

NEW YORK TAXI WORKERS ALLIANCE

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WWW.NYTWA.ORG FACEBOOK/NYTWA *Drivers Serve the World. We Serve the Drivers.*



NYTWA RESOURCES GUIDE FOR DRIVERS & FAMILIES TO GET THROUGH COVID-19 PANDEMIC

Dear Brothers and Sisters: You have the right to be safe and healthy like everyone else. There are resources to help you and your family financially, physically, and emotionally to get through this crisis. If you have any questions at any time, just reach out to us:

- Fill out this Form: [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)
- Call 718-706-9892. The Caller ID will pick up your number and we will call you back.
- Email MEDIA@NYTWA.ORG
- Send us a message on Facebook or Twitter

If you are not a NYC taxi or FHV driver but would like some help, please feel free to also contact us through the form, phone, email or message. Our members make it possible for us stand in solidarity with fellow workers.

JOIN US **EVERY SUNDAY NIGHT AT 9PM** FOR OUR SPECIAL COMMUNITY RADIO PROGRAM: **Call 712-770-5345; Code 123843#**. Thank you to our brothers and sisters at Radio Samatiguila for sharing their air time with all of us.

Drivers serve the world. We serve the drivers. Thank you for everything you do. We are so proud to be your union.

If you have symptoms and do not have a regular doctor, call: NYC Health and Hospitals hotline at 1-844-NYC-4NYC or NYS hotline at 1-888-364-3065 or 311

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892.

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1. HELP FOR DRIVER FAMILIES WHO HAVE LOST A LOVED ONE

Dear Brother/Sister, We are so sorry for your loss. Please tell us how we can help.

You contact us at 718-706-9892 or over email at media@nytwa.org at any time.

We can help with making funeral arrangements, as well as raising funds, and inform you of death benefits that may be available if the family or friend who passed away is a driver.

BURIAL ASSISTANCE FROM NYC

- Funeral and burial guidance <https://www1.nyc.gov/site/helpnownyc/get-help/funeral-burial-guidance.page>
- The city will provide up to \$900 toward burial costs.
- View the [Application for Burial Allowance and find out more about what HRA will cover](#). Burial Allowance Applications and supporting documents may be submitted in person, or by email at BurialServices@hra.nyc.gov or by fax at 917-639-0476.
- Please note that the address listed on the application may be the agency's old address. Their office is now located at: 33-28 Northern Blvd, 3rd Floor, Long Island City, NY 11101. Phone: 718-473-8310.

2. HELP TO FIND LOVED ONES WHO ARE MISSING DUE TO COVID-19

The Mayor's Office has set up the Unified Victim Identification System (UVIS) to help find New Yorkers who are missing due to COVID-19. Reports will only be accepted for individuals who are missing, and not known to be in specific hospitals. The report will then be sent to NYPD for further investigation.

To file a report about a friend or loved one who may be missing due to COVID-19:

- You can file online at nyc.gov/CovidMissing
- People without internet access can file a report by calling 311
- From outside NYC, call: 212-639-9675

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3. UNEMPLOYMENT

What is Unemployment Insurance

Unemployment Insurance (UI) is a program to give money every week to employees who lose their jobs due to no fault of their own. **REGULAR STATE UNEMPLOYMENT** is for employees and is paid for by the state, which raises the money from employers. Every state has its own rules on the maximum money every week, and on who is eligible for partial unemployment if they are still doing some work and earning an income. **DISASTER UNEMPLOYMENT, THIS TIME CALLED PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA)** is a special program Congress passed so that independent contractors and freelancers can also receive support due to job loss during a disaster. Congress gives the money to the state to pay for it. **PANDEMIC UNEMPLOYMENT COMPENSATION (PUC)** is a special program Congress passed at this time to give an **additional \$600** per week to all workers who receive regular state unemployment or PUA from April 5th to July 31st. Workers apply in the state where they work – not where they live. **In NYS, the maximum weekly benefit is \$504.**

- **NYS UI and PUA are the same money. You will get one or the other, not both. Maximum in NYS is \$504/week.**
- **Pandemic Unemployment Compensation (PUC) is the additional \$600 everyone will get automatically for each week you are unemployed between April 5, 2020 and July 31st, 2020.**

Who is Eligible

- Must hold work permit
- Must have been working at some point during the last 18 months
- Must now be “unemployed”

How Does Government Define “Unemployed”:

- **Not working** because of loss of business, company closed down, or the worker was laid off because of lack of work
- **Worked for 3 or less days or gross income of no more than \$504 per week**

When Do You Apply

- **You apply when you become unemployed – loss of business/income; or your job is cut down to 3 or less days or your gross income is \$504 per week or less.**

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How Much Can You Receive:

| January 31st, 2020 To July 31st, 2020: | April 5th, 2020 To July 31st, 2020: | August 1, 2020 To Dec. 31, 2020: |
|---|--|---|
| Maximum: \$504 (UI or PUA) | Maximum: \$504 (UI or PUA) + \$600 (PUC) | Maximum: \$504 (UI or PUA) |
| Minimum: \$104 (UI) or \$182 (PUA) | Minimum: \$104 (UI) or \$182 (PUA) + \$600 (PUC) | Minimum: \$104 (UI) or \$182 (PUA) |

- Unemployment is a weekly benefit.
- The weekly amount is based on how much you made recently. The Department of Labor looks at your earnings and decides (you have the right to appeal their number.)
- App and other FHV drivers, considered employees under Unemployment Law, will be paid through the state's regular Unemployment Fund, which looks at gross earnings.
- Yellow cab drivers and Greencab drivers who only street hail, considered independent contractors, will be paid through the federal government's Pandemic Unemployment Assistance program, which looks at net earnings.
- You are considered unemployed fully if you are not working at all.
- You are partially unemployed if you are working 3 days or less or grossing \$504 or less.
- **App and FHV drivers** could be paid \$504 for every week you do not work at all. You could be paid between \$104 up to \$504 if you work 3 days or less or gross \$504 or less.
- **Yellow and Greencab drivers** could be paid \$504 for every week you do not work at all. You could be paid between \$182 up to \$504 if you work 3 days or less or gross \$504 or less.
- **All drivers** will be paid an additional \$600 per week between April 5th to July 31st through a Pandemic Unemployment Compensation (PUC) You will receive this \$600 per week even if you go back to work part-time (3 days or less; or gross \$504/week) any time until July 31st.
- The first date of your benefit will be the last date you worked, not the date you file.

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What You Need To Do To Receive Unemployment

1. Fill Out NYS Unemployment Insurance Application

This first step is same FOR ALL DRIVERS:

All must first apply for Regular NYS Unemployment.

If you applied before April 9th, please see page 8 for more instructions to get to the next steps in this process.

You must file on specific days according to the first letter of your last name:

TO MANAGE INTAKE VOLUME AND ENSURE EVERYONE GETS THEIR BENEFITS AS SOON AS POSSIBLE, WE ARE ASKING NEW YORKERS TO FILE ON DIFFERENT DAYS.

| WEB SERVICE HOURS | | 7:30am - 7:30pm | | | | |
|--|-------|-----------------|--|-----|-----------------|-----|
| PHONE SERVICE HOURS | | | 8:00am - 7:30pm | | 7:30am - 8:00pm | |
| MON | TUE | WED | THU | FRI | SAT | SUN |
| File on the day your last names begins with: | | | Missed your filing day? File on Thursday, Friday, Saturday or Sunday. | | | |
| A - F | G - N | O - Z | | | | |

WE ARE YOUR DOL
New York State Department of Labor

To file by phone: 1-888-209-8124. You can ask for a translator

If they do not have a translator the language you need, please contact us immediately.

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

Saturday and Sunday, 7:30 am to 8:00 pm

If you need help to log in or apply online, you can call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)

To file online: [CLICK HERE](#)

- 1. You first create an ID and log in (go to box on left side)**
- 2. After you set up the user ID, go to the same page and log in.**
 - *Owner Drivers* you cannot use the same gov ID that you use to file the surcharge.**
- 3. After you finish the application online, the DOL will call you within 72 hours to help you complete the process.**

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How to Answer Key Questions: Name and Number of Employers

- **UBER/LYFT/LIVERY/BLACK CAR DRIVERS:** You would submit the name of the company that dispatches fares to you: Uber, Lyft, base name.
 - **YELLOW CAB LEASE & OWNER-DRIVERS:** You would note that you are Self-Employed and write down your name and address for employer.
 - **GREENCAB DRIVERS:** Please contact us for more instruction.
 - **If you have another W2 job and drive yellow part-time:** Please contact us for more instruction.
- 2. Answer phone call from the Dept. of Labor within 72 hours after you complete your online application.**
- **BEWARE OF SCAMS!** Because many Dept. of Labor must work from home, the call may appear as “PRIVATE.” You should answer it.
 - If the caller says they are from the Dept. of Labor, **they will know the date you applied and the type of claim you filed.**
 - Do not give out your personal information.
 - If you are concerned that you gave out your information to a scammer:
 - Call the DOL Consumer Helpline at 800-697-1220
 - Call your bank and credit card companies so they can watch for any fraudulent activity.
 - The Dept. of Labor may be calling you from: 518-704-2704
 - Save this number in your phone (Dept. of Labor) so you will know.
 - You cannot call them at this number. This is the outgoing number of the Dept. of Labor, meaning they make calls from it, but do not receive calls at this number.
- 3. You may be asked to submit proof of income, such as your 1099 and Schedule C from your last year of tax filing, or sample weekly pay statements.**
- 4. You will be asked to “Certify” your claim every week that you are unemployed. This means, you will certify from the time you apply until the time you go back to work more than 3 days or gross \$504 or more for the week.**

What Does It Mean to Certify:

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA.](#)

- Certification means you are letting the Dept. of Labor know your employment status.
- Dept. of Labor will tell you when to start to certify. This is how you will tell them if you go back to work part-time, or when you go back to work full-time and are no longer unemployed.
- Dept. of Labor will ask you to start to certify even while they are still processing your application. So starting to certify does not mean you have finished your application process. They may also still ask you for more paperwork to complete the application process.
- You must continue to certify every week, while you are waiting for a decision, if you are approved for benefits, or if you have been denied but plan to appeal.

How to Certify:

You can certify over the phone or you can certify online.

- **Telephone:** Call **888-581-5812**, the DOL's automated telephone certification process, 24 hours a day, 7 days a week.
- **Online:** Go to [Click here to go NYS DOL](#), enter your [NY.gov](#) username and password, click "Unemployment Services," and then choose "Claim weekly benefits."

5. Wait for Monetary Benefit Determination, or MBD. MBD is the official letter the Dept. of Labor sends to let you know if you will receive unemployment and how much you will get.

5A. If your MBD says \$0, that means you have been denied.

- **UBER, LYFT, FHV DRIVERS:** You will file an appeal. **WE CAN HELP YOU APPEAL. Call 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)**
- **YELLOW AND GREENCAB DRIVERS:** You should expect to receive a \$0 MBD. It means you have to **[now apply for PUA](#)**. Remember, regular Unemployment and PUA are the same amount of money. PUA is just how the federal government is going to give you unemployment even though you are not an employee.

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- After you file for PUA, you will get a new MBD with how much you will be receiving. If it is again \$0, you will file an appeal. **WE CAN HELP YOU WITH YOUR APPEAL.** Call 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)

5B. ALL DRIVERS: If your MBD has an amount that is less than what you feel you are owed, then you will file an appeal. **WE CAN HELP YOU WITH YOUR APPEAL.** Call 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)

6. EVERYONE: After your benefit starts, you just continue to certify every week.

IF YOU APPLIED BEFORE APRIL 9TH: On April 9th, the DOL released a new application. If you applied for Unemployment, or PUA, or both, before April 9th, here is what you should do now.

ALL DRIVERS: If you filled out PUA but never filled out the regular NYS Unemployment application  Log in and file the Unemployment application now. Contact us if you need help. Within 72 hours, you should get a call from a DOL agent. If you do not get the call, then contact us.

YELLOW CAB AND GREEN CAB DRIVERS: If you applied for regular Unemployment, but have not applied for PUA yet  Log in and file the PUA application now. Contact us if you need help. Within 72 hours, you should get a call from a DOL agent. If you do not get the call, then contact us.

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CONTACT US If You Have Any Of These Issues

Regarding UNEMPLOYMENT

- *Uber, Lyft, FHV:* Told to apply for PUA
- Have not applied yet and need help to apply online
- Having Log in issues
- *All Drivers:* Filed PUA between April 3rd and April 9th, need help to file regular Unemployment application.
- *Yellow cab or Green cab:* Need help to file PUA application
- *No call from DOL yet, and more than 72 hours have passed*
- Had my phone call, but have another question for DOL
- Made a mistake on the application and forgot to tell DOL Agent during phone call
- Need help to get 1099 from company/vendor/base
- Need help to fax documents
- Need help to certify
- Monetary Benefit Determination (MBD) says \$0 or lower than expected
- Not sure if eligible to apply or have general questions

If you have what is called **mixed employment**, meaning you are both an independent contractor and an employee, please call us on how to answer the employment questions.

- For example: A Greencab driver that does both street hails and dispatches from Uber, Lyft or a base
- For example: Drive Yellow or Greencab, and have another W2 job

To Request Help regarding Unemployment or Any Other Service: Call 718-706-9892 or Fill out this Form: [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)

*****JOIN Our Fight to Win Unemployment for Drivers. [CLICK HERE TO SIGN OUR PETITION!](#)** In NYS Uber drivers have the right to regular state Unemployment because three NYTWA members fought for unemployment after losing their jobs. Represented by **NYTWA and Brooklyn Legal Services**, they won their case to be employees under unemployment law. **It took three years, from 2016 to 2018, but our members stood up against Uber and won!** Regular unemployment is a permanent program that will still be there after the pandemic. Uber, Lyft, and FHV drivers will be able to apply if they lose their job in the future. It is also supposed to be faster to get your benefit through regular Unemployment. **The delay drivers are having now is because Uber, Lyft and most bases are not giving drivers' earnings data to the Department of Labor like they are supposed to as employers. JOIN OUR CAMPAIGN to pressure the companies to release the data. [CLICK HERE TO SIGN OUR PETITION!](#) NYTWA campaigned for Congress to pass special disaster unemployment so our yellow cab and green cab brothers and sisters could also get unemployment during this crisis. We also fought for drivers to be covered after Hurricane Sandy and 9/11. **Join the Movement!*******

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4. STIMULUS CHECKS

The IRS has started issuing Stimulus Check payments starting on April 13, 2020.

Who Will Get the Money and How Much:

Individuals with a social security number will **get \$1,200 (or \$2,400 for two adults) plus \$500 for each child that is 16 and younger** if their gross 'adjusted' income - that means your income after expenses (so not your total gross bookings) - is \$75,000 or less for one adult or \$150,000 or less for joint filers. The amount comes down if your gross adjusted income is higher. The IRS will use your gross adjusted income and dependents information from 2019 if you filed already, or from your 2018 taxes if 2019 is not filed yet. (You do not have to file 2019 taxes until July 15th.)

- This Stimulus Check is called a refund, but it is **not** the same as EITC (Earned Income Tax Credit). If you are single and did not get refund before, do not worry. You can still get this Stimulus Check as long as your gross adjusted income is \$75,000 and under; you filed 2019 or 2018 taxes; and you have a social security number.
- If you file and have dependents, only you and your husband or wife and dependent children 16 and younger will get a payment. If you have dependent children older than 16, or elderly parents, they will not get the payment.
- If you owe child support, your payment may come down.
- If you owe taxes or have a debt to the state or federal government, you will still get this Stimulus Check in full.
- Because this is a refund, if you do not meet the requirements this year, you can still file for in 2021 when you file your 2020 taxes. So, if you have a baby this year, you can claim the \$500 next year. If you file your spouse as a dependent instead of a joint filer, you can claim the \$1200 if you file jointly next year for 2020 taxes.

How will the IRS make the payment:

Payments will be paid by direct deposit to your bank account or sent by regular mail.

Here is what you need to do:

If you filed 2018 or 2019 AND the IRS already has your direct deposit info, you should expect to start getting payments beginning April 13th.

Within two weeks after making the deposit, the IRS will send you a letter in the mail so you will know. You can also [click here](#) to check the status of your payment on the IRS website.

Who Should Take Action Now:

- a. If you ***were not required*** to file taxes because your ***income was too low*** (gross income less than \$12K individual / less than \$24K joint), you can now fill out this form to get your payment. [Click here](#)

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- b. If you did file taxes (2018 or 2019) but ***need to give your banking info*** for direct deposit, follow instructions for GET MY PAYMENT. [Click here](#)
- c. If you need the check mailed to you and have a change of address, you can mail a letter to the IRS with your: full name, old and new address, social security number or ITIN, and your signature. If you file jointly, then give info and signature of both spouses.
Mail to: Dept. Of Treasury, IRS, Cincinnati, OH 45999-0023
- d. If you filed 2018 or 2019 taxes and do not want direct deposit, your payment will be mailed to the address on your last taxes. You do not have to do anything. You will be able to track on the IRS website when your payment is coming.
- e. If you or a family member did not file taxes in 2018 or 2019 or does not typically file taxes, you might still be able to get a refund check. You or the impacted family member must fill out [this form](#) on the IRS website. If you simply have not filed your 2018 taxes you should file them now to get the funds as soon as possible. Otherwise, you can get the refund check in 2021 if you file taxes for 2020.

As of now, this Stimulus Check is a one-time payment. For more from the IRS:

<https://www.irs.gov/coronavirus>

5. DEALING WITH LENDERS & OPERATING EXPENSES

Attention medallion owner-drivers and FHV car owners: While Unemployment and Pandemic Unemployment Compensation (\$600) will likely be enough to cover your cost of living during these painful months when there is no work, we know it will NOT be enough to also cover your operating expenses.

Right now, lenders and insurance companies are not requiring payment. But the payment is not cancelled. They will add it to your monthly expenses after business starts up again.

But we know that this will be a burden and you may not be able to afford it as business may not pick up again for many months.

Plan of Action on Handling Operating Expenses and Debt:

1. **Cancel your ACH Payments;** call your bank and ask them to cancel any payments you have that are automatic from your account
2. Start your Application for Unemployment if you have not already!

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3. Prepare to apply for federal and city loan programs. After you are approved, see if the federal or city loan terms are better than the loan terms your medallion lender, car dealer/agent or insurance company might offer. (more in next section)

How to Deal With Each Operating Expense

1. **MEDALLION LOAN:** Call your medallion lender and ask for debt forgiveness. If lender will not forgive total monthly payment, ask to add to your contract and confirm the interest rate. Make it clear you cannot pay more on the monthly premium even after business starts again.

Note: Marblegate now owns old Melrose and LOMTO loans which used to be owned by the NCUA (National Credit Union Administration). Field Point works for Marblegate. Their number is 877-736-3903. Call to let them know you cannot pay.

2. **FHV and YELLOW VEHICLE FINANCING:** Call the dealer or agent and ask for debt forgiveness. If lender will not forgive total monthly payment, ask to add to your contract and confirm the interest rate. Make it clear you cannot pay more on the monthly premium even after business starts again.
3. **LIABILITY INSURANCE:** NYS has told insurance companies they cannot make you pay during this time. Insurance companies are giving two choices: you can pay later OR you can put your plate in storage.
 - **FHV Drivers:** Fill out TLC form. You do not have to mail in your plate. But if you are caught driving for hire while your plate is in “storage” mode at TLC, you will be fined. TLC FHV Storage guidelines: <https://www1.nyc.gov/site/tlc/vehicles/for-hire-vehicle.page>
 - **Medallion Owner-Drivers:** Fill out form, mail in plate, park your car in private driveway or garage. We are asking the TLC and DMV to allow you to keep the plate, same as FHV plate holders, but be subject to fine if driving with plate in storage.
4. **(Owner-Drivers) Workers Compensation:** Cancel your Workers Compensation payment until you have a second shift driver ready to work with you again.

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Protect Yourself Against Price Gouging!

- If you suspect a vendor is overcharging you or charging you when they are not supposed to, you can file a complain with the NYS Attorney General.
[Click Here to File a Complaint Against Price Gouging with the NYS Attorney General](#)
- You can contact us if you need help to write a letter to a lender or your insurance company/broker. Here is a letter you can use:

To Whom It May Concern:

I am writing to inform you of my financial hardship and therefore inability to make this payment. My car is parked, with no one to drive it, and no passengers for us to pick up. Even if I receive full Unemployment and Pandemic Unemployment Compensation, it will only cover my personal cost of living. It will not cover my operating expenses.

I firmly believe the fair thing would be for you to forgive the premium / pro-rate our cost, for the weeks that our cars are parked due to the economic impact of COVID-19.

I ask you to forgive this payment.

Sincerely,

*****JOIN the national movement to push for automatic, forgiveness for all. Our Demands: FORGIVE medallion mortgage payments and vehicle financing during COVID-19. FORGIVE liability insurance and Workers Compensation for months you do not work, even if the plate is not in storage. Stay tuned for details to come.*****

*****OWNER-DRIVERS! OUR CAMPAIGN FOR MEDALLION DEBT FORGIVENESS CONTINUES. The NYS Attorney General's case against the city is active. We continue to call for \$150,000 for all medallion owners 62 and older so our brothers and sisters can retire with dignity. We continue to organize to bring all lenders to the table and work out debt forgiveness. Owner-drivers and individual owners need to decide if our terms (reduce loan to \$150K at no more than \$900/mo) need to change given the economic crisis and the uncertain future of the industry. Stay tuned as we organize for a campaign meeting.*****

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6. SMALL BUSINESS LOANS AND GRANT PROGRAMS

There are three main small business loan programs. You cannot accept Unemployment and payroll grants at the same time. You can apply for federal and city loans to see if the interest rate will be lower than what you would pay to the medallion lender or vehicle dealer/agent.

As of April 17th, the three programs are on pause until Congress votes on more funding for them. While some things may change, you should become aware of the programs now so you can be ready for when applications are opened up again. Please review this and then contact us so we can be ready to help you.

1. Economic Injury Disaster Loan (EIDL) Loan (3.75%) (see below for details)
2. Paycheck Protection Program (PPP) (see below for details)
3. NYC Small Business Continuity Fund Loan (0%) (see below for details)

1. Economic Injury Disaster Loan (EIDL)

The Economic Injury Disaster Loan (EIDLE) is a loan program run through the Federal Government's Small Business Administration (SBA).

These loans have two components:

- Unforgivable portion:
 - **Most of the loan is not forgivable, meaning, you will have to pay it back**
 - The interest on the loan repayment is expected to be on average 3.75% and terms may be up to 30 years. LOAN TERMS WILL DEPEND ON EACH INDIVIDUAL APPLICATION.
- Forgivable portion:
 - **For the Self-employed** you may or may not qualify for the forgiveness, and if you do, it will be up to \$1K only. If you are in the country, you should apply for Unemployment and use EIDL to cover operating expenses.
 - If for some reason you pay payroll, up to \$10,000 of the loan could be forgivable. HOWEVER, it is only \$1K per employee up to \$10K in total.

To apply:

- For the application: <https://covid19relief.sba.gov/#/>
- For information more generally from SBA: <https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
- If you filed before April 2nd, you must file again.

2. Paycheck Protection Program (PPP): This loan is entirely to maintain payroll for employees, and up to 25% can be used to cover rent or overhead related to the business.

- **A self-employed individual or independent contractor cannot receive both PPP and Unemployment but you can apply for both and pick whichever is higher.**

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

- PPP is available only to those who file Tax Forms 940, 941, 1049 Schedule C, or 1099-MISC.
- **This program may be good for those who are out of the country and cannot file for Unemployment. Everyone in the country, should file for Unemployment.**
- PPP is a loan to cover 100% of your payroll expenses (net income) for up to 8 weeks. 25% of the loan can also be used to pay for rent or other operating expenses.
- The main benefit of this loan program is it can be almost entirely forgiven. You do not have to pay taxes on it. To have the loan forgiven you must keep your payroll expenses consistent to pre-COVID-19 levels for eight weeks from the loan origination date. You will apply to your lender after the 8 weeks for forgiveness and provide them with the evidence of these expenses. You should confirm the conditions of your loan with your bank and determine if PPP is better for you than Unemployment.
- Any amount that is not forgiven (meaning, made free), may become a loan at 1% interest.

To apply:

- Application is through your bank (look for another lender if yours is no longer open to applications)
- Most banks and credit unions are now accepting applications right now, but there is a push for Congress to give more money for the program and open it up again.

3. New York City Small Business Continuity Fund

This loan program provides up to \$75,000 in 0% interest loans to cover revenue losses.

- Due to overwhelming interest in the program right now, the program has been paused.
- You can fill out an interest form to get emails from NYC SBA and be notified if the program opens up again. Also look out for messages from us about the program.
- We have asked the TLC to have their financial clinic counselors help drivers apply.

What You Should Prepare For:

- **If you are in the country:** You can apply for Unemployment and PPP and see which will be better. You cannot keep both.
- **If you are OUT of the country:** You should apply for PPP since you cannot apply for Unemployment.
- **All** should apply for EIDL or to NYC Small Business Continuity Fund to cover operating expenses (liability, WC, medallion mortgage, vehicle financing)
- Once you get a decision from the SBA about your EIDL application, see which is better: the terms of SBA loan or adding the payments you missed to your medallion or vehicle financing loan

It would be best to work with your accountant on these applications. You will need tax filing and other forms. If you do not have an accountant or cannot reach yours, please contact us. We have also asked the city to assign TLC's financial clinic counselors to help drivers apply. [Click here](#) for a good guide on these programs.

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

7. HEALTH CARE

- NYC Health and Hospitals hotline if you have symptoms or questions: 1-844-NYC-4NYC
- NYS hotline: 1-888-364-3065 or 311
- Have a virtual call with a doctor or doctor's assistant at New York Presbyterian Urgent Care for \$49.00. [Click Here](#)
- **Undocumented Immigrants and Non-Citizens:** Getting medical treatment or healthcare related to COVID-19 will NOT be held against you when you apply for a Green card or citizenship, even if the service is paid through Medicaid.
- **Pregnancy Companion.** NYS requires hospitals to allow one person who does not have a fever to be with a patient giving birth
- **Pharmacies** have agreed to make deliveries.

MENTAL HEALTHCARE DURING COVID-19

This is a time of pain and sadness for many of us. But none of us have to be alone. There is help. If you feel stress and depression, please reach out.

- NYC Well has counselors in 200 languages, is free and confidential, open to all New Yorkers: Call 888-NYC-WELL (888-692-9355), text "WELL" to 65173 or chat online by visiting <http://www.nyc.gov/nycwell>
- The NYS COVID-19 Emotional Support Helpline at 844-863-9314 is staffed 8 a.m. to 10 p.m., 7 days a week. The phone line is staffed with specially trained volunteer professionals who are there to listen, support and refer if needed.
- The NYC Department of Health has many resources. [Click here](#) for a full list.

DOMESTIC VIOLENCE HOTLINE: 1-800-942-6906

- If you are in a home that is not safe, you do not have to stay there. Help is available.
- If you are in immediate danger, you must call 911
- To get help from the state to find you a safe location, call the Domestic Violence Hotline at **1-800-942-6906**

RESOURCES FOR SENIORS

- **If you live alone or live with others but are feeling isolated:** The City is connecting older New Yorkers who are feeling isolated with friendly volunteers to talk with over the phone through the Friendly Visiting Program – they can call 212-AGING-NYC (212-244-6469).
- For other mental health resources, including for veterans and caregivers, visit: [NYC Thrive](#).
- [Service Program for Older People](#) is providing behavioral health care for older adults via approved tele-health connection during the COVID-19 outbreak including psychotherapeutic and psychiatric services for adults age 55 and older, rehabilitation support for adults with serious mental illness (age 55 and older) and peer-led bereavement support groups for adults of all ages for a modest fee. For more information, call 212-787-7120 x514 or visit www.spop.org.

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

8. FOOD AND MEALS

There is help available. Here are some programs:

1. You can pick up free prepared meals to go; 2. You can order delivery of free prepared meals if no one from your household can go outside; 3. You can also get one week of free groceries across the city 4. You can apply for Food Stamps to receive some cash assistance to buy groceries and some other household items. If you already receive SNAP, you can also now use your benefits card to order food delivery to your home.

1. FREE MEALS PICK UPS FOR ALL:

- The city provides three free meals available Mon to Fri for ALL New Yorkers. There are more than 400 places where you can pick up the meals. Text "NYC FOOD" or "NYC COMIDA" to 877-877 for locations.
- Children, and Families with children can pick up between 7:30AM to 11:30AM
- Adults with no kids can pick up between 11:30AM - 1:30PM
 - Three meals for each person can be picked up at one time
 - Halal and vegetarian meals available
 - Meals must be picked up, there is no seating at the sites
 - Adults can pick up for children
 - No ID required
- To find locations: Go to <http://schools.nyc.gov/freemeals>
- Or Text "NYC FOOD" or "NYC COMIDA" to 877-877

2. FREE MEAL DELIVERY TO HOUSEHOLDS SICK FROM COVID-19

If no one in your home can go out to pick up meals because you are all sick from COVID-19, or at high risk, you can register to have free cooked meals delivered to you.

Who is this for?

- No members of the household can go out and get food because they are at increased medical risk or homebound
- No neighbors or family members can go out and get food for you
- You do not receive meal assistance from other providers (incl. Meals on Wheels or God's Love We Deliver); and
- You are unable to afford meal delivery or grocery delivery

How to Get the Deliveries:

- You can place an order every 48 hours.
- Orders placed before 11AM will be delivered within two days of the order date. Orders placed after 11AM will be delivered within three days of the order date.
- Each order will contain two days of meals (4 meals per person in the household, but no household will receive more than 8 meals per delivery).

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA.](#)

- No orders may be placed between the hours of 11AM Friday and 11AM Saturday and no deliveries will be made on Sundays.

How to Apply:

- You have to fill out a form online [Click Here to Apply](#)
- NYTWA can help you fill out the application. 718-706-9892 or email MEDIA@NYTWA.ORG You can also [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)
- You can also call 311 to apply over the phone

3. One week of free groceries for to all New Yorkers

The Neighborhood Opportunity Network (NeON) Nutrition Kitchens, in partnership with the Food Bank of NYC and the NYC Young Men's Initiative (YMI) offers free groceries to all New Yorkers:

Locations and Hours by borough:

- **BRONX:** [198 East 161 Street](#) - Food Distribution (Outside)
Tuesday/Wednesday/Friday - 9am to Noon
- **BROOKLYN:** [345 Adams Street](#) - Food Distribution (Outside)
Monday/Wednesday/Friday - 9am to Noon
- **MANHATTAN:** [302 West 124 Street @ Living Redemption Youth Opportunity Hub](#)
Wednesday/Friday - 1pm to 4pm
- **QUEENS:** [162-24 Jamaica Avenue 2nd Floor](#) - Food Distribution (Outside)
Tuesday/Wednesday/Friday - 10am to 1pm
- **STATEN ISLAND:** [340 Bay Street](#) - Food Distribution (Outside)
Monday/Wednesday/Thursday - 9am to Noon

4. FOOD STAMPS OR SNAP

SNAP, also called Food Stamps, is cash assistance for groceries and other household items.

- **If you have SNAP already, you can use your SNAP card to buy groceries online and have them delivered [Click here](#)**
- **Recertification is suspended during this time. So do not worry. There are no in person appointments. If you have issues with your card, contact HRA. Call 718-557-1399 or call 31. Let us know if you need help.**
- **If you have immigration related questions about SNAP, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)**

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

INFORMATION ABOUT APPLYING for SNAP:

[Here is information directly from the City's SNAP Page](#)

The Supplemental Nutrition Assistance Program, formerly called the Food Stamp Program, provides food support to low-income New Yorkers including working families, the elderly and the disabled to increase their ability to purchase food. You can purchase food by using an Electronic Benefit Transfer (EBT) card where you shop.

How much income can I have and still be eligible for Supplemental Nutrition Assistance Program benefits?

You can be employed, own your own home and car, have money saved, and still be eligible. Many immigrants can receive a benefit, too. You should apply if you need assistance. The amount of benefits you receive depends on your household size, expenses, and your income. Each application is evaluated on an individual basis.

If I am receiving SSI/Disability benefits, do I still qualify? Will my SSI/ Disability payments be reduced?

You can still qualify for Supplemental Nutrition Assistance Program benefits even if you receive SSI/ disability benefits. Your benefits will not be reduced.

How can I apply?

To apply online and get an application as well as an eligibility prescreening, [click here](#). Call HRA's Infoline at 718-557-1399 or 311 to request an application. Download an application from [HRA's website](#). **You can conduct your eligibility interview over the telephone** without having to come into a SNAP center.

How soon after I apply will I receive my benefit?

If you qualify for emergency processing, you can receive your benefits within five days. It normally takes 30 days for the application to be processed.

How do I qualify for Expedited Processing (5 days)?

If your household has little or no income or liquid resources, or your rent and utility expenses are more than your income and liquid resources, or you are a migrant or seasonal farmworker with little or no income or resources when you apply, you may be eligible to get SNAP within 5 calendar days of the date you apply.

What items CANNOT be purchased with SNAP Benefits?

- Prepared hot foods in grocery stores
- Any prepared food (hot or cold) sold and meant to be eaten at the store
- Alcoholic beverages and tobacco
- Cleaning products, paper products, toiletries, and cooking utensils
- Pet supplies
- Items for food preservation such as canning jars and lids, freezer containers, or food wrapping paper
- Medicines, vitamins, or minerals
- Items for gardening such as fertilizer and peat moss

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9. IMMIGRATION

- **For DACA Recipients:** For help renewing your application call ActionNYC at 1-800-354-0365 (they may even be able to help you out with the renewal fee.)
- For other matters, please call NYTWA so we can arrange for you to speak with an immigration attorney. NYTWA 718-706-9892 [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)
- There are also cash grant programs especially available for undocumented immigrants. Our brothers and sisters who have been left out of the Stimulus Checks and other programs.

*****JOIN THE MOVEMENT to Protect Our Undocumented Brothers and Sisters as they have been left out of federal aid and many are also not eligible for Unemployment. Stand up for the human rights of prisoners and detainees trapped in jails and detention centers with unhealthy conditions and no space for social distancing.*****

10. SCHOOL KIDS AND PARENTS

Mayor de Blasio has announced school closures for the rest of the year. It seems incredibly clear that the end of this crisis is nowhere close.

That being said, the Mayor & Department of Education have put together a plan for the rest of the school year. If you need help getting an iPad for at-home learning, please [click here](#).

- **Devices for every child without internet at home: Complete deliveries of internet-enabled digital devices for remote learning to all remaining students by end of April -** 240,000 devices will be distributed, have already distributed 66,000
- **Expand parent help line, tech support hours, and staffing** Hotline in multiple languages where you can ask any question you want, or just talk to somebody
- **Plan to graduate seniors** Approx. 75,000 seniors. Focus on each senior individually. By end of next week, will have full plan to help seniors know if they're on track to graduate or not. For those who aren't we will set up opportunities between now and June.
- **Comprehensive plan to re-open in September: combat learning loss** Have a plan that lets us teach our students safely. Extra support for vulnerable students. Mental health support for teachers, parents and families

[For NYC Schools Click Here](#)

[For NYS Education Dept. Click Here](#)

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11. TENANTS' RIGHTS

Eviction Moratorium

- There is an Eviction Moratorium in NYS until June 20, 2020. That means you cannot be evicted for any reason by a landlord.
- If you had an eviction order filed against you before March 16th, it is also on hold. You do not have to go to Housing Court. You will not get a penalty for not going to court.

Emergency Repair Cases

As a tenant, you can still file a case against a landlord over heat and hot water, if a landlord locks you out, lead or other serious housing code violations.

IMPORTANT NUMBERS:

- **You can now call 311** regarding housing matters
- **If a City Marshal tries to evict you:** Call NYC Department of Investigation (DOI) Bureau of City Marshals at (212) 825-5953.
- **For information regarding emergency repair or other housing related legal actions:** Visit www.nycourts.gov or call (833) 503-0447 (toll-free)
- **Housing Court Questions:** Housing Court Answers, call 212-962-4795 or 718-557-1379

Lease Expirations

- You can still renew your lease if it is expiring anytime during the pandemic.
- It is best to renew over email so you can keep social distance and so you can have a paper record.

Rent Increases

- Rent cannot be increased until your current lease expires.
- The landlord must give you notice that the rent will increase.
- If you have been a tenant in your current apartment for less than a year, the landlord must give you 30 days notice if rent will go up by 5% or more
- If you have been a tenant in your current apartment for 2 or more years, the landlord must give you notice 90 days notice about a rent increase.
- **Calling for a Rent Freeze:** On April 12th The Mayor called on the Rent Guidelines Board to issue a freeze on any rent increases for New Yorkers living in rent-regulated housing. He argued that the current economic conditions justify a freeze. State Law requires the Rent Guidelines Board to convene yearly to issue allowable rent increases for rent-stabilized and rent-controlled housing.

Discrimination: YOUR LANDLORD CANNOT HARASS YOU BECAUSE OF COVID-19

Moving Apartments: Moving is still allowed during the pandemic. Moving companies are "essential workers."

NYCHA: If you live in a NYCHA housing and have lost income, you may be able to lower your rent. Talk with your local management office.

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12. CON EDISON

Con Edison will not shut off electric, natural gas or steam service due to payment difficulties resulting from the health crisis. Here are all of the things Con Edison is doing during the pandemic:

- Your service will not be shut off for non-payment.
- Waiving new late-payment fees.
- Suspending no-access fees if they can't read your meter.
- No fees for making payments with credit cards or debit cards.
- Most customers can arrange for payment extensions and agreements online through [My Account](#).
- Suspending fees for refusing smart meter installations.

13. HOMEOWNERS

Mortgage Payments: All state regulated mortgage lenders are being urged -- but not required -- to defer mortgage payments for 90 days, meaning those payments will be added to the end of your mortgage term. You should check with your lender to confirm specific bank policies.

If your loan is owned by Fannie Mae or Freddie Mac, you may be eligible to delay making your monthly mortgage payments and receive other relief for 3 months.

- o Fannie Mae: <https://www.knowyouroptions.com/loanlookup>
- o Freddie Mac: <https://ww3.freddie.mac.com/loanlookup/>

14. EXTENSION OF DEADLINES BY NYS

- **Vehicle Inspection Requirements:**
 - o Annual private vehicle safety inspection and biennial emission inspection expirations are suspended for the duration of the Order so long as the expiration did not occur before the Order took effect.
 - o Vehicle inspection requirements for motor carriers are tolled for 30 days, but this only applies for vehicles voluntarily placed out of service due to the COVID19 outbreak.
- The New York State Department of Financial Services (DFS) has issued a directive to New York State **mortgage servicers to provide 90-day mortgage relief** to mortgage borrowers impacted by COVID-19, including:
 - Waiving mortgage payments based on financial hardship;
 - No negative reporting to credit bureaus;
 - Grace period for loan modification;

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

- No late payment fees or online payment fees; and
 - Postponing or suspending foreclosures.
-
- DFS is instructing state chartered banks to **waive ATM fees, late fees, overdraft fees, and fees for credit cards** to help lessen the financial hardship of COVID-19 on New Yorkers.
 - **Federal student loan payments are paused** until September 30th, 2020. [Here is a link to the Consumer of Financial Protection Bureau's bog post for a concise summary of "What you need to know about student loans and the coronavirus pandemic.](#)
 - **NYS Suspension of Medical and Student Debt Collection:**
The collection of medical and student debt referred to the attorney general's office will be halted for at least a 30-day period, through April 15, according to a statement released by New York Gov. Andrew Cuomo and AG James. Not all student debt will be halted, just that which has been referred to the AG office for delinquency from state institutions. The attorney general collects unpaid debt to New York via settlements and lawsuits brought on behalf of the state.
 - **Life Insurance Premiums.** For a 90-day period, consumers experiencing financial hardship due to COVID-19 may defer paying life insurance premiums. No late fees will be assessed and no negative data will be reported to credit bureaus during this time, and late payments will be payable over a one-year period. LICONY, or the Life Insurance Council of New York, which represents over 80 percent of the life insurance industry, has agreed to these measures.
 - **Small Business Property & Casualty Insurance:** For a 60-day period, consumers and small businesses experiencing financial hardship due to COVID-19 may defer paying premiums for property and casualty insurance, including auto, homeowners, renters, workers comp, medical malpractice, livery and taxi. No late fees will be assessed and no negative data will be reported to credit bureaus during this time, and late payments will be payable over a one-year period.
 - **Taxes.** The deadline to file state and federal tax returns has been extended to July 15, 2020.

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA.](#)

15. RESOURCES FOR PROPERTY OWNERS

Here is a news release taken directly from the NYC Department of Finance:

The [New York City Department of Finance](#) offers several programs to assist property owners who face hardships making their property tax payments. These include exemption programs to lower the amount of taxes owed, standard payment plan options as well as the new Property Tax and Interest Deferral (PT AID) program, for those who qualify.

Exemption Programs

The Department of Finance administers several benefits in the form of tax exemptions, abatements, and money-saving programs.

Exemptions lower the amount of tax owed by reducing a property's assessed value.

Abatements reduce taxes by applying credits to the amount of taxes owed.

Exemptions administered by DOF include the [Coop & Condo Abatement](#) for qualifying property owners, as well as a number of programs for seniors, disabled and veterans. More information and application information for those programs can be found [here](#).

The Department of Finance offers flexible payment plans programs that are personalized to each property owner. Under a payment plan, property owners agree to pay the total amount owed over time instead of paying the full amount all at once. A payment plan will also prevent enforcement from occurring against a property.

DOF offers standard payment plans to owners of all properties. Standard payment plans require a down payment as low as zero dollars and can spread out the repayment of what is owed over a period that can be as long as ten years. While the payment plan is in effect, interest is charged on the outstanding balance and the property owner is required to pay newly occurring property taxes in full.

Property Tax and Interest Deferral program (PT AID)

Property owners who qualify for the Property Tax and Interest Deferral program can defer their property tax payments, or pay only a small percentage of their income, to ensure they stay in their home. The PT AID program defers property tax payments for a given length of time, depending on each applicant's situation. Through the program, payment of property taxes can be deferred for a fixed length of time for a temporary hardship, or for a longer period due to a chronic hardship. The amount each property owner can defer paying is limited to a maximum of 25% of the owner equity of a one-, two-, or three-family home, or up to 50% of the equity of a condominium unit. The program is open to one-to three-family home and condominium owners who have fallen behind on their property tax payments.

Below are the three payment plan options:

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

Extenuating Circumstances Income-Based (ECI) Plan

Homeowners experiencing extenuating circumstances can enter into a payment plan which limits their payments to a maximum of 8% of their adjusted gross income while the hardship persists. The Department of Finance defines "extenuating circumstances" as involving the death or serious illness of a property's owner or immediate family member, loss of income, or enrollment in the [Department of Environmental Protection's Water Debt Assistance Program](#).

Eligibility criteria:

- o The property must be a one- to three-unit tax class 1 residential property, or a condominium.
- o The property must have been the applicant's primary residence for at least one year.
- o Applicants must have a federal adjusted gross income (AGI) of \$58,399 or less.

Applicants must be able to document an extenuating circumstance such as the death or serious illness of a property's owner or immediate family member, loss of income, or enrollment in the Department of Environmental Protection's Water Debt Assistance Program.

Low-Income Senior Plan

Senior homeowners experiencing hardship can fully or partially defer payment of their delinquent and future property taxes for either a fixed or indefinite period of time. Property owners can choose to pay 0% (full deferral), 25%, 50%, or 75% of the delinquent and future property taxes.

Eligibility criteria:

- o Property owner must be 65 or older.
- o Property must be a one- to three-unit tax class 1 residential property, or a condominium.
- o The applicant must have been using the property as their primary residence for at least one year.
- o Applicants must have a federal adjusted gross income (AGI) of \$58,399 or less.

Fixed-Term Income-Based plan

Property owners can enter into a payment plan which limits their payments to a maximum of 8% of their adjusted gross income. The plan may include only the delinquent amount or the delinquent amount plus charges projected to be due over the next year.

Eligibility criteria:

The property must be a one- to three-unit tax class 1 residential property, or a condominium. The property must have been the applicant's primary residence for at least one year. Applicants must have a federal adjusted gross income (AGI) of \$58,399 or less.

Applications and more information about property payment plan applications can be found here; information and the application for the PT AID program can be [found here](#). Completed applications and supporting documentation for both standard payment plans and the PT AID program can be emailed to PTAID@finance.nyc.gov or mailed to:

Department of Finance

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

Payment Plans

**59 Maiden Lane, 28th Floor
New York, NY 10038**

In addition, the Department of Finance has an [online payment plan calculator](#) to help property owners estimate how much they would pay under the various potential terms of each plan. The tool uses applicants' information about their property and income to help make the estimate.

New York City property taxes are administered by the NYC Department of Finance. Properties with assessed values less than \$250,000 are billed quarterly, and the next payment is due on April 1. These property owners are entitled to a grace period allowing them to pay their balance free of interest until April 15. Properties with assessed values more than \$250,000 are billed semi-annually and the next payment is due July 1. More information on property bills and payment dates can be [found online](#).

16. PAYMENTS AND VENDORS

Verizon COVID-19 Policies:

When a Verizon customer is experiencing hardships because of COVID-19, Verizon will waive late fees for 60 days from March 16, 2020 to May 13, 2020, and will not terminate service to a customer who's been impacted by the events involving the Coronavirus.

Contact Verizon:

- o Wireless: <https://www.verizonwireless.com/support/>
- o Business: <https://www.verizon.com/business/gateway/>
- o In Home: <https://www.verizon.com/support/residential/home>

Verizon will offer free international calling to countries identified by the Center for Disease Control as [level 3 impacted](#) by the coronavirus effective 3/18 through the end of April. This is available to wireless postpaid consumer and small/medium business customers, and landline home phone customers. Unlimited calling will be included for mobile and landline calls, with the exception of Iran, Latvia, Lithuania and Slovenia provided 300 minutes of free calls per month. Effective 3/19, wireless prepaid customers will also receive a total of 300 additional minutes to call level 3 countries.

Verizon will also waive activation fees on new lines of service and upgrade fees starting March 18. This applies to all purchases and service-only activations made through Verizon digital channels, such as verizonwireless.com and the My Verizon app.

Through April 30, Verizon will offer unlimited domestic calling to customers on limited-minute plans. Eligible customers will receive a text message to inform them of the offer. No action is necessary; the offer will automatically be added to eligible accounts.

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

AT&T Offers Relief for Customers:

AT&T will:

- o Not terminate the service of any wireless, home phone or broadband residential or small business customer because of their inability to pay their bill due to disruptions caused by the coronavirus pandemic.
- o Waive any late payment fees that any wireless, home phone or broadband residential or small business customer may incur because of economic hardship related to the coronavirus pandemic.¹
- o Waive domestic wireless plan overage charges for data, voice or text for residential or small business wireless customers incurred because of economic hardship related to the coronavirus pandemic.
- o Keep our public Wi-Fi hotspots open for any American who needs them.

Charter Spectrum COVID-19 Policies:

- o Spectrum will not disconnect service or assess late fees to customer accounts for 60 days.
- o If a customer currently has a past due account, they need to inform customer service that they are experiencing hardship due to Coronavirus and they will automatically receive a 60-day grace period extension on their account.
- o **For new subscribers**, the company has expanded its existing Spectrum Internet Assist program which provides low-cost Broadband Internet and Wi-Fi for eligible low-income households, to include 60-days of complimentary internet service** (with no installation cost) for new households with K-12 or college students. Today this offer was further expanded to also include educators. The phone number to call is 1(844) 488-8395.
Please note customers who do not wish to continue service after the end of complimentary period must cancel their service or it will continue at cost

17. CHARITY PROGRAMS

NYTWA continues to find programs and is here to help you apply. Here is information on some programs:

- The **United Way** has established a COVID-19 **Community Economic Relief Fund**; they will help with bills, rent and food. Call 1-866-211-9966 and give them your ZIP code.
- **Financial Assistance**
The Coronavirus [Financial Impact Loan Program](#) provides interest-free loans of \$2,000-\$5,000 to residents of New York City's five boroughs, Westchester, or Long Island who are facing financial challenges caused by the Coronavirus outbreak.

If you have COVID-19 and are in quarantine, and need our assistance with any of these programs, or for immediate cash programs because you are late in applying, please call us at 718-706-9892 or [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#).

18. CIVIL COURT

The Governor signed an Executive Order allowing thirty more days for court procedures. So, for example, in personal injury cases, if the deadline to bring a personal injury lawsuit fell between March 19, 2020 and April 19, 2020, the deadline in that case was extended by one month.

19. DMV, TLC, PARKING VIOLATIONS

ALL COURTS ARE CURRENTLY CLOSED. MOST THINGS LIKE CHANGING DATES OR PLEADING NOT GUILTY CAN BE DONE ONLINE. PLEASE CALL US AND WE CAN HELP YOU. 718-706-9892

20. AVOID SCAMS

Unfortunately, with the increase in need due to COVID and the increased government assistance we have also seen a rise in people attempting to scam people out of their assistance.

If you believe you have been scammed or someone attempted to scam you let us know and we can help you file a complaint with the government.

It's important to stay careful and aware of mail, email, phone call, text, social media or websites asking for your personal or private information that:

- Ask you to verify your SSN, bank account, or credit card information
- Suggest that you can get a faster payment if they fill out information on your behalf or if you sign over your check to them
- Send you a bogus check, perhaps in an odd amount, and then ask you to call a number or verify information online in order to cash that check

Be aware that scammers are also able to make a fraud copy of a government agency's name and phone number on caller ID. **It's important to remember that a government agency will never ask you for your personal information or threaten your benefits.**

If you receive a message like this that appears to be from the IRS or an organization associated with the IRS, like the Electronic Federal Tax Payment System, notify the IRS at phishing@irs.gov. You can also learn more about [coronavirus-related scams](#).

21. RACIAL AND ETHNIC DISCRIMINATION DUE TO COVID-19

Harassment and discrimination on the basis of race, national origin, age, and disability (including having COVID-19 or another serious illness) is illegal under the New York City Human Rights Law. For example, in recent weeks, we have heard several instances of hostility and

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harassment directed at Chinese and other Asian individuals and communities related to COVID-19 anxiety. If you have faced harassment or discrimination in housing, at work, or in any public place, contact the Commission by filling out our [online form](#) or by calling 311 and asking for "human rights." If you are a victim of or witness a hate crime, call 911.

If you have experienced COVID related discrimination and need help filling a complaint (especially if it occurred while working) please let the NYTWA know **718-706-9892**

22. TLC'S FOOD DELIVERY PROGRAM

TLC has offering work to drivers with a valid TLC license to deliver meals to New Yorkers in need. The City has created the **GetFoodNYC Food Delivery Program** to provide food for coronavirus (COVID-19)-vulnerable and food-insecure New Yorkers not currently served through existing food delivery programs.

- Drivers will receive \$15 per hour, plus \$5/hour for mileage and tolls
- TLC has also started to provide masks, gloves and cleaning supplies
- Drivers will also be able to get direct deposit for payments
- You can sign-up to drive for this program here: www.nyc.gov/DeliveryTLC

The drivers who have signed up have delivered more than one million meals in the first three weeks.

- **If you need help to sign up, or have an issue with payment, please contact us. [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)**

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23. SAFETY TIPS WHILE DRIVING

Brothers and Sisters: Do not take risk. If you feel sick, or if you have a history of health issues, please stay home. We have put together this RESOURCE GUIDE so you can feel confident and secure. **Help is available. We are here.** In the streets and in this crisis, our union is together, **always.**

If you feel healthy to work, then please take every single precaution:

- Wear gloves
- Keep hand sanitizer on you. If you have run out: carry soap and water you can use while out. Keep washing your hands up to 20 seconds.
- Yellow and Green: Close the partition
- FHV's: Don't pull up front seat for more back leg room
- Keep cleaning back seat and door handles
- Open doors when possible as you will have gloves on
- Keep windows down even a little to ventilate air
- If you feel sick, you must go home immediately: Remember, the symptoms will not appear immediately.
- Keep boosting your immune system with vitamins, fruits and vegetables

WE ARE ALSO WORKING ON SECURING MASKS AND GLOVES FOR DRIVERS FOR NOW AND FOR WHEN THE STAY-AT-HOME ORDER ENDS.

*****JOIN THE MOVEMENT.** People before profits. The poor are not expendable.

- Medicare for All
- Release the data on drivers lost to the pandemic.
- Free National testing for all. Free treatment and vaccines for all.
- City streets need to be sprayed
- Taxi lots need to be sprayed
- Cleaning Supplies, Masks and Gloves for All Drivers
- Hazard Pay for All Essential Workers, including independent contractors, and regardless of immigration status
- Universal Paid Sick Leave. All workers should have the right to take time off as soon as they feel sick.***

24. OUR WEEKLY RADIO CALL-IN SHOW

*****JOIN US EVERY SUNDAY NIGHT AT 9PM FOR OUR SPECIAL COMMUNITY RADIO PROGRAM: Call 712-770-5345; Code 123843#. Thank you to our brothers & sisters at Radio Samatiguila for sharing their air time.*****

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ACKNOWLEDGMENTS

Thank you to our dues-paying members whose support of the union makes all work possible.

Thank you to the offices of the **Mayor, State Senator Liz Krueger and City Councilman Daniel Dromm**, whose daily emails have been tremendously helpful in putting this guide together. And **thank you to all the journalists**, also essential workers like drivers, whose reporting has informed many parts of this guide.

This resource guide is not legal advice.

We will continue to update it regularly. If you have any questions, comments, or ideas, please email us at media@nytwa.org or call us at 718-706-9892.

Be safe, be well. Driver Power! Union Power!

To Reach Us:

- Fill out this Form: [CLICK HERE FOR FORM TO REQUEST HELP FROM NYTWA](#)
- Call 718-706-9892. The Caller ID will pick up your number and we will call you back.
- Email MEDIA@NYTWA.ORG
- Send us a message on Facebook or Twitter
- **Join every Sunday night at 9PM: Call 712-770-5345; Code 123843#.**



**Drivers Serve the World.
We Serve the Drivers.**

NEW YORK TAXI WORKERS ALLIANCE
AFL-CIO, International Transport Workers Federation
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 718-706-9892 MEDIA@NYTWA.ORG WWW.NYTWA.ORG [Facebook/NYTWA](https://www.facebook.com/NYTWA)

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