

COVID-19 Resource Update

Spring/Summer 2020

Dear Friends,

These are historic, tragic, and challenging times. We all know individuals who have tested positive or have been lost to us because of COVID-19. Since the beginning of March, this crisis has held our focus.

This update contains key resource information for COVID-19 issues you may need, including links to answers to the many related health, consumer protection, financial, and employment issues.

After the health crises impacted Westchester first, our state and the metropolitan area quickly became the hardest hit region in the nation. Through the dramatic steps taken by every individual, we have turned the tide. While New York's statistics are dropping, other parts of the nation now face increases in new infections, hospitalizations, and deaths.

Our state is now in the process of a phased reopening, based on maintaining carefully monitored metrics and the health care capacity in each region.

This update provides information on the most frequently asked questions I have received in my office. The issues you bring to my attention help frame changes in state policies as we move through this crisis.

My staff and I have been working on the daily COVID-19 issues that arise for individuals, school districts, local governments, businesses, and not-for-profits. The most significant share of this work has been to help many individuals successfully get through the unemployment insurance process so that they can receive the benefits they are due. Please contact my office at 914-939-7028 or OtisS@nyassembly.gov, if I can be of assistance on any issues that arise.

Warm regards,

Steven Otis

Steven Otis State Assemblyman

To help protect at-risk individuals and essential workers from exposure to COVID-19

New Yorkers need to wear masks or face coverings in public when social distancing isn't possible.

Extensive COVID-19 Legislative Package Adopted

On May 27th and 28th, the Assembly and Senate passed a package of bills to address a number of pressing issues created by the COVID-19 crisis. Following weeks of discussion, the bill package adds protections for homeowners and renters, assists workers and businesses, strengthens health care services and protects the rights of consumers, workers, and voters during the pandemic.

Highlights include added protections against price gouging, extending protections for tenants and holders of mortgages, extending the use of telehealth, providing death benefits for survivors of government workers who died from COVID-19 illness due to workplace exposure, and also protections for school districts, local governments, and public libraries. We also took steps to learn from this crisis and improve health services to minority communities, including the Office of Addiction Services, in future disaster planning and to require annual pandemic emergency plans from residential health care facilities.

COVID-19 Testing

The ability to get tested has expanded since the beginning of the crisis. The NYS Department of Health has made additional testing sites available. Please visit: https:// coronavirus.health.ny.gov to find a site near you and for instructions on how to make an appointment.

In addition to the state sponsored sites, many private urgent care clinics, area hospitals, and medical groups in Westchester are offering testing. The drive-thru clinic at Glen Island Park in New Rochelle is also open. To make an appointment for Glen Island, call (888) 364-3065. There are also temporary testing sites that are being made available through local churches, neighborhood health centers and other accessible locations.

One source for antibody testing is the Westchester Medical Center. Please call 914-202-4530 to make an appointment.

Applying for Unemployment Insurance

The NYS Department of Labor is responsible for certifying unemployment insurance applications and making payments to individuals who are owed benefits. Given the massive increase of individuals who have lost their jobs or been furloughed, every state has struggled with processing the millions of claims that have been submitted. Initially, New York's system was overloaded and then revamped to meet the demand. My office has worked with many of you to get through what has been a difficult process.

Most applicants seek traditional unemployment insurance available to employees who have lost their jobs. For those out of work who are not traditional employees, a new source of assistance was provided through the Pandemic Unemployment Assistance (PUA) program, which was included in the Federal CARES Act. This program provides unemployment benefits for individuals who are ineligible for traditional unemployment insurance. Examples of those covered by PUA include:

- Self-employed New Yorkers
- Independent contractors
- New Yorkers who worked for an app-based company (i.e. "gig workers"), and others.

Despite the challenges, our NYS Department of Labor has done better than most states in getting benefits to their workers and paying over \$10 billion in unemployment benefits to over 2 million New Yorkers to date. Over 3,000 employees were dedicated by the state to help process the claims. Additionally, since the passage of the Federal CARES Act, 562,766 PUA applicants have received unemployment benefits.

To see if you are eligible and to apply, please visit the Department of Labor website at: https://dol.ny.gov

If you need assistance, please contact our office at 914-939-7028 or OtisS@nyassembly.gov. My staff and I have been able to help applicants with problems in completing this process with the Department of Labor.

Protections for Tenants and Homeowners

Through executive order, Governor Cuomo established an eviction moratorium through August 20th for tenants who qualify for unemployment benefits or who are experiencing a financial hardship as a result of COVID-19. Renters experiencing a hardship cannot be evicted for failing to pay rent. In addition, the State has prohibited late payment fees for missed rent payments during the eviction moratorium and allowed renters facing hardships to use security deposits as payments.

If you need assistance, or are dealing with harassment or eviction notices, or to better understand your rights as a tenant, please visit: https://ag.ny.gov/consumer-frauds/housing-issues which is the link to the State Attorney General's office on housing matters.

In addition, if you hold a home mortgage through a state chartered bank, the NYS Department of Financial Services has issued regulations to provide 90-day mortgage relief to mortgage borrowers impacted by the novel coronavirus. Protections include:

- · 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
- · Postponing or suspending foreclosures

Additional information can be found on the Department of Financial Services website https://www.dfs.ny.gov.

For homeowners and tenants, the Governor's executive orders included suspension of utility shut-offs as a result of non-payment during the crisis.

In May, the Legislature passed additional legislation to expand on the protections provided for homeowners and renters, including expanded protection for utility customers.



The Governor has established a process of phased reopening of businesses and other activities that is based upon analytical measures tied to the spread and control of the virus and our ability to track and respond to the prevalence of the virus in each region.

On Tuesday, May 26th the mid-Hudson region, including Westchester, met the seven required metrics for the first phase of reopening. Phase 1 opens the door for construction, manufacturing, agriculture and wholesale distribution. There are also rules for retail activity with guidance for curbside pickup, drop-off and in-store service.

The reality is that phased reopening does not mean we can return to pre-COVID-19 normal behavior. Social distancing and other precautions to minimize the risk of coronavirus spread will continue to be all of our responsibility. There is still much the medical community does not know about the virus and the danger remains.

While we have reduced the spread of the disease in New York, continued progress depends upon continued vigilance. As Governor Cuomo said this week, "It literally depends on what we do, and everyone has a role to play as we go forward." Please follow appropriate safety practices.

More information about the phased reopening process can be found at https://forward.ny.gov which is the NY Forward webpage.

Support for Small Businesses: New York Forward Loan Fund (NYFLF)

I am pleased the Governor has established a new \$100 million loan program for small businesses and small not-for-profits to assist in this crisis. The goal of the New York Forward Loan Fund (NYFLF) program is to provide assistance to smaller businesses, MWBEs and not-for-profits that were left out of the federal COVID-19 business relief programs.

The focus of the program is aimed at supporting New York State small businesses, not-for-profits and small landlords as they reopen after the COVID-19 outbreak and NYS on PAUSE. The NYFLF targets the state's small businesses with 20 or fewer full-time equivalent (FTE) employees (90% of all businesses), not-for-profits and small landlords that have seen a loss of rental income. The NYFLF is specifically timed to support businesses and organizations as they proceed to reopen and have upfront expenses to comply with guidelines (e.g., inventory, marketing, refitting for new social distancing guidelines) under the New York Forward Plan.

For application information on the New York Forward Loan program, please visit https://esd.ny.gov/nyforwardloans-info. This is not a first-come, first-served loan program. Applications will be reviewed on a rolling basis as regions and industries reopen. Requirements include:

- Small businesses and not-for-profits must employ 20 or fewer full-time equivalent (FTE) employees.
- Small businesses must have gross revenues of less than \$3 million per year.
- Not-for-profits must provide direct services and have an annual operating budget of less than \$3 million per year and have not received a loan from either SBA Paycheck Protection Program (PPP) or SBA Economic Injury Disaster Loan (EIDL) for COVID-19 in 2020.

In March I introduced legislation to establish an emergency loan assistance program for small businesses and not-for-profits. Through the New York Forward Loan Fund, the Governor has made such a program a reality. For small businesses the program applies to those with twenty or fewer employees and less than \$3 million in gross revenues.



There Are No Bystanders in this Battle

The crisis we face defies easy analogy. The 1918 Flu Pandemic, the polio epidemics of the last century, the AIDS epidemic, and World War II all had global reach and major impact on our way of life. In each case, every American had a role to play and in each we prevailed.

So is the case with the COVID-19 threat. There are no bystanders in this battle. We are all soldiers in the cause of stopping the spread of the virus. Our responsibility is not merely to ourselves or to our families. Each of us needs to make sure we do not spread it to others. To that end, we must understand that in most cases, when the virus was passed along, the source individuals did not know they had it.

Please follow the social distance guidelines, even when healthy. Keeping a physical distance from others is awkward and against our nature. Understand that individuals you come in contact with, of any age, may have medical conditions you are not aware of that place them at higher risk. We all play an important part in protecting the community from the spread of this disease.

Health experts indicate that this will be a long struggle, one that will not pass quickly. With polio our victory came with the eventual discovery of a vaccine. Today we hope for rapid progress on a vaccine and on broader availability of testing.

For the foreseeable future, we have to do all that we can do as individuals to stop the spread of this disease. Follow guidelines and stay tuned for changing news about resources you need through links in this update.

The challenge we all face was well expressed by President Franklin Roosevelt in his Fireside Chat on Sacrifice, April 28, 1942:

"But there is one front and one battle where everyone in the United States—every man, woman, and child—is in action, and will be privileged to remain in action throughout this war. That front is right here at home, in our daily lives, (and) in our daily tasks."

Those words remind us that in the challenging and uncertain days ahead our continued vigilance is essential, each of us has a role to play in defeating this disease. There are no bystanders.

Elections Update: Vote By Mail

Governor Cuomo announced that the New York State Board of Elections would mail every registered voter a postage-paid absentee ballot application for the June 23rd primary election. The application will need to be filled out and returned by June 16th.

Voters may also download applications and return them to the Westchester County Board of Elections.

Village elections will be delayed until September 15th.



2020 Census – Stand Up and Be Counted

April 1st was Census Day and the 2020 Census is now well underway and households across NYS are responding every day. In light of the COVID-19 outbreak, the U.S. Census Bureau is adjusting 2020 Census operations in order to protect the health and safety of the public and Census Bureau employees and to ensure a complete and accurate count of all communities. Steps are being taken to reactivate field offices in June and to extend the window for field data collection and self-response to October 31, 2020.

In order to ensure everyone is counted, the 2020-2021 New York State budget includes \$20 million to promote the 2020 Census and assist local Complete Count Committees to raise awareness of the importance to be counted. Information collected from the Census determines New York State's representation in Congress, legislative redistricting and the allocation of federal funding.

By now, residents have received invitations in the mail to complete the 2020 Census either online, by phone, or by mailing in a paper questionnaire. Now more than ever it is vitally important that everyone be counted. New York State receives \$53 billion each year from the federal government to fund hospitals, public schools, emergency services transportation, and infrastructure projects. Each person **NOT** counted costs the state over \$2,600 in federal aid each year.

Please do your part and complete the 2020 Census. The census form has only nine questions and is available in a dozen languages. For more information visit www.2020Census.gov or call toll free at 1-800-330-2020 to speak to a census representative who can help you complete the form.

You can also contact the Westchester County Complete Count Committee at www.westchestergov.com/census2020 or your local municipality to find information about your local Complete Count Committee.

This is our chance to shape a brighter future. New York wins when everyone gets counted.

Important Phone Numbers

- NYS Department of Health State Hotline: 1-888-364-3065
- Glen Island COVID-19 test results call BioReference Labs: 833-469-5227
- People under self-quarantine or exposure to known case: 866-588-0195
- Westchester County COVID-19 Information: Call 211
- 2020 Census help: 844-330-2020
- Domestic violence helpline: 800-942-6906

Mental Health Support:

For FREE emotional support, consultation, and referral: 844-863-9314

To sell or donate goods or services to NYS, contact: COVID19supplies@esd.ny.gov

Governor Cuomo daily press conferences can be accessed live or on file at: https://www.governor.ny.gov/news

First Responders and Front-Line Workers

On May 28th I had the privilege of sponsoring the Assembly's resolution in honor of first responders and front-line workers who place their health and safety and risk to protect us all. Here I share my statement on the Assembly floor.

"On behalf of my colleagues in the State Assembly, I present a resolution tonight to honor first responders and the frontline heroes of the COVID-19 worldwide pandemic.

"And so today we again live in a most dangerous time with a not fully understood global health threat.

"We know the deadly virus could be anywhere, so we all have a duty to exercise caution at all times.

"But first responders and front-line workers face a different challenge.

"While the virus could be anywhere, first responders know when they report to work that they will encounter the virus.

"They have all made a decision that their responsibilities to all of us, their responsibilities to care for the ill, respond to emergency, to keep the fabric of our society together is more important than any guarantee of personal safety.

"Ordinary acts become extraordinary heroism.

"Today we honor service, today we honor sacrifice, we honor those who have become ill, those who continue to risk their lives, and the many who are lost to us. We honor the first responders for their commitment to humanity." Many organizations in the Sound Shore have been doing everything they can to support communities most impacted by the current health crises, by providing meals and other necessities to area families. Below are a few of these organizations doing this critical work should you be interested in supporting their efforts:

How to Help

• Community Resource Center (http://www.crcny.org) in Mamaroneck is helping some of the most vulnerable families in our area. To donate supplies or funds, please visit their website.

• Area Food Pantries – need our support. Please visit their websites to see how you can help:

- Larchmont/Mamaroneck Hunger Task Force, http://www.lmfoodpantry.org
- Don Bosco Community Center, Port Chester, http://www.donboscocenter.org
- Meals on Wheels of New Rochelle, http://www.mownewrochelle.org
- Meals on Wheels of Rye, Rye Brook, https://resrye.org/meals-on-wheels
- Feeding Westchester, https://feedingwestchester.org
- The Carver Center, Port Chester, https://carvercenter.org/carvers-covid-19-response/
- Bread of Life, Rye, https://www.givingtreeglobal.org/donate-food
- Caritas, Port Chester, https://caritaspc.org
- Salvation Army, Port Chester, Text 'Portchestersa' to 41444 or e-mail Margaret. Quatela@use.salvationarmy.org.

New York State Assembly, Albany, New York 12248

Assemblyman Steve Otis COVID-19 Resource Update Spring/Summer 2020 PRSRT STD. U.S. POSTAGE PAID Albany, New York Permit No. 75



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