



GRANTS ACTION NEWS

Special edition with information on COVID-19

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On the state level...

The novel coronavirus (COVID-19) outbreak has affected employees in every industry, leading to layoffs or extended time off as state officials enact measures to slow the spread. Quarantine and voluntary isolation are some of the most effective ways to help contain the virus. However, this means extended time off from work, as well as decreased revenue for many businesses. Look inside to find out how to apply for benefit programs available to New Yorkers and grant opportunities for businesses to help offset financial hardship.

To help relieve financial hardship, the New York Office of the Attorney General has temporarily halted state-referred debt collection, such as student and medical, for 30 days. For more information or to apply, go to ag.ny.gov/coronavirus or call the Office of the Attorney General Hotline at 800-771-7755.

New York State Unemployment Insurance COVID-19 adjustments

New York State recently passed a law **waiving the seven-day waiting period for unemployment insurance (UI) benefits** for people out of work due to COVID-19. Additionally, the federal **CARES Act provides enhanced UI benefits and Pandemic Unemployment Assistance (PUA)** for New Yorkers (labor.ny.gov/ui/cares-act.shtm).

Workers who are filing for UI benefits can call **1-888-209-8124** or visit labor.ny.gov/unemploymentassistance.shtm. *Please do not call if you already have a UI claim; it will only make it difficult for others to reach an agent.*

With the enormous jump in UI claims, the New York State Department of Labor (DOL) has implemented new guidelines to help streamline the process.

- Workers should file claims based on the first letter of their last name:
 - A-F on Mondays
 - G-N on Tuesdays
 - O-Z on Wednesdays
 - Those who missed their filing day should file Thursday through Saturday
- Please note, filing later in the week does not affect the date of a claim
- Telephone hours have been extended to Monday through Thursday from 8 a.m. to 7:30 p.m., Friday from 8 a.m. to 6 p.m. and Saturday from 7:30 a.m. to 8 p.m.

We are in unprecedented times and workers at the DOL are stretched thin, so patience is key. Due to the large number of people currently filing for UI, the website may be overloaded at times and those looking to file a claim should try again later in the day if they are unable to get through.

Questions?

Contact:

Grants Action News

New York State Assembly
Alfred E. Smith Building
80 S. Swan St.
Suite 1710
Albany, NY 12248
grants@nyassembly.gov



NYS Temporary Disability Insurance

Employers are required to provide employees with disability benefits coverage for an off-the-job injury or illness to replace lost wages. While there is usually a seven-day waiting period for benefits, it has been waived for employees affected by the novel coronavirus outbreak. Benefits often cover 50% of an employee's wages, but were increased to equal 100% of an employee's weekly wages, capped at \$2,884.62 per week, for those affected by coronavirus. Employees can find the forms needed to file it claim and where to file it through the state Workers Compensation Board.

■ **Contact:** Phone: 877-632-4996

Website: www.wcb.ny.gov/content/main/Workers/Workers.jsp

NYS Paid Family Leave

New York's Paid Family Leave provides eligible employees with paid time off to care for a family member with a serious health condition, bond with a newborn or assist loved ones when a military family member is deployed abroad. The policy also provides job protection, continued health insurance and protection from discrimination or retaliation. Paid Family Leave eligibility was recently expanded to include employees who have dependent children in isolation or quarantine due to the novel coronavirus. Benefits often do not cover an employee's full salary, but they were recently increased to equal 100% of an employee's weekly wages, capped at \$2,884.62 per week for those affected by the coronavirus outbreak. Employers and the employer's insurance carrier should have the forms required to take leave, which must be submitted to the insurance carrier. Employees can find out if they're eligible, as well as the required forms to download through the state's Paid Family Leave website.

■ **Contact:** Phone: 844-337-6303

Website: <https://paidfamilyleave.ny.gov>

■ **Eligibility:** New York City businesses with one to four employees that can demonstrate at least a 25% decrease in revenue due to the coronavirus outbreak

■ **Funding:** Up to \$27,000

■ **Contact:** Website: www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program

Federal COVID-19 Recovery Check Information

The federal CARES Act authorizes recovery checks for U.S. taxpayers in response to the 2019 novel coronavirus. These payments will be automatic and are based on 2019 and 2018 tax returns.

- The payments will be \$1,200 for individual filers and \$2,400 for joint filers
- Individual and joint filers with up to \$75,000 and \$150,000 in adjusted gross income, respectively, will receive the full payment
- For every \$100 a taxpayer earns over the income threshold, the payment will be reduced by \$5 up to \$99,000 for single filers and \$198,000 for joint filers
- Qualifying parents with children under 17 will receive up to \$500 per dependent.

The IRS will use banking information from taxpayers' 2018 or 2019 tax returns to directly deposit the payment. The Treasury plans to open a website for taxpayers to update their

direct deposit information if it was not included on their most recent return. Those who have not yet filed 2019 taxes are urged to do so as soon as possible.

If you have filed a 2018 or 2019 tax return or receive Social Security benefits, you don't need to take any further action to receive your check.

Certain groups that don't usually file tax returns, such as low-income individuals, students, retirees, veterans, those who are unemployed and people with disabilities, will need to file a 2019 simple tax return to receive the payment.

The payments will be available through the end of 2020. For more information, including on how to file simple tax returns, visit [IRS.gov/coronavirus](https://www.irs.gov/coronavirus).



On the federal level...

In response to the COVID-19 outbreak, the federal government passed measures to provide support for federal agencies, which are offering opportunities for localities and businesses opportunities to apply for funding. Assistance will help with response efforts and work to keep businesses financially impacted by the outbreak open.

Financial Assistance for Small Businesses Affected by COVID-19

The closure of nonessential businesses has left countless small-business owners and their employees without a reliable source of income. The new federal CARES Act provides access to programs administered by the U.S. Small Business Administration (SBA) that can help support New Yorkers during this difficult time.

Federal Assistance

- The **Paycheck Protection Program (PPP)** provides low interest loans of up to \$10 million to help small businesses with 500 employees or less, nonprofits or veterans' organizations cover expenses for payroll costs, interest on mortgages, rent and utilities. Small businesses in the hospitality and food industries with more than one location could also be eligible at the store and location level if the store employs less than 500 workers. Up to 100% of the loan is forgivable. Applicants must apply before June 30, 2020.
www.sba.gov/funding-programs/loans/paycheck-protection-program
- The **Economic Injury Disaster Loan Program** provides small businesses with up to \$2 million in loans to compensate for revenue lost due to COVID-19. Businesses who apply for this program are also eligible for up to \$10,000 in advance loans. www.sba.gov/disaster-assistance/coronavirus-covid-19
- The **Small Business Debt Relief Program** covers monthly principal and interest payments for qualifying, existing loans for 6 months.
<https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>
- The **Express Bridge Loan Pilot Program** enables small businesses who have an existing business relationship with an SBA Express Lender to receive up to \$25,000 with less paperwork. These loans can be used by businesses who are in the process of applying for other support through the SBA.
<https://www.sba.gov/document/support--express-bridge-loan-pilot-program-guide>

Small business help from New York City

- The **Small Business Continuity Loan Program** provides zero-interest loans of up to \$75,000 for businesses with less than 100 employees whose sales have decreased by more than 25%.
www1.nyc.gov/nycbusiness/article/nyc-small-business-continuity-loan-program
- The **Employee Retention Grant Program** enables businesses with fewer than five employees to access a grant to cover 40% of payroll costs for two months.
www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program

On the private level...

USGB National Charity Foundation, Bartender Emergency Assistance Program

The USGB National Charity Foundation is made of professionals from the beverage and hospitality industries, as well as nonprofit representatives, who work to support those in the service industry. The Bartender Emergency Assistance Program offers a grant to bartenders who have experienced a catastrophic event or emergency hardship resulting in a lack of basic living necessities, including financial, physical, mental or emotional. Applicants must provide tangible documentation of the hardship.

- **Eligibility:** Bartenders who have experienced a catastrophic event or emergency hardship that is identifiable and described in detail in the application; damaging to the person or property (e.g., loss of life, health, or property); sudden and precipitous rather than gradual or progressive; unexpected, unanticipated, unforeseen, unintended, or unplanned; and unusual and not normally occurring in the ordinary course of day-to-day living.
- **Contact:** Phone: 855-655-8724
Email: foundation@usbg.org
Website: www.usbgfoundation.org/beap

No Kid Hungry Coronavirus Grant Request

No Kid Hungry is offering emergency grants to school districts and nonprofit organizations to support efforts ensuring children have access to nutritious meals. School districts and community organizations can submit an inquiry for grants to support nutrition programs. Due to the high volume of interests in grant support and limited availability, not all organizations will be asked to submit a full application.

- **Eligibility:** School district or nonprofit organization
- **Contact:** Phone: 800-969-4767
Website: www.nokidhungry.org/coronavirus-grant-request