

SUBJECT: How to Get Federal Help

Hello neighbor,

I hope this email finds you and your loved ones in good health.

I know that each day this crisis brings new challenges and hardships, but we are New Yorkers and will get through this together.

The federal government passed a \$2 trillion stimulus package to help soften the economic impact from the financial effects of the virus. We thank our federal representatives for their hard work on our behalf.

Here is how it might help you:

Small Business Assistance**Paycheck Protection Program**

- This loan provides cash flow assistance through guaranteed loans to employers who maintain their payroll during this health crisis.
- If an employer maintains payroll, up to eight weeks of operating costs covered by the loan can be forgiven, helping workers stay employed and aiding in the recovery.
- Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. This program would be retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls.

Who is eligible?

- Businesses, nonprofits and veterans organizations that were in operation on February 15, 2020.
- Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals.

For more info on Paycheck Protection loans and to help find a lender, visit <https://www.sba.gov/funding-programs/loans/paycheck-protection-program>

Disaster Loans and Grants

- The COVID-19 pandemic has been classified as a disaster by the federal government, opening up billions of dollars for small businesses in Economic Injury Disaster Loans (EIDL).
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster. The interest rate is 3.75 percent for small businesses, independent contractors and sole proprietors. The interest rate for non-profits is 2.75 percent.
- For small businesses in desperate need of relief, immediate \$10,000 grants to cover operating costs are available.
- Businesses impacted by government shutdown or slowdowns are eligible for a payroll tax credit, equal to 50 percent of wages and compensation, to avoid making layoffs.
- There is an overall limit on compensation per employee of \$10,000.

Who is eligible?

In addition to the entities that are already eligible for SBA disaster loans (small businesses, private non-profits, and small agriculture cooperatives), eligibility is temporarily expanded to include:

- Businesses with 500 or fewer employees
- Sole proprietorships with or without employees
- Independent contractors
- Cooperatives and employee-owned businesses
- Private non-profits of any size
- Must have been in business as of January 31, 2020

How to apply

1. You can apply for a loan here: <https://www.sba.gov/funding-programs/disaster-assistance>
2. When you apply, you can request an emergency grant of up to \$10,000
3. The SBA will provide the grant within 3 days of a successful application.
4. You will not have to repay the grant even if your subsequent application for a loan is denied.
5. You can contact a local SBA resource partner to help you through the application process. Find your nearest one here: <https://www.sba.gov/local-assistance>



Student Loan Relief

1. Student loan payments may be suspended through September 30 with no penalty and with no interest accrual.
2. Penalties associated with delinquent payments, such as wage garnishment, reduced tax refund, a reduction in other federal benefits, or any other involuntary collection is suspended.
3. Businesses offering tuition assistance to employees will no longer be taxed on those payments.

Unemployment Insurance Help

- New Yorkers seeking unemployment insurance will see a \$600 increase in benefits for a four-month period. This money will supplement the state's base unemployment benefit. The 7-day waiting period to apply for unemployment has been waived.
- Workers already receiving benefits are eligible for an additional 13 weeks of benefits.
- Part-time workers, gig economy workers, freelancers and furloughed workers still receiving healthcare through their employer, are eligible for these unemployment benefits.

Apply for unemployment here: <https://www.ny.gov/services/get-unemployment-assistance> or call 1-888-209-8124 to help you through the process.

Direct Cash Payments

- Individuals and families with an adjusted gross income up to \$75,000 will receive a one-time cash payment of \$1,200 per adult and \$500 per child. Those making between \$75,000 and \$99,000 are entitled to a reduced payment.
- To be eligible you must be a taxpayer, U.S. resident and have a social security number.
- These amounts are doubled for married couples who file jointly.
- People who file as a “head of household” are eligible for \$1,200 if they earn up to \$112,500. Those earning up to \$136,500 annually are entitled to a reduced payment.
- Checks should be arriving in approximately three weeks.
- There is no sign-up required to receive this payment.

Watch out for Scammers

- The Federal Trade Commission is warning people to be aware of potential scams related to this stimulus bill
- Be advised: no one from the government will ask for your social security number, bank account number or credit card number. You will not be asked to confirm your date of birth.
- Anyone attempting to get this information from you is trying to scam you.
- There is no fee for getting a relief check.
- Protect yourself — be skeptical about phone calls and emails. Rather than answering a call or message, contact the agency directly.

EMERGENCY FOOD DRIVE

Suggested donations

Fresh, Canned or Boxed Food
Toiletries/Personal Items and Cleaning Supplies



Sponsored by NYS Senator Todd Kaminsky.
Please call, email or Facebook to schedule
a drop off or pickup.

(516) 766-8383 / kaminsky@nysenate.gov
f [Facebook.com/SenatorKaminsky](https://www.facebook.com/SenatorKaminsky)



Neighbors Helping Neighbors

My office is holding an emergency food and supplies drive for people and families throughout the district who are struggling. If you're able to donate anything (canned, dry goods or cleaning supplies), please call my office at 516-766-8383 or email Kaminsky@nysenate.gov.

Remember, there are things each of us can do to help stem the spread of COVID-19. Stay home, practice social distancing, clean surfaces and follow the guidelines from CDC, found here: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/index.html>

Take steps to protect yourself



Clean your hands often

- **Wash your hands** often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, **use a hand sanitizer that contains at least 60% alcohol**. Cover all surfaces of your hands and rub them together until they feel dry.
- **Avoid touching your eyes, nose, and mouth** with unwashed hands.



Avoid close contact

- **Avoid close contact** with people who are sick
- Put **distance between yourself and other people** if COVID-19 is spreading in your community. This is especially important for [people who are at higher risk of getting very sick](#).

There is still a great deal of uncertainty of how this virus will affect our country and our families. As always, I am here to assist in any way I can and I know that together we will get through this, stronger, safer and united.

Please reach out to me with any questions.

Stay safe and WASH YOUR HANDS!

Best,

Todd Kaminsky

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