

A photograph of the Rochester skyline at dusk, featuring several tall buildings and a bridge over a river. The sky is a mix of blue and purple, and the city lights are visible. The text is overlaid on the image.

Your questions answered.

City of Rochester, State and
Federal Response to COVID-19

Updated as of May 22, 2020

Believe.



City of Rochester, NY
Lovely A. Warren, Mayor
Rochester City Council



NEW YORK BEGINS PHASED REOPENING

- Rochester, as part of the Finger Lakes region, met the criteria to begin phased reopening
- New York State issued guidance on the four phases of reopening and which businesses and services are included in each
- For information, visit: forward.ny.gov/industries-reopening-phase
- Call the Coronavirus Hotline at 1-888-364-3065 if you believe your employer is not following social distancing and personal protective equipment guidelines



CITY OF ROCHESTER SERVICES

- Police, Fire, 911, Refuse/Recycling and Water services continue
 - Bulk refuse collection resumed May 18
- Public meetings and hearings held by teleconference or other method. Learn more: www.cityofrochester.gov/publicmeetings/
- City facilities (except food distribution sites, Public Market) remain closed to the public
- City parks remain open, but City playgrounds, outdoor fitness equipment and athletic fields are closed
- Rochester Public Market remains open on regular Market days. Many vendors are offering delivery, pre-order, and curbside pickup. Learn more: www.cityofrochester.gov/publicmarket/
- The Central Library of Rochester and Monroe County are offering MiFi mobile hotspot units and contactless curbside lending of library materials. Learn more: www.cityofrochester.gov/article.aspx?id=21474844348
- Many major Special Events are cancelled until further notice. Learn more: www.cityofrochester.gov/majorevents/



CITY OF ROCHESTER SERVICES

- All City departments answer questions via phone and email
- All online services remain available
- 311 Call Center remains in operation
- Neighborhood and Business Development operating under new customer service procedures. Learn more: <https://www.cityofrochester.gov/nbdcoronavirusops/>
- Secure drop box at City Hall, 30 Church St., (Fitzhugh St. entrance) for permit applications, payments or assessment grievances (do not leave cash in drop boxes)
- Payments can be made online via City website at www.cityofrochester.gov/payments/. Online transaction fees are waived
- Civil Service testing postponed
- Rochester Animal Services open by appointment only. Call 428-7274
- Summer of Opportunity youth employment program application extended until further notice. Learn more: www.cityofrochester.gov/soop/



UNEMPLOYMENT INSURANCE

- Applies to furloughed employees, freelance workers and self-employed individuals who do not typically qualify for unemployment benefits
 - Furloughed: Suspended without pay, but keep health insurance and other benefits
 - Laid Off: Loss of job but eligible to pay for COBRA health insurance
- NY State provides unemployment benefits for up to 26 weeks
 - \$104 to \$504 per week depending on your income
- Federal government provides an additional \$600 per week plus an extra 4 months of unemployment benefits paid through NY State



UNEMPLOYMENT INSURANCE

- ***Claim Benefits Immediately:*** 1-week waiting period suspended for applicants whose claims arise directly out of COVID-19 outbreak
- File online: www.ny.gov/services/get-unemployment-assistance or call 1-888-209-8124



PAID LEAVE – Federal Benefits

- Employers must offer both federal and NY State paid leave plans
 - Federal Paid Leave – Effective April 1 - December 31, 2020
 - Who is eligible?
 - Individuals with COVID-19
 - Individuals in quarantine
 - Individuals who are caring for a family member affected by the virus, including, a relative who has COVID-19 or who is subject to a government quarantine or has been advised by a doctor to self-quarantine
 - Individuals who are caring for children whose schools or day care centers have closed



PAID LEAVE – Federal Benefits

- Benefits depend upon employer size. All businesses must comply except:
 - If your employer has more than 500 employees they are exempt
 - If your employer has fewer than 50 employees, they can opt out of the sick leave payments by demonstrating that payments would put the business in danger of closing
- Self-employed and freelance workers are eligible for tax credits
- Federal FMLA leave expanded to include “public health emergency leave,” entitling employees to use FMLA leave if they meet the COVID-19 eligibility requirements



PAID LEAVE – Federal Benefits

- How do federal paid leave benefits work?
- Paid by your employer
 - 2 weeks (80 hours) of paid sick leave for qualified workers who are ill, quarantined, or seeking medical care for COVID-19, paid at up to \$511 per day per employee
 - 2 weeks (80 hours) of paid sick leave for qualified workers who are caring for sick family members, paid at two-thirds of your normal pay, up to \$200 per day per employee
 - 12 weeks of paid leave to people caring for kids whose schools are closed or whose child provider is unavailable because of COVID-19. This is paid at two-thirds of your normal pay, up to \$200 per day per employee



PAID LEAVE – State Benefits

- NY State Paid Leave
- Who is eligible?
 - Taxpayers subject to a mandatory or precautionary order of quarantine or isolation issued by New York State, the department of health, local board of health, or any governmental entity duly authorized to issue such order due to COVID-19
- How do NY's emergency paid leave provisions work?
 - Notify your employer, who will process the benefits through your employer's insurance carrier



PAID LEAVE – State Benefits

- Small employers: 10 or fewer employees and net income of less than \$1 million:
 - No emergency paid sick leave
 - Immediately eligible for additional paid leave (PL) and Temporary Disability Insurance (TDI) benefits
 - PL coverage provides up to 60% of your pay, for a maximum weekly benefit of \$840.70.
 - Disability benefits cover the rest, to match your full wages, up to a maximum weekly disability benefit of \$2,043.92
 - Maximum combined PL and disability benefits are \$2,884.62 per week
- Medium employers: 11-99 employees or with 10 or fewer employees and a net income of greater than \$1 million:
 - At least 5 days of paid sick leave
 - Following paid sick leave, eligible PL and TDI benefits
- Large employers and Government: 100 or more employees, as well as public employees:
 - Minimum of 14 days of paid sick leave



ADDITIONAL FINANCIAL ASSISTANCE

- Direct monetary payments to taxpayers:
 - Individuals earning \$75,000 or less receive \$1,200
 - Married couples earning up to \$150,000 receive \$2,400
 - Individuals earning between \$75,000-\$99,000 and married couples earning between \$150,000-\$198,000 receive decreased amount.
 - Individuals and couples with children age 17 and under receive an additional \$500 per child
 - Individuals earning over \$99,000 and married couples earning over \$198,000 do not qualify
 - If you have not received your payment yet, visit www.irs.gov/coronavirus/get-my-payment for more information



ADDITIONAL FINANCIAL ASSISTANCE

- Bank fees waived. For 90 days from March 24, 2020, if a taxpayer can demonstrate financial hardship as a result of the COVID-19 pandemic, all New York regulated banking institutions are required to waive:
 - ATM fees
 - Overdraft fees
 - Credit card late payment fees
 - Contact your bank for more information regarding eligibility
- Tax filing deadline extended to July 15, 2020



ADDITIONAL FINANCIAL ASSISTANCE

- Retirement Plans

- The existing 10% penalty for early withdrawals from qualified retirement plans is waived for withdrawals up to \$100,000
- For loans taken from qualified employer plans, the maximum loan amounts have increased depending upon your plan
- Withdrawals from retirement plans can be repaid over a period of 3 years, with income from the withdrawals spread out over the same 3 year period
- For more information, talk to your employer or your retirement consultant
- Families of public employees won't need to wait to access retirement benefits. The 15-day waiting period is waived to allow families who may lose a relative to coronavirus to receive these benefits sooner.



ADDITIONAL FINANCIAL ASSISTANCE

- Insurance Policy Protection for Individuals & Small Businesses
 - From March 29, 2020, for a 60-day period, consumers and small businesses experiencing financial hardship due to COVID-19 may defer paying premiums for P&C insurance, including auto, homeowners, renters, workers comp., med. mal., livery and taxi; there will be no late fees and no negative data will be reported to credit bureaus, and late payments will be payable over a one-year period
- Child care
 - New York State will provide child care scholarships to essential workers. Child care costs will be covered for essential staff whose income is less than 300% of the federal poverty level — or \$78,600 for a family of four. Essential workers (including health care providers, law enforcement, food delivery workers, grocery store employees, and others) can use these scholarships to pay for their existing care arrangement



ADDITIONAL FINANCIAL ASSISTANCE

- Student Loans and Medical Debt
 - New York State is temporarily halting collection of student loan and medical debt referred to the Office of the Attorney General for collection until June 16, 2020. This applies to people who have debt owed to the state, such as to SUNY campuses.
 - Interest will not accrue and fees won't be collected while the collection of debt is suspended
 - The Attorney General's Office will also accept applications for a suspension of all other types of debt owed to the state. The application can be found at: ag.ny.gov/covid-19-debt-suspension-application or call 1-800-771-7755
 - Federal student loan payments suspended through September 30, 2020 and interest will not accrue during this time
 - For private student loans, call your loan servicer to ask about relief options if you are experiencing financial hardship. In NY, you can expect payments to be deferred for 90 days (interest may still accrue) with waived late fees and no negative credit reporting



ADDITIONAL FINANCIAL ASSISTANCE

- Local Financial Relief and Support
 - Fees for City parking garages and City parking meters are waived
 - Property owners facing financial hardship can apply for a tax agreement to pay delinquent taxes in installments. Visit www.cityofrochester.gov/taxagreement for more information and to download the application
 - The City's Office of Community Wealth Building's Financial Empowerment Centers program offers free, professional financial counseling and coaching. Residents can work with counselors on a range of activities like budgeting, restructuring debt, and learning more about loan deferment options. Call (585) 252-7110 or visit www.cityofrochester.gov/FEC

RESIDENTIAL AND COMMERCIAL PROPERTY PROTECTIONS



- Evictions and Rent Payments
 - No evictions for non-payment of rent can take place until August 20
 - Rent is still due and should be paid if you are able to pay
 - Fees for late or missed payments during the moratorium are not allowed
 - Tenants can use their security deposit to pay rent and repay the security deposit over time
 - If you need financial assistance, Monroe County is processing applications for emergency rental assistance and ongoing temporary assistance. Face-to-face interview requirements are waived and eligibility interviews can be conducted over the phone. Learn more: www2.monroecounty.gov/hs-COVID-19

RESIDENTIAL AND COMMERCIAL PROPERTY PROTECTIONS



- Mortgages
 - Mortgage payments can be suspended for 90 days from their due date based on financial hardship; payments are still due, just at a later date
 - Late payment fees and online payment fees may be waived
 - Late payments shouldn't be reported to credit agencies
 - For more information, visit www.dfs.ny.gov/consumers/coronavirus/mortgage
 - No foreclosures can take place until August 20 for non-payment of mortgage on properties owned or rented by someone that is eligible for unemployment insurance or benefits under state or federal law or otherwise facing financial hardship due to the COVID-19 pandemic
 - If your mortgage is a federally-backed mortgage, you have rights under the CARES Act: www.consumerfinance.gov/coronavirus/cares-act-mortgage-forbearance-what-you-need-know/

RESIDENTIAL AND COMMERCIAL PROPERTY PROTECTIONS



- Utilities
 - Utilities, specifically gas and electric, will not be shut off due to non-payment
 - Payment is still due
 - NY State has asked utility companies to postpone rate increases for customers
 - RG&E suspending all late payment fees as well as security deposits for new accounts
 - RG&E suspending all non-essential service visits to homes, inside meter readings, and closing walk-in offices. Customers are encouraged to submit meter readings and pay bills through the company's mobile app or website
 - You may be eligible for support with heating costs through the Home Energy Assistance Program (HEAP). Learn more: www2.monroecounty.gov/hs-COVID-19
 - Some internet service providers have committed to not shutting off service
 - Spectrum will not terminate their internet, TV or voice service or charge late fees for residential or small business customers who face difficult economic circumstances related to COVID-19 through June 30, 2020

RESIDENTIAL AND COMMERCIAL PROPERTY PROTECTIONS



- Emergency Repairs
 - For Rochester homeowners who can't afford to repair or replace a furnace, boiler or hot water tank, the City's Department of Neighborhood and Business Development (NBD) offers grants through the Emergency Assistance Repair Program
 - Visit www.cityofrochester.gov/HomeRepairGrants



HEALTH CARE

- Testing for COVID-19 is free for all eligible New Yorkers as ordered by a health care provider
- Eligibility for testing has been expanded, along with the number of testing sites available. Learn more and find a test site: coronavirus.health.ny.gov/find-test-site-near-you
- COVID-19 Emotional Support Hotline: 1-844-863-9314 for mental health counseling
 - Additional emotional support for frontline health care workers: text NYFRONTLINE to 741-741
- New York State is directing state-regulated health insurers to waive all cost sharing/copays/deductibles for mental health services for essential workers through this crisis
- Telehealth should be utilized by patients and providers; patients should contact their provider
 - University of Rochester Medical Center telehealth: 1-888-928-0011



HEALTH CARE

- New Yorkers without health insurance:
 - Apply for a health plan through NY State of Health through June 15, 2020
 - If you recently lost employer coverage, you must apply within 60 days of losing that coverage
 - Because of loss of income, New Yorkers may also be eligible for Medicaid, the Essential Plan or Child Health Plus
 - Visit nystateofhealth.ny.gov for more information
- Consumers and small businesses experiencing financial hardship due to COVID-19 can defer paying health insurance premiums through June 1, 2020
- Elective outpatient treatments and surgeries can resume in Monroe County



HEALTH CARE

- All adult day health care programs are temporarily closed
- Home health care services may continue, but providers should follow precautionary guidance from the NYS Dept. of Health
- Visitation, aside from essential care providers, is suspended for all hospitals and care facilities, including those for individuals with developmental disabilities. Essential care providers are:
 - A parent/guardian of a minor child
 - A care taker of a person with developmental disabilities
 - One person to accompany a woman in labor
 - All people accompanying individuals seeking care need to be symptom free
- Hospitals must now allow any patient giving birth to have present with them: a support person, who does not have symptoms of COVID-19, for the labor, delivery and also the remaining duration of the patient's stay; and/or a doula, who does not have symptoms of COVID-19 for the labor, delivery, and the remaining duration of the patient's stay



HEALTH CARE

- Medicaid Enrollees
 - Telehealth: Face-to-face requirements for Medicaid enrollees and providers have been waived
 - Payment: NYS Medicaid will cover services including testing for COVID-19 and for physician, clinic, and emergency visits without copays for members when the purpose of the visit is testing for COVID-19
 - Transportation: Waiver of 72-hour rule for urgent trips for COVID-19 related symptoms; Waiver of Form 2015 for taxi level trips when symptomatic or exposed to COVID-19



SMALL BUSINESS ASSISTANCE

- Kiva Rochester is providing expanded access to interest-free loans
 - Maximum loan of \$15,000
 - New borrowers do not begin repayment for 6 months
 - To learn more: www.cityofrochester.gov/kiva
- City of Rochester Business Emergency Retention Grant Program
 - Average grant awards of \$2,000 to Rochester businesses to be used for working capital, including payroll, insurance, utility expenses, inventory, and similar short-term debt and operating expenses
 - The grant application is available at: www.cityofrochester.gov/businessresources



SMALL BUSINESS ASSISTANCE

- Monroe County Emergency Small Business Support Program
 - Interest-free loans of up to \$10,000 for businesses with 50 or fewer full-time employees
 - More information available at: www2.monroecounty.gov/economic2-index.php#IncentivePrograms
- New York Forward Loan Fund
 - New economic recovery loan program aimed at supporting New York State small businesses, nonprofits, and small landlords as they reopen after the COVID-19 outbreak and NYS on PAUSE
 - More information available at: esd.ny.gov/economic-recovery-covid-19-loans-small-businesses



SMALL BUSINESS ASSISTANCE

- U.S. Small Business Administration Coronavirus Relief Options
 - Economic Injury Disaster Loans: provide up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties
 - Paycheck Protection Program: provides loan forgiveness for retaining employees during this crisis
 - SBA Express Bridge Loans: provide quick access of up to \$25,000 for businesses that already have a relationship with an SBA Express Lender
 - More information available at: www.sba.gov/funding-programs/loans/coronavirus-relief-options



COVID-19 SCAMS TO WATCH OUT FOR

- Scammers selling and marketing products as treatments or cures for coronavirus
- Businesses charging excessive prices for hand sanitizers, disinfectants, etc.
- Phone calls claiming to be state or federal government representatives and requesting bank information in order to obtain state or federal funding or assistance
- Report these to NYS Office of Attorney General at (212) 416-8700 or Labor.Bureau@ag.ny.gov

IN A DANGEROUS DOMESTIC SITUATION? NEW YORK STATE WILL HELP



- If you are in a dangerous domestic situation, New York State will help you find safe shelter. You are not trapped just because of COVID-19
- If there is an issue where you are in immediate harm, call 911
- If you need help, call the State's Domestic Violence Hotline at 1-800-942-6906
- New texting and online service also available. Text 844-997-2121 or visit opdv.ny.gov
- Locally, call the Willow Domestic Violence Center 24-Hour Hotline: (585) 222-7233 or visit the website: willowcenterny.org