

Financial Resources Related to COVID-19

Last updated 4/21/20

- There is an **indefinite moratorium on evictions in New York State** as ordered by the Governor. A tenant cannot be evicted from a NYC apartment during this crisis. As of March 17th, NYC Housing Court is closed and no new case filings will take place as well. https://www.righttocounselnyc.org/moratorium_faq
- **All NYS major utility companies have agreed to a no-disconnect policy** as requested by the Governor. <https://www.syracuse.com/coronavirus/2020/03/national-grid-other-major-new-york-utilities-suspend-shut-offs-during-coronavirus-outbreak.html>
- During this crisis, **HRA will take no negative case actions** on any current benefits case: <https://www1.nyc.gov/site/hra/index.page>. New Yorkers can also apply for SNAP, cash assistance, Medicaid, and Fair Fares online: <https://a069-access.nyc.gov/accesshra/>
- Undocumented immigrants should not avoid medical care if they require it. **Hospital staff will NOT ask about immigration status and medical care is NOT a "public benefit" under the public charge test.** If an undocumented immigrant does not have a doctor or insurance, they can visit a public hospital safely.
- **All NYS debt collection has been suspended** per order of the Governor. This is debt owed to New York State only. New Yorkers with student debt, medical debt & other state-referred debt will have payments frozen for at least 30 days.
- **Federal Tax Day has been moved to July 15th.**
- **NYC is updating a list of resources for those who are unemployed:** <https://www1.nyc.gov/site/helpnownyc/get-help/individuals.page>

Unemployment Insurance

- NYS Department of Labor is waiving the seven-day wait period for unemployment insurance benefits: <https://labor.ny.gov/unemploymentassistance.shtm>
- Many immigrant workers will be eligible for unemployment insurance due to this pandemic: https://pronto-core-cdn.prantomarketing.com/537/wp-content/uploads/sites/2/2020/04/Pandemic-Unemployment-Insurance-NYIC-Explainer-4_5_20.pdf
- Free legal advice to unemployed low-wage workers trying to access UI benefits: <https://volspobono.org/projects/unemployed-workers/>

Food Resources

- Apply for SNAP online: <https://a069-access.nyc.gov/accesshra/>
- NYC is delivering food for those who are home-bound and have no other alternatives: <https://cv19engagementportal.cityofnewyork.us/#/display/5e7555117ad6750216160409>
- Food resources tracked around the city: <https://maps.nyc.gov/foodhelp/>
- Map of all school food pickup locations: <https://www.google.com/maps/d/u/o/viewer?mid=10RbJwIZz9XnvT3oxLuMULJQulOZLw7Ob&ll=40.706154172786476%2C-73.9778&z=10>
- Available food resources by many neighborhoods, updated every couple of days: <https://www.nycfoodpolicy.org/coronavirus-nyc-food-reports/>
- NYPL compiled a list of food resources outside and inside the home: <https://www.nypl.org/about/remote-resources/community-resources/food-security-resources>

Public Benefits/Health Insurance

- Community Service Society is tracking all of the changes to public benefit programs in NYC: https://bplc.cssny.org/benefit_tools/15
- Free legal advice to unemployed low-wage workers trying to access public benefits: <https://volspobono.org/projects/unemployed-workers/>
- Special Enrollment Period for uninsured New Yorkers to apply for coverage through NY State of Health or directly to insurers extended through May 15th: <https://info.nystateofhealth.ny.gov/resource/coronavirus-and-covid-19-information>

Federal Coronavirus Economic Impact Payment

- Those who filed federal taxes in 2018 or 2019 or receive Social Security retirement, survivors, or Social Security Disability Insurance benefits will automatically receive the one-time federal payment via the mail or deposited in the bank account they used to pay taxes.
- Those who did not file taxes last year should sign up online to receive the payment: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
- National Consumer Law Center has FAQ re stimulus payments: https://docs.google.com/document/d/1qDSnSg_AXvzOCyegmJoX6h3_ljN-In9S/edit

Emergency Funds for Service Industry Workers

- For freelancers, Councilmember Brad Lander's re-election campaign has a comprehensive list of resources: <https://www.landerfornyc.com/covid-relief-for-freelancers>
- For taxi drivers, the City is hiring to deliver food to seniors: <http://www.nyc.gov/deliveryt1c>
- For domestic workers: <https://domesticworkers.org/coronavirus-care-fund>
- Restaurant Workers Community Foundation is maintaining a list of emergency relief for the restaurant industry: <https://www.restaurantworkerscf.org/news/2020/3/15/resources-for-restaurants-and-workers-coping-with-the-covid-19-emergency>
- One Fair Wage has launched a fund for restaurant workers, delivery drivers and other tipped workers and service workers: <https://ofwemergencyfund.org/help>
- Bartender Emergency Assistance Program: <https://www.usbgfoundation.org/beap>
- Licensed Beauty Professionals: <https://www.probeauty.org/pba-charities/covid-19-relief-fund>

Job Opportunities

- NYCHA is hiring temporary maintenance staff at its properties: <https://twitter.com/CMFarahLouis/status/1247579519218835457?s=20>
- NYC is hiring taxi drivers to deliver food to seniors: <http://www.nyc.gov/deliveryt1c>

Emergency Funds for Artists

- For artists: <https://www.nyfa.org/Content/Show/Emergency%20Grants>
- For artists, Rauschenberg Emergency Grants for medical emergencies: <https://www.nyfa.org/Content/Show/Rauschenberg-Emergency-Grants>
- For entertainment professionals: <https://actorsfund.org/am-i-eligible-help>
- For dancers: <https://www.dance.nyc/programs/funds/CoronavirusDanceReliefFund>
- For children's book authors: <https://www.nyfa.org/Content/Show/Maurice-Sendak-Emergency-Relief-Fund>

Emergency Funds for Veterans

- Gary Sinise Foundation: <https://www.garysinisefoundation.org/contact/>

Emergency Loans

- The Hebrew Free Loan Society Coronavirus Financial Impact Loan Program provides interest-free loans of \$2,000-\$5,000: <https://hfls.org/loan-programs/coronavirusfinancialimpactloan/>

Undocumented Workers

- Undocumented workers who have lost their jobs: <https://raise-nyc.squarespace.com/about>
- Financial resources for those without legal status compiled by worker rights law firm in New York: <https://pechmanlaw.com/blog/resources-for-undocumented-workers-in-ny-during-the-coronavirus-crisis>

Legal Resources

- LawHelpNY.org is compiling answers to COVID-related legal questions and orgs to contact: <https://www.lawhelpny.org/resource/coronavirus>
- Legal Services NYC has a COVID hotline (917-661-4500): <https://www.legalservicesnyc.org/what-we-do/covid-resources>
- NYLAG has a COVID hotline (929-356-9582): <https://www.nylag.org/hotline/>

Mortgage Help

- All NYS mortgage lenders are being urged -- but not required -- to defer mortgage payments for 90 days. People should check with their lender to confirm specific bank policies: <https://www.governor.ny.gov/news/no-2029-continuing-temporary-suspension-and-modification-laws-relating-disaster-emergency>

Consumer Debt

- Credit Karma has a list of some credit card issuers who will accept requests to defer payments and/or rescind late fees: <https://www.creditkarma.com/advice/i/coronavirus-credit-card-relief-options/>
- NYLAG has tips on financial planning during a crisis: <https://www.nylag.org/coronavirusfinancialplanning/>

Student Distance Learning

- DOE is providing iPads for students to use at home, though there are delivery delays: <https://coronavirus.schools.nyc/RemoteLearningDevices>
- Spectrum is offering households with K-12 and college students free WiFi access and broadband (high-speed internet) for 60 days. To enroll, or to ask for more information, call 1-844-488-8395.
- Enterprise is offering free car rentals to college students needing to move back home: <https://www.enterprise.com/en/car-rental/deals/young-driver.html>
- U-Haul is offering college students 30 days of free storage for their belongings: <https://www.uhaul.com/Articles/About/20625/College-Students-U-Haul-Offers-30-Days-Free-Self-Storage-Amid-Coronavirus-Outbreak/>

Pet Owners

- ASPCA is offering free dog and cat food to those affected by the virus. Call for 1-800-738-9437 to set-up a required appointment: <https://1010wins.radio.com/articles/feature-article/aspca-launches-pet-food-pantry-during-coronavirus-crisis>

Health Resources

- NYS has created a Special Enrollment Period, now through April 15, for uninsured NYers to seek health insurance coverage: <https://info.nystateofhealth.ny.gov/news/press-release-ny-state-health-and-new-york-state-department-financial-services-announce-special>

Help for Small Businesses

- Financial assistance available from the city for small businesses: <https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page>
- U.S. Chamber of Commerce accepting applications for \$5,000 grants for small businesses (employing 3-20 people) that have been harmed by COVID-19: <https://savesmallbusiness.com/>
- Start Small Think Big has webinars and other resources available: <https://www.startsmallthinkbig.org/covid19>

Help Running Errands/Mutual Aid

- For those high-risk New Yorkers who cannot leave their homes, there is a volunteer-led delivery effort for groceries and other goods: <https://www.invisiblehandsdeliver.com/> (Note: only delivery is free, people still have to pay for their goods.)
- Mutual Aid NYC: <http://mutualaid.nyc/>
- Hub of mutual aid groups all around the country. Search on "new york" to find local groups: <https://www.mutualaidhub.org/>

Mental Health/Safety Resources

- NYC Well Hotline 1-888-692-9355: <https://nycwell.cityofnewyork.us/en/get-help-now/>
- NYS Mental Health Line 1-844-863-9314: <https://omh.ny.gov/omhweb/covid-19-resources.html>
- Disaster Distress Helpline (DDH): Call 1-800-985-5990 and text "TalkWithUs" to 66746 for crisis counseling and support for anyone in the U.S. experiencing distress or other behavioral health concerns related to any natural or human-caused disaster, including public health emergencies.
- Safety planning for domestic violence survivors: <https://sanctuaryforfamilies.org/safety-planning-covid19/>

Specific Utility Resources

- **National Grid has suspended collections services** including gas disconnections. Residential and commercial heat and cooking gas cannot be shut off through the end of April. <https://www.nationalgridus.com/COVID-19>
- **Con Edison has suspended service shut-offs** during this crisis: <https://www.coned.com/en/about-us/media-center/news/coronavirus/updates>