

CONGRESSMAN

# ANTONIO DELGADO

NY-19

## COVID-19 Resource Guide

*Updated March 31, 2020*

The ongoing COVID-19 pandemic presents many serious economic challenges for the country and our NY-19 community. As the number of confirmed cases increases, it is clear that COVID-19 requires an effective, coordinated, and comprehensive government-wide response. I will continue to work alongside our local officials and public health experts to coordinate resources during this pandemic.

Congress has an important role to play in this effort. While our legislative work to address this emergency is far from finished, I've been glad to join my colleagues in voting for three legislative packages, each with critical measures to assist you, your family, and local businesses during this difficult time.

The first thing I want you to know is that my staff and I are available to you. As is strongly advised by public health officials, my offices in D.C. and across the district are closed and my staff is teleworking, but we remain fully available to you. You can reach us as always at <https://delgado.house.gov/contact> and 202-225-5614 (D.C. Office) or 845-443-2930 (Kingston Office). Please also go to my webpage at <https://delgado.house.gov/coronavirus> for general COVID-19 information and resources.

In response to the outpouring of requests for information I have received, I compiled a resource guide that addresses some of the health and financial issues of concern to all. Please refer to these points if you or others want to learn more about medical care, prevention techniques, support for workers (including unemployed), support for small businesses and agricultural producers, guidance for schools and childcare centers, travel assistance, mental health assistance, income taxes, and the general assistance my office can provide to you.

We must and will get through this together.

### **Medical Care**

If you or someone in your family is sick, please call your doctor or hospital before going to a clinic, urgent care or emergency room. If you do not have access or cannot reach a medical professional, please call the New York State Coronavirus Hotline at 1-888-364-3065.

Common symptoms of COVID-19 include a fever, cough and shortness of breath. Emergency warning signs include difficulty breathing or shortness of breath, persistent pain or pressure in the chest, new confusion, inability to arouse and bluish lips or face. If you develop emergency warning signs, do get medical attention immediately.

### **Prevention**

We each have a critical responsibility for slowing and reversing the spread of COVID-19, and it is critical that in doing so we follow the best public safety advice from the Centers for Disease Control (CDC) and the New York Department of Health. We can also best help each other by following best practices in our everyday lives. Here are some tips and commonsense measures from the CDC that you can use to protect yourself and your loved ones:

- Avoid close contact with people who are sick;
- Avoid touching your eyes, nose, and mouth with unwashed hands; and
- Wash your hands often with soap and water for at least 20 seconds (use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available).

In addition to the coronavirus page on my website, here are further resources that are available to keep you up to date and informed about COVID-19:

- If you are at higher risk of getting very sick from COVID-19, please read the CDC's recommendations: <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/high-risk-complications.html>.
- If you would like updates from the New York State Department of Health on COVID-19, please sign up here: <https://now.ny.gov/page/s/coronavirus-updates>.
- If you would like to see the latest information on COVID-19 including maps of its spread and impact in the United States, please visit: <https://coronavirus.jhu.edu/>.

### **Economic Relief for Upstate Workers and Families (Including Unemployment Assistance)**

Congress and the Administration approved three major bills to help individuals facing severe economic challenges due to COVID-19. The Coronavirus Aid, Relief, and Economic Security (CARES) Act, which became law on March 27<sup>th</sup> with my support, includes critical measures to assist you, your family, and local businesses during this difficult time. Below is information on 1) cash payments to assist low-income and middle-class families, 2) information on how to access new and expanded unemployment benefits for self-employed and part-time individuals, 3) new loans and loan repayment assistance for small businesses, and 4) disaster assistance payments for upstate farms.

***Direct Rebates for Workers and Families:*** The tax rebates included in the CARES Act will provide most Americans with a rebate, or stimulus check, to help with expenses during COVID-19. You can find more information below and by visiting <https://www.irs.gov/coronavirus>.

- **Rebate Amount:** The amount of the rebate depends on family size. The payment is \$1,200 for each adult individual (\$2,400 for joint filers), and \$500 per qualifying child under age 17. The advance payment of rebates is reduced by \$5 for every \$100 of income to the extent a taxpayer's income exceeds \$150,000 for a joint filer, \$112,500 for a head of household filer, and \$75,000 for anyone else (including single filers). Individuals making more than \$99,000 annually are not eligible for this benefit.
- **How to Access Rebate:** Most individuals will not have to take any action to receive this funding. The IRS will automatically disburse payments to anyone who filed in tax years 2018 or 2019. If you are receiving Social Security, Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI), VA benefits or disability **and do not normally file taxes**, you may be required to file a simplified tax return to access these payments. You will not owe tax when you fill out this form. As of March 31, 2020, the IRS has yet to release relevant guidance, but there will be updated information on the IRS Coronavirus website linked above. I continue to closely monitor the situation. For most Americans, the money will arrive in April via direct deposit. Mailed checks may take longer. The IRS will send notice of your rebate to the address corresponding to your last tax filing. These checks will not be taxable. Please do not hesitate to call my office with questions.

**Unemployment Benefits:** The CARES Act makes significant improvements to unemployment insurance. Here's what you need to know:

- **Increases Benefit Amount:** Following passage of the CARES Act, individuals will receive an additional \$600 per week in unemployment compensation through July 31, 2020. This is in addition to the state-provided benefit amount and aims to replace 100 percent of wages for the average worker in the United States.
- **Expands Eligibility for Unemployment:** Unemployment assistance coverage is now expanded to include self-employed workers (including gig workers and independent contractors), part-time employees and those with limited work histories, so long as their unemployment is connected to the COVID-19 pandemic.
- **Extends Duration of Benefits:** The CARES Act provides for an additional 13 weeks of federally-funded extended benefits (EB) for individuals who have exhausted their state-provided unemployment benefits. This is available through December 31, 2020
- **How To Apply:** New York State has waived the normal seven day waiting period for unemployment benefits so individuals can apply right away. Details about how the program works and who qualifies is available online at <https://www.labor.ny.gov/unemploymentassistance.shtm>. You can file for benefits online at <https://applications.labor.ny.gov/IndividualReg>. **Please note that the website and hotline have received an extremely high volume of requests.**

**Short-Time Compensation for Workers with Reduced Hours:** The CARES Act provides \$100 million for “work sharing” programs. Employers can make agreements with the New York State Unemployment Insurance Office to reduce hours instead of laying off employees. Workers can then receive partial unemployment benefits for lost hours. For more information on New York State shared work requirements and eligibility, please visit <https://labor.ny.gov/ui/claimantinfo/sharedworkclmtfaq.shtm#3>.

**Paid Sick Leave:** The Families First Coronavirus Response Act creates emergency paid sick leave, as well as paid family leave in the case of school closures, for working families impacted by COVID-19. It does so by requiring employers with up to 500 employees to provide paid sick leave and paid family leave, while providing a refundable payroll tax credit to employers to cover 100 percent of the cost of wages. There is also a refundable income tax credit for self-employed individuals. Businesses with fewer than 50 employees can apply for an exemption from the Department of Labor if providing these benefits would jeopardize the viability of the business. For more information, please visit <https://delgado.house.gov/sites/delgado.house.gov/files/Phase%20Emergency%20Paid%20Leave.pdf>.

**Assistance for Small Businesses:** The Small Business Administration (SBA) has declared an economic disaster in New York state. If you are a small business owner in NY-19, you are eligible for an SBA economic injury disaster loan. Congress and the Administration have approved legislation that provides critical funding to get small businesses through the COVID-19 pandemic. The recently enacted CARES Act provides \$377 billion in additional supports for small businesses including loan repayment assistance on new and future SBA loans, Emergency Economic Injury Grants, and a new Paycheck Protection Program to help employers retain employees. Here’s what you need to know:

- **Six Months of SBA Loan Repayment on all qualified SBA Loans:** I am proud that the CARES Act includes the *Small Business Repayment Relief Act*, legislation I introduced to provide critical assistance to businesses in my district with SBA loans. My bill automatically triggers six-months of payment (including principal, interest, and fees) by the SBA on all current and new qualified SBA loans. ***No applications required, just immediate assistance for our struggling small business owners.***
- **Emergency Economic Injury Grants:** Independent contractors, self-employed, private non-profits, and small businesses and medium sized businesses with up to 500 employees, including startups, cooperatives, and ESOPs are eligible for a new emergency grant. Grants of up to \$10,000 will be provided to eligible individuals **within three days** of verifying the business’s eligibility. This grant funding can be used to cover immediate payroll, mortgage, rent, and other operating expenses while you wait for additional relief to be processed.
- **Paycheck Protection Program:** This is a new SBA loan program for small businesses to immediately cover up to 2.5 months of payroll during the immediate crisis. Small and medium sized businesses of up to 500 employees, non-profits, independent contractors

and self-employed workers are eligible for no-fee loans of up to \$10 million, with repayment deferred for at least six months. If the small business retained the same number of employees when they received the loan, **up to 100% of the loan may be forgiven.**

- **How to Apply:** Please contact the local SBA District Office or your local small business development center if you are interested in applying for assistance through these programs. You may visit [www.sba.gov/local-assistance](http://www.sba.gov/local-assistance) to find local help. The NYS Small Business Development Center network recommends submitting a request for assistance online at <http://nyssbdc.org/appointment.html>.
- For a full **Small Business Owner’s Guide to the CARES Act**, please visit my website at <https://delgado.house.gov/> and click on the “Coronavirus: Resources and Information” tab.
- Small businesses are strongly encouraged to do their part to keep their employees, customers and themselves healthy. The CDC's *Guide for Businesses and Employers* explains how to respond to COVID-19 and is available online at <https://www.cdc.gov/coronavirus/2019-ncov/downloads/workplace-school-and-home-guidance.pdf>.

**Assistance to Agricultural Producers:** The stimulus bill includes \$14 billion to replenish USDA's Commodity Credit Corporation (CCC) fund to assist farmers during this difficult time. Additionally, I led my colleagues in calling for funding to provide disaster aid for localized farms impacted by the coronavirus. I’m proud that we secured an additional \$9.5 billion for specialty crop producers; producers who support local food systems such as farmers markets, schools, and restaurants; and livestock producers, including dairy. We will provide additional details about how to access this funding as it becomes available. **For additional information, please contact your local USDA Service Center which you can find at** <https://offices.sc.egov.usda.gov/locator/app>.

### **Food Assistance**

Various assistance programs are available to those who need it.

**The Supplemental Nutrition Assistance Program (SNAP):** SNAP is a federal program administered in New York by the State Department of Human Services. The CARES Act provided an additional \$15.5 billion to the SNAP program. You can apply for assistance by completing a form online at <https://mybenefits.ny.gov/mybenefits/begin>.

**Meals on Wheels:** Meals on Wheels provides nutritious and delicious home-delivered meals to help seniors and people with disabilities. You can learn more about eligibility and services available in your neighborhood by visiting <https://www.mealsonwheelsamerica.org/find-meals>.

### **Coronavirus in New York State**

New York State has supplied guidance on different ways in which this pandemic has affected our state. Information regarding businesses, essential services, volunteer opportunities, and the Governor's Executive Orders can be found at <https://coronavirus.health.ny.gov/home>.

### **Testing**

The U.S. House bills significantly expand the number of COVID-19 test kits and makes sure they stay free to all. Please visit <https://coronavirus.health.ny.gov/home> to learn more about when and how to get a test. However, please call your doctor or hospital before going to a clinic, urgent care or emergency room.

### **Travel Assistance**

Travel restrictions are rapidly evolving. Although most airlines have reduced the number of domestic flights, individuals can still travel via air. However, your risk of exposure to respiratory viruses like COVID-19 may increase in crowded settings, particularly closed-in settings with little air circulation. As a result, many governments and organizations have limited air travel to essential only.

Depending on your own circumstances, you should consider delaying or cancelling your travel plans. You can find the latest information about international travel advisories from the State Department at <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>.

The CDC recommends that travelers avoid all nonessential travel to China, South Korea, Iran and most of Europe. The U.S. and Canada have mutually agreed to close the northern border to nonessential travel. The CDC also advises that older adults and those with chronic medical conditions consider postponing nonessential travel to Japan. Americans also are advised to enroll in the Smart Traveler Enrollment Program every time they leave the country to receive alerts and emergency information. You can sign up for this program online at <https://step.state.gov/step/>.

### **Interim Guidance for School and Childcare Programs Administrators**

Schools and childcare programs have a critical role in slowing the spread of diseases and protecting vulnerable students and staff. If you are an administrator of a childcare program or a K-12 school, the CDC has resources available at <https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-schools.html>.

### **Mental Health**

The effects of COVID-19 are very stressful to many of us, as fear and anxiety about a disease and employment and related uncertainty can be overwhelming and cause strong emotions in adults and children. Coping with stress will make you, the people you care about and your community stronger. CDC Mental health information and resources is online at: <https://www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html>.

### **Income Taxes**

The Internal Revenue Service (IRS) and New York State have each extended the April 15, 2020 tax filing deadline in response to COVID-19. The new deadline for filing your federal and state income taxes is July 15, 2020. The IRS has established a special webpage (<https://www.irs.gov/coronavirus>) with details and advice to help taxpayers, businesses and others affected by COVID-19.

### **General Support**

I am committed to assisting everyone upstate whenever and however I can. During these uncertain times, my office can help answer your questions and work to address your needs, especially with our federal government. As the federal government expands its response to the COVID-19 crisis, you and yours may need help accessing benefits for Social Security or the Department of Veteran Affairs, getting a loved one back home from overseas, securing small business assistance and much more. Please don't hesitate to contact my office <https://delgado.house.gov/contact> and 202-225-5614 (D.C. office) or 845-443-2930 (Kingston office) if I can help in any way.