



NEW YORK STATE SENATOR

Pamela Helming

## Coronavirus Resources

PAMELA HELMING March 20, 2020

| ISSUE: **COVID-19, CORONAVIRUS UPDATES**

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Over the past several days, my staff and I have received many questions, messages and inquiries from local residents, businesses and families regarding COVID-19.

We've put together this resource to help you find answers and information on assistance for residents, families, small business owners and employees that you may qualify for.

We will continue to update this page with new information on local, state and federal government action and programs to deal with this crisis as it becomes available.

These are unprecedented times and it is vital that we work together. As always, please feel free to call us at 315-568-9816 or email us at [Helming@NYSenate.Gov](mailto:Helming@NYSenate.Gov).

## **General Information**

Novel Coronavirus Hotline: Call 1-888-364-3065 for information about Coronavirus

Information regarding Coronavirus, please visit: <https://coronavirus.health.ny.gov/home>

Anyone who has experienced any hate crimes or biased-based incidents can call 1-800-771-7755 or email [civil.rights@ag.ny.gov](mailto:civil.rights@ag.ny.gov).

## **General Assistance and Community Resources**

For help or guidance on a variety of assistance from access to food, shelter, or health care contact your local United Way by dialing 2-1-1.

On March 20, 2020, President Trump declared a major disaster declaration for the state of New York making federal funding available for crisis counseling services in addition to emergency protective measures.

[https://content.govdelivery.com/attachments/USDHSFEMA/2020/03/21/file\\_attachments/140770](https://content.govdelivery.com/attachments/USDHSFEMA/2020/03/21/file_attachments/140770)

Firemen's Association of the State of New York- [COVID-19 RESOURCES FOR FIRST RESPONDERS](#)

County Offices for the Aging: [Cayuga](#), [Ontario](#), [Monroe](#), [Seneca](#), [Tompkins](#), [Wayne](#)

## **What To Do if You Are Sick**

Call your doctor: If you think you have been exposed to COVID-19 and develop a fever and symptoms, such as cough or difficulty breathing, call your healthcare provider for medical advice.

New York has also announced a Special Enrollment Period due to the COVID-19 public health emergency. Uninsured individuals can enroll in Qualified Health Plans between March 16 and April 15 to have coverage effective starting April 1, 2020.

<https://nystateofhealth.ny.gov/>

If you have recently lost coverage from your employer due to the public health emergency, Excellus BlueCross BlueShield has several free and low-cost health care options available. Loss of coverage due to job loss is considered a qualifying event allowing people to sign up for coverage without waiting for open enrollment.

For the latest information on the health plan's response, members, providers and employers are encouraged to visit: <https://www.chooseexcellus.com/covid19>.

Contact your local Health department with any questions!

Cayuga County Health Department: 315-253-1560

Ontario County Health Department: 585-396-4451

Monroe County Health Department: 585-753-2991

Seneca County Health Department: 315-539-1920

Tompkins County Health Department: 607-274-6600

Wayne County Health Department: 315-945-5749

## **Small Businesses and Employees**

**State Guidance:**

Governor Cuomo has ordered all employers limit their staff capacity to 100%. For guidance on this, please visit: <https://www.governor.ny.gov/executiveorders> or <https://esd.ny.gov/guidance-executive-order-2026>

If businesses are unsure if they are included within the exempt categories, but still believe they are providing essential services or functions can request a waiver from these reductions by completing the form [HERE](#).

For unemployment information, New York State is waiving the seven day waiting period for unemployment insurance benefits for people who are out of work due to Coronavirus (COVID-19) closures or quarantines. You can apply for unemployment at <https://labor.ny.gov/unemploymentassistance.shtm>. Click [HERE](#) for step by step instructions on how to apply online.

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The Department of Labor is also reminding businesses of its Shared Work Program that can provide an alternative to laying off employees during business downturns by allowing workers to work a reduced work schedule and collect partial unemployment insurance benefits for up to 26 weeks. Instead of cutting staff, a business is able to reduce the number of hours of all employees or just a certain group. Information about this program can be found here: <https://www.labor.ny.gov/ui/employerinfo/shared-work-program.shtm>.

Resources for not-for-profits:

<https://www.nycon.org/resources/covid-19-resources-for-nonprofits>

State Liquor Authority guidance on restrictions for businesses serving/selling alcohol

<https://sla.ny.gov/Restrictions-in-Response-to-COVID-19>

American Farmland Trust (AFT) has announced a Farmer Relief Fund. AFT will award farmers with cash grants of up to \$1,000 each to help them weather the current storm of market disruptions caused by the coronavirus crisis.

Eligible applicants include any small and mid-size direct-market producers. These are defined as producers with annual gross revenue of between \$10,000 and \$1 million from sales at farmers markets and/or direct sales to restaurants, caterers, schools, stores, or makers who use farm products as inputs.

The application period ends April 23, with grants beginning on May 1.

**Federal Guidance:**

Businesses are now allowed to apply for disaster loans from the US Small Business Administration (SBA). Loans will be available to small businesses and nonprofit organizations. For more information, visit: <https://www.sba.gov/funding-programs/loans>

Disaster loans offer an affordable way for individuals and businesses to recover from declared disasters. Here is the three step process for a disaster loan:

[https://disasterloan.sba.gov/ela/Documents/Three\\_Step\\_Process\\_SBA\\_Disaster\\_Loans.pdf](https://disasterloan.sba.gov/ela/Documents/Three_Step_Process_SBA_Disaster_Loans.pdf)

With any questions regarding SBA disaster loans please call 1-800-659-2955

**Local Guidance:**

**Cayuga County:**

The Cayuga Economic Development Agency (CEDA) is offering an Emergency Microloan for businesses impacted by the COVID-19 (coronavirus) pandemic. <https://cayugaeda.org/covid-19-emergency-microloan-program/>

The Cayuga County COVID-19 Fund has been established by the Cayuga Community Fund in partnership with the United Way of Cayuga County to support nonprofit organizations working with communities disproportionately impacted by economic consequences of the pandemic. The fund is designed to rapidly deploy flexible resources in the form of one-time operating grants on a rolling basis to nonprofits whose operations support vulnerable populations stressed by the outbreak. To apply, click [here](#):

**Monroe County:**

Monroe County and Rochester Works have created a platform for companies still looking to hire during this crisis and workers looking for employment.

<https://protect2.fireeye.com/v1/url?k=b283e9c6-ee02d13d-b28110f3-000babd9f8b3-37f9139e0d9ab91f&q=1&e=6dccc3ef-b694-4e3b-8bbc-7e0977c3d07f&u=http%3A%2F%2Fwww.monroecounty.gov%2Fworks>

### **Wayne County:**

Wayne County Economic Development Department is interested in understanding the impacts the coronavirus has had on Wayne County businesses in order to evaluate potential assistance programs. Please consider completing the survey found [here](#):

### **Mortgage Relief**

The Governor announced the NYS Department of Financial Services (DFS) has issued a new directive to New York State mortgage servicers to provide 90-day mortgage relief to mortgage borrowers impacted by the novel coronavirus. The directive includes:

Waiving mortgage payments based on financial hardship;

No negative reporting to credit bureaus;

Grace period for loan modification;

No late payment fees or online payment fees; and

Postponing or suspending foreclosures.

Additionally, the Governor has asked DFS to instruct state chartered banks to waive ATM fees, late fees, overdraft fees and fees for credits cards to help lessen the financial hardship of the COVID-19 pandemic on New Yorkers.

### **Tax Filing**

**New York is waiving interest and penalties on businesses that don't file their sales tax payments by the March 20 deadline — a step praised by trade groups trying to help retail stores, restaurants and others financially suffering because of the coronavirus pandemic.**

**Federal Taxes:**

The filing deadline has been moved to July 15 for all taxpayers. All taxpayers and businesses will have this additional time to file and make payments without interest or penalties.

Taxpayers will get a three-month reprieve to pay any outstanding balance on federal income taxes they owe the IRS for 2019. If an individual files their taxes and discovers that they owe money, they can opt to not pay that balance until July 15.

However, if an individual submits their taxes and includes their bank account direct debit information, the IRS will collect the taxes as soon as they receive the tax return. The IRS will not automatically wait until July 15 to debit the taxpayer's account.

**State Taxes:**

The filing deadline has been moved to July 15 for all taxpayers. All taxpayers and businesses will have this additional time to file and make payments without interest or penalties.

Please visit <https://www.tax.ny.gov/press/alerts/nys-tax-response-to-covid-19.htm> for updates.

**Executive Orders:**

Here you can find all of Governor Cuomo's Executive orders: <https://www.governor.ny.gov/keywords/executive-order>

**Consumer Protection**

**National Center for Disaster Fraud hotline at 1-866-720-5721 or email [disaster@leo.gov](mailto:disaster@leo.gov).**

Exercise caution in handling any email with a COVID-19-related subject line, attachment, or hyperlink, and be wary of social media pleas, texts, or calls related to COVID-19. For more information visit <https://coronavirus.health.ny.gov/stay-cyber-safe>



Some fraud examples include:

- People and businesses selling fake cures for COVID-19 online.
- Phishing emails from entities posing as the World Health Organization or the Centers for Disease Control and Prevention.
- Malicious websites and apps that appear to share coronavirus-related information to gain and lock access to your devices until payment is received.
- Seeking donations fraudulently for illegitimate or non-existent charitable organizations.
- Medical providers obtaining patient information for COVID-19 testing and then using that information to fraudulently bill for other tests and procedures.

## **Mental Health Resources**

NYS MENTAL HEALTH HOTLINE

1-844-863-9314

VICTIM RESOURCE CENTER OF THE FINGER LAKES 24/7 HOTLINE

(800) 456-1172

Veterans Crisis Line 1-800-273-8255 or text 838255;

[www.nicksride4friends.org](http://www.nicksride4friends.org)

[www.chadcounseling.org](http://www.chadcounseling.org)

Community resources to help with housing, food and other assistance, dial 211;

New York State Domestic Violence Hotline: 1-800-942-6906;

Finger Lakes Area Counseling & Recovery Agency: 315-462-9466 or visit their [website](#);

National Suicide Prevention Lifeline: 1-800-273-TALK (8255);

Crisis Text Line: a free 24/7 confidential text service for those in crisis. Text "Got5" to 741-741;

Betterhelp.com and Talkspace.com online therapy;

The Suicide Prevention Resource Center has compiled a selection of [information](#) on mental health and coping with the effects of COVID-19.