, 2021.

HHS initially declared the Corona Virus a public health emergency on January 31, 2020. [Click here](#) for more information.

New York State

NYS's COVID-19 State Disaster Emergency expired on June 24, 2021. The state's emergency was initially declared on March 6, 2021. [Click here](#) for more information.

NYS Excluded Workers Fund

The 2021-2022 New York State budget created the Excluded Workers Fund, a \$2.1 billion program designed to provide a one-time payment to workers that have suffered income loss due to the COVID-19 public health emergency, but were left out of various federal relief programs, including unemployment and pandemic benefits.

NOTE: Receipt of 1 or more stimulus checks does not impact eligibility for the fund.

The program provides either a one-time payment of \$15,600 or \$3,200 to eligible workers depending on the documentation the worker can provide. Find details on eligibility [here](#).

The application is available online in 13 languages at <https://ewf.labor.ny.gov/new>.

Applications will be accepted until funds are depleted. For more information visit <https://dol.ny.gov/EWF>.

Federal Unemployment Programs Ending

On September 5, 2021, the following federal unemployment benefit programs will expire across the country, per federal law:

- Pandemic Unemployment Assistance (PUA)
 - Designed for claimants who did not qualify for regular Unemployment Insurance (UI) benefits.
 - The NYS Department of Labor will accept new PUA claims for a period of 30-days after September 5, 2021. These claims will be evaluated for eligibility and backdated where appropriate.
- \$300 Weekly Federal Pandemic Unemployment Compensation (FPUC)

- Added a supplement to the benefit amount to claimants who qualify for regular UI benefits or who qualify for PUA benefits.
- Pandemic Emergency Unemployment Compensation (PEUC)
 - Increased the number of weeks (53 weeks) a qualifying individual can receive benefits. Available to regular UI claimants only (not PUA).
- Extended Benefits (EB)
 - Made available to regular UI claimants (not PUA) who exhausted both their regular UI benefits (26 weeks) and additional weeks under the PEUC benefits (53 weeks).

Claimants will be contacted through emails and text messages to inform them of which program they are currently in and whether they will be eligible to continue receiving benefits after the federal benefit expiration date. For more information go to <https://dol.ny.gov/fedexp>.

Eligibility for these programs can be found [here](#).

NYS Pandemic Electronic Benefit Transfer (P-EBT)

Distribution of Pandemic EBT benefits have begun for eligible households for the 2020-2021 school year. Benefit amounts are based on the number of days the school was closed, or that in-person attendance was reduced, due to COVID-19.

- Eligible NYC students who had their in-person attendance to public school reduced due to the pandemic will be issued P-EBT benefits for the months of September 2020 through March 2021 beginning in June and distribution will continue through August.

- Eligible public school students in the rest of the state, outside of NYC, should expect to receive their P-EBT benefits beginning in August.
- Eligible children attending non-public schools such as private and charter schools will receive P-EBT benefits starting in September.

The P-EBT - NYS School Listing is a great resource to check on the distribution status for individual schools. In addition, Hunger Solutions has created a site to provide resources to help schools and organizations promote P-EBT to families, [click here](#).

SNAP Emergency Allotment Available for July and August

A [July](#) and [August](#) 2021 supplement payment, via the SNAP Emergency Allotment (EA), was made available to SNAP households.

For more information on the EA [click here](#) or go to <https://otda.ny.gov/SNAP-COVID-19/Frequently-Asked-Questions.asp>.

Summer Meal Site Finder

Summer meals are still available. Use the interactive map on SummerMealsNY.org to find and refer to summer meals sites near you. Site information is also available by phone:

- Call: 2-1-1 (statewide) or 3-1-1 (NYC); or 1-866-3-HUNGRY
- Text: "Food" or "Comida" to 877-877



Education Debt Consumer Assistance Program

Student Loan Updates

Student Loan Relief Extended Through January 31, 2022

The U.S. Department of Education [extended](#) the current federal student loan relief through January 31, 2022. This means that the zero-interest rate and payment suspension for federal student loans will continue through January 2022. Individuals with federal student loans will need to resume loan payments effective February 1, 2022. Here is a resource to help you prepare: [Student Loans: How to Prepare for Payment Resumption](#)

Public Service Loan Forgiveness (PSLF) Updates

FedLoan is the student loan servicer in charge of managing the Public Service Loan Forgiveness Program (PSLF). They announced that they will stop servicing federal loans by the end of 2021. This [one-pager](#) has information on what to do now to prepare for this transition.

The Department of Education is seeking to reform PSLF and is asking the public to [share their stories](#) about their experiences with the program. Individuals are encouraged to submit feedback and it only takes a few minutes.

Remote EDCAP Volunteer Opportunities for Retirees

The Education Debt Consumer Assistance Program (EDCAP) is a free program of CSS and was created to help New Yorkers struggling with student debt. To increase our impact, EDCAP is seeking retired seniors to join our Ambassador and Counselor Volunteer teams! Learn more about these volunteer options at <https://www.edcapny.org/volunteer-and-internships/> or contact Courtney Davis at (212) 614-5413 or cdavis@cssny.org.

Free Student Loan Help

As a reminder, if you have student loan questions or need assistance, you can contact [EDCAP](#) at 888-614-5004 or at edcap@cssny.org. All services are free.

Other Updates:

- [CUNY Comeback Program](#)
- [Total and Permanent Disability Discharges](#)

EDCAP is a program of the Community Service Society of NY

HEALTH NEWS

NYC Children in Foster Care Required to be Enrolled in a Medicaid Managed Care Plan (MMC)

Children in foster care in counties outside of NYC have been in Medicaid Managed Care (MMC) on a mandatory basis since 2013. Effective July 1, 2021, NYC children in foster care are now required to be enrolled in an MMC, unless they are otherwise exempt/excluded. Eligible foster care children/youth may enroll in an HIV Special Needs Plan (SNP).

New enrollments into MMC will be retrospective to the first of the month. There is no lock-in period for children in foster care; they can change plans at any time for good cause or in the best interest of the child, and the new plan takes effect the first of the following month. New York Medicaid Choice is handling plan enrollments/disenrollments/changes.

As part of this shift, most Voluntary Foster Care Agencies (VCFA) are now designated as Article 29-I facilities, which allows them to bill MMC plans for Core Limited Health Related Services (CLHRS) for the children in their care. The facilities must provide, at minimum: Skill Building Services; Nursing Supports and Medication Management; Medicaid Treatment Planning and Discharge Planning; Clinical Consultation and Supervision; and serve as the Managed Care Liaison/Administration. Article 29-I facilities can provide Other Limited Health Related Services (OLHRS), as well. These CLHRS and OLHRS are covered by the MMC plan and HIV SNPs, as well as by fee-for-service Medicaid.

When a child is discharged from foster care, they should remain in the same MMC plan for continuity of care, as long as the child remains eligible for Medicaid and is not otherwise exempt or excluded.

More information on the transition to MMC can be found [here](#).

Medicaid Disability Determination – Change in Documentation

Medicaid Certification of Disability

Medicaid applicants who do not already have a disability determination from Social Security Administration (SSA) can be certified disabled by Medicaid. Having a disability determination allows one to apply for non-MAGI Medicaid.

While some individuals may qualify for Medicaid, Child Health Plus, the Essential Plan and Qualified Health Plans offered by the NY State of Health Marketplace, individuals with disabilities may benefit from the scope of services provided by non-MAGI Medicaid, which is administered at the local level.

Those who may benefit from having the state perform a disability review include those applying for the Medicaid Buy-In Program for Working People with Disabilities; individuals 65+ who want to set up a Pooled Trust; and those in need of non-MAGI Medicaid for coverage of community-based long term care services.

Requesting a Medicaid Disability Certification

The request for the disability determination is made to the Local Department of Social Services (LDSS, HRA in NYC); it is New York State's State Disability Review Team (SDRT) which reviews the request and issues a disability determination.

The Department of Health (DOH) has recently replaced the Disability Determination Form LDSS-1151 with DOH-5139. The DOH-5139 can be found [here](#) and should be used for both adults and children.

For an Adult Disability determination, the following forms should be submitted in addition to the DOH-5139 Disability Questionnaire:

- [Medical Report for Determination of Disability form \(LDSS-486T\)](#)
- [AIDS or AIDS Related Complex Medical Report \(MAP-252F\)](#), if applicable
- [Authorization for Release of Health Information Pursuant to HIPAA Form \(OCA-960\)](#)
- [Authorization for Release of Health Information Pursuant to HIPAA Form \(DOH-5173\)](#)

For a Child Disability determination, the following forms should be submitted in addition to the Disability Questionnaire:

- Childhood Medical Disability Report, completed by an acceptable medical source; in lieu of this form, the provider may submit all progress notes and testing reports for the requested period (DOH-5151);
- Questionnaire of School Performance, completed by a teacher or school official, along with most recent IEP report, if applicable (DOH-5152);

- Description of Child's Activities, completed by a parent or guardian, or representative (DOH-5153).

The LDSS forwards the request to SDRT. SDRT will be in touch with the applicant or their representative if more information is needed.

Medicaid

Renewals

During the COVID-19 public health emergency, no Medicaid case will be closed for failure to renew or to provide documentation. Currently, cases with authorization **through October 31, 2021**, are being extended for 12 months. This applies to Managed Long-Term Care (MLTC), Medicaid Spenddown (surplus) renewals, nursing home eligibility, Medicare Savings Program (MSP), Medicaid Buy-In for Working People with Disabilities (MBI-WPD), among others.

It is possible that automatic renewals will be extended past October 31, 2021, as they have been throughout the public health emergency.

For more information visit our free COVID-19 Resources in Benefits Plus at <https://bplc.cssny.org/pbm/covid-19-resources/health-benefits/medicaid#changes-in-medicaid-renewals>.

Medicaid Office - Updates

Morrisania Medicaid Office Closed

The Morrisania Medicaid Office has closed, effective August 13, 2021. The office has been consolidated into the Rider Medicaid office.

- Rider Medicaid Office
305 Rider Avenue, 4th Floor
Bronx, NY 10451
Open Monday- Friday 8:30am-5:00pm
(718) 718 742 3727

Manhattanville Community Medicaid Office - Relocated

The Manhattanville Community Medicaid Office, formerly located at 520-530 West 135th Street, 1st floor, New York, NY 10031, permanently closed on July 9, 2021. Office staff have been relocated to a new Medicaid office, the Dyckman Community Medicaid Office, on July 12, 2021.

- Dyckman Community Medicaid office
4055 10th Ave, Lower level
New York, NY 10034
Monday to Friday 8:30 AM -5:00 PM
212-939-0207

Know someone who needs help applying for Medicaid, CHP, Essential Plan or a Qualified Health Plan? Community Health Advocates (CHA) at CSS can help – call 888-614-5400.

- CHA counselors can assist with Medicaid applications for those who are 65+, blind or disabled. CHA can assist clients in applying for Medicaid over the phone. At this time, due to COVID easements, Medicaid is allowing one to self attest to all eligibility criteria, with the exception of identity and immigration/citizenship.
- Navigators can help with the application process for any programs offered through the NY State of Health Marketplace, including MAGI Medicaid, the Essential Plan, Child Health Plus, and Qualified Health Plans. Navigators primarily assist people under age 65 who are not certified blind or disabled.

Medicare – Coverage of COVID Vaccines

The Centers for Medicare and Medicaid Services has authorized a third dose of the Moderna and Pfizer vaccines for certain immunocompromised individuals. Regardless of whether someone has Original Medicare or is in a Medicare Advantage plan, providers should bill Medicare for the cost of administering the vaccine in the same manner it covered the first two doses; there is no cost-sharing for the beneficiary.

HOUSING NEWS

U.S. Supreme Court Blocks NYS' Eviction Moratorium

On August 12, 2021, the U.S. Supreme Court blocked part of the *NYS COVID-19 Emergency Eviction and Foreclosure Prevention Act (CEEFFPA)* that has provided eviction protection for NYS residential tenants who filed a hardship declaration form. The eviction moratorium enacted under CEEFFPA was slated to expire August 31, 2021; however, with the Supreme Court's block, the moratorium may no longer be valid.

Under CEEFFPA, NYS courts were prohibited from scheduling eviction cases if a tenant filed a hardship declaration form, which served as self-attestation of financial hardship or that moving would pose a health risk due to the COVID-19 pandemic. The Supreme Court has deemed the self-attestation hardship declaration form legally insufficient to pause eviction cases. As a result, NYS courts may begin scheduling eviction cases. **HOWEVER**, New York judges are still instructed to not authorize any eviction where the tenant can prove that they have suffered financial hardship during COVID.

Alternatively, some NYS tenants may remain protected from eviction under the Centers for Disease Control and Prevention's (CDC) newest order, if they have applied for the state's Emergency Rental Assistance Program (ERAP), and, if they meet specific circumstances, under the NYS Tenant Safe Harbor Act. Learn more about the CDC's newest order, ERAP protections, and the Tenant Safe Harbor Act below.

In NYC, tenants with questions about their rights and protections or who receive court notices should immediately call 311 and ask for the NYC Tenant Helpline, which can provide eligible tenants with free legal assistance.

To learn more about this change to CEEFFPA, [click here](#).

All NYC tenants who have questions about their rights and protections, or those who would like to access legal representation should:

- Call 311 and ask for the "Tenant Helpline."
- Call Housing Court Answers at 718-557-1379 or 212-962-4795, Monday-Friday, 9am-5pm.
- Contact a [nonprofit legal service provider](#) in their borough of residence.

Additionally, households that have submitted ERAP applications remain protected from eviction while NYS Office of Temporary and Disability Assistance (OTDA) makes an eligibility determination.

For more information on ERAP, [click here](#).

CDC's New Order Enacting Nationwide Eviction Moratorium Through Early October 2021

On August 3, 2021, the Centers for Disease Control and Prevention (CDC) issued a [new order](#) enacting a temporary nationwide moratorium on residential evictions in areas with high or substantial transmission of COVID. This new order is in effect through October 3, 2021. The original agency order, which was issued in September 2020, was extended many times but finally expired on July 31, 2021. To prevent the spread of COVID-19 during the rise of the Delta variant, the new CDC order, like the original order, offers eviction protection for tenants who are taken to court for nonpayment rent; it does not protect tenants who are being evicted for reasons other than nonpayment of rent.

The rate of transmission in NYC makes the new CDC order applicable in the five boroughs. To determine a county's current level of community transmission, [click here](#). Tenants will need to complete and submit a [declaration form](#) to their landlords in order to be protected from eviction for nonpayment of rent under the CDC order.

To learn about the new CDC order, visit <https://bplc.cssny.org/pbm/covid-19-resources/housing-programs-services/eviction-moratoriums#protections-against-residential-evictions>.

NYS' Emergency Rental Assistance Program's Tenant Protections

New York State's Emergency Rental Assistance Program (ERAP) continues to accept applications to provide eligible NYS renters with up to 12 months of rental arrears assistance, 3 months of prospective rental assistance, and up to 12 months of utility arrears assistance if eligible for rental arrears assistance. NYS renters with

incomes at or below [80% Area Median Income \(AMI\)](#) may be eligible for ERAP. While there are additional eligibility criteria, applicants do not have to meet an immigration requirement or have a Social Security number.

In addition to financial assistance, ERAP offers the following tenant protections:

1. Once an application is submitted, renters remain protected from eviction while the household awaits an eligibility determination from the NYS Office of Temporary and Disability Assistance (OTDA).
2. If a household is determined eligible and the landlord accepts payment:
 - The tenant's rental obligations are paid in full for the period covered by the ERAP payment;
 - Late fees due on any rental arrears covered by the ERAP payment are waived;
 - There will be no increase in the monthly rent for the months for which rental assistance is received and for one year from receipt of the ERAP payment; and
 - For one year from receipt of the ERAP payment, the household cannot be evicted because rent was not paid during the COVID-19 pandemic or because the lease expired, except in limited circumstances.
3. If a tenant is determined eligible for ERAP and the landlord does not cooperate to accept ERAP payment, the tenant is still protected from eviction for one year from date of ERAP approval, and the rental arrears debt for the period covered by ERAP are absolved.

All applications are being accepted online only at <https://nysrenthelp.otda.ny.gov/en/>. In NYC, the NYC Human Resources Administration (HRA) has partnered with community-based organizations that can help households apply for ERAP. [Click here](#) for a listing of organizations across the five boroughs. For community-based organizations outside of NYC, [click here](#).

For more information including additional eligibility criteria, visit <https://bplc.cssny.org/pbm/covid-19-resources/housing-programs-services/rent>.

NYS Tenant Safe Harbor Act's Eviction Protection

The Tenant Safe Harbor Act provides eviction protection to NYS residential tenants who have experienced a financial hardship and who owe rent during the "COVID-19 covered period," [defined in the Act](#), from March 7, 2020 until the date all COVID-related restrictions in specific Executive Orders were lifted in the tenant's county, or June 24, 2021. (When the [NYS COVID-19 State of Emergency expired](#) on 11:59pm on June 24, all Executive Orders in NYS and their restrictions were rescinded.) While the Act may not cover rent that is owed from June 25, 2021 and beyond, tenants may be able to use their COVID financial hardship as a defense against eviction if they are taken to court for rent that is owed for any period between March 7, 2020 – June 24, 2021.

To learn more about the Tenant Safe Harbor Act, [click here](#).

HUD's Emergency Housing Voucher Program in NYC

The U.S. Department of Housing and Urban Development (HUD) has provided funding for Emergency Housing Vouchers (EHV) in NYC to the NYC Housing Authority (NYCHA) and NYC's

Department of Housing Preservation and Development (HPD). EHV operates similar to tenant-based Section 8 vouchers, where households locate and rent an apartment from a private landlord who accepts Section 8 and typically pay 30% of household income in rent.

To qualify for EHV, households must be in one of the following eligibility categories:

- Homeless; or
- At-risk of homelessness; or
- Fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking; or
- Recently homeless and for whom providing rental assistance will prevent the family's homelessness or having high risk of housing instability.

(For detailed information on the above categories, see pages 16-21 of [Notice PIH 2021-15](#).)

Households cannot directly apply for EHV in NYC; they must be referred by caseworkers to NYCHA or HPD from the following NYC agencies:

- NYC Department of Homeless Services (DHS)
- NYC Human Resources Administration (HRA)
 - HIV/AIDS Service Administration (HASA)
 - Office of Domestic Violence (ODV)
 - Homelessness Prevention Administration (HPA)
 - Federal Homeless Policy - Continuum of Care (CoC)
- NYC Department of Housing Preservation and Development (HPD)
- NYC Mayor's Office on Criminal Justice (MOCJ)
- NYC Health + Hospitals (H+H)
- NYC Mayor's Office to End Domestic and Gender-Based Violence (ENDGBV)

- NYC Department of Youth and Community Development (DYCD)

Households that have a caseworker at one of the above city agencies and believe that they may qualify for the EHV program should contact their caseworker. The caseworker should perform an initial screening survey using the online NYC Coordinated Assessment and Placement System (CAPS). If the survey determines the household

meets the eligibility and prioritization criteria, they may be referred to NYCHA or HPD. NYCHA and HPD will further verify the household's eligibility for the EHV program.

Emergency Housing Vouchers are limited in number; a referral to NYCHA or HPD does not guarantee that a household will receive rental assistance. For more information, visit nyc.gov/ehv.

TRAINING

All courses are designed for social service professionals.

Trainings are conducted online via [GoToWebinar](#).

Courses are \$50 each, unless otherwise noted.

[Fall 2021 Training Flyer](#)

September 2021

- [Overview of Cash Benefit Programs](#)
- [Overview of Health Benefits](#)
- [Overview of Affordable Housing](#)

Register and attend all three overview courses for a 20% discount.

[Click here to view all Fall courses](#)

All courses listed above are available for continuing education (CEU) credit for licensed social workers (LMSW/LCSW).

Benefits Plus Online

Benefits Plus Updates

Medicaid

The Medicaid program provides the most comprehensive health coverage in NYS, and it is also a very complicated program to navigate! Our Benefits Plus Medicaid chapter captures not only eligibility criteria but addresses the complexities in the program, who is eligible, the application process, and advocacy tips that professionals need to ensure their clients obtain access.

In an effort to make the Medicaid chapter more user-friendly, we have moved the **Medicaid Spenddown Program** section into its own chapter, go to <https://bplc.cssny.org/pbm/health-programs/medicaid-spenddown-program/overview>. We feel this will make finding the information on how the program works, who is eligible and more, easily accessible. Please let us know what you think by sending an email to BPLC@cssny.org. We plan on moving additional sections of the Medicaid chapter in the future.

Free Benefit tool: [NYC Housing Resources Guide](#)

Benefits Plus Learning Center's NYC Housing Resources Guide has been updated! This year's edition of the free Housing Resources Guide includes updates in the following sections:

- Real Estate Apps and Websites
- Resources for the Homeless or At-Risk of Homelessness
- Resources for Individuals with Disabilities and Mental Illness
- Resources for Seniors
- Tenants' Rights & Resources

Free COVID-19 Resources

Benefits Plus Online has FREE COVID-19 Resources which are available to anyone seeking relevant and up-to-date information on COVID-19 benefits and programs. This service is offered by the Community Service Society of New York to support social service professionals who are working with vulnerable population groups during this public health emergency.

COVID-19 Updates

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

- Updated FEMA COVID-19 Funeral Reimbursement

[COVID-19 Resources, Housing Programs & Services, CityFHEPS: Changes under COVID-19](#)

- Added NYS Emergency Rental Assistance Program (ERAP) Determination requirement for CityFHEPS eligibility.

[COVID-19 Resources, Housing Programs & Services, Eviction Moratoriums: Under COVID-19](#)

- Added Resumption of Evictions in NYC.
 - Updated NYS Unified Court System's Administrative Orders and Memoranda.
 - Updated NYC Department of Investigation's Advisement on Evictions to City Marshals.
- Updated Protections Against Residential Evictions
 - Added the new CDC's Nationwide Residential Moratorium order.
 - Updated NYS COVID-19 Emergency Eviction and Foreclosure Prevention Act.
 - Added NYS Emergency Rental Assistance Program (ERAP).

- Updated Tenant Safe Harbor Act.

[COVID-19 Resources, Housing Programs & Services, Homeless Shelters: Under COVID-19](#)

- Updated NYC Department of Homeless Services (DHS) suspension of Income Savings Plan requirement.

[COVID-19 Resources, Housing Programs & Services, Mortgage & Foreclosure Relief: Under COVID-19](#)

- Updated Federal Foreclosure Moratorium.
- Updated Mortgage Relief of Non-Federally Backed Mortgages in NYS.

[COVID-19 Resources, Housing Programs & Services, Rent Relief: Under COVID-19](#)

- NYS Emergency Rental Assistance Program (ERAP): Added Tenant Protections.
- Rent Increases/Freezes: Added information on NYC Rent Guidelines Board's newest order.

[COVID-19 Resources, Housing Programs & Services, Section 8: Changes under COVID-19](#)

- Updated policy and administrative changes under:
 - NYC Department of Housing Preservation and Development (HPD).
 - NYC Housing Authority (NYCHA).
 - NYS Homes and Community Renewal (HCR).

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

Community Resources/Events

Ambassador and Counselor Volunteers Needed!

The Education Debt Consumer Assistance Program (EDCAP) is a program of the Community Service Society of New York (CSS). It was created to help New Yorkers, struggling with student debt, navigate the student loan repayment system and regain financial health.

To spread awareness and increase our impact, EDCAP is seeking retired seniors, 55 years of age or older, to join our Ambassador and Counselor Volunteer teams!

- **Ambassadors** build connections in their communities to spread the word about the impact of student loan debt and the free and unbiased assistance available through EDCAP.
- **Counselors** provide one-on-one counseling services to student loan borrowers who need help managing their student loan debt to regain or maintain financial health. Currently, all counseling sessions are done remotely.

To volunteer, individuals must be age of 55 or over, have excellent communication and interpersonal skills. Strong computer skills are required. Upon completion of training, a commitment of 4 - 6 hours per week for one year of volunteer service is required. For details on the volunteer opportunities go to <https://www.edcapny.org/volunteer-and-internships/> or call Courtney Davis at (212) 614-5413.

NYC Cooling Centers Are Available

Anyone who needs to escape the heat can visit a cooling center which is available Monday through Friday, from 8:00 am to 6:00 pm. To find a cooling center go to <https://maps.nyc.gov/cooling-center/> or call 311. Attendees must wear face coverings inside all NYC cooling centers and adhere to social distancing guidelines. For more information go to <http://NYC.gov/beattheheat>.