



NEW YORK STATE SENATOR

Robert G. Ortt

Coronavirus Resources for Constituents & Businesses

ROBERT G. ORTT March 24, 2020

| ISSUE: **CORONAVIRUS UPDATES**



Over the past week, my office has received countless questions, messages and inquiries from local residents, businesses and families regarding COVID-19.

To help answer some of these questions and to create a one-stop shop for helpful resources, I've put together this list to help you find information on assistance for residents, families, small business owners and employees.

As new information becomes available, I will update this list with new information on local, state and federal government action and programs.

Until then, my staff and I will still be available should you need any assistance. Please feel free to call us at 716-434-0680 or email us at ortt@nysenate.gov.

coronavirus

<https://www.health.ny.gov/diseases/communicable/coronavirus/>

fields":{"format":"landscape_inline","alignment":"left","field_file_image_alt_text":"se"},"type":"media","field_deltas":{"1":{"format":"landscape_inline","alignment":nd][0][value]":false}},"link_text":null,"attributes":{"alt":"15 Days to Slow the

alter, or health care contact 2-1-1 WNY by dialing 2-1-1

develop a fever and symptoms, such as cough or difficulty breathing, call your healthcare provider

· uninsured individuals to ease coronavirus fears: <https://nystateofhealth.ny.gov/>

NY 14094

5, NY 14301-1201

County Department of Health

ate Route 31, Suite 101, Albion, NY 14411

-3278

www.oreanscountyny.gov/publichealth/fbclid/iwar06rnjefneltfdn_lbldoavgugkgbpi7mylv8zfuqq6_lfq

County Department of Health

iffall Road Room 952. Rochester, NY 14620

3-5555

www2.monroecounty.gov/health-virus?fbclid=IwAR29juDvmfUmAg8uIscW3hwVAz_Ip2Ov1RWNxORDAokTXeIFjFuswpY-JKU

Niagara Hospital

: Ave, Lockport, NY 14094

4-5700

www.enhs.org/

Memorial Hospital

lio St, Medina, NY 14103

8-2000

oreanscommunityhealth.org/

St. Mary's Hospital

ilitary Rd, Lewiston, NY 14092

7-4800

www.chsbuffalo.org/mount-st-marys-hospital

Niagara Falls Memorial Medical Hospital

621 10th St, Niagara Falls, NY 14301

(716) 278-4000

<https://nfmmc.org/>

DeGraff Memorial Hospital

445 Tremont St, North Tonawanda, NY 14120

(716) 694-4500

<https://www.kaleidahealth.org/degraff/>

Monroe Community Hospital

435 E Henrietta Rd, Rochester, NY 14620

(585) 760-6500

<https://www.monroehosp.org/>

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:

New York businesses that collect sales tax will not be subject to penalties or interest for late payments.

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

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.

Governor Cuomo has ordered all employers limit their staff capacity, requiring 100% of non-essential employees to work from home.

Businesses within essential service industries are exempt from these reductions, including: shipping, media, warehousing, grocery and food production, pharmacies, healthcare providers, utilities, banks and related financial institutions, and other industries critical to the supply chain.

For more clarification on the Governor's directive on essential vs. non-essential businesses, please [click here](#).

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

Further business related questions can be forwarded to Empire State Development by [clicking here](#).

ESD's Frequently Asked Questions link will also be updated as new information comes in:
<https://esd.ny.gov/esd-covid-19-related-resources>

U.S. Small Business Administration (SBA) Assistance

The SBA Administrator has just approved a statewide disaster declaration for NY. Eligible small businesses may now apply for SBA Economic Injury Disaster Loans (EIDL) online at <https://disasterloan.sba.gov/ela>.

Businesses can take advantage of free assistance offered by SBA's network of Resource Partners for help with preparing their loan applications. Please visit www.sba.gov/local-assistance to find local help.

The NYS Small Business Development Center network recommends submitting a request for assistance online at <http://nyssbdc.org/appointment.html>.

The SBA disaster relief application link is here: <https://disasterloan.sba.gov/ela>

Paid Sick and Family Leave

State:

On March 17th, Governor Cuomo signed a bill into law that guarantees paid leave for New Yorkers under mandatory or precautionary quarantine due to COVID-19.

Small sized employers, which includes employers with 10 or fewer employees and that have a net income of less than \$1 million, would receive unpaid sick leave and immediately become eligible for Paid Family Leave and Temporary Disability Insurance (TDI) benefits.

Medium sized employers, which includes employers with 10 or fewer employees that have a net income of greater than \$1 million and employers with between 11 and 99 employees, would receive at least five days of paid sick leave, followed by eligibility for Paid Family Leave and TDI benefits.

Employers with 100 or more employees, as well as all public employees, would receive a minimum of 14 days of paid sick leave.

Federal:

On March 18th, President Trump signed the Families First Coronavirus Response Act into law.

Under the act, certain employers will be required to provide 80 hours (or 2 weeks) of fully paid leave to full-time employees on top of any other existing paid leave program of the employer to cover employees not working due to the coronavirus outbreak.

Unemployment Insurance

Important Information for Unemployment Insurance Claimants from the New York State Department of Labor:

The federal government enacted the Families First Coronavirus Response Act, which includes extended unemployment benefits. New York has not qualified for these extended benefits at this time, but we will continue to monitor the situation and leverage all federal resources to help New Yorkers survive the economic hardships associated with the novel coronavirus. If New York State DOES qualify for the extended benefits, New Yorkers do NOT need to do anything new. DOL will post additional information here as it becomes available.

NYS is waiving the 7-Day waiting period for Unemployment Insurance benefits for people who are out of work due to Coronavirus (COVID-19) closures or quarantines.

If you are filing a new unemployment insurance claim, the day you should file is based on the first letter of your last name. If your last name starts with A - F, file your claim on Monday. For last names starting with G - N, file your claim Tuesday. For last names starting with O - Z, file your claim on Wednesday. If you missed your filing day, file your claim on Thursday, Friday or Saturday. Filing later in the week will not delay your payments or affect the date of your claim, since all claims are effective on the Monday of the week in which they are filed.

Here is a [step by step process to file a claim online](#).

DOL is extending telephone filing hours as follows:

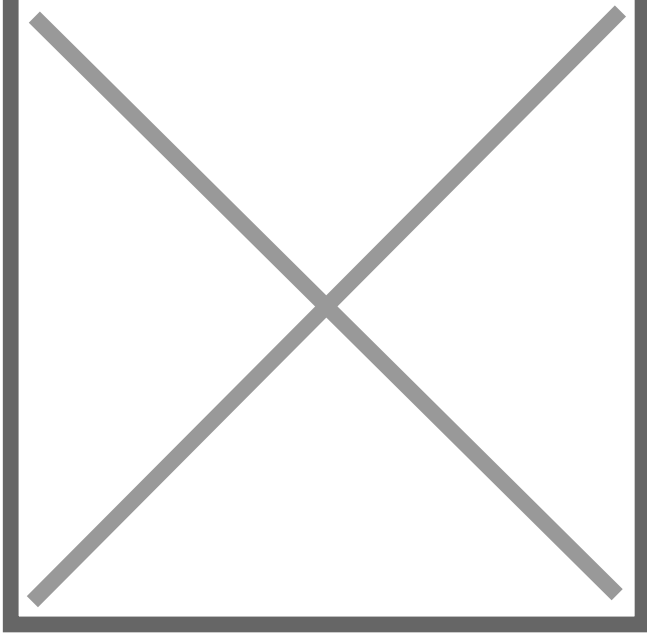
Monday through Thursday, 8 am to 7:30 pm.

Friday, 8:00 am to 6:00 pm.

Saturday, 7:30 am to 8:00 pm.

Relief to Workers under New York State Law

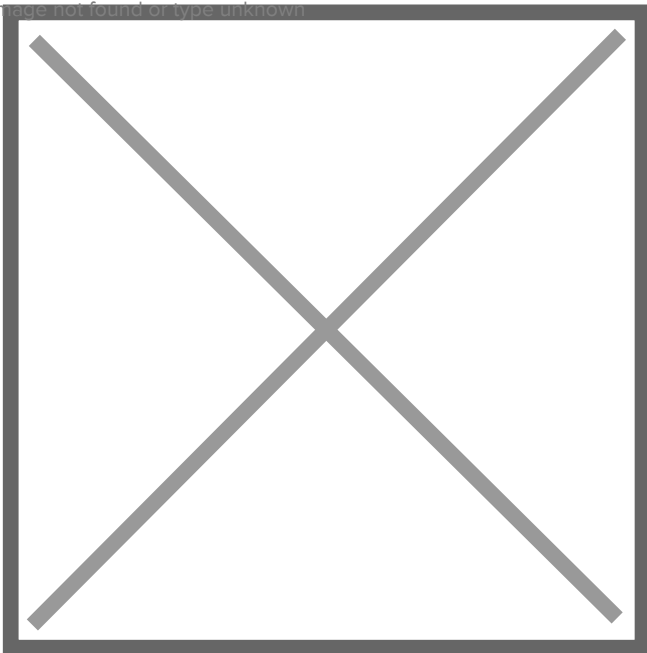
Image not found or type unknown



State relief for workers full size version.

Relief to Workers under Federal Law

Image not found or type unknown



Federal relief to workers full size version.

Niagara Small Business Development Center

Niagara County Community College,
3111 Saunders Settlement Road, Sanborn, NY 14132

(716) 210-2515

<http://www.nyssbdc.org/centers/centers.aspx?centid=21>

To help existing small businesses handle economic loss associated with reduced sales resulting from the coronavirus (COVID-19), financial assistance programs are expected to be released soon from the U.S. Small Business Administration (SBA).

The **SBA's Economic Injury Disaster Loan Program** offers loans of up to \$2 million to pay fixed debts, payroll, accounts payable and other bills. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.

Please contact 2-1-1 WNY for health and human services.

WNY food services - <https://www.foodbankwny.org/>

New York State is calling on health care professionals, schools of public health or medicine and PPE products providers and manufacturers to come forward to support the state's response.

For more information on how you can help, [click here](#).

New York is seeking the following:

Health, Mental Health, and Related Professionals - Qualified health, mental health, and related professionals who are interested in supporting the state's response please [click here](#).

School of Public Health, School of Medicine, or School of Nursing Administrators - Qualified individuals who are interested in supporting the state's response please [click here](#).

Gloves, Masks and Gowns - There is shortage of personal protective equipment — or PPE — products in the state, including gloves, masks and gowns, New York is asking all PPE product providers to sell to the state any products that are not essential or not currently being used. Businesses interested in selling products to the state should contact Simonida Subotic at 646-522-8477 or email COVID19supplies@esd.ny.gov

Help New York State by Manufacturing Products – New York is encouraging any company with the proper equipment or personnel to begin to manufacturing personal protective equipment products. The state is willing to provide funding to any company to obtain the proper equipment and personnel. Businesses interested in receiving funding to manufacture products should contact Eric Gertler at 212-803-3100 or email COVID19supplies@esd.ny.gov.

Donations of Goods, Services, and Space - In times of need, New Yorkers are there to help. We are accepting donations of essential goods, services, and spaces to support New York's response to the COVID-19 public health emergency. For more information [click here](#).

Many businesses and organizations have expressed a desire to support New York State as it responds to the virus outbreak. Individuals or groups looking to volunteer or contribute to the State's effort should contact the Governor's Office at covid19assistance@exec.ny.gov.