

Pandemic Emergency Unemployment is Ending: A Workshop Series on What to do Next

- Emergency Resources, Labor Law, Finance & Mental Health – A Panel Presentation

This workshop series is hosted by
ECNY Corp., and ECNY Foundation.
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Resource Topics

Housing – Eviction & Mortgage Foreclosures

Utilities

Food Stability

Healthcare

Social Service Organizations

Unemployment

Employment



HOUSING

- In difficult financial times, housing stability can often be uncertain.
- Whether you rent or own, there are protections in place due to the COVID-19 Pandemic.
- **The COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020** ensures New York renters and homeowners impacted by the COVID-19 pandemic can safely remain in their homes. It has been extended through August 31, 2021. The act suspends eviction and foreclosure proceedings for 60 days to give renters and homeowners the opportunity to submit a hardship declaration. For more information and instructions on how to submit a hardship declaration, please go to the **[The COVID-19 Emergency Eviction and Foreclosure Prevention Act Constituent Resource Page.](#)**

EVICTIION

- **Emergency Rental Assistance Program**
- If you had trouble paying your rent, electricity or gas bills during the pandemic, you may be eligible for relief under the Emergency Rental Assistance Program (ERAP). Under this program, renters can receive relief for up to 12 months of unpaid rent, up to 12 months of unpaid gas or electric bills, and 3 additional months of rental payments if you spend 30% of your monthly income on rent.
- ERAP payments are made directly to your landlord or utility provider. You must meet the following conditions to be eligible for ERAP:
 - Your household income must be below 80% of the Area Median Income. **[Check this link to determine your status.](#)**
 - You or a member of your household received unemployment benefits, lost income, suffered significant costs, or experienced financial hardship because of the pandemic.
 - You pay rent at your primary residence and have overdue rent bills owed after March 13, 2020.
 - You are at risk of homelessness or housing instability because of unpaid rent or utility bills.
- If you apply for ERAP assistance, you can't be evicted for unpaid rent or utilities covered by ERAP relief *unless* your application is denied. **[Use this link to apply for ERAP assistance.](#)** The Towns of Hempstead, Islip, and Oyster Bay are accepting ERAP applications themselves. If you live in one of these towns, please use these links to apply for ERAP:
 - · **[Town of Hempstead](#)**
 - · **[Town of Islip](#)**
 - · Town of Oyster Bay program is not open as of June 2, 2021

EVICTION

- **Are all evictions suspended until September 2021?**
- **No.** If you do not deliver a signed New York Hardship Declaration or if your landlord proves that you are creating a safety hazard or nuisance in your home, it is possible you could be evicted before September 2021.
 - **NYS Hardship Declaration Forms**
 - ***Tenants' declaration of hardship during the Covid Pandemic.***
 - This is an important legal document and is provided for your reference only.
 - Please speak with an attorney before completing this form. Call us to see if you are eligible for free help completing the Declaration:
 - Hempstead: 516-292-8100
 - Islandia: 631-232-2400
 - Riverhead: 631-369-1112

MORTGAGE & FORECLOSURES

- New York State and the federal government have passed laws or regulations to provide relief to homeowners who are unable to pay their mortgage due to COVID-19 or who are at risk of or in foreclosure.
- Information relates to both federally- and state-provided relief, and there are important differences between the two relief programs, so you should contact your servicer to discuss what specific relief options are available to you. New Yorkers can also contact organizations that offer free housing counseling and legal assistance.
 - “Wondering where you can get help?”
- If your servicer has denied you relief, or you are having difficulty working with your servicer, you can file a complaint with the New York Department of Financial Services. The Department can help ensure that you receive whatever relief you are eligible for. If you file a complaint about a servicer that the Department does not regulate, the Department will refer the complaint to the appropriate government office, such as the federal Consumer Financial Protection Bureau.

UTILITIES

- **Telephone and Other Utility Services**
 - In New York, utility companies cannot shut off your service during the pandemic if you haven't paid your bill because of a financial hardship. This restriction applies to utility companies that provide:
 - Electricity
 - Gas
 - Water
 - Internet
 - Cable Television
 - Phone Service
- If you can't pay a utility bill during the shut off restriction, your utility company is required to let you enter a deferred payment agreement without a down payment, late fees, or penalties.
- The shut off restriction will end on the earlier of two dates: (1) 180 days after Governor Cuomo ends the COVID-19 state of emergency (6/24/21), or (2) on June 29, 2022.
- More information is available from the NY Department of Public Service. [COVID-19 Moratorium on Utility and Municipal Shutoffs \(ny.gov\)](#)

UTILITIES

- Payment options, discounts, and special programs are also available:
 - **Balanced Billing**
 - **Household Assistance Program**
 - This program provides a discount on every bill. You may qualify if you receive benefits from select assistance programs, including HEAP, Medicaid, SNAP and others.
 - **HEAP**
 - HEAP is a federally funded program that assists qualifying New Yorkers with the cost of heating their homes. HEAP benefits are not a loan. You do not have to repay any assistance received through this program. There are two main types of benefits:
 - Regular Benefits: Based on income, household size and primary heating source.
 - Emergency Benefits: For qualifying low-income New Yorkers who are facing heat or heat-related energy emergencies.
 - **REAP - Residential Energy Affordability Partnership**
 - You may qualify to have energy-efficient lightbulbs or appliances installed in your home at no cost to you. The REAP program helps qualifying individuals find ways to save on energy costs.
 - **Project Warmth** - an emergency assistance program administered by United Way of Long Island to help low-income families and individuals with energy emergencies. You may be eligible to receive a one-time grant to pay for heating costs.

FOOD STABILITY

- **Island Harvest** is the largest food bank on Long Island: islandharvest.org; Call 516-294-8528 or 631-873-4775. Text 631-450-3775 with ZIP code for a list of nearby pantries
- **Long Island Cares** provides food to 350 food banks and pantries on Long Island: licares.org; 631-582-FOOD
- **Carroll's Kitchen Long Island** delivers meals to those in need: carrollskitchenli.org; carrollskitchenli@gmail.com; 631-206-4235
- **Nassau County VetMart** is a food pantry for veterans that is located in East Meadow: (516) 572-6526
- **Long Island Council of Churches** serves an emergency food program in Freeport: liccdonate.org
- **EAC Network Meals on Wheels** provides meals to homebound seniors in Nassau County: eac-network.org/meals-wheels-seniors/
- **Three Village Meals on Wheels** provides low-cost meals to people of all ages who are homebound, handicapped or chronically ill in Northern Brookhaven Town: 631-689-7077
- **Suffolk311**: Suffolk residents can call 311 for local food bank information or look under the Food Assistance section at suffolkcountyny.gov/Departments/Health-Services/Health-Bulletins.
- To apply for the **Supplemental Nutrition Assistance Program (SNAP)** for help purchasing food, go to New York State's benefits website: mybenefits.ny.gov. You can also contact the Nassau Department of Social Services at 516-227-8519 and the Suffolk Department of Social Services at 631-854-9930.

NUTRITION SITES

- [Town of Babylon](#)
- [Town of Brookhaven](#)
- [Town of East Hampton](#)
- [Town of Huntington](#)
- [Town of Islip](#)
- [Town of Riverhead](#)
- [Town of Shelter Island](#)
- [Town of Smithtown](#)
- [Town of Southampton](#)
- [Town of Southold](#)

HEALTHCARE

Nassau Suffolk Hospital Council ([website](#))

- Enrollment staff are currently providing Medicaid application assistance by telephone. There is no in-person assistance until further notice. Please call 631-656-9783. Application Assistance is available for those in need of the following Medicaid programs:
 - Community Medicaid (including those with excess income and/or resources)
 - Medicaid for home care services
 - Medicaid for nursing home care or other services in an in-patient setting
 - Medicaid for adults and children in need of waiver services (OPWDD, Traumatic Brain Injury, Bridges to Health and other HCBS programs, etc.)
 - Medicaid for working people with disabilities who want to buy into the program
 - Medicare Savings Program for those with Medicare that need help paying Part A, Part B, and/or prescription drugs
 - Medicare enrollment assistance for those also eligible for Medicaid.

- **NYS Health Plan Marketplace ([website](#))**

- **NYS Department of Health**

- **[Medicaid coverage FAQ for those enrolled through DSS](#)**

SOCIAL SERVICE ORGNIZATIONS

- **2-1-1 LONG ISLAND**
 - www.211longisland.org
 - **Help Line: Call 2-1-1 or 1-888-774-7633**
 - **2-1-1 Long Island is a free, *non-emergency* information and referral service that connects Long Island residents to a wide array of health and human services they may need on a daily basis or during a disaster. A partnership between the United Way of Long Island and Middle Country Public Library, 2-1-1 offers a confidential call center where trained specialists help link people to services they need. (Available 10 a.m. to 5 p.m., Monday to Saturday.)**
- **FAMILY & CHILDREN'S ASSOCIATION - (Nassau County)**
 - www.familyandchildrens.org
 - **(516)-746-0350**
 - **Through an integrated network of services and counseling, this Mineola nonprofit agency supports vulnerable children and youths, seniors, veterans, families and communities. With offices in several locations, the association offers a range of programs that help residents age 60 and older, whether they are in their own homes, assisted living facilities or nursing homes. Among the services:**
 - **Financial Counseling**—Programs to help resolve debt and mortgage crises; HIICAP (Health Insurance Information, Counseling & Assistance Program) for issues concerning Medicare and other health care options; bill payer assistance, including budgeting; managing consumer debt; CHEC, which provides reverse mortgages; and completion of tax forms.
 - **Care Management**—Comprehensive assessment and assistance for seniors having difficulty functioning independently at home, including development of a care plan, arranging in-home personal and medical care; assistance with government benefits; money management; counseling and consultations.
 - **Ombudservice**—Trained volunteers called “ombudsmen” work as resident advocates for seniors living in nursing, adult and assisted living homes, protecting residents’ rights and resolving concerns about care for residents and their families.

SOCIAL SERVICE ORGNIZATIONS

- **FAMILY SERVICE LEAGUE - Suffolk County**
 - www.fsl-li.org
 - 631-427-3700
 - **This Huntington-based grass roots social service agency** with over 60 social service programs in more than 20 locations and committed staff and support personnel of approximately 800, serves Long Island's most vulnerable citizens - from seniors seeking companionship and purpose and the homeless seeking shelter and nourishment to those suffering from addiction and mental illness and families working hard to stay together.
 - **Family Mental Health and Counseling**—A spectrum of services, including adult care management, which provides case management and care coordination services for adults with chronic health conditions or severe mental illness.
 - **Financial Literacy and Debt Counseling**—Assists individuals and families who are struggling with financial indebtedness.
 - **Money Follows the Person**—A New York State-funded program that helps nursing home residents return to the community when possible. Resources such as affordable housing options, housing subsidies, and inter-generational housing programs are explored and secured.
 - **Ombudsman Program**—Trained volunteers (“ombudspersons”) visit nursing homes, adult homes, and assisted-living facilities to advocate for residents and their families, protecting their rights and improving the quality of life for long-term care residents.
 - **HomeShare Long Island-Suffolk**—Program that matches older homeowners and home-seekers in Suffolk County with the objective of sharing a single-family home. The collaborative arrangement allows seniors to preserve their homes and independent living status while providing younger employed adults with low-cost housing. Homeowners offer accommodations in exchange for an agreed-upon level of help with household tasks, companionship, and financial support, or some combination of all three.
 - **Caregiver Support**— Family caregivers living east of Route 112 can take advantage of the Caregiver Support Program, offered in several locations. Caregivers receive individual and/or group counseling and are encouraged to attend clinician-supervised group sessions that provide valuable peer support and address key aspects of the aging process that impact caregivers.

SOCIAL SERVICE ORGNIZATIONS

- **FEDERATION OF ORGANIZATIONS (FEGS)**
 - www.fedoforg.org
 - 631-669-5355
 - This community-based agency is a major provider of health and wellness, senior and children's services, housing, and support services in Suffolk and Nassau counties, as well as Queens, Brooklyn, Bronx and Manhattan. Programs include:
 - [Care Coordination](#)
 - [Homeless Services](#)
 - [Peer Support Services](#)
 - [Supported Employment Services](#)
 - [The Companion Program](#)
 - [Financial Management](#)
 - [Senior Support Services](#)
 - [Children's Care Coordination Services](#)
 - [Home and Community Based Services](#)

SOCIAL SERVICE ORGNIZATIONS

- **NASSAU SUFFOLK LAW SERVICES**
- nslawservices.org
- **631-669-5355**

Areas of Help

- [Adult Homes](#)
- [Civil Rights](#)
- [Family & Domestic Violence](#)
- [Healthcare](#)
- [Life Planning](#)
- [Mental Wellness & Support](#)
- [Mortgages & Foreclosure](#)
- [Nutrition Resources](#)
- [Personal Finance & Bills](#)
- [Renters & Evictions *](#)
- [Special Education](#)
- [Social Security](#)
- [Veterans](#)
- [More Help](#)

Offices are open, but appointments are required because of COVID-19. Please call the general phone line to leave a message, which will be routed to the appropriate person:

- Nassau County (516) 292-8100
- Seniors in Nassau County (516) 292-8088
- Western Suffolk (631) 232-2400
- Eastern Suffolk (631) 369-1112

UNEMPLOYMENT

- **Eligibility and Benefits**

- **UI:** Claimants receiving UI benefits, including Pandemic Emergency Unemployment Compensation (PEUC) and Extended Benefits (EB), must file a new claim online or through NYS DOL's automated phone system after their BYE date. UI claimants will not receive benefits on an expired claim unless deemed not qualified for a new claim after reapplying.
- **PUA:** Claimants receiving PUA benefits do not need to reapply at their BYE date. Instead, just keep certifying weekly while unemployed. PUA is set to expire on 9/5/21.

UNEMPLOYMENT

Regular Unemployment Insurance

- There are two extension programs in effect for Regular Unemployment Insurance:
 - The Pandemic Emergency Unemployment Compensation Program (PEUC) provides 53 weeks of additional benefits. It went into effect April 5, 2020 and expires the benefit week ending September 5, 2021.
 - The Extended Benefits Program (EB) went into effect the week ending July 5, 2020. It currently provides up to 13 weeks of additional benefits. (The number of available weeks of EB depends upon New York's unemployment rate. Therefore, it is subject to change.)
- The chart to the right shows the maximum weeks of benefits that may be available to you based on your Original Claim effective date. Note: Your Original Claim effective date is the Monday of the week in which your claim was filed. You can find it on the Monetary Determination mailed to you or on your Online Services account page.

*An additional \$600 was payable for eligible claims made for the benefit weeks ending April 5, 2020 through July 26, 2020. An additional \$300 is payable to eligible claims made for the benefit weeks ending January 3, 2021 through September 5, 2021. These payments are called Federal Pandemic Unemployment Compensation (FPUC).

*Regular Unemployment Insurance recipients may be eligible for additional benefits under the Lost Wages Assistance (LWA) Program. See the [LWA program FAQs](#) for details.

**The number of available weeks of EB depends upon New York State's unemployment rate. Therefore, it is subject to change.

Regular Unemployment Insurance Claimants

Original Claim Effective Date*	Maximum Number of Benefit Weeks Available
July 2, 2018 - April 20, 2020	26 weeks of regular UI up to 53 weeks of PEUC (Ends 9/5/2021) Up to 20 weeks of EB** Total Number of Weeks: up to 99
April 27, 2020 - August 31, 2020	26 weeks of regular UI Up to 53 weeks of PEUC (Ends 9/5/2021) Up to 20 weeks of EB** Total Number of Weeks: up to 99
September 7, 2020 and later	26 weeks of regular UI Up to 20 weeks of EB** Total Number of Weeks: up to 46

UNEMPLOYMENT

Pandemic Unemployment Assistance

- **As a reminder: On September 5, 2021, several federal unemployment benefit programs, including PUA, PEUC, EB, and FPUC, will expire across the country, per federal law. For more information, visit dol.ny.gov/fedexp.**
- Recipients of Pandemic Unemployment Assistance are not eligible for PEUC or EB. However, under federal law, PUA recipients may receive up to 57 weeks** of benefits. The chart below shows the maximum weeks of benefits that may be available to you based on your Original Claim effective date. Note: Your Original Claim effective date is the Monday of the week in which your claim was filed. You can find it on the Monetary Determination mailed to you or on your Online Services account page.

Pandemic Unemployment Assistance Claimants	
Original Claim Effective Date*	Maximum Number of Weeks Available
January 20, 2020 - March 2, 2020	Up to 57 weeks of PUA
March 9, 2020 - September 5, 2021	Up to 57 weeks of PUA (Ends 9/5/2021)

EMPLOYMENT

- Join us next week to prepare for Your Job Search.
- Topics covered:
 - Updating your resume
 - Letters of Recommendation/Testimonials
 - Creating a List of Companies Where You Would Like to Work