

NEW YORK STATE SENATOR Andrew Gounardes

Covid 19 FAQ

ANDREW GOUNARDES April 15, 2020
ISSUE: CORONAVIRUS, COVID-19

1. How do I file an unemployment claim?

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 on 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.

It is best to apply for Unemployment Insurance online. Click here and sign in with your NY.GOV ID and follow the instructions to file a claim. You may file your claim:

Monday – Thursday from 7:30 am to 7:30 pm (Eastern Time)

Friday from 7:30 am to 5:00 pm

<u>Saturday</u> – all day

<u>Sunday</u> until 7 pm

If you do not have access to a computer, you can apply over the phone by calling: 1-888-209-8124. You may file your claim:

Monday through Friday from 8 am to 7:30 pm.

Saturday and Sunday from 7:30 am to 8:00 pm.

2. I cannot get through to the NYS Department of Labor Unemployment Insurance hotline to complete my online claim. What should I do?

The Department of Labor has instituted a new policy wherein they will call you within 72 hours to complete your claim. **You do not need to call, even if you filed previously.**

3. What if my caller ID says "Private Caller"? How do I know it's the Department of Labor?

As many Department of Labor employees are working from home, they may show up in your caller ID as "Private Caller." You should answer calls identified as "Private Caller." The DOL employee should verify their identity by providing the date you filed your application and the type of claim. (And certainly go ahead and ask them to do so if they fail to identify themselves in this way.)

4. What if I missed the call? Will they call back?

Yes.

5. I used to get my meals from a senior center/community center and now they're closed. What do I do? New York State Department of the Aging has transitioned to 100% meal delivery, rather than grab and go. Seniors should call their local senior center for more information if they haven't already received meals. They can also call DFTA's Aging Connect at 212-AGING-NYC (212-244-6469) or 311.

6. Where do I go for free food and meals?

- In person:
 - 12-2 P.M. Monday & Thursday at my District Office at 8018 5th Avenue, Brooklyn, NY
 11209 from World Central Kitchen
 - Daily from any school meal hub: https://www.schools.nyc.gov/school-life/food/freemeals
- By delivery:
 - Call my office at 718-238-6044 to connect with local food pantries
 - Call 212-AGING-NYC to be connected with senior meal delivery if eligible

7. What paid sick leave am I eligible for?

Employees who are diagnosed with or displaying symptoms of COVID-19 are entitled to 80 hours of paid sick leave at full pay, with a maximum of \$5,110 total, if they are working for employees of 499 employees or less, with limited exceptions, under federal law.

Some employers in New York State are now required to provide at least five days of job protected, paid sick leave to employees who need to take leave because they or their minor

dependent child are under a mandatory or precautionary order of quarantine or isolation due to COVID-19. The amount of paid sick leave an employer is required to provide depends on the number of employees they have and the employer's net annual income.

https://paidfamilyleave.ny.gov/COVID19

8. How many people are sick in my neighborhood?

The NYC Department of Health and Mental Hygiene published a guide to confirmed COVID-19 cases by zip code. It is important to note that these numbers are based on confirmed tests, and many people are following guidance to forego testing and self quarantining if they are not seriously ill.

https://www1.nyc.gov/assets/doh/downloads/pdf/imm/covid-19-cases-by-zip-04032020-1.pdf

9. How to receive grocery shopping/errand running assistance?

If you are in a high-risk group for exposure to COVID-19 or are under a precautionary quarantine order and are in need of grocery shopping assistance or assistance with other necessary services like pharmacy runs or wellness calls, please call my office at 718-238-6044 and one of my staff can fill out the intake form with you.

10. How can I volunteer to help those in need?

Bay Ridge Cares has organized an assistance operation for those who are homebound during this crisis. The operation connects asymptomatic volunteers with individuals or families under quarantine to provide necessary services (grocery shopping, pharmacy runs, wellness calls, etc). You can sign up and volunteer to shop for and help assist your neighbors by filling out this form.

Financial Resources

11. I can't pay my rent this month, what do I do?

If you can't make your rent this month, there is a 3-month moratorium on evictions and you cannot be kicked out of your home. I am co-sponsoring a bill that would provide emergency rent assistance for affected New Yorkers while we work to address the long-term impact of the coronavirus on our housing ecosystem.

Additionally, the \$2 trillion federal stimulus package (CARES Act) will provide up to \$1104/week in unemployment benefits plus a direct stimulus check of \$1200 per individual making up to \$75,000/year, plus \$500 for every child 16 years or younger.

12. **Am I eligible for the federal stimulus check?**

Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.

Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child.

More information can be found on the IRS website here.

13. When can I expect my stimulus payment?

The IRS plans to begin generating electronic payments on April 9th for taxpayers who have filed a 2018 or 2019 tax return and qualify for a stimulus check. Paper checks will start being distributed on April 24th.

More information can be found on the IRS website here.

14. **I own a small business and I want to know more about the grants and loans available to me.** Federal relief programs:

The federal Small Business Administration has a variety of loan and grant programs to provide some relief to small businesses affected by the COVID-19 pandemic. These include:

The Paycheck Protection Program: The SBA will allow eligible small businesses to apply for a a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. The SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. Click here for more information.

• EIDL Loan Advance: The SBA will allow eligible small businesses to apply for a Economic Injury Disaster Loan advance of up to \$10,000. This advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available following a successful application. This loan advance will not have to be repaid. Click here for more information.

NYC relief programs:

Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible to apply for zero interest loans from New York City of up to \$75,000 to help ensure business continuity.

Eligibility Criteria for the NYC Small Business Continuity Loan Fund

Businesses must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 99 employees or fewer in total across all locations
- Demonstrate ability to repay the loan
- Have no outstanding tax liens or legal judgments

You can learn more and apply here: https://www1.nyc.gov/nycbusiness/article/nyc-smallbusiness-continuity-loan-program

Public Health

15. Should I wear a mask if I need to leave my house?

Studies have shown that pre-symptomatic people can spread the virus to others, so the City is advising that New Yorkers to wear face coverings when outside and near people to prevent the spread of COVID. However, you should not use N95 or surgical masks, and save them for medical and other frontline people who need them. Instead, people can use a scarf or bandana or a piece of clothing, or make their own -- and to continue to adhere to

maintaining a social distance of 6 feet from other people.

16. I am experiencing COVID-19 symptoms. What should I do?

If you are sick, stay home at all times. If you do not feel better in three to four days, consult your healthcare provider. Call, text, use telemedicine to contact your physician.

Do not go to the emergency department or other places to seek health care if you are not severely ill. Stay home and keep health care access available for others with more severe illness.

If you need help getting medical care, call 311. You can get care in NYC regardless of immigration status or ability to pay.

You can leave your home when all of the following are true:

- It has been seven days after your symptoms started.
- You have not had a fever for three days without the use of fever-reducing drugs.
- Your cough or sore throat symptoms have improved.

17. Can I still visit a drive-through testing site if I am experiencing symptoms?

Yes, New Yorkers who'd like to be tested must first call the state Department of Health's coronavirus hotline, at 888-364-3065, to explain their symptoms. If the phone screening finds an individual eligible for testing, the department will call back with an appointment time and location.

Essential Workers

The Governor issued guidance on what is an Essential Businesses at: https://esd.ny.gov/guidance-executive-order-2026

Only those employees that are needed to provide the products and services that are essential to provide such products or services are permitted to work at the business location. In addition, Essential Businesses are still required to utilize telecommuting or work from home procedures to the maximum extent possible.

19. I am a non-essential worker being treated as an essential worker. What do I do?

If you work for a non-essential business, you may not be forced to go to the worksite or otherwise threatened if you do not work at a place other than your home you can file a complaint with the NYS Department of Labor. To fill out the form click here.

20. I am immunocompromised or in a high-risk group, but am an essential worker. What should I do?

You should speak with your employer or union representative to determine if accommodations can be made. Additionally, according to the Federal Families First Coronavirus Response Act, Doctor-recommended self-quarantine entitles you to up to 80 hours of paid sick leave at full pay, with a maximum of \$5,110 total, if you are working for employers of 499 employees or less, with limited exceptions.