



NEW YORK STATE SENATOR

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## Answers to Frequently Asked Questions

SHELLEY B. MAYER March 24, 2020

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**March 24, 2020**

# **ANSWERS TO FREQUENTLY ASKED QUESTIONS**



Dear Friends,

I hope you're staying safe and healthy and finding some structure in our new day-to-day lives. We have many challenges ahead of us as individuals, families, and communities, and I am confident that we will meet them with care and kindness for one another.

The New York State Budget is due by April 1st, and as the State Senator for the 37th District and the Chair of the Senate Education Committee, I am working with my colleagues to ensure that we do the best we can—under unprecedented fiscal challenges—for our communities and our schools. I will report back as soon as the legislative schedule for budget consideration is clear.

My District Office has been working remotely to answer your questions and get you the information you need. Please be assured that we are checking voicemails, emails, and social media messages daily and will respond as quickly as possible. I am including answers to some of the most frequently asked questions in a section below.

If there is anything with which I can assist you, please email [smayer@nysenate.gov](mailto:smayer@nysenate.gov) or leave us a voicemail at 914-934-5250.

Wishing you well, and for those of you providing essential services, we can't thank you enough.

Shelley B. Mayer

State Senator

37th District

### **ANSWERS TO FREQUENTLY ASKED QUESTIONS**

#### **Who is eligible for unemployment assistance?**

- The economic fallout from the effects of the coronavirus will be felt for a long time to come. If you have been laid off, you may be eligible for NYS unemployment insurance. To be eligible, employees must be legal U.S. residents and have been salaried, part time, or hourly employees. In general, those who are self-employed, independent contractors, or

gig-economy workers do not qualify for unemployment benefits. To file for unemployment, [visit \[ny.gov/services/get-unemployment-assistance\]\(https://www.ny.gov/services/get-unemployment-assistance\)](https://www.ny.gov/services/get-unemployment-assistance).

### **When will my unemployment assistance start?**

- In response to the coronavirus crisis, Governor Andrew Cuomo has waived the 7-day waiting period for unemployment assistance. The NYS Department of Labor has been overwhelmed by the number of applications for unemployment insurance benefits. Please be patient as they work to address your claim.

### **I have more questions about unemployment assistance, where should I look?**

- For more questions about unemployment assistance, please visit the NYS Department of Labor [website here](#), or email me at [smayer@nysenate.gov](mailto:smayer@nysenate.gov). Many situations are case specific and require a case-by-case analysis. Some employees have been incorrectly categorized by their employer as independent contractors, for example, and do qualify for unemployment assistance. Please turn to the Department of Labor if there is any doubt about your eligibility for unemployment assistance.

### **Which establishments are considered essential services not required to reduce in-person workforce by 100%?**

- Beginning on March 22, 2020, Governor Andrew Cuomo directed all non-essential services to reduce in-person workforce by 100%. [Click here](#) for guidance for determining whether an establishment is an essential service.

### **What if my entity is not listed as an essential service, can I appeal?**

- Yes. You can request an essential service designation from Empire State Development. Please complete the application [available here](#) and submit an electronic copy of the form to [covid19designations@esd.ny.gov](mailto:covid19designations@esd.ny.gov).

### **My small business or nonprofit is struggling financially, where can I turn to for help during this crisis?**

- The federal government recently allocated \$1billion to the U.S. Small Business Administration (SBA) to help small businesses and nonprofits impacted by financial losses due to the coronavirus outbreak. Applications are available at <https://disasterloan.sba.gov/ela>. Entities will need to create an account and complete the application that references the Disaster #NY-00197. [Click here](#) for a step-by-step guide for applying. The deadline to apply is December 16, 2020. We anticipate that additional federal legislation will provide assistance to small businesses and nonprofits. As soon as it is passed, we will forward the details.

### **Is there any special assistance for nonprofits during this time?**

- The United Way of Westchester and Putnam has made available up to \$50,000 in grants for Westchester nonprofits. The organization will be awarding grants of up to \$5,000 each to nonprofits directly helping the underserved or those that are displaced or actively impacted by the coronavirus in Westchester County. The application is available online at [uwwp.org/coronavirus-response-grant](http://uwwp.org/coronavirus-response-grant).

### **Will I be evicted if I don't pay my rent?**

- No. On Friday, March 20th, Governor Andrew Cuomo signed an Executive Order placing a 90-day moratorium on any residential or commercial evictions. [Click here](#) for more details.

### **Will I face penalties if I don't pay my mortgage?**

- Not if your mortgage is from a New York chartered bank. On Thursday, March 19th, Governor Andrew Cuomo ordered mortgage servicers in New York State to provide a 90-day mortgage relief to mortgage borrowers impacted by the 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.

You must contact your mortgage servicer to see if you are eligible and to seek forbearance if you are having difficulty making your mortgage payments at this time.

### **My NYS-issued driver license, non-driver ID, or vehicle registration is expiring, what do I do?**

- The NYS Department of Motor Vehicles (DMV) is extending the expiration date for any driver license, non-driver ID, or vehicle registration expiring on March 1, 2020 or after, until

further notice. All DMV offices statewide have been closed in accordance with the NYS Department of Health guidelines. Those who had appointments scheduled with the DMV should not appear for their appointment. If you are able to, customers can complete more than 60 different types of transactions on the DMV website at [dmv.ny.gov](https://dmv.ny.gov), including renewing driver licenses or vehicle registration and changing your address. Some motor vehicle requirements, such as inspections, must still be completed. [Click here](#) to read more about the interim guidance from the DMV regarding services.

### **Are tax filings still due by April 15th?**

- No. Both the federal and state income tax filing deadlines have been postponed by 90-days to July 15, 2020.

### **My child qualifies for free or reduced priced lunch at school. Are schools still offering assistance for students?**

- Yes. Once shut down by the state, every school district was required to implement a food distribution plan for students who qualify for free or reduced priced lunch. [Click here](#) for a list of school districts in Westchester and information on their food distribution plan.

### **I am a healthcare worker or first responder, and I need help with childcare while I am at work, what should I do?**

- Every school district in Westchester has been tasked with providing childcare for students of healthcare workers and first responders. Please call your local school district to enroll your child. [Click here](#) to find out more.

**I do not qualify for the childcare program offered by my local school district, but I still need help with childcare, who can help me?**

- The Child Care Council of Westchester (CCCW) has been helping families connect with quality and affordable childcare providers for over 50 years. Please call CCCW at 914-761-3456 to find childcare services in your area and to see if you qualify for childcare subsidies. [Click here](#) to find out more about services offered by the Child Care Council of Westchester.

**My family is struggling to afford groceries at this time, where can I turn to for help?**

- Individuals and families who need food assistance during this difficult time can turn to Feeding Westchester for help. [Click here](#) to locate a food pantry in your area. Feeding Westchester also operates a Mobile Food Pantry offering fresh protein, dairy, and produce. [Click here](#) to see the Mobile Food Pantry calendar for locations and schedules.

**I feel healthy & able and would like to volunteer, where can I find volunteer opportunities?**

- Volunteer New York! is operating a Virtual Volunteer Center where you can find virtual and in-person opportunities to help our communities and seniors. Visit the Virtual Volunteer Center website to find out more: [volunteernewyork.org/vvc](http://volunteernewyork.org/vvc).

**I recently retired or stopped working as a healthcare professional, but I would like to help during this time of need, where should I turn to?**

- Westchester County and New York State are asking all recently retired or non-working New York State Certified healthcare professionals to come forward to support the state's response. Visit the Department of Health website here to apply:

[coronavirus.health.ny.gov/get-involved-how-you-can-help](https://coronavirus.health.ny.gov/get-involved-how-you-can-help).

Please continue to send us your questions at [smayer@nysenate.gov](mailto:smayer@nysenate.gov), or leave us a voicemail at 914-934-5250, and we will continue to provide answers as soon as more information is available.