



NEW YORK STATE SENATOR

Fred Akshar

## Coronavirus Resources for Constituents & Businesses

FRED AKSHAR March 19, 2020

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



Over the past several days, my staff and I have received over 100 questions, messages and inquiries from local residents, businesses and families regarding COVID-19.

To help answer the most frequently asked questions, 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.

Over the next several weeks we'll be keep updating this page with new information on local, state and federal government action and programs to deal with this crisis as it becomes available.

Until then, my staff and I will still be available should you need any assistance. Please feel free to call us at 607-773-8771 or email us at Akshar@NYSenate.Gov.

For Information about Coronavirus

For more information, please visit: [coronavirus.health.ny.gov](https://coronavirus.health.ny.gov)

For more information on University starting May 1st.

To pre-register by calling the New York State COVID-19 Hotline at 1-888-364-3065 or take the online screen

For more information on access to food, shelter, or health care contact the [United Way First Call for Help](#) by dialing 2-1-1. For more information on New York, Finger Lakes, Mid-Hudson Valley, Mohawk Valley, New York City, North Country, Long Island, and Westchester reopening plan.

For more information on reopening plans, once a region experiences a 14-day decline in the hospitalization rate they may begin a phased reopening plan. Phase one will include opening construction and manufacturing functions with low risk jobs considered "more essential" with inherent low risks of infection in the workplace and to customers w

at a higher risk of infection spread. Regions must not open attractions or businesses that would draw large crowds. Regions must have a plan to protect employees and consumers, make the physical work space safer and have a phased re-opening plan, each region must have at least 30 percent of hospital beds and ICU beds available, a testing regimen that prioritizes symptomatic persons and individuals who came into contact with a positive case. Regions must maintain an appropriate number of testing sites to accommodate its population and collect data to track and trace the spread of the virus. Each region must have at least one contact tracer for every 100,000 people. The region must also monitor the regional infection rate through a dashboard and have rooms available for people who test positive for COVID-19 and who cannot self-isolate. Regions must coordinate the re-opening of schools, transportation systems, testing and tracing with other surrounding regions. Each region must appoint an oversight institution as its control room to monitor regional indicators during the phased re-opening. Regions must continue to ensure protections are in place for essential workers.

## **New York, Finger Lakes, Mohawk Valley, North Country and Southern Tier a**

(or drop off)

## 29th Central New York, Finger Lakes, Mohawk Valley, North Country and Sou

der, [click here](#).

f the New York Forward Re-Opening Advisory Board to help guide the state's re-opening strategy. T  
l Mulrow and includes over 100 business, community and civic leaders from industries across the st

uals?

f COVID-19 are significant. These rebates help Americans afford what they need during this public

deliver rebates quickly in the form of advance payments. For people who filed a federal income tax  
ready on file with the IRS. Electronic distributions will be automatic to an account the payee author

e. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying chi  
extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, an

dual experienced an income loss in 2020 or if they have an increase in family size, they may be able t  
income tax return in 2021.

lly—by the IRS—to most Americans who file individual federal income tax returns. When available

**non-filers eligible for rebates?**

e eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. The (S  
ors, and Disability Insurance) beneficiaries with IRS to help ensure these beneficiaries receive an au  
-filers and provide them with information on how they can access rebates.

**rebates?**

is for everyone entitled to rebates.

**non-targeted programs?**

not counted towards eligibility for federal programs.

**rebates?**

for themselves and their qualifying children in order to receive rebates.

[irs.gov/coronavirus](https://irs.gov/coronavirus)

posed to COVID-19 and develop a fever and symptoms, such as cough or difficulty breathing, call you

en through April 15 for uninsured individuals to ease coronavirus fears:

[public-health/](https://www.cdc.gov/public-health/)

-York/NYBIN/Binghamton-Our-Lady-of-Lourdes-Memorial-Hospital

Medical-center/

Medical-center/

-memorial-hospital/

-packer-hospital

valley-hospital/

**(8:00am - 10:00pm, 7 days a week)**

Confidential support, helping callers experiencing increased anxiety due to the coronavirus emergency. Staff members have received training in crisis counseling.

How to cope with COVID related stress and anxiety.



Starting a conversation is easy.

990

people experiencing emotional distress related to natural or human-caused disasters.

who is experiencing domestic violence, looking for information or questioning unhealthy aspects of their re

TALK (8255)

nger, please call 911. If you are in crisis and need immediate help, please call.

erials

for all taxpayers. All taxpayers and businesses will have this additional time to file and make payments.

for any outstanding balance on federal income taxes they owe the IRS for 2019. If an individual files their return electronically, the IRS will automatically debit the taxpayer's account for any taxes due. If a taxpayer's return includes their bank account direct debit information, the IRS will collect the taxes as soon as they are due from the taxpayer's account.

taxpayers will not be subject to penalties or interest for late payments.

For more information, visit [nys-tax-response-to-covid-19.htm](#) for updates.

The Department of Financial Services (DFS) has issued a new directive to New York State mortgage servicers to provide relief to borrowers experiencing financial hardship.

The directive includes:

• Financial hardship;

•

Direct state chartered banks to waive ATM fees, late fees, overdraft fees and fees for credit cards to

to their staff capacity, requiring 100% of non-essential employees to work from home.

be exempt from these reductions, including: shipping, media, warehousing, grocery and food product  
er industries critical to the supply chain.

For more information on essential vs. non-essential businesses, please [click here](#).

Businesses in non-exempt categories but still believe they are providing essential services or functions can request a

request to be added to Empire State Development by [clicking here](#).

This page will be updated as new information comes in: <https://esd.ny.gov/esd-covid-19-related-resources>

## **Order Requiring Face Coverings for Public and Private Employees Interacting**

Government agencies and authorities, must procure, fashion, or otherwise obtain face coverings an  
course of their work at no-cost to the employee. Businesses are deemed essential by the Empire State  
2.6. Please visit the [ESD website](#) for specific information on essential businesses. For the purpose of  
ing independent contractors.

cloth (e.g. homemade sewn, quick cut, bandana), surgical masks, N-95 respirators, and face shields. I  
D-19)" [website for information](#) on cloth face covers and other types of personal protective equipme

determined by the employer, but, at a minimum, shall include any employee who is routinely within cl  
ners or clients.

coverings, but shall not be mandated to do so by their employer. Further, this guidance shall not preclude employers from requiring employees to wear face coverings (e.g., masks, or face shields) if the individual is already in possession of such PPE, or if the employer otherwise determines that such PPE is necessary for the employee's safety (e.g., in health care).

Employers should consider reasonable accommodations when in direct contact with members of the public, except where doing so would inhibit or otherwise interfere with the employer's ability to provide medical or other documentation from an employee who declines to wear a face covering due to a medical condition.

Employers should consider reasonable accommodations for employees who are pregnant and are susceptible to COVID-19 based on the "Matilda's Law" criteria (i.e. individuals who are 70 years of age or older, or have underlying illnesses) should consult with their employer to consider reasonable accommodations such as job assignment with fewer interactions with the public. Employers should work with their employees to ensure that all services are provided in the safest manner possible.

If employers are unable to otherwise obtain face coverings for their employees, they may consult with their local office of the Occupational Safety and Health Administration (OSHA) for more information. For more information on the purpose and, if so, they may submit a request for face coverings. Please note that quantities are extremely limited. If an employer is unable to source face coverings does not relieve an employer's obligation to provide such face covering or other respiratory protection equipment requirements set forth by the United States Department of Labor.

## **Economic Security (CARES) Act for Small Business**

The Economic Security Act (CARES) is designed to help small businesses keep workers employed amid the pandemic and economic downturn. Known as the Payroll Protection Program (PPP), it provides forgivable loans to small businesses.

For more information, please click here: [https://www.uschamber.com/sites/default/files/023595\\_comm\\_corona\\_virus](https://www.uschamber.com/sites/default/files/023595_comm_corona_virus)

### **) Assistance**

The Economic Security Act (CARES) is offering two loan programs as a result of the coronavirus (COVID-19) to small businesses through

Pay Protection Program (PPP) is part of the Federal Coronavirus Aid, Relief and Economic Security Act. It provides loans of up to \$10 million to support small businesses and other eligible entities to pay workers, interest, and other related costs incurred from Feb. 15, 2020 – June 30, 2020. To read more about the PPP, [click here](#).

- The SBA's Economic Injury Disaster Loan (EIDL) Program provides small businesses and non-profit organizations with all businesses to help overcome the temporary loss of revenue they are experiencing due to COVID-19. For more information, visit <https://disasterloan.sba.gov/ela>.

Additional assistance is offered by SBA's network of Resource Partners for help with preparing their loan applications. Please contact your Resource Partner for more information.

The SBA's network recommends submitting a request for assistance online at <http://nyssbdc.org/appointment>.

## Leave

State and federal leave laws offer specific protections for people diagnosed with, have symptoms of, or quarantined due to COVID-19. Schools have closed due to COVID-19.

The new Act takes effect on April 2, 2020, and the state law is currently in effect.

**COVID-19 or have symptoms of COVID-19?** Employees who are diagnosed with or displaying symptoms of COVID-19 are entitled to leave, if they are working for employers of 499 employees or less, with limited exceptions, under federal law.

**Under a mandatory or precautionary quarantine order?** Both federal and state law provide protections for employees who are under a mandatory or precautionary quarantine order. The state law protections are more protective than the federal leave provisions. The state law protections do not apply to those who are not under a mandatory or precautionary quarantine order. Whether state or federal protections govern depends on employer size.

Employees are entitled to 14 days of paid sick leave at full pay under state law.

Employees are entitled to 80 hours of paid sick leave at full pay, with a maximum of \$5,110 total, under

**with 10 or fewer employees with net income over \$1 million:** Under federal law, employers with fewer than 50 employees are obligated to provide paid sick leave to their employees. For employers with 10 or fewer employees with net income over \$1 million, the maximum is \$5,110 total, with limited exceptions.

Under federal law, employees are still entitled to take sick leave for the duration of their quarantine, with paid family leave and temporary disability benefits to cover the rest of the quarantine period. For temporary disability benefits, the maximum weekly allowance is \$2,043.92.

**Income under \$1 million:** Under federal law, employers with fewer than 50 employees are obligated to provide paid sick leave to their employees. For employers with 10 or fewer employees with net income under \$1 million, the maximum is \$5,110 total, with limited exceptions. If the employer is not able to provide leave under federal law, employees are still entitled to apply for state paid family leave and temporary disability benefits to cover the quarantine period. For temporary disability benefits, the maximum weekly allowance is \$2,043.92. For more information on state paid family leave, please visit <https://paidfamilyleave.ny.gov/paid-family-leave-family-care>.

**Employee has COVID-19 or has been quarantined?** Employees are entitled to up to 80 hours of emergency paid sick leave, under federal law. Employees are also entitled to use state paid family leave to care for sick family members. For federal paid sick leave benefits, employees will be compensated at 60% of their average weekly earnings for 10 weeks with a maximum of \$200 per day. For state paid family leave, please call the PFL Helpline at (844) 337-6303 or visit: <https://paidfamilyleave.ny.gov/>.

**Business is closed due to COVID-19?** Employees are entitled to use federal emergency sick leave and emergency paid sick leave if they work for employers with between 50 and 499 employees. Employers with fewer than 50 employees are not required to provide paid sick leave. For federal paid sick leave benefits, the maximum is \$200 per day and \$2,000 in the aggregate. For state paid family leave, employees will be compensated at 67% of their regular rate for the first two weeks and at 67% of their regular rate for the following ten weeks, with a maximum



Federal relief to workers full size version.

## **Binghamton University Small Business Development Center (SBDC)**

604-777-4024

<https://www.binghamton.edu/sbdc>

SBDC has assisted 100+ small businesses regarding COVID 19, providing assistance on the CARES Act, NYS/Federal Unemployment, Cash Flow and more.

SBDC has transitioned to offer their 1:1 business advisory services virtually through Zoom sessions, or by phone. Use the following link to schedule an appointment with one of their advisors: <https://www.binghamton.edu/centers/small-business-development/about/index.html>.

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%.



## **Binghamton Local Development Corporation (BLDC) No-Interest Loans for Businesses**

The City of Binghamton has established a \$350,000 fund to provide up to \$15,000 in zero-interest, 12-month deferred repayment loans to local businesses with fewer than 50 employees. To qualify, businesses must demonstrate a reduction in workforce, customer access, production or other operations due to coronavirus.

Small businesses can find the BLDC loan applications on the City's website at [www.binghamton-ny.gov/binghamton-local-development-corporation-blDC](http://www.binghamton-ny.gov/binghamton-local-development-corporation-blDC)

Completed applications can also be submitted via email to [ecodev@cityofbinghamton.com](mailto:ecodev@cityofbinghamton.com) or by mail at the Binghamton Local Development Corporation c/o Department of Economic Development, 38 Hawley St., Binghamton, NY 13901.

Applicants can also call (607) 772-7161 and leave a message to schedule an appointment to submit an application

### **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.

More information on the CARES Act for workers is available [here](#).

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 - E, 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, 8:00 AM to 7:30 PM

Friday, 8:00 AM to 6:00 PM

Saturdays, 7:30 AM to 8:00 PM

## **Frequently Asked Questions on Unemployment Claims**

**Find the latest Frequently Asked Questions on Unemployment Insurance here:**

<https://labor.ny.gov/ui/pdfs/ui-covid-faq.pdf>

**Q: I filed a claim, what next?**

A: For each week you wish to receive benefits, you must request payment by claiming benefits for that week. Go to How do I claim? for details. Before we can pay any benefits, you

must serve an unpaid waiting period. This equals one full week of unemployment benefits.

You must claim credit for your unpaid waiting week during the period that:

- Begins on the first Sunday after you file your claim and
- Ends the next Saturday

### **The waiting period is waived now for COVID-19**

Each week that you are unemployed, you must request payment if you want to receive unemployment benefits. You certify that weekly claim on Sunday, for the week ending that day.

### **Q: How do I claim my weekly benefits?**

A: See the Guide for Claiming Weekly Unemployment Insurance Benefits **Fact Sheet**

You may claim your weekly unemployment benefits:

- On the web with your **NY.GOV ID**
- Call **TEL-SERVICE**, using a touch-tone phone

Both systems are available in English and Spanish. If you use TTY/TDD equipment, call a relay operator first at 800-662-1220, and ask the operator to call the Telephone Claims Center at 888-783-1370. If you are claiming weekly benefits on-line, you may do so:

Beginning Sunday, 3/29 - all day

Monday through Friday 7:30 am to midnight

Saturday - all day

An unemployment week runs Monday through Sunday. If you wish to claim benefits for a week of unemployment, **you have from the Sunday date at the end of that week through the next Saturday to do so.**

The first week of your claim is a waiting period and is not paid. However, you must claim benefits for that week and get credit, so that you may claim benefits for future weeks of unemployment.

When you claim weekly benefits, you must answer questions to certify how many days you were ready, willing and able to work during the past week. The certification system only handles certification for one week at a time.

**You cannot claim for a given week more than a week later either online or using Tel-Service. The system will not accept certifications for any back weeks or other periods of time. If you miss claiming benefits for a week during which you were unemployed, you can request credit for this week by secure message, fax or regular mail. Do not call the Telephone Claims Center to request back credit for a week.**

To submit a request by secure message, sign in to your account at [www.labor.ny.gov/signin](http://www.labor.ny.gov/signin) and click on the envelope icon at the upper-right corner of the My online Services page.

To fax your request, send to (518) 457-9378. By mail send to:

New York State Department of Labor

PO Box 15130

Albany, NY 12212-5130

Be sure to include the beginning and ending dates of the time period for which you did not claim benefits and the reason you did not claim benefits promptly in your request. Also, include the last four digits of your Social Security number on the upper right corner.

NYS Department of Labor will review your request and decide if you are eligible to receive benefits for that time period. This review can take two to three weeks, unless we need more information. In that case, it may take longer. During this time, be sure to continue claiming benefits for all weeks you are unemployed and eligible for benefits. If we write or call you to request more information, please respond promptly so the review is not delayed.

When you use the phone or online systems to claim your weekly benefits, you must certify for yourself. Having someone else claim your weekly benefits for you is a serious offense. It can lead to severe penalties, including criminal prosecution and jail time.

### **Free Meal Pick-Up for Children**

The Food Bank of the Southern Tier and Broome-Tioga BOCES are providing free meals to children in need at over 40 locations throughout our community.

Any child 18-years-old or younger can pick up two meals per day, breakfast and lunch. These meals can be picked up in person, or through a drive-by system, however there is **no option for sitting down to eat.**

If your family can't pick-up food or has a child with special dietary needs, please call the **Rock on Café Food Services Program** at (607)-763-3403.

**Click below to view the latest meal pickup times and locations,:**

[Broome County](#)

## **Free Childcare for Broome County Employees and Healthcare Workers**

Broome County employees and healthcare workers now have access to free childcare for children grades K-5 at Broome Western Senior Center from 7:30 a.m. to 4:30 p.m.

For more information please contact the Broome County Office for Aging at (607) 778-2411.

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](mailto: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](mailto: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](#).

United Way of Broome County is helping organize volunteers and coordinate volunteer opportunities in response to the COVID-19 pandemic, in the most timely and safe manner possible.

If you are interested in learning about volunteer opportunities that may arise in the near future, please call 211 or fill out the form below and United Way will connect you to those most in need.

<https://www.uwbroome.org/givehelp/>

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](mailto:covid19assistance@exec.ny.gov).

USDA Rural Development has taken a number of immediate actions to help rural residents, businesses and communities affected by the COVID-19 outbreak. For a summary of provisions, please [click here](#).

### **Farms Exempt from Non-Essential Construction Ban**

The Governor's Executive Order 202.6 continues to exempt food processing (including but not limited to those supplying goods and services to this industry such as agricultural operations, agribusinesses, etc.) from all restrictions imposed by emergency executive orders issued as a result of this emergency. This includes construction of new farm buildings as long as they are used for any type of food production.

### **COVID-19 and Your Produce Farm Webinar**

Cornell CALS Ag. Workforce Development Specialist, Dr. Richard Stup, and Elizabeth Bihn, PhD, Director of Produce Safety Alliance at Cornell, will host an April 3 webinar and provide steps that produce farm managers and individuals working with fruit and vegetable farms should consider to protect their workforce, their business, and their markets.

Link to join COVID-19 and Your Produce Farm webinar:

[https://cornell.zoom.us/webinar/register/WN\\_i\\_YI5CX8QXmEMHO2GLKKiA](https://cornell.zoom.us/webinar/register/WN_i_YI5CX8QXmEMHO2GLKKiA)

For additional prevention and control tips for produce farms from Cornell, [click here](#).

For a summary of provisions impacting nonprofit organizations in the federal Coronavirus Aid, Relief, and Economic Security Act (CARES ACT) please [click here](#).