

**UNITEHERE!**  
**Local 100**  
NEW YORK & NEW JERSEY



**New York  
Edition**

# HELP FOR TOUGH TIMES

COVID-19

A guide to  
unemployment,  
health care, legal  
help, family  
services and other  
basic needs.

2020

Letter From Your Union  
Unemployment Benefits  
Budgeting  
Legal Assistance  
Temporary Financial Assistance  
Food Assistance  
Renters Guide  
Utilities and Energy Help  
Mortgage Resources  
Health Care  
People with Disabilities  
Burial Costs  
Personal & Emotional Support  
Free/Reduced Internet  
Children  
Student Loans  
Older Workers  
Immigrant Resources  
Taking Care of Yourself  
Fair Debt Collection Act  
Model Letter to Creditors  
Model Bill Slips  
Budget Worksheet

## You're not alone...

The novel Coronavirus or COVID-19 is impacting our country, our state, and all of us in unprecedented ways. For many of our employers, business is down, and that means layoffs or reduced hours for workers. Already many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will prove to be a valuable asset for you. We are committed to working with and assisting you through this challenging time.

We understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of UNITE HERE Local 100 is trained to assist you.

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to UNITE HERE Local 100 staff, we encourage you to call us at 917-746-4907 rather than come into the office.

The situation with regard to available assistance is changing. This booklet offers resources for you that are current as of the time of writing. The agencies listed can offer help with financial problems, food, shelter, utilities, health care, legal services and job search assistance. In the coming days, new assistance may become available from federal, state or local government. We will do everything we can to update this booklet.

If you cannot find the specific information you need in this booklet, you can call 211 or go to [211nys.org](http://211nys.org) for links to an updated list of available resources by zip code. In New York City, you can find the same information by calling 311 or going to [nyc.gov/311](http://nyc.gov/311).

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In an effort to make our community a better place to live, work, raise a family and retire, it is the goal of UNITE HERE Local 100 to be responsive to the needs of the membership.

The information in this Guide is intended for general information purposes only and does not constitute legal advice. Should you have specific questions regarding your legal rights with respect to any of the matters discussed in this Guide, including but not limited to the impact of receiving certain forms of public assistance on your immigration status, you should seek the advice of a qualified legal professional in your community. The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

# DIRECTORY

	Phone Number	Call Hours	Website
<b>Local 100</b>	917-746-4907	M-F: 9am-5pm	<a href="http://unitehere100.org">unitehere100.org</a>
<b>General Helplines</b>	NYC: 311	Always Open	<a href="http://nyc.gov/311">nyc.gov/311</a>
	All NY: 211	Always Open	<a href="http://211nys.org">211nys.org</a>
<b>Unemployment</b>	1-888-209-8124	M-Sat: 8am-6pm (see more on p.4)	<a href="http://labor.ny.gov">labor.ny.gov</a>
<b>State Aid Programs</b> (food, cash, medicaid)	NYC: 311	Always Open	<a href="http://access.nyc.gov">access.nyc.gov</a>
	All NY: 1-800-342-3009	M-F 8:30a-4:45p	<a href="http://otda.ny.gov">otda.ny.gov</a>
<b>Emergency Food</b>	NYC: 866-888-8777	Always Open	<a href="http://access.nyc.gov/programs/emergency-food-assistance">access.nyc.gov/programs/emergency-food-assistance</a>
	All NY: 211	Always Open	<a href="http://ogs.ny.gov">ogs.ny.gov</a> (search “TEFAP”)
<b>Health Insurance</b>	Call Local 100 for info on your current plan	M-F: 9am-5pm	<a href="http://unitehere100.org/health-insurance">unitehere100.org/health-insurance</a>
<b>Low Cost Healthcare</b> (if you’re uninsured)	NYC: 1-844-692-4692	Always Open	<a href="http://nychealthandhospitals.org/paying-for-your-health-care">nychealthandhospitals.org/paying-for-your-health-care</a>
	All NY: 1-888-614-5400	M-F: 9am-4pm	<a href="http://communityhealthadvocates.org/people-no-health-insurance">communityhealthadvocates.org/people-no-health-insurance</a>
<b>Mental Health Resources</b>	NYC: 1-888-692-9355	Always Open	<a href="http://nycwell.cityofnewyork.us">nycwell.cityofnewyork.us</a>
	All NY: 1-800-985-5990	Always Open	<a href="http://samhsa.gov/find-treatment">samhsa.gov/find-treatment</a>
<b>Tenant Resources</b>	NYC: 917-661-4505	M-F: 10am-4pm	<a href="http://nyc.gov/tenantprotection">nyc.gov/tenantprotection</a>
	All NY: 1-866-ASK-DHCR	M-F: 9am-5pm	<a href="http://hcr.ny.gov/tenants">hcr.ny.gov/tenants</a>
<b>Mortgage Assistance</b>	1-855-HOME-456	M-F: 9am-5pm	<a href="http://homeownerhelpny.com">homeownerhelpny.com</a>
<b>Utilities</b> (non-emergency)	ConEd: 1-800-752-6633	Always Open	<a href="http://coned.com">coned.com</a>
	PSEG: 1-800-490-0025	M-F: 9am-9pm	<a href="http://psegliny.com">psegliny.com</a>
<b>Public School Info</b>	NYC: 311	Always Open	<a href="http://schools.nyc.gov">schools.nyc.gov</a>
	All NY: 518-474-3852	M-F: 9am-5pm	<a href="http://nysed.gov">nysed.gov</a>
<b>Elder Services</b>	NYC: 212-244-6469	M-F: 8:30a-5:30p	<a href="http://nyc.gov/aging">nyc.gov/aging</a>
	All NY: 1-800-342-9871	M-F: 8am-4pm	<a href="http://nyconnects.ny.gov">nyconnects.ny.gov</a>
<b>Immigrant Resources</b>	1-800-566-7636	M-F: 9am-8pm	<a href="http://maketheroadny.org/coronavirus">maketheroadny.org/coronavirus</a>
			Legal: <a href="http://immigrationadvocates.org">immigrationadvocates.org</a>
<b>Legal Aid</b>	NYC: 917-661-4500	M-F: 10am-4pm	<a href="http://legalservicesnyc.org">legalservicesnyc.org</a>
	South NY: 212-613-5000	M-F: 9am-3pm	<a href="http://lawhelpny.org">lawhelpny.org</a>
<b>Consumer Helpline</b>	1-800-697-1220	M-F: 8:30a-4:30p	<a href="http://dos.ny.gov/consumerprotection">dos.ny.gov/consumerprotection</a>
<b>Suicide Lifeline</b>	1-800-273-8255	Always Open	<a href="http://suicidepreventionlifeline.org">suicidepreventionlifeline.org</a>
<b>Domestic Violence Hotline</b>	1-800-799-7233	Always Open	<a href="http://thehotline.org">thehotline.org</a>

## UNEMPLOYMENT BENEFITS

There are two ways to file an unemployment insurance claim, by phone or on the web.

**FILE BY PHONE:** Call the NY Dept. of Labor Claim Center: **(888) 209-8124**

Help is available in at least 8 languages.

Phone hours have been extended to:

Mon-Thur, 8:00 am to 7:30 pm

Friday, 8:00am to 6:00pm

Saturday, 7:30 am to 8:00pm

**FILE ONLINE:** Go to

<https://applications.labor.ny.gov/IndividualREG/>.

Online Hours are:

Mon-Thur, 7:30 am to 7:30 pm

Friday, 7:30am to 5:00pm

Weekend, all day Sat thru 7:00pm Sun

IT IS EXTREMELY IMPORTANT THAT YOU KNOW YOUR ONLINE ID, PASSWORD, AND E-MAIL INFO. KEEP THIS INFORMATION SAFE AND SECURE, YOU WILL NEED IT TO RE-OPEN YOUR CLAIM.

If you are filing a new claim, the day you should file is based on the first letter of your last name.

Last Name starts with	Day to Call
A-F	MONDAY
G-N	TUESDAY
O-Z	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.

File as soon as possible. NY is waiving the 7-Day waiting period for benefits for people who are out of work due to COVID-19 closures or quarantines, so there will not be the usual gap before your payments can begin.

## BEFORE YOU FILE

- Gather your information (see below)
- Have a pen & paper ready to copy down information
- be ready to choose a four-digit Personal Identification Number (PIN).

**Whether you file by phone or online you must be ready to present the following information.** You can file a claim without all of these, but missing info can delay your first payment:

### Personal Info

- Your Social Security Number
- Your correct alien registration number
- Your driver license or Motor Vehicle ID card number (if you have either one)
- Your complete mailing address & zip code
- A phone number where you can be reached from 8am-5 pm, Mon-Fri

### Employment Info

- Names and addresses of all your employers for the last 18 months, including those in other states
- Your occupation and the dates you worked for those employers (start and end), and the reason for separation
- Recall date if you expect to be recalled to your job.
- Employer Registration number or Federal Employer Identification Number (FEIN) of your most recent employer (FEIN is on your W-2 forms)

### You may also need:

- Pension information (if you are receiving any pension or 401K).
- Military DD-214, Member 4 Copy (if you were in the military in the past 18 months).
- Form SF-8 or SF-50 (if you were a federal civilian employee).
- A check with your bank routing number and checking account number (if you choose direct deposit)

## BUDGETING

Reduced income requires your utmost caution and skill in managing your money. There are community resources to help you, but first you must plan ahead.



**Set up a realistic budget plan** allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 16 will help get you started.

**Prioritize your bills.** When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation

Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations. Use the document entitled “Sample Letter to Creditors” at the end of this booklet as a guide to communicate with your creditors.

**Maintain accurate files.** Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative’s name, title, and phone number. Follow up any phone conversations in writing.

**Stay organized.** Keep everything in one place. Write a summary list of your financial plan for quick reference.

**Keep your end of the bargain.** If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.

*\*Avoid making unnecessary purchases on credit. Get budget counseling if you are having difficulty.*

## DEALING WITH CREDITORS

For help negotiating with creditors or to report other consumer problems, call: NY State Division of Consumer Protection Consumer Helpline: **800-697-1220** Complaint forms & information are at [www.dos.ny.gov/consumerprotection](http://www.dos.ny.gov/consumerprotection).

To report **fraud or price-gouging**, call the NY Attorney General’s Bureau of Consumer Protection Helpline: **1-800-771-7755**

If you need legal representation to assist with a landlord, merchant, neighbor or family member, see the “**LEGAL ASSISTANCE**” section below.

### WHAT ABOUT TAXES?

The Deadline to file federal taxes has been extended by three months to July 15, 2020.

**If you are expecting a refund, you can still file now and receive the money you’re owed sooner.**

The same is true for your New York taxes. Find more info at: [irs.gov/coronavirus](http://irs.gov/coronavirus)

## LEGAL ASSISTANCE

If you are in a situation where you need legal advice or legal representation, there are reduced legal fee resources, and in some cases, free legal advice available. A few resources are provided below:

### In NYC:

- Legal Services NYC: **917-661-4500**  
Any language, Monday-Friday 10am-4pm  
[www.legalservicesnyc.org](http://www.legalservicesnyc.org)
- Legal Aid Society of NYC: **212-577-3300**  
Monday-Friday 9am-5pm  
[www.legalaidnyc.org](http://www.legalaidnyc.org)

### Anywhere in NY:

- Free & Low Cost Resources by County:  
[www.lawhelpny.org](http://www.lawhelpny.org)
- New York State Bar Association  
Public Interest Department: **518-487-5641**  
Lawyer Referral: **1-800-342-3661**

## TEMPORARY ASSISTANCE

Many assistance programs run through your state, county or municipal government may have resources that can offer support to you and your family in the coming months.

Programs include:

- Food Assistance (SNAP or “food stamps”; also WIC for pregnant women & young children)
- Health Assistance (Medicaid or other low-cost insurance options)
- Cash Assistance (for rent or other needs)
- Transportation (reduced fares for public transportation, aid for the disabled)

Eligibility for these programs may depend on where you live, household income, and the ages and health status of the people you live with, among other factors.

For help with any of these programs, contact:

### **In NYC:**

NYC Human Resources Administration (HRA): Call **311** or apply online at website: <https://access.nyc.gov/>

You can also reach HRA at **718-557-1399**. (311 is available 24/7, but the HRA’s hours are M-F 8:30am-4:30pm.)

### **Anywhere in NY:**

NY Office of Temporary & Disability Assistance (OTDA): **1-800-342-3009**  
Monday-Friday 8:30am-4:45pm  
Or apply online at website: [www.otda.ny.gov](http://www.otda.ny.gov).

## DO THESE PROGRAMS WORK FOR IMMIGRANTS?

Immigrant New Yorkers and/or their children may be eligible for temporary assistance. If you have concerns related to your status and current immigration laws (like the public charge rule), contact one of the groups listed in the “**IMMIGRANT RESOURCES**” section on p. **X** before you call these agencies.

## EMERGENCY FOOD RESOURCES

If you need immediate help getting food for you and your family, call **311 in NYC** or **211 anywhere in NY**. Both numbers are available 24/7.

Food Banks can provide connections to community resources to meet immediate needs and also help with applications for longer-term food assistance programs like SNAP. Some even offer help with tax preparation.

NYC Hunger Hotline: **1-866-888-8777**

Food Bank for NYC: **212-566-7855**  
website: [www.foodbanknyc.org/get-help](http://www.foodbanknyc.org/get-help).

Long Island Cares: **631-582-3663**  
website: [www.licares.org](http://www.licares.org)

Food Bank for Westchester: **914-923-1100**  
website: [www.feedingwestchester.org](http://www.feedingwestchester.org).

## FOR KIDS

### **In NYC:**

New York City is providing free breakfast, lunch and dinner to all kids under 18. No registration, ID, or documentation is required, and all three meals can be picked up at the same time.

Food can be collected at 400 sites around the city. Pick up sites are open Monday-Friday 7:30am-1:30pm.

To find locations near you call **311** or go to: [www.schools.nyc.gov/school-life/food/free-meals](http://www.schools.nyc.gov/school-life/food/free-meals).

### **Elsewhere in NY:**

School districts in Westchester County, Long Island and elsewhere in the state are also required to provide free meals to students. Contact your local school for details, or for 24/7 guidance **call 211** or visit [www.211nys.org](http://www.211nys.org).

## ***Membership Alert!!!***

### **Beware of Foreclosure Rescue Scams - Help Is Free!**

Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Unscrupulous lawyers and scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

In this booklet Local 100 keeps you within the safe bounds of government sponsored and/or regulated agencies. Federal, County, and State governments provide many free resources to get you the help you need. All government agencies should provide assistance in English and Spanish, and other languages by appointment.

**Remember, there is no need to spend any money to receive help!!**

### **Tips to Avoid Scams**

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company without their approval.

**If You Suspect a Scam Call the New York Attorney General’s Helpline at: 1-800-771-7755**

### **What to Do if You Have Been the Victim of a Scam**

If you believe you have been the victim of a scam, you should file a complaint with the Federal Trade Commission (FTC). File a complaint with the FTC online at:

[www.ftccomplaintassistant.gov/](http://www.ftccomplaintassistant.gov/) or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

### **Do NOT apply for a Pay Day Loan!**

Pay Day Loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don’t get yourself into a vicious cycle of debt – stay away from Pay Day Loans!

## RENTERS GUIDE

**As of March 16, 2020, New York State Courts temporarily suspended all eviction proceedings until further notice.**

Until further notice, you will not need to apply for rent assistance to stop an eviction.

**THIS MEANS THAT YOU WILL BE ABLE TO STAY IN YOUR HOME DURING THIS HEALTH EMERGENCY.**

If you are concerned about your ability to keep up with your rent, act now to get guidance and assistance regarding your rights and responsibilities.

### **In NYC:**

- **Mayor's Office to Protect Tenants: 311 or 917-661-4505** (M-F 10am-4pm)  
website: [www.nyc.gov/tenantprotection](http://www.nyc.gov/tenantprotection)
- **MetCouncil on Housing: 212-979-0611**  
M & -W, 1:30-8pm, Tues 5:30-8pm, Fri 1:30-5pm  
website: [www.metcouncilonhousing.org](http://www.metcouncilonhousing.org)
- **NYC Human Resources Administration** (rent assistance & homelessness prevention): **311**  
website: [www.nyc.gov/hra](http://www.nyc.gov/hra).

### **Anywhere in NY:**

- **NYS Housing & Community Renewal** (rent stabilized & subsidized housing): **1-866-ASK-DHCR** (M-F 9am-5pm) or **718-739-6400** (rent info line)  
website: [www.hcr.ny.gov/tenants](http://www.hcr.ny.gov/tenants)
- **NYS Office of Disability & Temporary Assistance** (homelessness prevention & emergency assistance): **1-800-342-3009** (M-F 8:30am-4:45pm)  
website: [www.otda.ny.gov](http://www.otda.ny.gov)

### **LEGAL HELP**

There are legal resources available for help with evictions and other landlord/tenant disputes. You may qualify for free representation. See the "LEGAL ASSISTANCE" section on page 5 or request

a referral from one of the resources listed above.

## UTILITY BILLS AND ENERGY ASSISTANCE

**The primary utility companies in New York State have suspended all electricity, gas and water shut-offs during the coronavirus emergency.** In NYC and Westchester County, ConEd has also suspended late fees.

Utility companies are required to offer budget billing plans, payment plans for needy customers and special protection for the ill. In addition, ConEd, PSEG Long Island and many phone carriers (including mobile phones) are offering financial assistance for customers impacted by the coronavirus emergency.

As soon as you know that you may have difficulty paying your bill, call your utility company (gas, electric, water, phone) to arrange a payment plan. Do NOT wait until you receive a shut-off notice.

**Consolidated Edison of NY (ConED):**  
24/7 Customer Hotline: **1-800-752-6633**  
website:

<https://www.coned.com/en/accounts-billing/payment-plans-assistance>.

**PSEG Long Island: 1-800-490-0025**  
website:

<https://www.psegliny.com/myaccount/customersupport/financialassistance/reap>.

If you have questions or complaints about a utility company, contact the NY Public Service Commission, which regulates the gas, electric, phone, and cable companies. **Public Service Commission Helpline:**

**1-800-342-3377**

(M-F 8:30am-4pm, many languages)

website: [www.dps.ny.gov](http://www.dps.ny.gov)

If you are having trouble paying your utility bills, you may be eligible for help through

programs including the federally funded Home Energy Assistance Program (HEAP). You can access these programs through state and local temporary assistance agencies. See the “TEMPORARY ASSISTANCE” section on page 6.

## **MORTGAGES**

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY.

### **FEDERAL RESOURCES**

The major federal home lending agencies have taken steps to protect homeowners from foreclosure and eviction during the current crisis. If your mortgage is owned by one of these agencies, you may be eligible for protections including:

- A temporary hold on foreclosures & evictions
- A suspension of mortgage payments up to 12 months
- No late fees
- No negative credit reports because of late payments
- Help catching up on missed payments when the relief period ends

Contact your mortgage lender to find out if your mortgage is backed by one of these agencies (Fannie Mae, Freddie Mac or FHA). You can also contact them directly to see if your loan is covered:

**Federal Housing Authority (FHA):**  
**1-800-Call-FHA or 1-877-622-8525**  
website: [www.hud.gov/coronavirus](http://www.hud.gov/coronavirus).

**Fannie Mae: 1-800-232-6643**  
website: [www.knowyouroptions.com](http://www.knowyouroptions.com)

**Freddie Mac: 1-800-373-3343**  
website:  
[www.myhome.freddiemac.com/own/getting-help-disaster.html](http://www.myhome.freddiemac.com/own/getting-help-disaster.html).

### **Making Home Affordable**

MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments. Hotline: **1-888-995-4673**  
Website: [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

### **VA Mortgages**

To date, the Department of Veterans Affairs (VA) hasn't set special relief requirements for lenders, but it aims in general to help Veterans retain their homes or avoid foreclosure. If you are struggling to make your mortgage payments, speak with a VA loan servicer as soon as possible.

**Dept. of Veterans Affairs Home Loans:**  
Phone: **1-877-827-3702**  
website: [www.va.gov/housing-assistance/home-loans](http://www.va.gov/housing-assistance/home-loans)

### **STATE & LOCAL RESOURCES**

The State of NY has issued its own emergency regulations covering all state-regulated banks. Protections are similar to those offered by federal lenders, but are generally set to last 90 days as opposed to 60.

Free help for NY homeowners who are facing difficulty with mortgage payments is available through the NY Attorney General's Homeowner Protection Program. Free financial and legal counseling services can be accessed at:

**NYC**  
**Center for NYC Neighborhoods:**  
phone: **646-786-0888**  
website: [www.cnycn.org/get-help](http://www.cnycn.org/get-help)

## **Anywhere in NY**

Homeowner Help NY:

phone: **1-855-HOME-456**

website: [www.homeownerhelpny.com](http://www.homeownerhelpny.com)

## **HEALTH CARE**

In the face of the current global pandemic, it is especially important to maintain health coverage now. If you have lost your health insurance, please take steps to make sure you and your loved ones have insurance.

If you have union health insurance, contact Local 100 for information about your health plan and benefits.

Member Helpline: 917-746-4907

website: [www.unitehere100.org/health-insurance](http://www.unitehere100.org/health-insurance)

If you are uninsured, or have been told that your benefits are ending, there are options to get yourself and your family insured.

## **COBRA**

If your New York work-based health insurance is ending, your employer is required to offer you up to 36 months of extended benefits through the federal COBRA program. This option will allow you to keep your current coverage, but can be very expensive.

Your employer is required to send you the **paperwork** to participate in this program. Contact Local 100 if you think your employer isn't providing you the material you need.

## **MEDICARE**

Medicare is a federally funded medical insurance program administered by the Social Security Administration. You are eligible for Medicare hospital insurance if you:

- Are 65 and receive Social Security or railroad retirement benefits
- Have received Social security disability benefits for 24 months

For more information about these requirements and other features of the Medicare program contact:

**Social Security Administration: 800-772-1213**

website: [www.ssa.gov](http://www.ssa.gov)

## **LOW COST INSURANCE**

Anytime you lose your job-based health insurance, you can enroll in a new plan at The New York State Health Insurance Marketplace. The state has also extended open enrollment for uninsured people through at least April 15, 2020.

Plan costs will depend on your household income and the level of coverage you get. Basic plans can cost as little as \$20/month.

You can also apply for special free or low cost insurance for kids through the state Healthy Kids or CHIP program.

To find out about your options contact:

**New York State of Health: 1-855-355-5777**

(M-F 8am-8pm, Sat. 9am-1pm)

website: [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov).

## **MEDICAID**

Medicaid is a state implemented medical program to help you get health care and related services. Children who are born in the U.S. are eligible even if their parents are not citizens or legal residents.

You can apply for Medicaid benefits along with other state assistance through state and local aid agencies. See the "**TEMPORARY ASSISTANCE**" section on page 6

### **DO THESE PROGRAMS WORK FOR IMMIGRANTS?**

Non-citizens with questions about participating in low-cost health plans can find information in multiple languages at: [www.info.nystateofhealth.ny.gov/publiccharge](http://www.info.nystateofhealth.ny.gov/publiccharge).

You may also want to contact one of the groups listed in the "**IMMIGRANT RESOURCES**" section on page **X**.

## HEALTH CARE (Continued)

### **IF YOU'RE UNINSURED**

If you or a loved one are without insurance and need to seek immediate care, help is available to set up affordable or no-cost treatment.

#### **In NYC:**

New York Health + Hospitals Helpline:  
phone: **1-844-692-4692** (anytime)  
website: [www.nyhealthandhospitals.org/paying-for-your-health-care](http://www.nyhealthandhospitals.org/paying-for-your-health-care).

#### **Anywhere in NY:**

Community Health Advocates:  
phone: **1-888-614-5400** (M-F 9am-4pm)  
[www.communityhealthadvocates.org](http://www.communityhealthadvocates.org)

### **PRESCRIPTION DRUGS**

Those over 65 may be eligible for help with their Medicare Part D costs through NY State Elderly Pharmaceutical Insurance (EPIC): 1-800-332-3742  
[www.health.ny.gov/health\\_care/epic](http://www.health.ny.gov/health_care/epic)

Discount prescription cards may help with the cost of prescriptions.

**In NYC** you can find out more by calling **311** or going to:

Big Apple Rx Card 1-888-454-5602  
Website: [www.bigapplerx.com](http://www.bigapplerx.com).

**Anywhere in NY**, you can try:

New York Rx Card: 1-800-444-4106  
website: [www.newyorkrxcard.com](http://www.newyorkrxcard.com).

Familywize -A community partner of United Way that offers discounts on many common prescription drugs.  
website: [www.familywize.org](http://www.familywize.org).

**Finally, if all else fails, your family doctor or local hospital does not want to see you ignore health problems.** If you have lost your health coverage, speak to your doctor about the possibility of negotiating reduced fees and payment schedules.

## PEOPLE WITH DISABILITIES

Disaster Survivors with Disabilities Hotline:  
**800-626-4959**

Refers people with disabilities to services and resources they may need, including helping to meet immediate needs for durable medical equipment and supplies.

website: [www.portlight.org](http://www.portlight.org)

#### • **In NYC:**

NYC Office for People with Disabilities:  
**Call 311** or use their online resources to find services available to people based on their specific disabilities.

website: [www.nyc.gov/mopd](http://www.nyc.gov/mopd)

#### • **Anywhere in NY**

Disability Rights NY: (800) 993-8982

Provides connections to services for disabled people across NY, including individual need assessments and legal referrals. English and Spanish.

website: [www.DRNY.org](http://www.DRNY.org)

### **Supplemental Security Income (SSI)**

SSI is a federal program that pays monthly benefits to people who are 65 or older, or blind, or have a disability and who don't own much or have a lot of income. SSI isn't just for adults. Monthly benefits can go to disabled and blind children, too. For information, contact the Social Security Administration: (800) 772-1213

website: [www.ssa.gov](http://www.ssa.gov)

### **BURIAL COSTS**

Assistance may be available for those who lose a loved one. A guide for managing the burial process in New York State can be found at [www.health.ny.gov/publications/0704](http://www.health.ny.gov/publications/0704)

In NYC, you can request help from the Human Resources Administration by calling **311** or using **access.nyc.gov**

If the deceased was receiving Social Security Benefits, a surviving spouse or children

may be eligible for a one-time Social Security Lump Sum Death Payment of \$255. See more at [www.benefits.gov/benefit/4392](http://www.benefits.gov/benefit/4392).

### **VA BENEFIT**

If your family member served in the US armed forces, he/she may be eligible for VA. There are many different scenarios, so check <https://www.va.gov/burials-memorials/veterans-burial-allowance/> or call (800) 827-1000 to find out if your family member is eligible.

### **HEALTH INSURANCE**

Some Health Insurance programs may include a burial benefit. Check with the deceased's insurance company.

### **CHARITABLE ORGANIZATIONS**

If the deceased was a member of a religious or ethnic organization, check to see if they provide assistance.

## **SUPPORTIVE RESOURCES**

Mental health can be at risk during stressful times such as dealing with a reduction in income. Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence.

### **NATIONWIDE RESOURCES:**

#### **Disaster Distress Hotline: 1-800-985-5990**

A 24/7, 365-day-a-year, hotline providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. Toll-free, multilingual, and confidential. Can also text **TalkWithUs to 66746** to connect with a trained crisis counselor.

#### **Suicide Prevention Lifeline: 1-800-273-8255**

A 24-hour, toll-free, confidential hotline available to anyone in suicidal crisis or emotional distress. A national network of local crisis

centers provide crisis counseling and mental health referrals day and night.

#### **Domestic Violence Hotline: (800) 799-7233**

Hotline advocates are available 24/7/365 to take your calls. You can also contact them by texting **LOVEIS** to **22522**.

#### **Safe Horizon Hotline: 1-800-621-4673**

Support and services for survivors of crime, domestic violence, sexual assault. More information at [www.safehorizon.org](http://www.safehorizon.org).

#### **SAMSHA Helpline: 1-800-662-4357**

Support line of the US Substance Abuse and Mental Health Services Administration. Provides 24/7 treatment referrals and information in English and Spanish.

### **STATE & LOCAL RESOURCES**

#### **• In NYC:**

#### **NYC WELL: 1-888-692-9355**

24/7 confidential helpline for anyone struggling with mental health or substance misuse. Help is available for both adults and children in over 200 languages. You can also text **WELL** to **65173**.

website: <https://nycwell.cityofnewyork.us>.

#### **Sanctuary for Families: 212-349-6009**

Provides counseling, shelter, legal, and other services to victims of domestic violence and their children in New York City.

website: [www.sanctuaryforfamilies.org](http://www.sanctuaryforfamilies.org)

#### **• Anywhere in NY:**

#### **NY Emotional Support Hotline:**

#### **1-844-863-9314**

24/7 New York state hotline to connect residents to free counseling services during the coronavirus emergency.

#### **NY Domestic & Sexual Violence Hotline:**

#### **1-800-942-6906**

24/7 New York State hotline provides confidential support and resources to survivors and those at risk.

#### **NY HOPEline for Addiction Services:**

#### **1-877-846-7369**

24/7 New York state hotline provides support and referrals for people suffering from chemical dependency or problem gambling.

## **FREE/LOW COST INTERNET**

**Spectrum: 1-844-488-8395**

Offering free WiFi access and broadband to households with K-12 or college students who don't already have it. Free do-it-yourself installation Through May 15, 2020.

website: [www.spectrum.com](http://www.spectrum.com)

## **YOUR CHILDREN**

**The Governor has closed all schools in the State of New York until at least April 29, 2020.**

Stay in contact with your child's school district to find out when your schools may reopen. The schedule may be different depending on which city or town you live in.

The New York City Schools have been closed through at least April 29 and could stay closed through the rest of the school year.

## **MEALS**

Meals will still be provided to all public school students even while their schools are closed. In NYC, anyone under 18 can get free grab-and-go school meals. For more information see the "**EMERGENCY FOOD RESOURCES**" section on page 6.

## **Women Infants & Children (WIC)**

Offers food & health care referrals for low-income pregnant women and new mothers, as well as to infants and children up to age 5 who are found to be at nutritional risk. See the "**TEMPORARY ASSISTANCE**" section on page 6 to apply. Or you can call the federal helpline at **1-800-522-5006**.

## **DIAPERS**

For help finding local agencies that can provide diaper assistance for families in need, **Call 211** or go to **211nys.gov**.

## **CHILDCARE**

Some childcare resources may still be available for people who work in the healthcare system or do other essential jobs, including pharmacy and grocery workers. To find out if your children are eligible go to:

[www.schools.nyc.gov/enrollment/enrollment-help/regional-enrichment-centers](http://www.schools.nyc.gov/enrollment/enrollment-help/regional-enrichment-centers)

## **REMOTE LEARNING**

All NY school districts are required to develop a remote learning program to allow students to continue studying in some way while their schools are closed.

### **• In NYC**

Information about NYC's remote learning program including technical help, access to iPads and other support, is available at:

website: [www.schools.nyc.gov/learn-at-home](http://www.schools.nyc.gov/learn-at-home)

If you have questions about the program you can also **call 311** or contact the New York City Department of Education directly at: **718-935-2200** (M-F 8am-6pm)

If your child attends a school outside the NYC public system, contact your school or school district directly to find out what remote learning resources are available.

The New York Public Library also has online learning and entertainment resources organized by grade level. Visit:

[www.nypl.org/about/remote-resources/kids-and-teens](http://www.nypl.org/about/remote-resources/kids-and-teens)

## **STUDENT LOANS**

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, provides automatic suspension of principal and interest payments on federally-held student loans through September 30, 2020. These suspended payments will count towards any student loan forgiveness program.

For more information or if you aren't sure whether your loan is federally-held, contact the US Department of Education:

Phone: **1-800-4-FED-AID**

website: [www.studentaid.gov](http://www.studentaid.gov)

In addition, the State of New York has suspended all collection of student loan debt through at least April 17, 2020.

## **FOR OLDER WORKERS**

There are a range of special services available to workers over the age of 62. Information on programs to help with food, housing, financial, legal and other needs is centralized at these sites:

- **In NYC**

NYC Dept. for the Aging: **212-244-6469**

(M-F: 8:30am-5:30pm)

website: [www.nyc.gov/aging](http://www.nyc.gov/aging)

NYC Rent Freeze Program for Seniors

Allows low-income city residents over the age of 62 to permanently stop increases to their rent payments. For more info **Call 311** or go to [www.nyc.gov/rentfreeze](http://www.nyc.gov/rentfreeze)

- **Anywhere in NY**

NY Connects: **1-800-342-9871**

(M-F: 8am-4pm)

website: [www.nyconnects.ny.gov](http://www.nyconnects.ny.gov)

New York Association on Aging

Links to food delivery, community services, health insurance support and other resources for older New Yorkers

[www.agingny.org/aging-services.html](http://www.agingny.org/aging-services.html)

## **PENSION**

Many UNITE HERE members are entitled to a pension upon retirement or permanent disability. If you have questions about your pension plan, you can contact Local 100 or call the pension manager directly:

UNITEHERE National Retirement Fund:

**1-800-452-4155**

## **SOCIAL SECURITY**

If you are 62 or older you may be eligible for Social Security benefits. **If you begin collecting before age 65, your benefits will be reduced.** The amount of benefits that you receive is based on your lifetime earnings.

For more information call the Social Security Administration: **1-800-772-1213**

You can apply for benefits online at:

[www.ssa.gov/onlineservices](http://www.ssa.gov/onlineservices)

## **IMMIGRANT RESOURCES**

Some members who are not citizens may be concerned about whether accessing governmental help to get testing and treatment for COVID-19 is an option for them. Some government agencies have made statements to encourage immigrants seek the help and treatment they need:

New York State:

<https://info.nystateofhealth.ny.gov/public-charge>

US Customs & Immigration:

[www.uscis.gov/greencard/public-charge](http://www.uscis.gov/greencard/public-charge)

See also: [www.maketheroadny.org/coronavirus](http://www.maketheroadny.org/coronavirus)

for information on your rights and resources during this emergency.

Non-citizens, regardless of status, have good reason to want to be fully informed when accessing government services. There are lots of agencies that can help with legal, language and other concerns:

NY State New Americans Hotline:

**1-800-566-7636** (M-F: 9am-8pm)

Anonymous and confidential hotline provides live assistance in over 200 languages to anyone in need regardless of documented status.

NYC Office of Immigrant Affairs:

**1-800-354-0365** (M-F: 9am-6pm)

“ActionNYC” program offers free immigration legal help in a network of trusted community organizations and schools.

Immigration Advocates Network:

**immigrationadvocates.org**

National directory of legal services including many that may be specific to your language and country of origin.

You may also find helpful resources in the **“LEGAL ASSISTANCE”** section on page 5.

## TAKING CARE OF YOURSELF

1. Stay active mentally and physically
2. Eat healthy foods, get enough rest
3. Exercise, take up a new recreational activity you always wished to start
4. Recognize the effects of stress and seek help if needed
5. Organize your time, scheduling time to enjoy yourself
6. Develop a support system; keep in touch with friends
7. Get involved in a volunteer activity
8. Catch problems while they are small

**“An ounce of prevention is worth a pound of cure”**

## Your rights under the Fair Debt Collection Practices Act

*While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practices Act (FDCPA) prohibits any kind of harassment.*

The FDCPA applies to any personal, family, or household debt and covers debt collectors who regularly collect debt for others, but not the creditors themselves or their lawyers.

If you find yourself on the receiving end of a collection call, you might wish to know:

- **When can a collector contact me?** Unless you give them permission to do otherwise, debt collectors can only contact you between 8:00 am and 9:00 pm. They may not communicate with you by postcard.
- **Can collectors contact me at work?** A collector may not contact you at work if they know your employer disapproves.
- **What constitutes harassment under the FDCPA?** Collectors may not use profane language or threaten you with violence. In many instances, it prohibits the publication of a list of consumers who allegedly refuse to pay debts. Collectors may not threaten to take your property unless they are actually able to do it.
- **Can collectors contact my family or friends?** Debt collectors can contact other people but only to ask for information on how to locate you. In most cases, the collector may not divulge the reason for the call to anyone other than you or your attorney.
- **Can I get a collector to stop contacting me?** Debt collection agencies are required to honor written requests to stop contacting consumers. Please be aware that sending a “cease and desist” letter does not relieve you of your responsibility. You will still owe the money, and the company may pursue collection efforts.

To obtain a copy of the FDCPA, visit the Federal Trade Commission’s Web site at [www.FTC.gov](http://www.FTC.gov) or call 877.FTC.HELP.

## SAMPLE LETTER TO CREDITORS

Date: \_\_\_\_\_

Dear \_\_\_\_\_,

I am temporarily on a reduced income due to the economic impact of COVID-19. I am asking your cooperation during this difficult period.

I need to cut back on all my regular payments. I would like to work with you to establish a reduced payment. This is the fairest thing I can do under the circumstances. When I return to work, I will again work with you to establish a plan to catch up on my payments.

Thank you for your understanding.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

**BILL SLIPS  
INCLUDE WHEN YOU PAY BILLS**

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_  
-----



## Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

### ASSETS

Checking	
Savings	
Other Assets	
<b>TOTAL</b>	

### INCOME

	<b>Month :</b>
Unemployment	
Other Income	
<b>TOTAL</b>	

### EXPENSES

	<b>Month :</b>
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
<b>TOTAL</b>	