



Emergency Services Resource Guide

In response to the recent Coronavirus pandemic (COVID-19), Cypress Hills Local Development Corporation has created this guide to help Cypress Hills and East New York residents during this difficult time. Our organization plans to update this guide in real time to ensure our tenants, homeowners and small businesses have the most helpful and accurate information possible.

If you would prefer to speak to someone on the phone, we have set up a hotline number:

1-833-4-CYPRES or 1-833-429-7737.

New Restrictions

Effective March 22nd, at 8:00 PM, all non-essential businesses in New York City will be closed. Only businesses with essential functions will be permitted to operate. Examples include grocery stores, pharmacies, internet providers, food delivery, banks, financial institutions and mass transit. Businesses that provide essential services must implement rules that help facilitate social distancing. The NYPD will be out in neighborhoods across the City to ensure compliance with these policies.

The City will also enforce the following rules for non-vulnerable individuals with fines and mandatory closures:

- No non-essential gatherings; any concentration of people outside their home must be limited to workers providing essential services
- Practice social distancing in public (6 feet or more)
- Limit use of public transportation to only when absolutely necessary.
- Sick individuals should not leave home except to receive medical care.

Health Care

To receive Coronavirus Alerts - **You can also text COVID or COVIDESP (for Spanish) to 692-692 to receive the latest updates**

If you are experiencing flu-like symptoms, NYC DOHMH recommends that you stay home.

<https://www1.nyc.gov/site/doh/health/health-topics/coronavirus.page>

<https://coronavirus.health.ny.gov/home>

Per DOHMH: All New Yorkers should consider themselves potentially exposed to coronavirus. That means that everyone should stay home as much as possible, even if they do not have any symptoms of COVID-19. While at home, all New Yorkers should self-monitor. Self-monitoring means you check yourself for fever and remain alert for cough, shortness of breath or sore throat. It is really important that people who have these symptoms stay home and do not attend work, school, public events or group gatherings.

Most illnesses caused by coronavirus are mild. If you think you have COVID-19 and your illness is mild, you do not need to see your doctor and you do not need to get tested. This is because getting tested will not change how your doctor will take care of you and testing for the virus is extremely limited, with most testing locations being very strict about eligibility. If you do not feel better in three to four days, call your provider.

You should consult with your doctor if you have:

- Fever, cough, shortness of breath or other cold or flu-like symptoms and do not feel better after three to four days. Use telephone, text, telemedicine or a patient portal to reach out rather than going to your doctor in person.
- Mild symptoms and are an older adult or have any of the chronic health conditions listed above.

You and your provider will decide if you need to come to medical care. You do not need to be tested unless you are admitted to the hospital.

If you need help finding a healthcare provider **call 311**.

Gotham Health, East New York at 2904 Pitkin Avenue(718.240.0400) is a Coronavirus testing site but the test must be ordered by your doctor.

Mental Health

Institute for Community Living

At this time, they have one licensed social worker that can assist with individuals in the East New York community experiencing stress, depression and mental health issues. David can be reached at (646) 599-1329

New York Psychotherapy And Counseling Center

2857 Linden Blvd., Brooklyn, NY
718-235-3100

CMLinden@nypcc.org

Phone sessions with a therapist are available
Convenient evening and weekend appointments.
Mindful of social distancing.

If your symptoms of stress become overwhelming, reach out for support and help. You can contact **NYC Well**, a confidential 24/7 helpline, staffed by trained counselors. They can provide brief counseling and referrals to care in over 200 languages.

- Call 888-NYC-WELL ([888-692-9355](tel:888-692-9355))
- Text "WELL" to [65173](tel:65173)
- Chat at [NYC.gov/nycwell](https://nyc.gov/nycwell)

Cash Assistance, Food Access and SNAP

As of now, the Human Resources Administration (HRA) has canceled all in-person appointments.

For those seeking SNAP benefits or those already in receipt but with a recertification coming due, ACCESS HRA <https://a069-access.nyc.gov/accesshra/> can be used to submit the application/recertification form and to upload pictures of documents needed for eligibility determinations. After submitting, clients can call 718-SNAP - NOW anytime Monday-Friday 8:30am to 5pm for a telephone interview. An in-person interview is only required if the applicant or recertifying recipient requests an in-person interview.

For those in receipt of cash assistance benefits, ACCESS HRA can be used to submit requests for special grants and emergency assistance without having to come to your Job Center! ACCESS HRA can also be used by those with a scheduled recertification appointment to submit your recertification form.

SNAP benefits can be used for online grocery purchases. Current participating retailers in NYC include Amazon and ShopRite.

We now know that the Families First Coronavirus Response Act, signed into law on March 18, includes a temporary nationwide suspension of the ABAWD 3-month time limit rule that will go into effect on April 1. For that reason, local districts in NYS will grant good cause to any ABAWD unable to meet the time-limit work requirement during the month of March.

If you have any additional questions, you may contact Aida Castillo or Rosmeri via email as they are working remotely. They are also checking the office phone periodically and will return calls.

aidac@cypresshills.org

(732) 860-8589

Rosmerif@cypresshills.org

917-893-8801 x215

Farmer's Markets Deemed Essential Business

Healthy, fresh produce is more vital today than it ever has been. For example, markets process over \$1 million in SNAP/EBT (formally known as food stamps) and Health Bucks (a city SNAP incentive program) each year, as well as \$2 million in Farmers Market Nutrition vouchers, which serve WIC recipients and seniors. These programs are only redeemable at farmers markets like Greenmarkets and cannot be used online or at grocery stores.

See which markets are open and their hours of operation. Please note that all Greenmarkets are closed until March 25th to implement new protocols to protect the public.

<https://www.grownyc.org/blog/schedule-changes>

How to use SNAP/EBT at Greenmarkets

1. Find **your neighborhood Greenmarket**. (All markets accept SNAP).
2. Visit the market information tent and look for the Market Manager. They will be wearing a GrowNYC t-shirt.
3. Swipe your EBT card to purchase as many \$1 or \$5 wooden tokens as you'd like. These tokens will act as cash at the market.
4. Receive \$2 in Health Bucks (good for fruits and vegetables only) for every \$5 you spend with SNAP.
5. Spend your tokens at any farm stand selling SNAP-eligible foods.

What to do with leftover tokens?

Tokens don't have an expiration date! Keep unused tokens and use them next time you shop at any Greenmarket. Unused tokens may also be exchanged for a refund back onto your EBT card.

Children and Young Adults

All NYC public schools are closed. Remote instruction commences on March 23, 2020.

Meals

Three meals will be available to all children 18 years of age and younger at the schools shown here, Monday through Friday, 7:30 a.m. through 1:30 p.m. No dining areas will be available;

meals should be consumed on school premises. All three meals can be picked up at once. Parents and guardians may pick up meals for children. **Meals will be available at the following Community School District 19 public school:**

East New York Elementary School Of Excellence
605 Shepherd Avenue

I.S. 171
528 Ridgewood Avenue

JHS 218
370 Fountain Avenue

JHS 292
301 Vermont Street

PS13
557 Pennsylvania Avenue

PS 108
200 Linwood Street

PS158
400 Warwick Street

PS159
2781 Pitkin Avenue

PS202
982 Hegeman Avenue

PS213
580 Hegeman Avenue

PS290
135 Schenck Avenue

PS306
970 Vermont Street

PS328
330 Alabama Avenue

PS346
1400 Pennsylvania Avenue

PATHS High School on Jefferson Campus
400 Pennsylvania Avenue

VISTA Academy
350 Linwood Street

Child Care and educational support for children of healthcare and transit workers and other essential workers - NYC Department of Education's Regional Enrichment Centers:

<https://www.schools.nyc.gov/enrollment/enrollment-help/regional-enrichment-centers>

There will be two Regional Enrichment Centers in Community School District 19. To enroll your child:

<https://docs.google.com/forms/d/e/1FAIpQLSdDNFMOezuG9mCu99utf3dkloTpdEhzBB1ancwlaeT3ny7uEQ/viewform>

Licensed providers in the Cypress Hills Family Day Care Network are still open and considered essential businesses. If you are looking for care in a licensed family day care setting, contact Ethel Cordova at ethelc@cypresshills.org

Seniors - Meals

People over 60 are at high risk. Please stay indoors as much as possible. If you're aged 60 or over, senior centers are serving lunch TO GO.

Wayside Home Delivered Meals - Meals on Wheels

- Given the circumstances of the coronavirus, there have been various changes for an indefinite time. First, there will be no home visits. Next, at this time, there is no requirement of paperwork right away to enroll. The rep told me they do not know how long the requirement will be waived, but they are fairly certain it will be as long as this virus is impacting neighborhoods. Finally, there are still general requirements such as an intake process and the age limit of 60 and older.

Please call your local senior center to ask about availability and timing. We will provide updates as things change

Cypress Hills Fulton Street Senior Center

3208 Fulton Street

718.235.0064

Lunch from 1130am - 1230pm Monday - Friday. A nominal donation of \$1.50 applies though seniors will not be turned away if unable to pay.

Penn Wortman

895 Pennsylvania Avenue

347.318.3770

- Morning meals and lunches are given Monday-Friday, **9AM-10AM and 12PM-1PM**

-Update: MArch 20: Only for Penn Wortman senior residents

JASA Starrett

1540 Van Siclen Avenue

718.642.1010

- Lunches are given Monday-Friday, **12PM-2PM**

- Starting week of March 23rd, only Monday/Wednesday/Friday from 10:30am to 1pm
- Seniors must call to RSVP at 718-642-1010 and bring a bag to carry

Teresa Moore Neighborhood Center

2702 Van Siclen Avenue
347.663.7770

- **Update: March 20: Monday, Thursday, and Friday from 11am to 2pm**

Vandalia Neighborhood Center

47 Vandalia Avenue
718.272.3949

- Lunch is given Monday-Friday at **12PM**.
- Tuesday and Thursday, lunch and dinner are given at **12PM** together.

Emergency Food Providers (11207/11208)

If anyone needs emergency food assistance, call the Emergency Food Hotline at (866) 888-8777 or 311 to find a local pantry or kitchen. **There is no income guideline for emergency food.**

Presbyterian Church of the Crossroad

133 Elton Street / (718) 235-9843

Update: March 23-- NO pantry services until further notice

New Hope Family Worship Center

817 Livonia Avenue / (718) 342-1305
Saturdays 10AM-12PM

Update: Still open at this time as of March 20th.

Second St. Paul Church of Christ, Disciple of Christ, Inc.

1048 Sutter Avenue / (718) 235-8922
2nd and 4th Tuesday of each month from 9:30-11:30AM
No updates at this time (March 20th)

Las Maravillas Del Exodo

302 Elton Street / (718) 235-4801
Wednesdays from 11AM-12PM

UPDATE as of March 21: Giving Grab and go bags on Wednesdays from 11AM to 12noon

Isaiah's Temple of Mount Hope

862 Glenmore Avenue / (718) 277-4038
Soup Kitchen: Tuesday 2PM-4PM
Pantry: Thursday 2PM-4PM

No updates at this time (March 20th)

Good News Deliverance Tabernacle

442 Cleveland Street / (718) 235-0065

Saturday 11AM-1PM

No updates at this time (March 20th)

Iglesia Cristiana Pentecostal La Hermosa

3161 Fulton Street / 718-348-9843

Food Pantry Hours: Thursday 11:00AM- 1:00PM

Update: Still open at this time as of March 20th.

Celestial Church of Christ

310 Elton Street / 718-647-2356

Food Pantry Hours: Open the 1st Saturday of every month at 2pm.

Update: Still open at this time as of March 20th.

Miller Ave Block Association

310 Elton Street / 718-235-6178

Food Pantry Hours: Fridays at 10 am to pick up a number and 1pm to pick up food.

No updates at this time (March 20th)

Pentecostal House of Prayer

2415 Pitkin Avenue / 917-750-3657

Food Pantry: Tuesday 9am- 11am

Update: Still open at this time as of March 20th.

Calvary Baptist Church

1520-30 Herkimer St. / 718-345-2975

Soup Kitchen Hours: Wednesdays 12:00PM- 1:30PM

No updates at this time (March 20th)

Church of God and Prophecy

71 Malta Street / 718-649-5533

Soup Kitchen and Food Pantry Hours: Tuesdays 5:30PM-7:00PM

No updates at this time (March 20th)

Door to Life Ministry, Inc.

155 Jamaica Avenue / 718-235-9606

Food Pantry Hours: Wednesdays 11:00AM- 1:00PM ID Required

No updates at this time (March 20th)

Family Service Network of New York

1420 Bushwick Avenue / 718-452-4843

Food Pantry Hours: Monday and Wednesday 9:00AM- 1:00 PM ID and proof of Brooklyn address required.

No updates at this time (March 20th)

House of David Food Program

749 Hendrix Street / 888-608-1617

Food Pantry Hours: Wednesdays 12:00PM- 1:30PM and every other Saturday 11AM- 12PM.

No updates at this time (March 20th)

Love Fellowship Tabernacle

464 Liberty Avenue / 718-235-7808

Food Pantry: Tuesdays 2pm- 5pm Last names A-M: 1st and 3rd Tuesdays. Last names N-Z: 2nd and 4th Tues Closed 5th Tuesday New intakes may come any week.

No updates at this time (March 20th)

Mt. Olive House

285-277 Eldert Street / 718-573-8593

Food Pantry: Monday and Friday 2:00PM- 3:00PM

Soup Kitchen: Monday and Friday 9:00AM- 12:00PM.

No updates at this time (March 20th)

Unity Fellowship of Christ Church

2578 Atlantic Avenue / 718-399-3149

Food Pantry: Thursdays 7PM- 9PM Photo ID required.

No updates at this time (March 20th)

Multiservice Food Providers

St. John Bread and Life

795 Lexington Ave, Brooklyn, NY 11221

(718) 574-0058

Update: Still open as of March 20th

***Breakfast and lunch will be served from their service entrance as a to-go option only.**

*The food pantry will still operate, but the number of guests allowed in the building will be limited. *Their produce marketplace will be closed, instead bags of fresh produce will be distributed out of their service entrance during marketplace hours. Project ID, social services, the media center, all groups, and ESL classes are suspended until further notice. Upon entering the building, all guests will be required to use hand sanitizer.

The Campaign Against Hunger

2010 Fulton St, Brooklyn, NY 11233

(718) 773-3551

Update: Still open at this time

Description: TCAH is a major organization in Bedstuy that has come together to help end hunger in NYC. TCAH operates one of New York City's largest emergency food pantries. Open

tive days per week. The SuperPantry provides the community with access to fresh produce, whole grains, lean proteins, and new clothes, all at no cost to clients. Based on the USDA My Plate Campaign, the pantry is organized according to a food group, with the goal of providing clients with all the essential elements to a complete and nutritious diet. They offer many services related to food including a Super Pantry, a mobile food van and food education.

Monday & Thursday: 10:00 a.m. – 3:00 p.m. / Tuesday, Wednesday, & Friday: 10:00 a.m. – 6:30 p.m.

Housing

Mortgage Foreclosure

Contact Rene Arlain at renea@cypresshills.org or Rosalinda Gutierrez rosalindag@cypresshills.org

We are a HUD Approved Housing Counseling Agency. It is critically important to get advice and guidance before you stop paying your mortgage - speak to Rene or Rosalinda and talk to your servicer/lender. There are new and special payment and forbearance arrangements being put into place because of loss of income due to Coronavirus - we will keep you posted.

FHA Insured Mortgages:

Foreclosures suspended for 60 days:

https://www.housingfinance.com/news/hud-halts-foreclosures-for-60-days_o

<https://www.fhfa.gov/mobile/Pages/public-affairs-detail.aspx?PageName=FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx>

Mortgages serviced in New York State – 90 day allowances and other protections:

Governor Cuomo announced a 30 day moratorium on foreclosures in NYS and other relief.

Here is the guidance issued by NYS Department of Financial Services:

https://www.dfs.ny.gov/industry_guidance/industry_letters/il20200319_coronavirus_mortgage_relief.

The guidance states that all regulated and exempt mortgage servicers should support those adversely impacted mortgagors by:

- Forbearing mortgage payments for 90 days from their due dates;
- Refraining from reporting late payments to credit rating agencies for 90 days;
- Offering mortgagors an additional 90-day grace period to complete trial loan modifications, and ensuring that late payments during the COVID-19 pandemic does not affect their ability to obtain permanent loan modifications;
- Waiving late payment fees and any online payment fees for a period of 90 days;

- Postponing foreclosures and evictions for 90 days; and
- Ensuring that mortgagors do not experience a disruption of service if the mortgage servicer closes its office, including making available other avenues for mortgagors to continue to manage their accounts and to make inquiries; and
- Proactively reaching out to mortgagors via app announcements, text, email or otherwise to explain the above-listed assistance being offered to mortgagors.

NOTE: The State issues this guidance - to be read as very strong recommendations to the mortgage industry with potential ramifications if they do not follow but this is NOT a law and we don't believe that the State can absolutely force a legal requirement on servicers to do these things.

National

Bank of America

- On a case-by-case basis, Bank of America is offering [additional assistance](#) for clients impacted by the coronavirus, including:
 - Mortgages and home equity: **clients can request to defer payments**, with payments added to the end of the loan.
 - In all of these instances, there will be **no negative credit bureau reporting for up-to-date clients**.
 - We have also **paused foreclosure sales, evictions and repossessions**.

M&T Bank

- Customers impacted by the coronavirus can receive payment relief by making changes to current loan payment amount or loan length (e.g., defer a payment and add it to the end of the loan.) More [here](#).

Eviction Moratorium

As of Monday, [March 16](#), eviction proceedings and pending orders will be suspended statewide until further notice. Housing court functions such as landlord lockouts, repair orders, and serious code violations will continue.

NOTE: As of Thursday, [March 19](#), new eviction cases can still be filed. Tenants should not show up to housing court if they receive an eviction notice. The courts have suspended default judgements, meaning a tenant who fails to appear in court will not be penalized and new cases will be postponed for approximately 45 days.

Tenants can call 1-833-4CYPRES or email Juanairis at juanairis@cypresshills.org for free tenant counseling

NYCHA: Guidance to Public Housing Residents on Rent Hardships (English & Español):

<https://nychajournal.nyc/guidance-to-public-housing-residents-on-rent-hardships/>

Section 8

- Effective Monday, March 16th, NYC HPD Section 8 will be closing their Client Services center at 100 Gold Street in Manhattan until at least Monday, March 30th for in person interactions. They will be reevaluating re-opening on an on-going basis.
- HPD will be suspending any subsidy termination actions until further notice.
- All tenant conferences and briefings scheduled will be postponed and rescheduled at a later date.
- Participants experiencing a rent hardship due to a decrease in income may contact HPD via DTRAI@hpd.nyc.gov or by fax at 212-863-5299.
- Owners with questions can contact HPD at DTROS@hpd.nyc.gov or fax at 212-863-8526
- HPD will automatically provide additional time for anyone with an active voucher. Clients do not need to reach out to HPD for an extension.
- HPD will temporarily suspend non-emergency HQS inspections. If you have a life-threatening condition, please call 311.
- All hearings for appeal are cancelled until further notice. HPD will continue to pay subsidy until a final determination is made.

Employment

Unemployment Insurance

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. We will post additional information here as it becomes available. Please do NOT call our unemployment hotline with questions about extended benefits -- this helps us keep our phone lines available for your fellow New Yorkers who need to file new claims. Thank you for your understanding and patience.

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 - F, file your claim on Monday. For last names starting with G - N, file your claim on 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.

<https://www.labor.ny.gov/ui/pdfs/Unemployment-Filing-Instructions.pdf>

The State is extending telephone filing hours as follows:

TCC toll-free at (888) 209-8124

Monday through Thursday, 8 am to 7:30 pm.

Friday, 8:00 am to 6:00 pm.

Saturday, 7:30 am to 8:00 pm

Here's another helpful guide:

<https://www1.nyc.gov/assets/doh/downloads/pdf/imm/covid-19-unemployment-health-insurance.pdf>

In some industries, community members and organizations have established special funds for additional support:

Restaurant/Hospitality Workers-One Fair Wage Emergency Fund: www.ofwemergencyfund.org

ROC United Restaurant Disaster Relief Fund: www.rocunited.org/relief/application/

Domestic Workers - Coronavirus Care Fund: www.domesticworkers.org/coronavirus-care-fund/

Sick Leave

<https://www.governor.ny.gov/paid-sick-leave-covid-19-impacted-new-yorkers/emergency-covid-19-paid-sick-leave>

<https://www.nytimes.com/2020/03/19/upshot/coronavirus-paid-leave-guide.html>

Who qualified for paid leave under the new coronavirus law?

The coronavirus emergency relief package, [which became law Wednesday 3/18](#), gives many American workers paid leave if they need to take time off work because of the virus.

What type of paid leave does the law offer?

It gives qualified workers two weeks of paid sick leave if they are ill, quarantined or seeking diagnosis or preventive care for coronavirus, or if they are caring for sick family members. It gives 12 weeks of paid leave to people caring for children whose schools are closed or whose child care provider is unavailable because of coronavirus.

Which workers qualify?

Most workers at small and midsize companies and nonprofits can get the paid leave, as can government employees, as long as they've been employed at least 30 days

Which workers are excluded?

Those at companies with more than 500 people — 48 percent of American workers — are excluded. Workers at places with fewer than 50 employees — 27 percent of workers — are included, but the Labor Department could exempt small businesses if providing leave would put

them out of business. Employers can also decline to give leave to workers on the front lines of the crisis: health care providers and emergency responders.

Are part-time and self-employed workers eligible?

Yes. Part-time workers will be paid the amount they typically earn in a two-week period. People who are self-employed — including gig economy workers like Uber drivers and Instacart shoppers — can also receive paid leave, assuming they pay taxes. They should calculate their average daily self-employment income for the year, then claim the amount they take as a tax credit (they can reduce their estimated quarterly tax payments in the meantime)

How much money do I get while on leave?

If you are sick or seeking care for yourself, you earn the full amount you are usually paid, up to a maximum of \$511 a day. If you are caring for a sick family member or a child whose school or daycare is closed, you earn two-thirds of your usual pay, up to a daily limit of \$200.

How do I go about taking leave?

*The Labor Department must issue guidelines **by April 2nd** to assist employers in calculating how much paid leave their employees should get. After that, you should be able to simply notify your employer, take the leave and get paid the amount specified by the law.*

How will businesses and nonprofits afford to pay workers on leave?

They will be reimbursed for the full amount within three months, in the form of a payroll tax credit. (The Trump administration has said it will advance the money earlier for employers that can't wait that long.) The reimbursement will also cover the employer's contribution to health insurance premiums during the leave. It's fully refundable, which means that if the amount that employers pay workers who take leave is larger than what they owe in taxes, the government will send them a check for the remainder. (That goes for self-employed and gig economy workers, too.)

What if I work at a big company?

You can take any sick leave your company already offers. Eighty-nine percent of employees at these companies have paid sick leave, but rarely as long as two weeks, and low-wage workers are least likely to have it. (Some big companies, like Walmart and Target, have added paid sick leave for coronavirus.) Under a 1993 law, you're eligible for 12 weeks of unpaid family and medical leave, as long as your company has at least 50 employees; you've worked there for a year; and you meet other qualifications.

Why are big companies excluded?

Congressional Republicans and the Trump administration said excluding large companies was a prerequisite to passing the bill, according to people briefed on the discussions. They also asked for other limits on who could receive leave. For example, the original bill passed by the House would have given workers 12 weeks of paid leave to care for themselves or sick family members, instead of two. Paid leave was the most contentious part of the bill, congressional aides said.

Is the paid leave permanent?

No. It's meant as a response to coronavirus, and expires Dec. 31.

Is the government going to give workers other aid?

Yes. This package included other types of aid, including unemployment benefits, free coronavirus testing and food and medical aid. The Trump administration has asked Congress for \$1 trillion to make direct payments to American taxpayers and to small businesses. And lawmakers are introducing other legislation, including a Democratic plan for more paid leave. The New York Times is running a hub for personal finance help during this crisis, with information about collecting unemployment, paying rent, paying bills and more.

Small Business Assistance

NYC Employee Retention Grant Program

The City is offering small businesses with fewer than 5 employees a grant to cover 40% of payroll costs for two months to help retain employees.

Eligibility Criteria for the NYC Employee Retention Grant Program

Businesses, including non-profits, must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 1-4 employees in total across all locations
- Have been in operation for at least 6 months and Have no outstanding tax liens or legal judgements

<https://www1.nyc.gov/nycbusiness/article/nyc-employee-retention-grant-program>

NYC Small Business Continuity Loan Fund

Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible for zero interest loans of up to \$75,000 to help mitigate losses in profit. **Eligibility Criteria for the NYC Small Business Continuity Loan Fund**

Businesses must:

- Be located within the five boroughs of New York City
- Demonstrate that the COVID-19 outbreak caused at least a 25% decrease in revenue
- Employ 99 employees or fewer in total across all locations
- Demonstrate ability to repay the loan

- Have no outstanding tax liens or legal judgments

As part of the applications, you will be required to demonstrate a revenue decrease by providing documentation such as: point-of-sales reports, bank statements, quarterly sales tax filings, 2019 tax returns, or CPA-certified profit & loss statements. You can begin to gather these documents in preparation. To APPLY: <https://www.surveymonkey.com/r/ZL5N8XL>

U.S. Small Business Administration (SBA) Economic Injury Disaster Loan Program

Small business owners in New York are currently eligible to apply for a low-interest loan due to Coronavirus (COVID-19) through the U.S. Small Business Administration (SBA).

<https://disasterloan.sba.gov/ela/>

<https://www1.nyc.gov/site/sbs/businesses/covid19-business-financial-assistance.page>

Discrimination/Harrassment

If you are being harassed due to your race, nation of origin or other identities, call 311 or [file a complaint online](#).

NYC Protections Based on Immigration Status and National Origin (PDF)

Other Languages: [Español](#)

Other Information

IRS - Tax Filing

- The federal filing deadline has also been [extended to July 15, 2020](#).