



We hope you are doing all you can to stay safe during this trying time. Please know that we fully understand your predicament. We are doing everything we can to assist.

Some of our friends/family have been similarly affected by the financial instability brought on by the COVID-19 pandemic. A small number of our residents have also been affected. Many of them have successfully secured financial assistance from the various federal and state institutions set up to help individuals who have lost income due to COVID-19. Many of these programs are new and/or have expanded to offer the maximum benefit available.

We have attached a comprehensive list of local organizations that are currently offering financial assistance. Please contact as many as possible.

Please also see the following links for help from various agencies including, but not limited to FEPS:

<https://www1.nyc.gov/site/hra/help/cityfeps.page>

<https://a069-access.nyc.gov/accesshra/>

If you pay your rent by credit card, we will waive the usual 3% credit card fee.

Additionally, if you have been laid off, we encourage you to apply for unemployment benefits with the NYC Department of Labor. Please note that unemployment benefits have been expanded to compensate any person who completely lost work or is experiencing a reduced schedule. This applies to part time employees, gig workers, and others. Please see the following links for helpful information on how to get started:

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

<https://paidfamilyleave.ny.gov/covid19>

As always, you may also contact us at 718 291 3331 in order to arrange appropriate payment plans with your building representative.

You may also email info@zararealty.com for a faster response.

Finally, please utilize all the options above. If you need help filling out any of the forms, please let us know.

Thank you and stay safe.

Regards,

Management.

I've been affected by Coronavirus (COVID-19).


Last Updated:
March 22, 2020

What benefits might I be eligible for?

✓ Yes ● Case-by-case ... No / TBD

Laws and benefits are changing quickly in response to COVID-19. For more information and guidance visit:

bit.ly/anyc-covid-19

	Paid Safe and Sick Leave			Unemployment Insurance	SNAP (Food Stamps)	Food Pantries	Rent Assistance	Cash Assistance
	City	State	Federal					
 My work hours were reduced.	●	●	●	✓	●	●
 I was laid off due to an employer shutdown.	✓	●	✓	●	●
 I am ill with COVID-19 symptoms	✓	...	●	...	●	✓	●	●
 I am a health care worker or first responder and I am under quarantine.	✓	●	●	...	●	✓	●	●
 I was exposed to COVID-19 and quarantined. My workplace remains open.	✓	...	●	...	●	✓	●	●
 I am caring for a relative with COVID-19 symptoms.	✓	...	●	...	●	✓	●	●
 My employer was shut down by a public official because of COVID-19.	✓	...	●	✓	●	✓	●	●

I've been affected by Coronavirus (COVID-19).

Last Updated:
March 22, 2020

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	Paid Safe and Sick Leave			Unemployment Insurance	SNAP (Food Stamps)	Food Pantries	Rent Assistance	Cash Assistance
	City	State	Federal					
 I have no childcare and schools are closed by a public official because of COVID-19.	✓	...	✓	...	●	✓	●	●
 I am immune-compromised and was advised to self-quarantine.	✓	...	✓	...	●	✓	●	●
 I am avoiding large gatherings and I refuse to go to work. (self-distancing)	●	●	✓	●	●
 My workplace remains open even though it has not been deemed essential.	●	●	✓	●	●
 My employer shut down due to a business slowdown or lack of demand.	✓	●	✓	●	●

RENTAL ASSISTANCE LIST

<u>Organization</u>	<u>Telephone</u>	<u>Organization</u>	<u>Telephone</u>
New York Metropolitan Coordinating Council on Jewish Poverty 9 Murray Street - 4th Floor East New York, NY 10007 Call for appointment. Then they will be referred.	(212) 453-9500 Fax (212) 453-9600	Salvation Army 45-18 Broadway Astoria, NY Assistance with Eviction Notice only. Call for appointment and if funds are available.	(718) 932-5014
Jewish Board of Family & Child Services, Inc. 120 W. 57th Street - 10th Floor New York, NY 10019	(212) 582-9100	90-23 161 st Street Jamaica, NY 11432 For nearby Jamaica Residents only 86-07 35th Avenue Jackson Heights, NY Call for inquiry on funds availability.	(718) 297-4860 (718) 335-3693
Central Queens Community Services For Jewish Families 72-35 Queens Boulevard, Suite 608 Rego Park, NY 11374 Assistance for SCRIE and Elderly matters only	(718) 896-0700	Federation of Protestant Agencies Please call periodically if funds are available	(212) 777-4800
Community Services Society of New York Please call periodically if funds are available usually the first of the month. Imminent threat of eviction only	(212) 614-5351/5484 (212) 962-4795 (212)-614-5552 (212)-254-8900	Jamaica Home Base	(718) 674-1000/ (929) 234-3036
Coalition for the Homeless By appointment only. Clients must have Court Stipulations	(212) 776-2039 (212) 685-8700 (212) 776-2039 (212) 776-2141 (212) 776-2142	Partnership For Homeless	(212)-645-3444 (718)-875-0027
America Works Queens Offices 88-11 165th Street, 9th Floor Jamaica, NY 11432 T: (718) 206-9675		St. James Church	(212) 799-5157
DOE Fund	(212) 682-5207	Operation of Protestant Welfare Services	(212) 425-7060
Catholic Charities	(718) 726-9790 (917) 899-8487 718-674-1000 ext.3517 718-674-1008 fax (718) 728-8817	Human Resources Administration Division of AIDS Services & income support	(212) 620-9211
Family Services. Assistance According to Zip Code, By Appointment only.		NYCHA – SECTION 8 Queens Manhattan 59-17 Junction Blvd., 2 nd floor Corona, NY 11368	(718) 393-7400 (718) 289-2400 (917) 492-8900
National Headquarters. 120 West 14th Street New York, NY 10011	(212) 337-7281/7200	Senior Citizen Rent Increase Exemption Program (SCRIE) 212-639-9675 or 212-863-8494 SCRIE_Service@aging.nyc.gov	Call 311
Department of Social Service 166-05 88 th Avenue Jamaica, NY 11432	(718)523-3811 (212)331-3772 (718)883-7221	Department of Homeless Services 33 Beaver Street New York, NY 10004	(212)607-5310 (212)607-6200
		Disability Rent Increase Exemption DRIE: https://www1.nyc.gov/site/rentfreeze/tools/drie-forms.page	

RENTAL ASSISTANCE LIST

Rise Boro:

Joseph SEPS:
347-844-0923, jsalmon@rbscc.org

Valerie LeBrew, MSW
Paralegal/Case Handler
Queens Civil Court
Legal Aid Society, Housing Help Project, HHP
(T) 718-286-2012, (F) 646-616-9222
vhlebrew@legal-aid.org

dgpena@riseboro.org
P: (718) 366-4300 Ext. 1601 F: (718) 366-4445
90 Beaver Street, Brooklyn, NY 11206

Jessie Garcia
Eviction Prevention Case Manager
Coalition for the Homeless
129 Fulton Street
New York, NY 10038
212-776-2068 (direct)
212-776-2171 (fax)

Catholic Charities (718) 726-9790,

Department of Social Service (718) 523-3811
Tim Murphy: 718-883-7229,
Miss E: 718-883-221
Eduord – 718-262-7211

ADULT PROTECTIVE SERVICES - CAROLYN JAIRDULLO | - Housing Specialist

16508 88TH AVENUE, 6TH Floor, JAMAICA, NY 11432
T: 718-883-7237 C: 646-689-4357 F: 718-883-7240
jairdulloc@hra.nyc.gov NYC.gov/hra

RENTAL ASSISTANCE LIST

Maria Montalvo / Case Manager

HRA Special Services

33-28 Northern Blvd. – 2 Floor – LIC, N.Y. 11101

T: 929-252-7970 **F:** 718-610-2920

motalvom@hra.nyc.gov / [NYC.gov/hra](#), ojejemio@hra.nyc.gov,
osondua@hra.nyc.gov, Susan- 'susanm@villagecare.org' Anthony-
'osondua@hra.nyc.gov'

Catholic Charities (718) 726-9790, Department of Social Service (718)523-
3811, dss contact-718-883-7229, 718-883-7221 - also e-mail: Susan-
'susanm@villagecare.org' Anthony- 'osondua@hra.nyc.gov'
Eduord – 718-262-7211
Miss E: 718-883-7221, Tim: 718-883-7229
Miss E-mail ekwegbalue@nyc.hra.gov

www.ccbq.org

718-722-602

Fax: 71872-6254

Located – 191 Joralemon Street-At. #1 FL, Brooklyn, NY 11201

<https://disasterloan.sba.gov/ela/> disaster loan assistance - federal loans for
businesses, homeowners and RENTERS

Rental assistance thru FEPS:

<https://www1.nyc.gov/site/hra/help/cityfeps.page>

RENTAL ASSISTANCE LIST

ADDITIONAL RENTAL ASSISTANCE:

Please click on the links to gather information for your rental assistance:

https://access-nyc-s3-uploads.s3.amazonaws.com/uploads/2020/03/various_nyc_worker_benefits_03_22_2020.pdf

[https://cssny.s3.amazonaws.com/system/files/uploads/Coronavirus -
What Workers Need to Know.pdf](https://cssny.s3.amazonaws.com/system/files/uploads/Coronavirus_-_What_Workers_Need_to_Know.pdf)

<https://applications.labor.ny.gov/IndividualReg/>

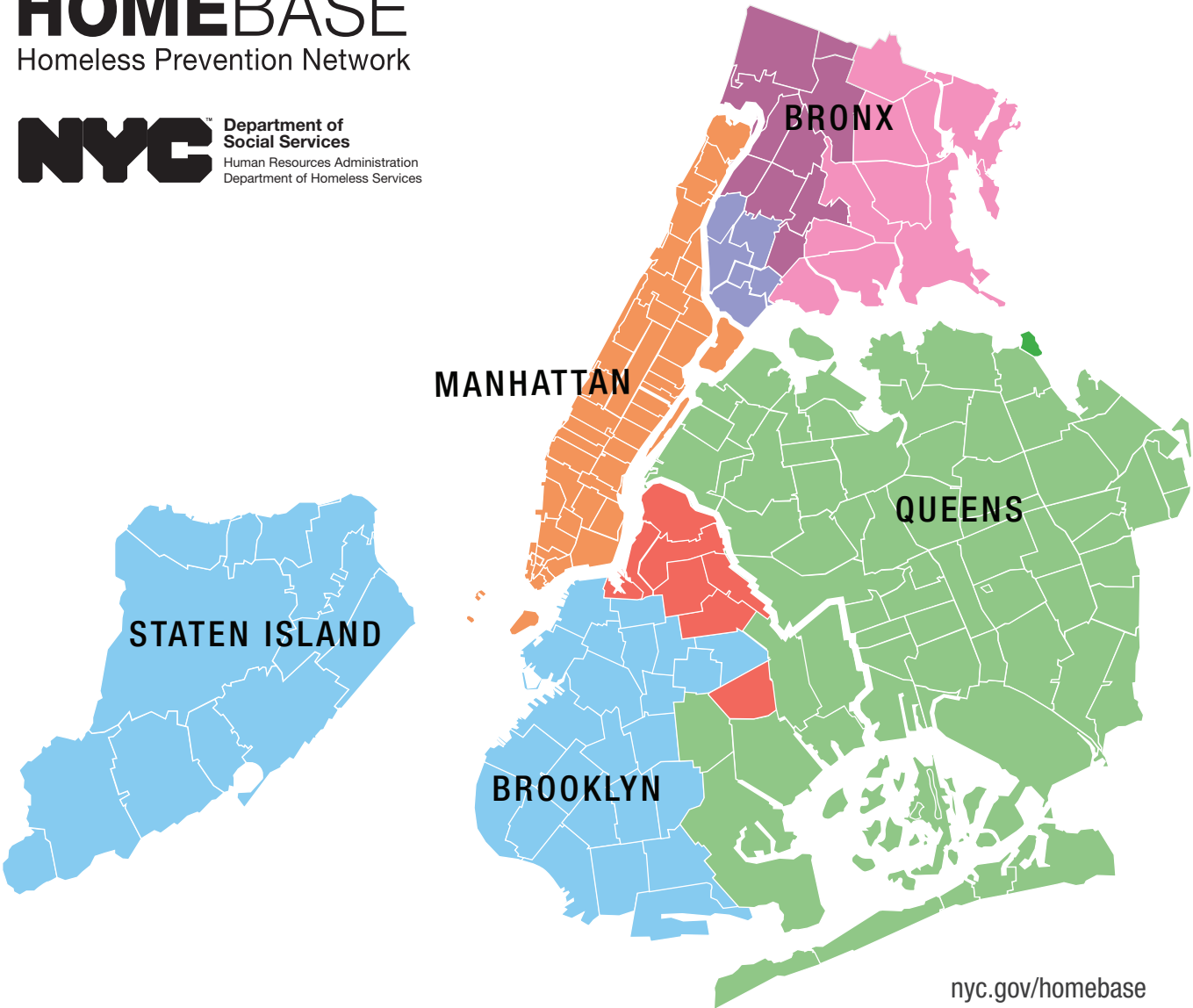
<http://docs.paidfamilyleave.ny.gov/content/main/forms/PFLDocs/scovid19.pdf>

<https://access.nyc.gov/coronavirus-covid-19-updates/>

<https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page>

<https://covid19relief.sba.gov/#/>

https://www.rubio.senate.gov/public/_cache/files/ac3081f6-14ae-4e6f-9197-172ede28badd/71AB6CB05A08E369E0D488A80B3874A5.faqs---paycheck-protection-program-faqs-for-small-businesses.pdf?utm_source=BBWG+2&utm_campaign=53d1e0cba2-coronavirus-announcement_COPY_01&utm_medium=email&utm_term=0_bd9de3ecb-53d1e0cba2-178152633



Homebase Provider	Borough	Address	Telephone
CAMBA	BK	1958 Fulton Street, 2nd Floor	718-408-5756 x37100
		1117 Eastern Parkway, 3rd Floor, side entrance	718-622-7323
		2244 Church Avenue, 4th Floor	718-408-5766
Catholic Charities Neighborhood Services	BK	3060 Fulton Street	929-234-3036
		560 Livonia Avenue	718-408-7181
		1900A Ralph Avenue	718-514-8034
RiseBoro	BK	145 East 98 Street, 2nd Floor	917-819-3200
		1875 Broadway, 1st Floor	929-297-0201
		90 Beaver Street	718-366-4300
		1475 Myrtle Avenue	347-295-3738
BronxWorks	BX	630 Jackson Avenue, 2nd Floor	347-704-0001
		1130 Grand Concourse, 3rd Floor	718-508-3100
Catholic Charities Community Services	BX	2155 Blackrock Avenue	718-414-1050
		890 Garrison Avenue	929-259-9430
		2901 White Plains Road, 2nd Floor	347-913-4694
		4377 Bronx Boulevard, 3rd Floor	347-947-3920
HELP USA	BX	1780 Grand Concourse	347-226-4540
		1860 East Tremont Avenue	718-299-8473
		1981 Sedgwick Avenue	718-215-6453
		815 Burke Avenue	646-905-5289
SUS- Urgent Housing Programs, Inc	MN	516 West 181st St, 4th Floor	917-492-1019
		2322 3rd Avenue, 3rd Floor	917-492-1019
Catholic Charities Neighborhood Services	QNS	161-10 Jamaica Avenue, 5th floor	718-674-1000
		1847 Mott Avenue	718-647-1015
CAMBA	SI	120 Stuyvesant Place, 4th floor, Suite 413	718-282-6473
		209 Bay Street	718-226-0496

The CITYFEPS Rent Supplement Program

Fact Sheet

What is the CITYFEPS Rent Supplement Program?

The CITYFEPS Rent Supplement Program can help eligible families with children at risk of entry to shelter and those already in shelter to secure permanent housing. The number of households that can be approved to receive the CITYFEPS Rent Supplement will be limited due to available funding. Potentially eligible families will be connected with CITYFEPS providers (community-based organizations), which will assist the family in completing an application and locating housing.

What are the eligibility requirements?

In general, these are the eligibility requirements for the program:

First, the household must consist of a family (including at least one child) who:

- Resides in a New York City Department of Homeless Services (DHS) or New York City Human Resources Administration (HRA) shelter and within the 12 months prior to entering the City shelter system, has been evicted or left a residence in New York City that was the subject of an eviction proceeding or had to leave such a residence because of a vacate order issued by a City agency or a foreclosure action or for health and safety reasons as determined by a City agency, **OR**
- Includes a survivor of domestic violence as certified by HRA and either resides in DHS shelter and is eligible for HRA shelter or resides in an HRA shelter and has reached the maximum time limit for residence in an HRA shelter, **OR**
- Is at risk of entry into DHS shelter as determined by HRA in consultation with DHS and within the last 12 months has been evicted or has lived in a residence in New York City that was or is the subject of an eviction proceeding, a vacate order issued by a City agency or a foreclosure action, or was or is required to leave such a residence for health or safety reasons as determined by a City agency **OR**
- Resides in a DHS shelter that has been identified by DHS for imminent closure.

Second, the household must:

- Be eligible for Public Assistance in the community.
- Have an Active or Single Issue Public Assistance case.

Finally, the household must obtain a lease for, or agreement in writing to rent, a residence with a rent that is within CITYFEPS rent levels and is protected from rent increases for at least one year except as authorized under rent stabilization laws and rules or HUD regulations.

How long does the program last?

So long as funding for the program remains available and the family remains eligible, there is no time limit for this program.

What is the amount of rental assistance available and how much do eligible families have to pay toward rent?

Once a household is enrolled in the CITYFEPS Rent Supplement Program, its entire rent will be paid to the landlord through the household's Public Assistance shelter allowance and the CITYFEPS rent supplement amount. There are two important exceptions:

- 1) If the household has income such as employment income that is budgeted on its Public Assistance case and if, as a result, the shelter allowance that is paid to the landlord is less than the standard shelter allowance for the household size, the household must pay the difference directly to the landlord.
- 2) If the household includes someone who does not have to be on the Public Assistance case and has income, such as a family member with SSI, the family will be required to pay a portion of this other income towards the rent, the family may be entitled to a higher maximum rent level for the CITYFEPS program, and the CITYFEPS rent supplement amount may be reduced.

The amount of a household's CITYFEPS rent supplement will depend on household income and number of people in the household. The supplement amount will be established at the time the household is approved to participate in the program by HRA and may change if the number of individuals on the Public Assistance case changes or the household's shelter allowance changes in accordance with Public Assistance budgeting rules or the income of household members not on the Public Assistance case changes. The CITYFEPS rent supplement amount will be discontinued if the family no longer has a Public Assistance case or no longer has a child under 18 years of age, or under 19 years of age who is a full-time student regularly attending a secondary school, or the equivalent level of vocational or technical training.

The standard maximum rent amounts, which include heat and hot water, are listed in the chart below.

Please note that landlords are not allowed to charge any fees other than what is legally stated in the lease. Households should not agree to any side deals and should immediately inform HRA about any such requests by calling 311 or 929-221-0043.

All leases are between the tenant and the landlord, and the City is not a party to the lease.

CITYFEPS Program Maximum Rent Chart										
Family Size	1	2	3	4	5	6	7	8	9	10
Max Rent	\$1,213	\$1,268	\$1,515	\$1,515	\$1,956	\$1,956	\$2,197	\$2,197	\$2,530	\$2,530

****Attention Clients****

It is important that you meet with the CITYFEPS Provider we are connecting you with before you look for an apartment, so you can be sure you know the maximum level rent you are entitled to under the program and what your rent obligations will be.

CITYFEPS Example

In general, a household's maximum rent and maximum rental assistance levels will be based on the number of people in the family who are active on the Public Assistance case. The following are two examples of standard maximum rent and rental assistance amounts. In the second example, the family has employment income which reduces their Public Assistance shelter allowance. The family will then pay the remainder of the rent from that income.

Family Size (on PA):	4	Family Size (on PA)	4
Maximum Rent:	\$1,515	Maximum Rent:	\$1,515
Monthly Household Income:	\$0	Monthly Household Income:	\$1,200 (employment income)
Monthly PA Shelter Allowance	\$450	Monthly PA Shelter Allowance:	\$386
Client Contribution	\$0	Client Contribution:	\$64
Monthly Rent Supplement:	\$1,065	Monthly Rental Assistance:	\$1,065

How does a family find an apartment and sign a lease?

The CITYFEPS Provider will explain CITYFEPS in more detail to clients and will assist them in locating a qualifying CITYFEPS apartment. For families in shelter, their housing specialist or case manager is also available to provide assistance.

Families who are approved for CITYFEPS may be eligible to receive a furniture allowance and should work with their case manager at their shelter to arrange for moving assistance. Landlords will receive four months up-front rent (or one month full rent and an additional three months up-front rent supplement), as well as a security deposit voucher.

What help can landlords and families receive once they are participating in the program?

HRA's Rental Assistance Call Center, reachable at 929-221-0043 can help both landlords and tenants with program information, aftercare referrals and payment inquiries.

Additionally, families who have left shelter can receive ongoing support services.

- Families who have left a DHS shelter may call 929-221-0043 or 311 to find their local Homebase homelessness prevention office.
- Families who have left an HRA shelter should call 929-221-7270 to be connected to their local community-based nonresidential program.

The information in this program description provides a general overview of the CITYFEPS rent supplement program. It is not intended to provide full details concerning the operation of the program.



COVID-19: What Workers Need to Know

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FEDERAL LEGISLATION RESPONDING TO COVID-19

Overview

The federal government passed two major pieces of legislation addressing the ongoing crisis of COVID-19. The first was the Family First Coronavirus Response Act (FFCRA) and the second was the Coronavirus Aid, Relief and Economic Security (CARES) Act. Both include provisions for Unemployment Benefits, as well as other provisions to assist individuals, families and businesses during this crisis. Below is a brief description of these laws.

Family First Coronavirus Response Act (FFCRA)

The FFCRA was signed into law on March 18, 2020. The Act includes the Emergency Paid Sick Leave Act and the Emergency Family and Medical Leave Expansion Act, and also includes provisions for unemployment benefits, protections for health care workers, free coronavirus testing for all (including the uninsured), and additional funding for food-assistance programs.

Coronavirus Aid, Relief and Economic Security (CARES) Act

The CARES Act was signed into law on Friday, March 27th and contains \$2.2 trillion in emergency assistance. The Act includes enhanced unemployment benefits, direct cash payments to qualifying individuals, loans to small businesses, delays and modifications of taxes owed, provisions to address medical supply shortages, extended funding and authorization for various health care programs, and targeted assistance to specific sectors of the economy.

This document mainly addresses issues for workers and ongoing assistance these laws provide.

UNEMPLOYMENT INSURANCE BENEFITS

For a Q&A on NYS UI benefits visit: <https://labor.ny.gov/ui/coronavirus-faq.shtm#>.

A Brief Overview of NYS's Unemployment Insurance Benefits

- Regular Unemployment Insurance (UI) Benefits: Each state determines its own UI benefit amounts and duration of benefits within federal guidelines.
 - In NYS, UI provides benefits for up to 26 weeks, and pays out a minimum benefit amount of \$104 per week and a maximum benefit of \$504 in 2020.
 - Individuals can file a claim by visiting www.labor.ny.gov/signin.
 - Individuals can also call the Telephone Claim Center at 888-209-8124. However, due to larger than normal call volume, individuals are encouraged to file a claim by first visiting the above website, if possible.
 - For additional information on filing a UI claim see our resource guide, *Coronavirus: Its Impact on Public Benefits*.



- Extended Benefits (EB): A permanent UI program that is implemented when unemployment reaches a high enough level in a given state. It becomes available to workers after they have exhausted regular UI benefits.
 - Regular UI benefits may be extended by up to 13 to 20 additional weeks, depending on the circumstances.
 - The weekly benefit amount is the same as the individual received for regular UI.
 - When a State begins an EB period, it notifies those who have received all of their regular UI benefits regarding eligibility for EB.
 - Beneficiaries do not need to file a claim for EB. These benefits may be claimed in the usual manner; it is not necessary to file a new claim, unless the individual is advised to do so.

Additional Cash Benefits for Regular Unemployment Insurance Beneficiaries

- The CARES Act provides an additional \$600 per week, for each recipient of Unemployment Insurance (UI) benefits or the [Pandemic Unemployment Assistance](#) benefit, see below, for up to 4 months through July 31, 2020.
 - This benefit becomes available in NYS beginning from April 4, 2020 until July 31, 2020.
 - NYS residents who were already approved for UI benefits prior to the outbreak, those who will be approved, as well as those individuals who are approved for Pandemic Unemployment Assistance will automatically receive the additional \$600 per week; no additional action is required.
 - This \$600 will not be used when determining eligibility for Medicaid or Child Health Plus.

Pandemic Unemployment Assistance (PUA)

- The CARES Act includes provisions for a temporary program that provides financial assistance to individuals not traditionally eligible for UI benefits.
 - This includes the self-employed, independent contractors, gig workers, freelancers, those with a limited recent work history and others who are unable to work as a direct result of the COVID-19 public emergency.
 - This assistance will NOT include individuals who have the ability to telework with pay or are receiving sick leave or other paid leave benefits.
 - Benefits are payable for the period beginning on January 27, 2020 and will end on December 31, 2020.
 - The benefit amount will mirror the state UI benefit amounts and includes an additional 13 weeks of UI benefits through the Pandemic Emergency Unemployment Compensation, see below.



- “Covered individuals” include anyone who self-certifies that they are able and available to work but is unemployed or partially unemployed due to any of the following:
 - Has been diagnosed with COVID-19 or is experiencing symptoms and seeking a medical diagnosis;
 - A member of the individual’s household has been diagnosed with COVID-19;
 - The individual is providing care for a family member or household member who has been diagnosed with COVID-19;
 - The individual is the primary caregiver for a child or other person in the household who is unable to attend school or another facility as a direct result of COVID-19;
 - The individual is unable to reach the place of employment because of a quarantine imposed as a direct result of COVID-19;
 - The individual is unable to work because a health care provider has advised the individual to self-quarantine due to COVID-19 concerns;
 - The individual was scheduled to commence employment and does not have a job or is unable to reach the job;
 - The individual has become the breadwinner or major support for a household because the head of household has died as a direct result of COVID-19;
 - The individual has to quit their job as a direct result of COVID-19; or
 - The individual’s place of employment is closed as a direct result of COVID-19.
- Visit NYS DOL for checklist to qualify for PUA at <https://www.labor.ny.gov/ui/pdfs/pandemic-unemployment-assistance.pdf>
- Such claimants should apply for UI benefits and follow the same procedures as listed above.
 - When denied regular UI benefits, they should apply for Pandemic Unemployment Assistance.

Pandemic Emergency Unemployment Compensation

- The CARES Act provides for an additional 13 weeks of emergency UI through December 31, 2020 for those who remain unemployed after the state’s UI benefits end.
- As explained above, most people who lose their job typically receive up to 26 weeks of unemployment, and then it stops. Pandemic Emergency Unemployment Compensation will provide an additional 13 weeks once the regular UI benefits of 26 weeks run out. If after the 39 weeks of regular UI benefits and Pandemic Emergency Unemployment Compensation end, individuals may be eligible for their state’s Extended Benefits Program, if the state has the required unemployment rates to trigger EB.

Additional Provisions

- Previously claimants had to wait one week before applying for UI benefits. NYS has waived this requirement through December 31, 2020, thus allowing claimants to apply immediately upon becoming unemployed.



- Employees whose employers temporarily closed down their place of business due to COVID-19 may also apply for UI benefits.
- Employers will be required to notify laid-off workers about potential UI eligibility. The U.S. Department of Labor will prepare a notice with model language.
- Short Term Compensation
 - The CARES Act allows for states with a Short-Term Compensation (STC) programs will provide a pro-rated UI benefit for employees of employers who reduce work hours instead of laying off workers.
 - The employees with reduced hours will receive a pro-rated UI benefit.
 - Federal government would pay 100% of the costs the state incurs in providing such benefits through 12/31/20.
 - For states that begin STC programs: Will provide a pro-rated UI benefit for employees of employers who reduce work hours instead of laying off workers.
 - The federal government would pay 50% of the cost the state incurs in providing such benefits.
 - The federal government would provide \$100 million to help implement STC programs.
 - States accepting a grant must maintain the program for 5 years or repay the funds.
 - NYS short term compensation package allows individuals who work less than 4 days a week and earn less than \$504 week, may be eligible to receive a partial UI benefit. (More information will be forthcoming as we learn more.)

FEDERAL EMERGENCY PAID SICK LEAVE

- The federal Emergency Paid Sick Leave Act, of the Families First Coronavirus Response Act, only covers private employers with fewer than 500 employees; it does not cover private employers with 500 or more employees.
- The Act is effective April 1, 2020 through December 31, 2020.
- Provides up to 10 days of paid sick time for full-time employees, subject to an 80-hour cap (part-time employees are entitled to the typical number of hours that they work in a typical two-week period), who are unable to work or telework due to a need for leave because the employee:
 - Is subject to a federal, state or local quarantine or isolation order due to COVID-19;
 - Has been advised by a health care provider to self-quarantine due to COVID-19;
 - Is caring for someone who is subject to a quarantine or isolation order (one of first two points above);
 - Is experiencing symptoms of COVID-19 and seeking a medical diagnosis;
 - Caring for their child, if their school or day care has been closed, or the childcare provider is unavailable, due to COVID-19 precautions;
 - Is experiencing a similar condition specified by the Secretary of Health and Human Services.



Note: This excludes any day in which the employee receives compensation from his/her employer or unemployment insurance benefits.

- All business covered by this law are required to post this notice available at:
https://www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf.
 - Employers may satisfy the notice requirements of the law by emailing or direct mailing the notice to employees, or posting the notice on an employee information internal or external website.
- Pay Rate:
 - The employees' regular rate up to a maximum of \$511 per day, if the employee is unable to work because the employee is quarantined, and/or experiencing COVID-19 symptoms and seeking a medical diagnosis.
 - 2/3 of the employee's regular rate of pay up to a maximum of \$200 per day because the employee is unable to work because of:
 - Caring for someone who is subject to a quarantine or isolation order;
 - Caring for their child if their school or day care has been closed, or the childcare provider is unavailable, due to COVID-19 precautions;
 - Experiencing a similar condition specified by the Secretary of Health and Human Services.
- The U.S. Department of Labor may exempt businesses with fewer than 50 employers if the sick leave payments "would jeopardize the viability of the business as a going concern," that is, the company fears it would be driven out of business.
- It provides refundable tax credit against payroll taxes owed by employers to cover 100% of the cost of required leave.
 - Leave pay is also available to the self-employed via a tax credit.

FEDERAL EMERGENCY FAMILY AND MEDICAL LEAVE

- The federal Emergency Family and Medical Leave Act, of the Families First Coronavirus Response Act, only covers private employers with fewer than 500 employees; it does not cover private employers with 500 or more employees.
- Provides employees, who have been on the job for at least 30 days, up to an additional 12 weeks of job-protected leave who are unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or is unavailable for reasons related to COVID-19.
- Pay Rate
 - Pay must be equal to at least two-thirds of regular pay, but employers do not have to pay more than \$200/day and \$10,000 total per employee.
 - Employers are not required to pay during the first 10 days of leave.
- The U.S. Department of Labor may exempt businesses with fewer than 50 employees.



- Provides tax credit against payroll taxes owed by employers to cover the cost of required leave, where a refund is owed, the IRS will send the refund.
 - Leave pay is also available to the self-employed via a tax credit.

NEW YORK STATE EMERGENCY PAID SICK LEAVE ACT

- The New York State Emergency Paid Sick Leave is an expansion of Paid Family Leave (PFL) for employees ordered to quarantine or isolate by New York State, the Department of Health, a local health board, or another government entity authorized to issue a quarantine or isolation order.
- It does not cover employees who have voluntarily chosen to quarantine or self-isolate. In addition, it will not apply to quarantined employees who are asymptomatic and able to perform their job functions remotely.
- The amount of leave an employee is entitled to depends on the employer's size:
 - Employers with 10 or fewer employees (as of Jan. 1, 2020) and a net income of less than \$1 million shall provide unpaid sick leave until the termination of any quarantine or isolation, and guarantee employees access to Paid Family Leave and disability benefits (short-term disability), with no waiting period, for the period of quarantine including wage replacement for their salaries up to \$150,000.
 - Employers with 11-99 employees (as of Jan. 1, 2020) and employers with 10 or fewer employees (as of Jan. 1, 2020) and a net income greater than \$1 million shall provide at least 5 days paid sick leave, and then unpaid sick leave until the termination of any quarantine or isolation. Further, employers must guarantee their workers access to Paid Family Leave and disability benefits (short-term disability) for the period of quarantine including wage replacement for their salaries up to \$150,000.
 - Employers with 100 or more employees (as of Jan. 1, 2020), as well as public employers (regardless of the number of employees), shall provide at least 14 days of paid sick leave during any order of quarantine or isolation.
- For additional information go to <https://paidfamilyleave.ny.gov/covid19>.

Note: NYS law requires that in the event of federal action on COVID-19, employers apply the plan most generous to its employees. In most cases, NYS' new Emergency Paid Sick Leave will be more generous for employees subject to quarantine or isolation or have a minor child quarantined. In the case of an employee requiring leave to care for a child whose school has closed due to COVID-19, or other applicable situation, the Federal law would be more generous.

ONE TIME CASH PAYMENT

- A one-time direct cash payment of up to a maximum of \$1,200 payment per eligible adult and \$500 per eligible minor child (16 and younger).
 - Payments are gradually reduced for singles with incomes over \$75,000 and disappear completely for individuals with more than \$99,000 and for couples with more than \$198,000.
 - A family earning less than \$150,000 with 2 children would receive a benefit of \$3,400.



- Most individuals must file a tax return to receive the benefit.
 - Payment is based on the 2019 tax return, if filed, or if not filed, based on the 2018 return.
 - If people have not filed a tax return in 2018 or 2019, they will not receive this one-time cash payment. Individuals can file a tax return at <https://www.irs.com/>.
 - There are some individuals/families who not file a tax return, as their income is so low, it is not required. It is important that households who have not filed a 2018 tax return, file a 2019 tax return ASAP.
 - However, please note an exception, those individuals in receipt of only Social Security insurance-based benefits or SSI can use their Social Security Administration (SSA) data; no tax return is needed.
- Treasury Secretary Steve Mnuchin indicated that the stimulus checks would come to many Americans within three weeks from March 27th. However, it may take longer.
 - Individuals/families who qualify will receive a notice in the mail from the government with information about where and when payment will be sent.
 - The federal government will either send payment electronically or in the mail.
 - If the IRS has the individual's bank account information, it will transfer the money via direct deposit, if not a check will be mailed.
 - Individuals/families who receive the notice, but not the payment should contact the IRS using the information in the notice.

BUSINESS LOANS

- There is \$350 billion allocated for the Small Business Administration (SBA) to provide loans of up to \$10 million per business.
 - Any portion of that loan can be used to maintain payroll, keep workers on the books or pay for rent or mortgage, and existing debt could be forgiven, provided workers stay employed through the end of June.
- A separate \$10 billion in emergency small business grants of up to \$10,000 to provide emergency funds for small businesses to cover immediate operating costs.
- \$17 billion to cover six months of payments for small businesses already using SBA loans.
- A separate \$500 billion pool of money is set aside for bailing out larger businesses hurt by the crisis with emergency loans. An inspector general will oversee the process.
- For further information visit the Small Business Administration at <https://www.sba.gov/>.
- Also visit the U.S. Chamber of Commerce at <https://www.uschamber.com/co/start/strategy/cares-act-small-business-guide>.