



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 and businesses 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 and assistance programs available to New Yorkers and grant opportunities for businesses to help offset financial hardship.

New York State Unemployment Insurance COVID-19 adjustments

New York State has waived the waiting period for unemployment insurance (UI) benefits for people out of work due to COVID-19. Additionally, the federal CARES Act provides Pandemic Emergency Unemployment Compensation (PEUC) and Pandemic Unemployment Assistance (PUA) for New Yorkers who may not otherwise be eligible. Enhanced UI benefits through PEUC and PUA are set to expire on December 26, 2020.

Please note that the federal Pandemic Unemployment Compensation expired as of July 31, 2020.

Workers who are filing for UI benefits can call 1-888-209-8124 or visit labor.ny.gov/unemploymentassistance.shtm.

As part of applying for benefits, you may receive a follow-up call from the Department of Labor. As many DOL employees are working from home during this time, your caller ID may show "private caller." Any DOL employee will verify their identity by providing the date you filed your application and the type of claim.

- File your claim the week that you lose your job. Any claim will be backdated to the date you became unemployed.
- The best hours to apply online for UI benefits are between 7:30 a.m. and 7:30 p.m.
- You can apply by telephone Monday-Friday from 8 a.m.-7:30 p.m.

Make sure to certify weekly to continue receiving your benefits by logging into your account here: <https://applications.labor.ny.gov/IndividualReg>.

The waiting period for unemployment benefits has been waived during the pandemic. If you see the term "waiting week" on your payment history, this does not impact your benefits.

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



State-owed debt collection suspension

To help relieve financial hardship, the New York Office of the Attorney General has temporarily halted state-referred student and medical debt collection through Dec. 31, 2020. After this date, the Attorney General's Office will reassess the needs of New Yorkers. This measure automatically suspends accrual of interest and collection of fees without penalty. For more information or to apply, go to <https://ag.ny.gov/coronavirus#debt>.

Those with non-medical and non-student debt owed to the state that has been referred to the Office of Attorney General may also apply for a temporary relief. For more information or to apply, go to <https://ag.ny.gov/covid-19-debt-suspension-application> or call the Office of the Attorney General Hotline at 800-771-7755.

NYS Paid Family Leave (PFL)

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. PFL can be used to care for a loved one with COVID-19, which may qualify as a serious health condition.

To learn more about PFL benefits, visit paidfamilyleave.ny.gov or call the Paid Family Leave hotline at 844-337-6303.

Paid Leave for COVID-19

New York has guaranteed workers job protection and financial compensation if they or their minor dependent child are subject to a mandatory or precautionary order of quarantine due to COVID-19. Many employees will get financial compensation using a combination of benefits, such as new employer-provided paid sick leave, New York State Paid Family Leave and disability benefits.

Note: These benefits are not available to employees who are able to work through remote access or other means or to New Yorkers who take non-work trips to any state other than a contiguous state for more than 24 hours.

Some employers are required to provide job-protected paid sick leave to employees who need to take leave because they are under a mandatory or precautionary quarantine due to COVID-19. The amount of paid sick leave depends on your employer's size and annual income.

- **Small businesses** with 10 or fewer employees as of Jan. 1, 2020, and made less than \$1 million in net annual income in 2019 are not required to provide new paid sick leave days. Employees can use a combination of PFL and disability benefits.
- **Medium-sized businesses** with 11 to 99 employees as of Jan. 1, 2020, and smaller employers who made a net annual income of more than \$1 million are required to provide 5 days of paid sick leave. After this, you can use a combination of PFL and disability benefits.
- **Large businesses** with more than 100 employees are required to provide 14 days of paid sick leave, which should cover the period of mandatory or precautionary isolation due to COVID-19. This also applies to public employees.

To learn more about paid leave for COVID-19, as well as COVID-related paid sick leave, visit paidfamilyleave.ny.gov/covid19 or call the Paid Family Leave hotline at 844-337-6303.

New York Forward Loan Fund

The New York Forward Loan Fund (NYFLF), administered through Empire State Development, is an economic recovery loan program for New York small businesses, nonprofits and small landlords as they reopen after the COVID-19 outbreak. The fund is to help businesses and nonprofits that have faced economic hardship due to COVID-19 as they reopen and face upfront expenses to comply with safety guidelines.

Small businesses must have 20 or fewer full-time equivalent employees and have a gross revenue of less than \$3 million per year. In addition, businesses must not have received funding through the U.S. Small Business Administration (SBA) Paycheck Protection Program for more than \$50,000 or an Economic Injury Disaster Loan (EIDL) for COVID-19 of any amount other than a \$10,000 EIDL advance loan.

Businesses can apply for a loan or find more information here: nyloanfund.com.

Find Services Web Application

In partnership with Google, New York State has launched a Find Services web application to help connect residents with potential benefits. It can be difficult for New Yorkers unfamiliar with the state's assistance programs to determine their eligibility for a wide range of support services. The open-sourced application prompts users to complete a series of questions and provides a ranked list of potential programs, including information on how to apply.

To learn more or use the Find Services web application, visit: findservices.ny.gov/app/survey.

On the federal level...

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 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.

- The **Economic Injury Disaster Loan Program** provides small businesses, including agricultural businesses and nonprofit organizations, with up to six months of working capital in loans to compensate for revenue lost due to COVID-19. www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loans
- The **Small Business Debt Relief Program** covers monthly principal and interest payments for qualifying, existing loans for 6 months. 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. www.sba.gov/document/support--express-bridge-loan-pilot-program-guide

Small business help from New York City

NYC Business Solutions Centers can help small businesses apply for SBA loans, as well as other loans and financial assistance. www1.nyc.gov/nycbusiness/article/financing-assistance

On the private level...

Nurses House Inc. Grant Program

Nurses House Inc., an organization that offers assistance to nurses in need, provides short-term grants to nurses who are unable to work due to illness, injury, disability or other dire circumstance. Nurses can apply for help with housing expenses, such as rent or mortgage payments, or assistance with medical expenses, property taxes or utilities.

- **Eligibility:** Registered professional nurses
Contact: Phone: 518-456-7858
Website: pages.nurseshouse.org/apply-for-help