

# **COVID-19 Resource Guide**

**June 2020**



**BELMONT  
HOUSING**  
RESOURCES FOR WNY

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**CONTINUING SERVICES DURING OFFICE  
CLOSURE:**  
**HUD CERTIFIED HOUSING COUNSELING**

Belmont Housing Resources for WNY, Inc. is dedicated to serving the community during these unprecedented times.

HUD Certified Housing Counselors and Financial Coaches are available to answer your financial or housing questions over e-mail, telephone, or video conferencing.

- Our First Time Homebuyer Workshops are available through online webinars.
- If you're unable to make your mortgage payment, our Foreclosure Counselors are available to answer questions you may have.
- If you have questions about your apartment, a Rental Counselor can talk to you about landlord/tenant relations.

You may contact us by phone or our website below. Please note, it may take up to 72 hours for a response.



2393 Main Street  
 Buffalo, NY 14214  
 (716) 884-7791  
<https://www.belmonthousingwny.org/>

## Updates on Moving During the Covid19 Pandemic:

### Rental Information:

#### **Moving:**

- It's NOT A SAFE TIME to move. Try as hard as possible to wait until the national health state of emergency has calmed down.
- Even if you are in a less than perfect housing situation, it would likely be better than trying to move (risking exposure in seeing apartments, getting movers, etc.) at this time.
- If it's an emergency due to a dangerous situation, that is different.

#### **If the client has a Section 8 Housing Choice Voucher (HCV):**

- Renters still need to give proper written notice to their Landlord and Housing Specialist BEFORE moving, as moving without notice is a program violation. If there is an emergency situation, try to get documentation of it so that staff understands what is happening.
- Almost ALL inspections have been cancelled due to the fact that it's UNSAFE to conduct them at this time. So, relocations are ON HOLD. Traditional 30-day notices to move are not being accepted at this time.

#### **If you NEED to move (with an HCV), the following procedure will be followed:**

- You the client, would report your situation to your Housing Specialist (or other Belmont Housing Counselor that you are working with).
- Your housing specialist will refer you to our Rental Counseling Team.
- You will be contacted by a member of the team to go over basic intake information such as why you need to move, what your housing needs are, and your housing history including past address(es).

- The rental counselor will also assess where you are in the moving process, including how close you are to being ready to move and the basic timeline for your move.
- Your rental counselor will then work with your (regular) Housing Specialist and the Relocation Housing Specialists to be sure that your voucher is issued when appropriate and any verification (of your household members, income, assets, etc.) are requested and returned.
- Finally, your Rental Counselor will contact you to send you available housing listings, and, if necessary, go over them with you to try to find the best possible unit for you and your family to pursue.
- After this, the regular Section 8 Housing Choice Voucher relocation process will follow, including:
  1. viewing the unit
  2. filling out the Landlord Packet/ Request for Tenancy Approval with the landlord and sending it into the Housing Specialist
  3. negotiating the rent, if necessary
  4. getting the unit inspected
  5. completing repairs and getting the unit re-inspected, if necessary
  6. completing the final paperwork so that payment can be released.

**Regardless of if the client has an HCV or not:**

- Evictions are on hold for at least 90 days.
- KEEP MAKING RENT PAYMENTS – evictions may be on hold but rent still must be paid. There are still consequences to not following procedures. Nonpayment and or lease violations will still have consequences when evictions start up again.
- Since evictions are on hold, landlords may try to ILLEGALLY evict tenants. Advise them to CALL THE POLICE. It is illegal for landlords to forcibly remove tenants without legally evicting them in court. It is also illegal for the landlord to change locks, turn off utilities, throw out tenants' belongings, and or change the locks. If any of these things happen, ACT FAST, CALL THE POLICE to enforce their rights.
- Neighborhood Legal Services is still working to protect tenants' rights. Advise the client to call them. Their number is (716) 847-0650.

- If there's an unsafe housing situation, try calling the Erie County Health Department, (716) 858-7690.

### **Use this time to plan for the future:**

- If you're planning to move after the crisis is over, you can start thinking about a few things:
  - What is your household budget like? How much rent do you pay now? Can you afford more or are you looking for a more affordable place?
  - What are your needs vs wants in a new place: area/ neighborhood, space, utility structure, pet needs, etc.
  - Speak to friends and family about their housing situation: what do they like and what don't they like?
  - Start looking for what is out there... listings may not be updated during this time, as there isn't a lot of movement, but you can still do research: [www.belmonthousingwny.org](http://www.belmonthousingwny.org)

### **Landlord Feedback:**

- Towne Housing has a live YouTube Channel live!
- They have an entire process in place where they can show, rent, sign paperwork and deliver keys all without face-to-face contact
- They use digital signatures on all docs delivered to tenant. I have all their current vacancies in our Belmont Listing System. Here is a link to their YouTube
- Channel: <https://www.youtube.com/channel/UCDTfld0I5I7s7ElwGIn6KEg>
- Landlords that use Zillow are also starting to offer virtual tours on the site.

### [Rental Information from NY Attorney General \(Letitia James\)](#)

#### Commonly Asked Questions:

- **Will I be evicted during COVID19?**
  - No, beginning March 20, 2020, all evictions across NYS are suspended until June 19, 2020

- **Does the suspension of evictions mean I don't have to pay rent?**
  - The suspension of eviction does not suspend your obligation to pay rent. Contact your local Department of Social Services if you need help paying rent.
  
- **What is happening to my ongoing housing court case during the COVID-19 crisis?**
  - Statewide, no new or pending eviction cases are going forward. **You should NOT go to court for any routine court date until further notice.** Statewide, foreclosure auctions have also been halted for 90 days
  - Outside NYC, local courts are closed for all nonessential civil litigation, so you should not receive any court papers requiring you to go to court related to your housing. Rent demands and other notices from the Landlord do not require you to go to court.
  - If you have any questions or receive court papers, you can contact the Courts at (833) 503-0447.
  
- **My Landlord is constantly calling me to pay the rent. What can I do?**
  - NYS laws make it illegal for landlords to engage in any action that is intended to force tenants to leave their homes or otherwise give up their rights under law.
  - Landlords are PROHIBITED from interfering with your privacy, comfort and quiet enjoyment of your home.
    - Example: your Landlord may not persistently call you at all hours of the day or night asking for the rent or suggesting you to move out.
    - Landlords may not engage in disruptive construction or renovation projects in your building that interfere with your health and safety and use of your apartment.
    - You can call 911 if your landlord forcibly removes you from your apartment or locks you out.
  
- **My Landlord wants to increase my rent way above market rent because he wants to capitalize on the crisis. Is this legal?**
  - Likely not. If you have a current lease your landlord cannot increase your rent until it expires. If you are rent stabilized or rent controlled, the

landlord is limited in the amounts it can increase your rent (currently 1.5% for a 1 year renewal and 2.5% for a 2 year renewal).

- For market rate tenants whose lease is expiring or are month-to-month tenants, your landlord must provide you with advance written notice of any rent increases above 5%:
  - 90 days written advance notice if you have lived in your apartment two years or more, or if you have a two-year lease;
  - 60 days written advance notice if you have lived in your apartment for more than one year, but less than two years;
  - 30 days advance written notice if you have lived in your apartment for less than one year, or have a lease for less than one year.
- Even if you are given proper advance notice of the rent increase, your landlord cannot charge you the increase in rent unless you accept it by signing a lease, paying the increase or take another affirmative step.
- If you refuse to pay the increase, the landlord must go to court to evict you. However, your landlord cannot bring you to court because there is currently a moratorium on both new cases and evictions.
- Once in court, the landlord cannot make you pay the rent increase if you did not accept it. Instead, the landlord can only ask the court for you to pay “use and occupancy” for the pendency of the case and the court will set this amount. If your landlord is rent gouging based on the COVID-19 crisis, the court likely would set the rent close to your previous rent or perhaps lower if the market rents have decreased.

\*Note it is a Class A Misdemeanor if your landlord threatens you, changes your locks or otherwise tries to force you from your apartment without a court order for not agreeing to the rent increase. \*

- **My Landlord says if I don't pay the rent then they will shut off the heat or won't fix repairs. Can they do this?**
  - Tenants are entitled to a safe and livable home whether they are paying rent or not. A landlord's failure to provide essential services such as hot water or electricity is a breach of the warranty and habitability. Especially under Gov. Cuomo's order that all non-essential businesses close and that



non-essential workers remain at home; it is even more critical that your Landlord not disrupt services.

- If the repair is an essential service (heat, hot water, etc.) you can contact the court at (833) 503-0447 to determine whether and how to file a case against your landlord to fix these conditions.
  
- **Can my Landlord discriminate against me because I have contracted the Coronavirus?**
  - The landlord cannot discriminate against you or evict you or someone you live with that has contracted the Coronavirus, had the Coronavirus or the Landlord just thinks that you have or had the Coronavirus.
  - To report any acts of discrimination, you may call the NYS Division of Human Rights at (888) 392-3644. You may also file a complaint with the Civil Rights Bureau of the OAG.
  
- **Can my Landlord require me to go to its office to pay rent if I am elderly or at high risk from Coronavirus?**
  - Landlords are required to make reasonable accommodations in rules and procedures for persons with disabilities. If your landlord has a rule that you believe puts you at risk, you can ask for an accommodation in that rule. You may be asked to provide information that verifies your need for accommodation.
  - Even if you are not elderly or at high risk from Coronavirus, you should contact your landlord to see if they will change a rule that might place you at risk or forces you to violate the law.
  
- **Can my Landlord post notice in the building that I have Coronavirus?**
  - Posting a notice that someone has an illness would be considered discrimination unless it is necessary to protect the health of others. Generally, there is no need to identify a person who has contracted Coronavirus. Instead, a landlord can post a notice saying someone in the building has contracted the virus without identifying the person who got ill.

- To report any acts of discrimination, you may call the NYS Division of Human Rights at (888) 392-3644. You may also file a complaint with the Civil Rights Bureau of the OAG.
- **Can I deny my Landlord access to my apartment if I am concerned about contracting the Coronavirus?**
  - Your landlord is allowed reasonable access to your apartment. Your landlord is allowed reasonable access to your apartment. Reasonableness will depend on both why your landlord wants to gain access and the risk to you and your family in allowing them access. For instance, if your landlord wants to show your apartment to a potential tenant and you have a sick family member, the court likely will not find this reasonable.
  - If your landlord needs to enter your apartment, he or she must provide you with at least 24-hours' written notice of the need for access, unless it is an emergency (e.g. an overflowing water leak). If you do not want to allow individuals into your home in light of concerns about the transmissibility of COVID-19, or if you suffer from a disability that puts you at greater risk and your landlord demands access for non-emergency repairs, you should put in writing your reason for denying access to the landlord. Make a copy of the letter and mail the original to your landlord or preserve any text messages or emails you send and any responses. Ultimately, if your landlord takes you to court for denying access, a judge will determine whether your denial was reasonable and so it is important to put the landlord on notice.

Full notice from the Attorney General's Office:

<https://ag.ny.gov/coronavirus#housingright>

[Homebuying During Covid-19:](#)

**Can you still buy a house right now?**

- Yes, people can still close on homes during this time. Homebuying has certainly slowed and everything is happening at a much more cautious pace, but business is still being conducted.

- Because courthouses are closed, most closings are taking place in attorney's offices with social distancing right now. The attorneys are filing the closing online with Erie County. This seems to be working and most lenders are working with attorneys to find work arounds to keeping closing on homes.
- If there's a closing scheduled – the attorneys need to make an appointment with the courts to schedule their closing. They are also looking at virtual closings, which are being discussed at this time.
- Unfortunately, temporary job loss can still have a negative impact on loan processing. Borrowers may no longer qualify for their mortgages because they are unemployed. They will need to return to work in order to still be qualified for their mortgage. So even if there is a mortgage preapproval it's no longer valid if the borrower doesn't currently have that employment. Once they return to work, the process can continue. Most lenders are in agreement that a temporary job loss due to Covid-19 shouldn't negatively impact loan approval (once they are back to work). This is also true for self-employed workers who can't work during the pandemic.
- As of now some home inspections are still going on. A few inspectors have received essential status and are still working. But legally Realtors are not allowed to show properties except virtually until the Governor gives the all clear.
- The best suggestion would be to get approved and be ready to go when everything is back to normal.

### Utility Information:

#### Public Utility Law Project of New York (Utility Direction from the State):

- As of March 13, 2020, Governor Cuomo directed the NYS Public Service Commission to order all NYS energy and water utilities operating under the State's authority to halt any terminations during the COVID-19 pandemic.
  - As a result, in the energy utility industry, National Grid (Upstate and Downstate), NYSEG/RG&E, Central Hudson, National Fuel Gas, Orange & Rockland, and Con Edison, for example, should not be terminating residential or commercial tenants for matters arising from inability to pay.
  - Similarly, in the water utility industry, the Suez Companies and New York American Water should not be terminating residential or commercial tenants for matters arising from inability to pay.
  - The Public Service Commission has also required retail energy service companies ("ESCOs") to cease door-to-door solicitation during the emergency.

**\*\*The Commission-imposed moratoria do not extend to municipally owned or public authority water supply or energy systems\*\***

- During the public health emergency PULP strongly recommends the following steps:
  1. Alert any clients you are working with who have utility arrears that this moratorium is in place. If a utility's line worker comes to the house while the customer is at home for the purpose of shutting them off, encourage the customer to call you so that you can relay to the worker that there is a moratorium in place and no shut offs should be occurring.
  2. If the Company still shuts the person off (while they are home) and/or the person comes home to a shutoff, they should file an emergency complaint with the Commission by calling: 1-800-342-3355
  3. Please then notify PULP by calling their hotline: 877-669-2572.
    - a. They would be able to speak with the Commission about the termination and request an immediate turn-on order.

### Information from National Grid (Natural Gas and Electric):

During the COVID19 Pandemic:

- Your service will not be shut off if you can't pay.
- You won't be charged new fees for late payment.
- You may qualify for emergency home energy assistance grants. Visit:  
[ngrid.com/discount](https://www.ngrid.com/discount)
- Your regular billing and due dates will remain unchanged. We offer assistance programs and options providing more time to pay.
- Continuing to provide critical services:
  - Responding to emergencies
  - Performing essential maintenance and safety inspections
  - Requests for critical issues, including turning on service
  - Ensuring reliable service to you and all customers
- Continuing to provide "Non-Essential Work" such as:
  - Some planned maintenance
  - Manual meter reads
  - Energy efficiency services

\*These policies will remain in effect through at least the end of April 2020\*

"Visit [ngrid.com/covid-19](https://www.ngrid.com/covid-19), to find updates on our services, our pandemic response plan efforts, and FAQs to assist you as you navigate this difficult time."

### Information from Erie County Water Authority:

- ECWA has the necessary staff and infrastructure in place to perform normal operations of 24 hours a day, 7 days a week to help keep our customers and their families safe and healthy
- Following guidance from the EPA and CDC, tap water continues to remain completely safe for drinking, and handwashing amid the COVID-19 pandemic. The World Health Organization has reaffirmed that the "presence of the COVID-19 virus has NOT been detected in drinking water supplies and based on current science the risk to public drinking water supplies is very low"

- Important Reminders for Customers:
  - ECWA is cancelling all non-essential appointments that require customer contact or in-home visits. In order to reduce the need for ECWA employees to enter a customer's home, our meter change out program has also been suspended at this time.
    - If customers already had a previously scheduled appointment, and have not yet been contacted, please call ECWA's Customer Service Department at (716) 849-8444 to cancel the appointment and reschedule for a later date.
  - ECWA will NOT be shutting off the customer's water service for non-payment during this time, until further notice. ECWA is continuing to identify those accounts that have been shut off and is proactively contacting customers to schedule an appointment to have their service turned back on.
    - Customers can also call ECWA's Customer Service Department at (716) 849-8444 to schedule an appointment
  - If there is a water service emergency between the hours of 8:00am-5:00pm, please call the ECWA Customer Service Line (716-849-8444). Any emergency after hours should be made to ECWA's dispatch center at (716) 648-0900.

## Department of Social Services Information:

### Office of Unemployment:

The NYS DOL updates Effective 4/1/2020:

- Added up to 20 servers to handle load for those filing for unemployment online (labor.ny.gov)
- Now has 700 workers for the unemployment hotline
- Is in the process of adding more people to answer calls/responses
- The call center is open on Saturdays
- The hours that people may call has been extended to the following:
  - Monday: 8:00 AM – 7:30 PM Last names starting with A-F
  - Tuesday: 8:00 AM – 7:30 PM Last names starting with G-N
  - Wednesday: 8:00 AM – 7:30 PM Last names starting with O – Z
  - Thursday: 8:00 AM – 7:30 PM All Last Names
  - Friday: 8:00 AM – 6:00 PM All Last Names
  - Saturday: 7:30 AM – 8:00 PM All Last Names

**Phone Intake: 1-888-209-8124**

**Weekly Claim- 1-888-581-5812**

**<https://labor.ny.gov/unemploymentassistance.shtm>**

### Public Assistance & Emergency Assistance:

- All current P/A (Public Assistance) cases slated to Re-Certify in March, April, or May 2020 were automatically extended three (3) months – this includes SNAP (formerly Food Stamps).
- For information on types of Emergency Services assistance, income guidelines, and application process, or to download forms, please visit us on-line at: **erie.gov/EmergencyTA**
- Applications for Emergency Assistance may be:
  - Faxed to: (716) 858-2628
  - Mailed to: Erie County Department of Social Services:

Attn: Emergency Services

P.O. Box 120

Buffalo, NY 14201-0120

- Dropped off at: 460 Main St., 1<sup>st</sup> Floor., Downtown Buffalo

Please include *reliable* phone number, as we will attempt to contact you the same day your application is received.

Individuals or families with immediate emergencies may still apply in person at:

\*460 Main St., 2<sup>nd</sup> Floor, Downtown Buffalo\*

[SNAP \(Supplemental Nutritional Assistance Program \(formerly Food Stamps\)\)](#)  
[+ HEAP:](#)

- To apply for SNAP (food stamps) or HEAP (heating assistance), visit [www.mybenefits.ny.gov](http://www.mybenefits.ny.gov). or call (716) 858-8000 to have an application mailed to you.
- The Erie County SNAP unit is continuing to process applications. For questions, concerns, or to report changes, use the SNAP call center at (716) 858-7239.
- Current SNAP cases that scheduled to recertify in March, April or May 2020 will be automatically extended for three months effective 3/28/20.
- All interviews for public benefit programs are currently being conducted by phone. For this reason, it is very important to put a working telephone number on your application.
- In-person assistance is limited to those experiencing emergency needs such as homelessness, eviction, disconnected utilities, or lack of food.
- No information from New York State or the USDA regarding SNAP allotment increases or changes to policy have been received as of this time. Erie County will communicate any future changes to the public.
- All New Yorkers enrolled in the Supplemental Nutrition Assistance Program will receive **the maximum monthly benefit for March and April.**



Those not previously receiving the maximum benefit will receive a **one-time payment** that will vary by household size.

#### WIC Program:

- **Availability:** WIC is still available in spite of their offices being closed due to COVID-19. Clients should call the main number at 716-218-1484 to schedule an appointment that will be conducted over the phone. They are currently scheduling one to two weeks out. E-WIC cards are mailed to clients and they are encouraged to download the WIC2Go App for their smartphones. and the eligibility information and website are below:  
<https://www.ccwny.org/wic>
  
- **You may be eligible for WIC if you:**
  - Are pregnant, breastfeeding or post-partum, OR
  - Have an infant or child under 5 years old, AND
    - Receive SNAP (Food Stamps), Temporary Assistance (TANF) or Medicaid or meet the income guidelines below, AND
    - Live in New York State

## Tax Information:

### Volunteer Income Tax Assistance Program (VITA):

#### **Help! I need to file my tax return for 2018 or 2019.**

You can still use the free tax preparation assistance offered by the IRS. There are 2 ways to get your taxes done for free.

- File your taxes on your own: Through United Way's partnership with H&R Block, every household with a simple return can file their federal and state taxes for free. Go to the website to see if you qualify: <https://www.myfreetaxes.com/>
- Use 2-1-1 to set-up a virtual tax appointment with a certified VITA volunteer. You will need the following documents to file your taxes for free:
  - Proof of identification (photo ID)
  - Original Social Security Cards (not copies) for you, your spouse, and dependents or a Social Security Number verification letter issued by the Social Security; an Individual Taxpayer Identification Number (ITIN) assignment letter may be substituted for you, your spouse and your dependents if you do not have a Social Security number
  - Birth dates for you, your spouse, and dependents on the tax return
  - Wage and earning statements (Form W-2, W-2G, 1099-R, 1099-Misc) from all employers
  - Interest and dividend statements from banks (Forms 1099)
  - All Forms 1095, if received Health Insurance through the marketplace
  - Total paid for daycare provider and the daycare provider's tax identifying number such as their Social Security number or business Employer Identification Number
  - Copy of last year's federal and state returns, if available
  - Proof of bank account routing and account numbers for direct deposit such as a blank check

### Economic Impact Payments:

- Please visit <https://www.irs.gov/coronavirus> for the most updated information
  
- **Who is eligible for the economic impact payment?**
  - Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.
  
  - Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child.
  
- **How will the IRS know where to send my payment?**
  - The vast majority of people do not need to take any action. The IRS will calculate and automatically send the economic impact payment to those eligible.
  
  - For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate the payment. The economic impact payment will be deposited directly into the same banking account reflected on the return filed.
  
- **The IRS does not have my direct deposit information. What can I do?**

- In the coming weeks, Treasury plans to develop a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to checks in the mail.
- **I am not typically required to file a tax return. Can I still receive my payment?**
  - Yes. The IRS will use the information on the Form SSA-1099 or Form RRB-1099 to generate Economic Impact Payments to recipients of benefits reflected in the Form SSA-1099 or Form RRB-1099 who are not required to file a tax return and did not file a return for 2018 or 2019. This includes senior citizens, Social Security recipients and railroad retirees who are not otherwise required to file a tax return.
  - Since the IRS would not have information regarding any dependents for these people, each person would receive \$1,200 per person, without the additional amount for any dependents at this time.
- **I have a tax filing obligation but have not filed my tax return for 2018 or 2019. Can I still receive an economic impact payment?**
  - Yes. The IRS urges anyone with a tax filing obligation who has not yet filed a tax return for 2018 or 2019 to file as soon as they can to receive an economic impact payment. Taxpayers should include direct deposit banking information on the return.
- What if I receive SSI/SSDI and have dependents?
  - If the family has dependents, they can receive the extra stimulus money for the dependents, **but they need to complete this online form by Wednesday (4/22/2020)** :<https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

#### **New IRS Tool for Economic Impact Payments:**

**\*Treasury, IRS launch [new tool](#) to help non-filers register for Economic Impact Payments\***

**IRS.gov feature helps people who normally don't file get payments; second tool next week provides taxpayers with payment delivery date and provide direct deposit information**

- **How do I use the *Non-Filers: Enter Payment Info* tool?**

For those who don't normally file a tax return, the process is simple and only takes a few minutes to complete. First, visit IRS.gov, and look for "*Non-Filers: Enter Payment Info Here.*" Then provide basic information including Social Security number, name, address, and dependents. The IRS will use this information to confirm eligibility and calculate and send an Economic Impact Payment. Using the tool to get your payment will not result in any taxes being owed. Entering bank or financial account information will allow the IRS to deposit your payment directly in your account. Otherwise, your payment will be mailed to you.

"*Non-Filers: Enter Payment Info*" is secure, and the information entered will be safe. The tool is based on Free File Fillable Forms, part of the Free File Alliance's offerings of free products on IRS.gov.

- **Who should use the *Non-Filers* tool?**

This new tool is designed for people who did not file a tax return for 2018 or 2019 and who don't receive Social Security retirement or disability benefits or Railroad Retirement benefits. Others who should consider the *Non-Filers* tool as an option, include:

- Lower income: Among those who could use *Non-Filers: Enter Payment Info* tool are those who haven't filed a 2018 or 2019 return because they are under the normal income limits for filing a tax return. This may include single filers who made under \$12,200 and married couples making less than \$24,400 in 2019.
- Veterans beneficiaries and Supplemental Security Income (SSI) recipients: The IRS continues to explore ways to see if Economic Impact Payments can be made automatically to SSI recipients and those who receive veterans disability compensation, pension or survivor benefits from the Department of Veterans Affairs and who did not file a tax return for the 2018 or 2019 tax years. People in these groups can either use *Non-Filers: Enter Payment Info* option now or wait as the IRS continues to review automatic payment options to simplify delivery for these groups.
- Social Security, SSDI and Railroad Retirement beneficiaries with qualifying dependents: These groups will automatically receive \$1,200 Economic Impact Payments. People in this group who have qualifying children under age 17 may use *Non-Filers: Enter Payment Info* to claim the \$500 payment per child.

- Students and others: If someone else claimed you on their tax return, you will not be eligible for the Economic Impact Payment or using the *Non-Filer* tool.

Eligible taxpayers who filed tax returns for either 2019 or 2018 and chose direct deposit of their refund will automatically receive an Economic Impact Payment of up to \$1,200 for individuals or \$2,400 for married couples and \$500 for each qualifying child. Individuals who receive Social Security retirement or disability benefits, SSDI or who receive Railroad Retirement benefits but did not file a return for 2019 or 2018 will automatically receive a payment in the near future.

The IRS will post additional updates on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) on these and other issues.

## Loan Information:

### Mortgages/ Foreclosure Prevention:

- Governor Cuomo put out regulations urging mortgage companies to suspend mortgage payments for 90 days. This is **not a law** and only applies to New York regulated banking organizations and New York regulated mortgage servicers (nationally chartered banks don't have to adhere but are suggested to).
- The federal CARES act gives homeowners who have been affected by Covid19 the opportunity to apply for a 180-day forbearance (with potential to qualify for an additional 180 days). It only applies to federally backed loans. It doesn't apply to non-federally backed loans.
- Your mortgage company may have other policies or products available to you based on your loan type. You should contact your servicer to get information specific to your case. If you are a client of Belmont's foreclosure prevention services, we may be able to contact them on your behalf.
- The courts are currently closed for anything deemed non-essential. Foreclosure and eviction proceedings aren't moving forward at this time. When they reopen you can expect for your case to revert to wherever you currently are in that process. Most banks, however, are still processing paperwork.
- If you are able and your mortgage company is accepting payment, please continue to make your mortgage payments.
- If you're currently in a trial payment plan or a repayment plan, please continue to make your payments if you're able.

- If you've experienced a significant loss of income due to the fallout from the Covid-19 virus, please contact Belmont immediately.

We're doing everything we can to stay on top of the situation as things evolve.

For additional information, see these FAQs:

[https://empirejustice.org/resources\\_post/covid-19-faq-nys-foreclosure-eviction-consumer-debt/](https://empirejustice.org/resources_post/covid-19-faq-nys-foreclosure-eviction-consumer-debt/)

### Student Loan Information:

- A new federal law, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, provides automatic suspension of principal and interest payments on federally held student loans through September 30, 2020.
- Federal student loan borrowers do not need to take any action to suspend payments. Your federal student loan servicer will suspend all payments without any action from you. You do not need to contact your student loan servicer.
- The suspension of payments applies only to student loans that are held by the federal government. Some federal student loans under the Federal Family Education Loan (FFEL) Program loans are owned by commercial lenders, and some Perkins Loans are held by the institution you attended. These loans are not eligible for this benefit currently. This benefit also does not apply to private (non-federal) student loans owned by banks, credit unions, schools, or other private entities.
- Interest will not accrue on your federally held loans while your payments are suspended. For all other federal student loans, interest will continue to accrue.
- The federal government won't ask for a fee to suspend your payments. If someone asks for \$ to process information, it's a scam & you should report it to the FTC's complaint assistant.



- You may want to investigate [income-driven repayment plans](#) if you are not already enrolled. Depending on income or family size, your payments could be as low as \$0. You may be able to enroll online by visiting: <https://studentaid.gov/app/ibrInstructions.action>.
- If you only need a temporary pause on payments because you know you will be able to resume payments in the near future, investigate options for [forbearance](#) or [deferment](#).
- If you are experiencing a change in income, ask your servicer to recalculate your monthly payment. You can call your servicer or [fill out forms online](#).
- Contact your private student loan servicer to find out your available options. Some private lenders offer their own reduced payment options payments, such as forbearance.
- For your Direct loans, even though your payment is suspended, those months will count toward loan forgiveness programs as long as the other the Public Service Loan Forgiveness requirements are met. Learn more about [the PSLF program requirements](#).
- The Department of Education has stopped the collection of defaulted federally owned student loans including garnishment of wages, the offset of tax refunds, and Social Security benefits. For all other loans, contact your loan servicer for options.
  - If you are experiencing hardship or a loss of income and can't afford your payment for your non-federally held loans, you should contact your servicer.

## Credit and Dealing with Debt:

### Protecting Your Credit During the Coronavirus Pandemic:

**Your credit reports and scores play an important role in your future financial opportunities. You can use the steps below to manage and protect your credit during the COVID-19 (coronavirus) pandemic.**

Get a copy of your credit report:

- Each of the three nationwide credit reporting agencies (also known as credit reporting companies) – Equifax, TransUnion, and Experian – allow you to get your report for free once a week until 4/1/2021. Be sure to [check your reports for errors](#) and [dispute any inaccurate information](#).
- In addition to your free annual credit reports, all U.S. consumers are entitled to six free credit reports every 12 months from Equifax through December 2026. All you have to do is get a "myEquifax" account at [equifax.com/personal/credit-report-services/free-credit-reports/](https://equifax.com/personal/credit-report-services/free-credit-reports/) or call Equifax at 866-349-5191.

If you cannot make payments, contact your lenders:

- Many lenders have announced proactive measures to help borrowers impacted by COVID-19. As with other natural disasters and emergencies, they may be willing to provide forbearance, loan extensions, a reduction in interest rates, and/or other flexibilities for repayment. Some lenders are also saying they will not report late payments to credit reporting agencies or waiving late fees for borrowers in forbearance due to this pandemic. If you feel you [cannot make payments](#), contact your lenders to explain your situation and be sure to get confirmation of any agreements in writing.
  - [The CFPB has resources to help you discuss the impact of COVID-19 on your financial situation with your lenders.](#)

### Credit reporting under the CARES Act

The recently passed Coronavirus Aid, Relief, and Economic Security (CARES) Act places special requirements on companies that report your payment information to credit reporting companies. These requirements apply if you are affected by the coronavirus

disease pandemic and if your creditor makes an agreement (called an “accommodation” in the Act) with you to defer a payment, make partial payments, forbear a delinquency, modify a loan, or other relief.

How your creditors report your account to credit reporting companies under the CARES Act depends on whether you are current or already delinquent when this agreement is made.

- If your **account is current** and you make an agreement to make a partial payment, skip a payment, or other accommodation, then the creditor is to report to credit reporting companies that you are **current on your loan or account**. This applies **only** if you are meeting the terms of the agreement.
- If your **account is already delinquent** and you make an agreement, then your account will **maintain that status** during the agreement until you bring the account current.
- If your account is already delinquent and you make an agreement, and you **bring your account current**, the creditor must report that you are current on your loan or account.

This CARES Act requirement applies only to agreements made between January 31, 2020 and the later of either:

- 120 days after March 27, 2020 or
- 120 days after the national emergency concerning COVID–19 ends.

The CARES Act also applies to certain federal student loans and includes requirements relating to suspending payments and credit reporting. During the period that payments on federal student loans are suspended by the Department of Education, any payment that has been suspended is to be reported as if it were a regularly scheduled payment made by the borrower.

Routinely check your reports:

- If you’re working with lenders on payment assistance programs or forbearance, routinely check your credit reports to make sure they are accurate and reflect your agreements. For example, if your lender agreed to let you skip one month’s payment, make sure they did not.
- The CFPB has a list of consumer reporting companies where you can learn more about which reports might be important to you, depending on your specific situation.

Report and dispute inaccurate information:

Updated June 11, 2020

- If you find inaccurate information on your credit reports, use the [CFPB's step-by-step guide to dispute that information](#) with the credit reporting agency and the company that provided that information to them, also known as a furnisher.
- If an investigation does not resolve your dispute with the credit reporting company, you can ask that a brief statement of the dispute be included in your file and included or summarized in future reports. You can also submit a complaint to the CFPB at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint).

### Medical & Health Related Resources:

The CARES Act includes important provisions for users of [health savings accounts](#) (HSAs), [flexible spending accounts](#) (FSAs), and [health reimbursement arrangements](#) (HRAs), specifically:

- Health Savings accounts (HSAs) flexible spending accounts (FSAs) and Health reimbursement arrangements (HRAs)
- Over-the-counter drugs and medications not prescribed by a physician can now be reimbursed
- Menstrual care products are now considered eligible examples include tampons, pads, liners, cups, sponges or similar products.
- Health plans can now cover telehealth services pre-deductible without impacting HAS eligibility

*\*\*The changes to eligible expenses are retroactively effective 1/1/2020. \*\**

### **Health Insurance Enrollment:**

- **Special Enrollment Period available to New Yorkers through May 15:** Eligible individuals will be able to enroll in insurance coverage through NY State of Health, New York's official health plan Marketplace, and directly through insurers.
- Individuals who are eligible for other NY State of Health programs – Medicaid, Essential Plan and Child Health Plus – can enroll year-round.

Consumers can apply for coverage through NY State of Health on-line at [nystateofhealth.ny.gov](https://nystateofhealth.ny.gov), by phone at 855-355-5777, and working with [enrollment assistors](#).

### **HMO's:**

**Mental Health and Telemedicine:**

*Many HMO's are waiving co-pays for Mental Health counseling. Please contact your insurance provider.*

- Blue Cross and Blue Shield:  
<https://www.bcbswny.com/content/wny/member-services/benefits/seeking-care.html#faqs>
- Independent Health  
<https://www.independenthealth.com/Coronavirus>
- UNIVERA Healthcare:  
<https://www.theuniveradifference.com/covid19>

**The National Alliance on Mental Illness has the below guide:**

<https://www.nami.org/covid-19-guide>

**Crisis Services:**

<http://crisisservices.org/crisis-services-covid-19-operational-position/>

**Mental Health:**

- New Yorkers can call the COVID-19 Emotional Support Hotline at 1-844-863-9314 to schedule a free phone appointment for mental health counseling.
- Easing Anxiety in Anxious Times provided by the Mental Health Advocates of WNY.

*Check out the below 211wny link for additional information regarding transportation, Department Of Motor Vehicles, Spectrum free WIFI and up to date information about ongoing benefits.*

<http://www.211wny.org/resources/coronavirus-disease-2019-covid-19/>

## Community Resources:

### Homeless Shelter Updates:

- **First Referral needs to be to ECDSS:**
  - Persons at-risk of experiencing homelessness may be eligible for temporary financial assistance to prevent becoming homeless. (9am-4pm)
  - These individuals should report to the Department of Social Services (DSS) to be screened for eligibility and seen by an eligibility worker (the screening and interview may be on the same day).
  
- Many of the shelters are at capacity currently (Cornerstone, HOPE House, My Place, & City Mission)
  
- Little Porton's Friary is Currently Closed
  
- Holy Cross (412 Niagara Street, Buffalo) will be open in the evenings and overnight, serving men only.
  
- Let the person know that the NFTA has waived fares so they are able to ride the bus to the shelter for free. Code Blue staff will no longer be stationed at the NFTA bus station.
  
- Harbor House has closed, and staff are now working out of COVID 19 Shelter.
  
- An individual can be interviewed while at the shelter and enter into Coordinated Entry.
  - <https://wnyhomeless.org/continuum-of-care/coordinated-entry/>

- Code-19 Shelters open around the clock in Buffalo and East Aurora
  - Operating at 24 hours currently:
    - ECC Flickinger Athletic Center, 21 Oak St., Buffalo
    - Rural Outreach Center, 765 Olean Rd., East Aurora
  - To receive Code Blue/19 updates for the City of Buffalo
    - Text CodeBlueBuffalo to 898-211.
      - This notification is available to anyone.

### Outside the City of Buffalo: Homeless Shelter Updates:

- Rural Outreach Center (ROC) provides Code-19 Shelter
  - 765 Olean Road, East Aurora
  - Service Area: Southern Erie County
    - Individuals in need of shelter for Southern Erie County can call (716) 240-2220 x106.
    - ROC has an outreach van that will be dispatched to pick up homeless individuals in these areas and bring them to shelter.

### Food Access:

- **FeedMore WNY:** 716-822-2002 / <https://www.feedmorewny.org>
- Food Pantry Locator: <https://www.foodbankwny.org/pantry-locator/>. Call the pantry (or 2-1-1) before going to ensure they are open or to inquire about possible delivery options.

### Food Resources in WNY:

#### **1. St. Luke AME Zion Church**

314 East Ferry Street, Buffalo New York 14208

Phone number - (716) 883-0961

Clothing and food pantry, weekly.

Turkey giveaways at Thanksgiving.

Prayer and support daily.

Senior Brown Bags, cans of pasta, groceries, and more is distributed.

**2. AIDS Family Service Food Pantry**

1092 Main Street, Buffalo NY 14209

Phone number - (716) 881-4612

Only residents of zip code 14209 can get help.

**3. St. Mary of Sorrows - Catholic Charities**

930 Genesee Street, Buffalo NY 14211

Phone number - (716) 835-6894

The East Side of Buffalo covered by this Catholic Charities.

**4. Food Bank - Urban Christian Ministries**

967 Jefferson Avenue, Buffalo New York 14204

Phone number - (716) 882-9472

Serving: 14204.

Hot meals, including Christmas assistance, may be offered in the Buffalo region. This is in addition to canned goods.

**5. Community Action Information Center**

103 Wohlers Ave, Buffalo NY 14208

Phone number (716) 885-5925

Serving: Deliveries made ONLY in immediate area of 103 Wohlers. Service certain parts of: 14208, 14209, 14211 & 14212, portions of these zip codes call for further info. Other programs may be USDA Commodities, information on SNAP, and more

**6. Macedonia Baptist Church Pantry**

237 E North Street, Buffalo, NY 14204

Phone: 716-886-3489

**7. Calvary Missionary Baptist Church**

1184 Genesee Street, Buffalo 14211

Phone Number - (716) 895-3642

Zip code in Buffalo of 14211. The Erie County pantry has beans, Ensure for the elderly, canned chicken, and other items.



**8. Humboldt Parkway Food Pantry**

790 Humboldt Parkway, Buffalo NY 14211

Phone - (716) 896-4363

Will also partner with other groups or have referrals to Meals on Wheels for the elderly in Erie County.

**9. Food Pantry & Clothing Closet -Greater Works Christian Fellowship**

210 Southampton Street, Buffalo NY 14208

Phone Number: (716) 887-2303

Serving: Erie County, 14208 and 14209 only for the food pantry.

Not only are groceries offered, but work and school clothes for the unemployed and students

**10. Room Church of God In Christ**

131 Florida Street

Buffalo, New York 14208

Dial the center at 716-893-6987

A soup kitchen and free food bank are on site. The homeless and working poor can get help.

**11. GEF Pantry**

461 Masten Avenue, Buffalo New York 14209

Call for help - (716) 883-5327

**12. Emergency Family Assistance - Salvation Army**

960 Main Street Buffalo NY 14202

(716) 883-9800 Salvation Army branches can also provide clothing, food items, low income programs, social services, and possibly even financial assistance for bills and rent.

**13. Friends of Night People**

394 Hudson Street, Buffalo, NY 14201

Phone: 716-884-5375

The food pantry may have rice, cereal, and other grocery items. There are also Thanksgiving, Easter, and Christmas meals given to the needy.

**14. Geri Lyons Food Shelf - First Presbyterian Church**

One Symphony Circle, Buffalo New York 14201

Call the charity at (716) 884-7250

**15. Community Services of Western New York Inc.**

206 South Elmwood Avenue, Buffalo 14201

Phone number (716) 847-2437

This center covers all of western NY.

**16. Belle Center Food Pantry**

104 Maryland Street Buffalo, New York 14201

Phone: 716-845-0485

**17. Asbury Shalom Zone**

520 Seventh Street, Buffalo New York 14201

Phone: (716) 886-8282

Serving: 14201 zip code

**18. New Hope Baptist Church**

543 Richmond Avenue, Buffalo NY 14222

Dial - (716) 883-0821

Fruits, vegetables, rice, Thanksgiving and Christmas meals, and more is served

**19. Episcopal Good Shepherd**

96 Jewett Parkway, Buffalo NY 14214-2322

Tele: (716) 833-1151

Provides food to North & East Buffalo, zip codes 14214 up to Amherst Street, and also the regions of 14215 and 14216.

**20. Catholic Central Helping Hands Food Pantry**

350 Dewey Ave, Buffalo, NY 14214

The hours are: 9am - 12 pm Friday and Saturday

For coverage, the non-profit is only serving residents in zip codes 14214 and 14215

Contact : Luis on (716)812-3461

What is available includes dry, canned foods, meat, bread, cereals, diapers, infant formula may be offered from this free pantry in Erie County.

### **21. Edison Street Manna from Heave**

28 Edison Avenue Buffalo, New York 14215

Phone: 716-895-8337

Social services and assistance programs stop hunger. Children can get free food, students sign up for weekend backpack program, and other groceries are given too.

### **22. Sister Mary Josette Food Pantry at Villa Maria College**

240 Pine Ridge Road, Buffalo NY 14225

Call (716) 961-2860 for free food, groceries, and other forms of non-financial support.

### **23. Resurrection Lutheran Pantry**

Office location - 3 Doat Street, Buffalo NY 14211

Call for help - (716) 892-2489

### **24. Network of Religious Communities**

1272 Delaware Avenue, Buffalo NY 14209

(716) 882-4793

Various churches, religious facility, and charities help individuals all across Erie County NY.

### **25. Jasper Parrish Food Pantry**

Food pantry address - 6 Jasper Parris Drive, Buffalo NY 14207

Call - (716) 873-2362. In addition to emergency boxes of food, free Thanksgiving turkey meals and Christmas food baskets are offered to income qualified Buffalo families.

### **26. Black Rock Riverside Emergency Food Pantry**

809 Tonawanda St, Buffalo NY 14207  
Phone: (716) 875-1523. Serving:  
14207, parts of 14217 and parts of 14216

**27. The Joseph Project Mobile Food Pantry - Buffalo Dream Center**

Location - P.O. Box 934, Buffalo NY 14201

Call for help - (716) 854-1001

Clients range from immigrants to the elderly to disabled. Free food, USDA Commodities, fresh produce, and other grocery items are available from the Erie County non-profit

**28. Asbury Shalom Zone**

520 Seventh Street, Buffalo New York 14201

Phone: (716) 886-8282

Serving: 14201 zip code

**29. Fulton St. Brigid Pantry - Catholic Charities**

Address - 170 Fulton Street, Buffalo NY 14204

Phone number of pantry - (716) 853-4456

**30. St. Patrick Food Pantry**

Center address - 102 Seymour Street, Buffalo NY 14210

Phone number - (716) 856-5790

**31. Valley Community Association Center**

93 Leddy Street, Buffalo New York 14210

(716) 823-4707

Erie County is the region covered by this center.

**32. Buffalo River Food Pantry**

62 Republic Street, Buffalo New York 14204

(716) 856-8613

Limited coverage area. The pantry only serves portions of 14204 and 14210 zip codes.

**33. Seneca Babcock**

1168 Seneca Street Buffalo, New York 14210

Main phone: 716-822-5094

The food bank may have groceries, paper products, and toiletries too. Families living in poverty, the disabled, and working poor can apply for help.

**34. South Buffalo Community Table Inc.**

Address of pantry - 187 Southside Parkway, P.O. Box 1067, Buffalo NY 14220

(716) 822-3193

South Buffalo and surrounding areas.

**35. Grace Lutheran**

174 Cazenovia Street, Buffalo NY 14210

Phone number of pantry - (716) 822-3267

Zip code of 14210 is supported by the pantry. Everything from cleaning supplies to dairy, meats, fruits, and vegetables may be passed out by the food pantry.

**36. St. Matthews Gem II Food Pantry**

Pantry address - 115 Kamper Avenue, Buffalo NY 14210

Phone - (716) 822-4830

Buffalo, NY and the 14210-area code is supported. The church helps feed the poor, homeless, and disadvantaged.

**37. St Simons Mission Fund**

Location is 200 Cazenovia Street, Buffalo NY 14210

Telephone number - (716) 822-1901

**38. St Casimir Church**

1833 Clinton Street Buffalo, NY 14206

716-824-9589

Volunteer serve the homeless and lonely warm holiday meals from the kitchen.

**39. Joan A Male Food Pantry**

Address is 60 Dingens Street, Buffalo NY 14206

Call (716) 822-0919 for information.

Among other things, the site will distribute fresh produce and bags of free or low-cost food to families with children.

**40. Lovejoy Parish Outreach - Catholic Charities**

139 North Ogden Street, Buffalo NY 14206  
(716) 312-7510

This particular Catholic Charities focuses its support on the Lovejoy NY area.

**41. TJ Dulski Community Center / Food Pantry**

Address: 129 Lewis Street Buffalo NY 14206  
Main number - (716) 893-7222

**42. University Presbyterian Church Food Pantry**

3334 Main Street, Buffalo NY 14214  
(716) 836-7660

Mostly North Buffalo is covered by the food bank, including zip codes 14068,14214,14216,14221, (parts of 14223 call for specifics), 14226,14228,14260, and 14261.

**43. Black Rock Riverside Emergency Food Pantry**

809 Tonawanda St, Buffalo NY 14207  
Phone: (716) 875-1523

Serving: 14207, parts of 14217 and parts of 14216.

When out of options, this charity may be able to help. The low income, needy, and homeless all use the center for their needs.

[Meals on Wheels:](#)

- A program that delivers meals to individuals at home that are unable to purchase or prepare their own meals:
- Department of Senior Services:
  - (716) 858-8526
  - Monday-Friday
  - 8:30am-4:30pm

## HUD Information on Tenant Concerns Regarding Rent



### Addressing Tenant Concerns Regarding Rent and the Temporary Suspension of Evictions for Nonpayment of Rent

The U.S. Department of Housing and Urban Development (HUD) developed this flyer to provide Housing Choice Voucher (HCV), Public Housing, and Section 8 Moderate Rehabilitation (Mod Rehab) participants with important information and resources about paying rent during the national emergency concerning the coronavirus pandemic.

#### What is the suspension of evictions about?

**Evictions for nonpayment of rent, and charges/fees for nonpayment of rent, have been temporarily suspended.** This applies to all HUD-assisted participants from March 27, 2020 to July 24, 2020<sup>1</sup>. Although your Public Housing Authority's (PHA) Admissions and Continued Occupancy Policies (ACOP) and/or Administrative Plan may not be updated, please be aware that the suspension of evictions for nonpayment of rent is in place.

#### Having trouble making rent?

- **Voucher and public housing participants:** If you lost your job or had a significant loss of income, request an interim reexamination with the housing authority as soon as possible. Your rent can be adjusted to reflect the change in income or you may be eligible for a financial hardship exemption. Your housing authority may also know about other local resources.
- **Voucher participants only:** Contact your landlord right away. Reach out early to discuss potential payment plans or accommodations. Due to loss in income and the resulting interim reexamination, your rent adjustment may be retroactive. Confirm with the PHA and your landlord whether you will receive a credit for the previous month.

#### What else should you know?

- Rent is still due during this time period and will accumulate if unpaid.
- Your landlord and the PHA cannot initiate a new eviction action for nonpayment of rent and you should not receive a notice to vacate for nonpayment of rent from March 27, 2020 – July 24, 2020.
- Your landlord and the PHA cannot charge any late fees, or accrue charges/fees, and your assistance cannot be terminated for past due rent in April, May, June and July 2020.
- If you are behind on rent after the suspension of evictions expire: **Voucher participants** need to negotiate directly with your landlord to determine requirements to repay unpaid rent. Otherwise, your landlord could file an eviction. **Public housing participants** need to work with the PHA to pay unpaid rent in a lump sum or set up a repayment agreement. Otherwise, your assistance could be terminated and/or the PHA could file an eviction.
- Evictions for nonpayment of rent filed with the court before March 27, 2020 can proceed if there is no conflict with state or local laws.
- The PHA or your landlord can still terminate assistance and evict for drug abuse, criminal activity, lease violations, fraud, repeated minor violations, other good cause, etc.
- HUD does not intervene or participate in eviction proceedings. If you feel you are being wrongfully evicted, contact your local legal aid organization or social service agencies. If you are a Voucher participant, you may also contact your local PHA.



<sup>1</sup> Enacted in Section 4024 of the Coronavirus Aid, Relief, and Economic Security Act, 2020 "CARES Act" (Public Law 116-136).

Information on Paid Sick Leave due to COVID19



Under legislation signed by Governor Cuomo, New York workers are guaranteed job protection and financial compensation while they are on a **mandatory or precautionary quarantine order** due to COVID-19.

**YOU ARE ENTITLED TO THE FOLLOWING PROTECTIONS AND BENEFITS IF YOU ARE SUBJECT TO A MANDATORY OR PRECAUTIONARY QUARANTINE ORDER:**

If you work for a business with **10 or fewer** employees and it had a **net income less than \$1 million** last year you are entitled to:

- Guaranteed job protection for the duration of the quarantine order.
- Paid Family Leave (PFL) and Disability Benefits (DB) through your employer's existing policy. You will receive your salary up to a maximum of \$2,884.62 per week for the duration of your mandatory or precautionary quarantine.

If you work for a business with **10 or fewer** employees and it had a **net income greater than \$1 million** last year you are entitled to:

- **At least 5 days of paid sick leave** and guaranteed job protection for the duration of the quarantine order.
- After these paid sick days, you are eligible for PFL and DB through your employer's existing policy. You will receive your salary up to a maximum of \$2,884.62 per week for the duration of your mandatory or precautionary quarantine.

If you work for a business with **11-99** employees you are entitled to:

- **At least 5 days of paid sick leave** and guaranteed job protection for the duration of the quarantine order.
- After these paid sick days, you are eligible for PFL and DB through your employer's existing policy. You will receive your salary up to a maximum of \$2,884.62 per week for the duration of your mandatory or precautionary quarantine.

If you work for a business with **100 or more** employees you are entitled to:

- Guaranteed job protection for the duration of the quarantine order.
- **At least 14 days of paid sick leave.**

If you work for a public employer (no matter the number employees) you are entitled to:

- **At least 14 days of paid sick leave.**

**IMPORTANT NOTES:**

- **If you are quarantined but are able to work from home you do not qualify for these benefits.**
- If your business is closed due to COVID-19, your employees may immediately apply for Unemployment Insurance.
- You may be eligible for additional leave under PFL and DB. Please call the hotline for more information.

**QUESTIONS:**

For more information go to [ny.gov/COVIDpaysickleave](https://ny.gov/COVIDpaysickleave)

Novel Coronavirus (COVID-19) Paid Sick Leave Hotline: **844-337-6303**



# OBTAINING AN ORDER

## For Mandatory or Precautionary Quarantine Under Governor Cuomo's New COVID-19 Paid Sick Leave Law



The law provides guaranteed job protection and paid leave for New York employees who are unable to work while subject to a COVID-19 precautionary or mandatory order of quarantine.

### WHAT EMPLOYEES NEED TO DO

To get an order of precautionary or mandatory order of quarantine or isolation due to COVID-19, you should contact your Local Health Department (LHD). You can search for your LHD on the New York State Department of Health website at [health.ny.gov/contact/contact\\_information](https://health.ny.gov/contact/contact_information). LHDs should provide written orders in a timely manner.

If your LHD is unable to *immediately* provide you with an order:

1. Submit documentation from a licensed medical provider that has treated you, attesting (as described below under "DOCUMENTATION GUIDANCE") that you qualify for the order; AND
2. Follow up with your LHD to obtain the order and submit it to your insurance carrier as soon as it is available. LHDs must provide requested orders within 30 days.

### DOCUMENTATION GUIDANCE

The documentation from your licensed medical provider must include:

- If you are subject to Mandatory Isolation, an attestation that you meet one or more of the following criteria:
  1. You have tested positive for COVID-19; OR
  2. Testing is currently unavailable to you, but you are symptomatic and have had contact with a known COVID-19 case.
- If you are subject to Mandatory Quarantine, an attestation that you meet one or more of the following criteria:
  1. You have been in close contact with someone who has tested positive for COVID-19 or is currently in mandatory isolation; OR
  2. You are symptomatic and have returned within the past 14 days from a country designated with a level 2, 3, or 4 advisory for COVID-19.
- If you are subject to a Precautionary Quarantine, an attestation that you meet one or more of the following criteria:
  1. You are asymptomatic and have returned within the past 14 days from a country designated with a level 2, 3 or 4 advisory for COVID-19; OR
  2. You have been determined to have had proximate exposure with someone who has tested positive for COVID-19.

### VERIFICATION

Your Paid Family Leave carrier may contact you to verify the information you provide as part of your claim.

### DENIALS OF CLAIMS

If you do not follow the steps described above, your carrier may deny your claim for Paid Family Leave. For more information on the new legislation, visit [ny.gov/COVIDpaysickleave](https://ny.gov/COVIDpaysickleave).

### WHAT EMPLOYERS NEED TO KNOW

If you send employees home on a precautionary quarantine, they are entitled to job protection, COVID-19 sick leave and/or paid benefits through your Paid Family Leave and disability benefits insurance provider for the duration of their quarantine, provided they follow the process noted above.

**For additional information about COVID-19, please visit the New York State Department of Health's coronavirus website at [coronavirus.health.ny.gov/home](https://coronavirus.health.ny.gov/home).**

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Information from NYS on Discrimination relating to COVID19



## Division of Human Rights

### DISCRIMINATION RELATING TO THE CORONAVIRUS UNDER THE NEW YORK STATE HUMAN RIGHTS LAW

#### THE NEW YORK STATE HUMAN RIGHTS LAW

If you believe that you have been discriminated against because of a perceived connection between your race, national origin, or disability and the novel coronavirus, also known as COVID-19, you can file a complaint with the New York State Division of Human Rights.

The New York State Human Rights Law (HRL) protects individuals from discrimination based on a wide variety of personal characteristics, including race, national origin, and disability. The HRL prohibits discrimination against individuals who are assumed to have been exposed to the coronavirus based on these traits.

These protections cover employment, housing, education, and places of public accommodation.

#### FOR NEW YORKERS CONCERNED ABOUT CORONAVIRUS-RELATED DISCRIMINATION:

- **Public places such as hotels, restaurants, transportation services, and retail stores cannot deny you entry or access to goods or services based on a perception that your national origin, race, or disability indicates possible exposure to the coronavirus.**
- **Your employer cannot fire you, send you home, or tell you not to come to work because they think you may have been exposed to the coronavirus based solely on your race, national origin, or disability.**

It is an unlawful discriminatory practice to terminate an employee or prevent them from working based on speculation that the employee's race, national origin, or disability indicates possible exposure to the coronavirus.

- **If your employer terminates you or sends you home based on what is later found to be a discriminatory policy, your employer could be responsible for your missed wages.**
- **If you are wearing a face mask as a precaution, you are still protected against discrimination.**

The HRL prohibits discrimination based on a perceived connection between race, national origin, or disability and possible exposure to coronavirus. Wearing a face mask does not change this.

- **If you have been harassed or threatened because someone thinks you have the coronavirus, call 911 and contact law enforcement to report the incident immediately.**

Threats and harassment based on race national origin may be considered hate crimes. You may bring this to the attention of the New York State Hate Crimes Task Force by calling 1-888-392-3644.

#### FOR MORE INFORMATION ON DISCRIMINATION:

If you believe you have been discriminated against, or have questions about the Human Rights Law, visit the NYS Division of Human Rights website at [WWW.DHR.NY.GOV](http://WWW.DHR.NY.GOV) or call 1-888-392-3644.

#### FOR MORE INFORMATION ON THE NOVEL CORONAVIRUS:

To address fears and misinformation on the Novel Coronavirus, the New York State Department of Health has set up a hotline 1-888-364-3065. You can also visit [WWW.NY.GOV/CORONAVIRUS](http://WWW.NY.GOV/CORONAVIRUS) for more information.

FOR MORE ABOUT THE NOVEL CORONAVIRUS,  
VISIT [WWW.NY.GOV/CORONAVIRUS](http://WWW.NY.GOV/CORONAVIRUS)  
OR CALL 1-888-364-3065