



NEW YORK STATE SENATOR

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## Information for COVID-19 Resources

ANDREA STEWART-COUSINS April 13, 2020

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*As your New York State Senator and Majority Leader, I am committed to making sure New Yorkers have the information needed to navigate these difficult times. Below are some important resources for accessing unemployment benefits, signing up for health insurance, or getting assistance for a small business.*

### **Federal Stimulus Checks**

Single filers earning under \$75,000 a year will receive \$1,200. The amount decreases for incomes over the threshold; those earning more than \$99,000 will not receive funds. Married couples earning under \$150,000 will receive \$2,400.

The amount decreases for incomes over the threshold; those earning more than \$198,000 will not receive funds. A family with two children will not receive funds if its income is above \$218,000.

Head of households earning under \$112,500 will receive \$1,200.

Seniors receiving Social Security who do not typically file taxes should still receive funds; the IRS will use information from the SSA to issue payments.

For every child age 17 and under, families will receive an additional \$500. If you're claimed as a dependent on another person's tax return, you will not receive funds.

If you chose to receive your IRS tax refund via direct deposit for 2018 or 2019 you will receive the funds via direct deposit. Checks may not reach households until mid-August if there is no direct deposit information on file.

The US Treasury Department plans to create a website for individuals to access payments immediately as opposed to waiting for a check in the mail.

## **Unemployment Benefits**

Unemployment insurance (UI) provides temporary cash benefits to employees who have lost their jobs. If you worked in New York State within the last 18 months and lost your job, through no fault of your own, you may be eligible for UI.

A person's benefit rate is based on the recent wages they received from their employer(s). The current maximum weekly benefit is \$504.

Unemployment benefits are limited to 26 weeks with an additional 13 weeks available through the federal government's recently created program, Pandemic Unemployment

Assistance (PUA), once an individual's benefits have been exhausted. Under PUA those typically not eligible for unemployment, such as self-employed individuals, gig workers, and those seeking part-time employment are eligible to receive benefits. To apply for unemployment visit [labor.ny.gov](https://labor.ny.gov).

The website has been updated to accommodate the surge in applications. If you have already filed a claim and were unable to reach the Department of Labor, you do not need to continue calling. A representative will call you back to follow up on your application.

You can visit [labor.ny.gov/signin](https://labor.ny.gov/signin) to see your application status and make your weekly certifications.

## **Small Business Support**

Congress has passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act to assist business owners and create new resources for small businesses, as well as certain non-profits and other employers. You must apply through your bank that handles your business.

For specific information about these resources see the following [link](#).

Additional resources are available through New York State, [available here](#)

For businesses located in Orange, Putnam, Rockland, Ulster, Westchester Counties, the Bronx and Fairfield County, CT, Community Capital New York may be able to help. Start-up and existing businesses may apply for a loan between \$1,000 and \$50,000. Certain loans may qualify up to \$250,000. See the [link](#) for additional information.

Westchester County is seeking volunteers to help small business owners complete applications for SBA and Paycheck Protection Program assistance. Volunteers will not be providing specific guidance/ recommendations on which loans to apply for, but will answer application questions. To sign up to volunteer, send an email to [EconomicDevelopment@westchestergov.com](mailto:EconomicDevelopment@westchestergov.com).

## **New York State Health Insurance**

If you have lost your health insurance, the open enrollment period in the State's health exchange has been extended— allowing New Yorkers to sign up for health insurance until May 15th. For more information, visit <https://nystateofhealth.ny.gov/>.

Our health care community is facing an unprecedented staffing crisis and our hospitals need resources and support. I urge those who are trained Critical Care Nurses and Respiratory Therapists to help us save lives and beat COVID19 to submit their information [here](#).