

For workers and businesses affected by COVID-19 (coronavirus)

If you are affected by COVID-19, here are some programs that may be able to help relieve the burden of temporary layoffs, isolation and quarantine for workers and businesses.

COVID-19 rulemaking

COVID-19 rulemaking: This page provides links to current emergency rules and rulemaking documents, and will host future information about new or amended rules, public hearings, responses to public comments, and supporting documents for all the Department's COVID-19 related rulemaking.

Worker Q&A

This Q&A is updated frequently. Check back for the latest information.

Q. What if I need to take time off work because I contract COVID-19?

A. The first and best option for employees who need to miss work due to illness is to use their employer-paid time off. The NYS Department of Labor has [information about Paid Sick Leave](#). When this leave is not available, [Paid Family & Medical Leave](#) may be available to help.

Q. What if I am asked by a medical professional or public health official to quarantine as a result of COVID-19, but I am not sick?

A. If you are following guidance issued by a medical professional or public health official to isolate or quarantine yourself as a result of exposure to COVID-19 and you are not receiving paid sick leave from your employer, you may be eligible to receive unemployment benefits. Eligibility decisions are made on a case-by-case basis. If you know you can return to your job as soon as your isolation or quarantine is lifted, you may not need to search for work. You must be able to accept any work offered by your employer that would not cause you to break isolation or quarantine.

Q. My employer has shut down operations temporarily because an employee is sick and we have been asked to isolate or quarantine as a result of COVID-19. Am I eligible for unemployment benefits?

A. If you are not receiving payment from your employer, such as paid sick leave or paid time off, you may be eligible for unemployment benefits and may qualify for standby during this time. Eligibility decisions are made on a case-by-case basis. Basic eligibility requirements for a claim can be found [here](#).

Q. What if my employer goes out of business as a result of COVID-19?

A. You may be eligible for unemployment benefits if you're out of work due to a lack of

work. Here are instructions on [how to apply for unemployment benefits](#). (These benefits are intended to assist workers who lost their jobs through no fault of their own.)

Q. What if I am temporarily laid off work because business has slowed down as a result of COVID-19?

A. If you are laid off work temporarily or if your hours are reduced due to a business slowdown or a lack of demand as a result of COVID-19, you may be able to receive unemployment benefits. Eligibility decisions are made on a case-by-case basis.

- [SharedWork](#): Under certain circumstances, you may work part-time while collecting unemployment benefits.

Q. What is a request to isolate or quarantine?

A. A request to isolate or quarantine is:

- A letter documenting a voluntary request or involuntary order to isolate or quarantine from a medical professional, local health official, or the Secretary of Health.
- A note from your medical provider or medical records office recommending isolation or quarantine.
- A self-determination that Department of Health's quarantine guidance applies to you.

Q. What should I do if I contract COVID-19 on the job?

A. See information from the Worker's Compensation Board [information on Workers' Compensation](#).

Q. Do I qualify for unemployment benefits if I become seriously ill and I am forced to quit my job as a result of COVID-19?

A. If you are too ill to be able and available for work, you do not qualify for unemployment benefits. However, you may qualify for Paid Family & Medical Leave while you are sick. You can learn more in this [Q&A](#). Once you recover and are available for work again, you can apply for unemployment benefits.

Q. How am I supposed to meet deadlines related to my existing unemployment claim if I am in isolation or quarantine as a result of COVID-19?

A. Under the emergency rules we put into place as a result of COVID-19, we are providing more leniency for many UI deadlines, such as deadlines for training programs. Submit your documents as soon as you are able and provide as much information as you can. Progress reports for training programs can be submitted with whatever information you have available. For example, if your school has closed, return your paperwork and tell us.

Q. How long do I need to wait to be eligible for unemployment benefits?

A. In response to the COVID-19 outbreak, Governor Inslee has waived the one-week waiting period for unemployment benefits. This means you can be eligible for UI benefits the first week of your claim. Once we determine your eligibility, we process and issue payments within a few weeks of receiving a claim. The average unemployment claim is approved with no issues and

benefits become available shortly after you file your weekly claim. Other claims require more research to reach a decision on whether you'll receive benefits and could take a little longer.

Q. What if I've been collecting unemployment benefits and either myself or a family member gets sick with COVID-19 and I must care for them, what options do I have for benefits?

A. If you have been receiving unemployment benefits and are now sick with COVID-19, or need to take care of a loved one who is sick with COVID-19, you may not be considered able and available for work. You can apply for benefits with Paid Family & Medical Leave (PFML). You cannot receive both unemployment benefits and PFML during the same week. You need to stop claiming unemployment benefits when you start receiving PFML. Cancellation of your unemployment claim is not necessary. Please visit [PFML's website](#) for more information. Eligibility decisions for both unemployment and PFML are made on a case-by-case basis.

Governor Cuomo announced a statewide closure of schools beginning March 18, through April 1, unless it is extended beyond that date.

Q. The school I work at is closed due to the Governor's order to close. Am I eligible for unemployment benefits?

A. If you are being paid by the school while your school is closed, you can apply for benefits, but you may be considered fully employed and not eligible. If your school is not paying you while it is closed, you may be eligible for benefits. You will have to be able, available and actively seeking work during each week you claim, unless you are approved for standby. Eligibility decisions are made on a case-by-case basis.

Q. My child's school is closed due to the Governor's order to close. Am I eligible for unemployment benefits?

A. It depends. If you cannot go to work because you don't have childcare for your child while school is closed, you should call your employer and let them know why you are absent. If your employer fires you or lays you off while you are absent, you may qualify for benefits. However, you are required to be able, available and actively seeking work each week you collect unemployment benefits. If you do not have childcare so that you can return to your job or accept a work offer, you will not be eligible for unemployment benefits. If your situation changes, let us know. Remember, your first and best option should always be employer-paid time off.

Q. I am a substitute teacher who is no longer able to secure work with a school because of the closures. Am I eligible for unemployment benefits?

A. You may be eligible for unemployment. You will have to be able, available and actively seeking other suitable work during each week you claim. Eligibility decisions are made on a case-by-case basis.

Employer Q&A

This information is updated frequently. Check back for the most recent information.

Q. What programs are offered to assist businesses to keep workers during COVID-19?

A. We have expanded programs to help support businesses and workers whose financial stability is affected by COVID-19.

- **SharedWork:** This program allows employers to reduce the hours of permanent and hourly-paid employees by as much as 50 percent, and the employees can collect partial unemployment benefits to replace a portion of their lost wages. While on the SharedWork program, employees are not required to make an active search for work. You must apply to participate in the program. The application and instructions can be found [here](#).

Q. If I need to temporarily shut down my business due to a possible COVID-19 contamination or quarantine at the worksite, can I receive a relief of benefit charges?

A. If you are a taxable employer, you may request a relief of benefit charges due to a business closure which is directly related to possible contamination at the business site. This will be determined on a case-by-case basis.

Q. What if I am late in filing tax reports, paying taxes, or responding timely to requests for information as a result of COVID-19?

A. Financial penalties may be waived if the delays are a result of COVID-19 impacts.

Q. What will happen to my employees if I go out of business due to impacts from COVID-19?

A. If you lay off employees due to a permanent closure, they can apply for unemployment benefits. Eligibility will be determined based upon criteria in place prior to COVID-19, and on a case-by-case basis.

Additional COVID-19 information

- The Chautauqua County Department of Health's website is the place to go for [the best local information about COVID-19 in Chautauqua County](#).
- If you have questions or concerns related to your health, call the state Department of Health at 800-525-0127, and press #.
- The [CDC website](#) is an excellent source of information, including [guidelines for businesses](#).
- The World Health Organization (WHO) has [a mythbusters website](#) with advice for the public.
- The New York State Department of Social Services (DSS) website has [information about community programs and eligibility](#).
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Resources for Employees

Unemployment Benefits

- After the President's emergency declaration, the Department of Labor (DOL) announced new guidance stating that workers temporarily quarantined or unable to work due to the coronavirus can be eligible for unemployment benefits. States now have more flexibility, and can pay benefits when workers are quarantined, or when they leave their jobs due to a risk of exposure or to care for a family member.
 - Press release: <https://www.dol.gov/newsroom/releases/eta/eta20200312-0>
 - Covid-19 dedicated DOL webpage: <https://www.dol.gov/coronavirus>
- H.R. 6201, *the Families First Coronavirus Response Act*, which passed the House on March 14 and should pass the Senate this week, also appropriated \$1 billion for emergency transfers to states to process and pay unemployment benefits.
 - States would receive half of their allocation within 60 days of the bill's enactment if they certify that they meet certain requirements, such as ensuring that workers can apply for benefits online or by phone.
 - States would receive the remaining funds if their unemployment claims increased by at least 10% over the same quarter in the previous year. They would have to waive certain eligibility rules for claimants and charges for employers affected by Covid-19.
- H.R. 6201 also waives the state matching requirement and provides full federal funding for the Extended Benefits (EB) program for the rest of 2020. To qualify, states would need to experience a 10% spike in unemployment claims over the past year and qualify for a full emergency funding transfer under the measure.
 - Background: Eligible laid-off workers can receive regular unemployment benefits for as long as 26 weeks in most states. After exhausting those benefits, individuals in states with rising unemployment can qualify for an additional 13 weeks of benefits — or 20 weeks in some states — through the Extended Benefits (EB) program.
- NY State DOL Unemployment Benefits Application:
https://labor.ny.gov/ui/how_to_file_claim.shtm

Nutrition Assistance

- On March 14, the House passed H.R. 6201, *the Families First Coronavirus Response Act*. The Senate is expected to pass the legislation this week. The bill includes:
 - \$500 million in emergency funding for the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) program.
 - \$400 million for the Commodity Assistance Program for the emergency food assistance program (TEFAP), \$100 million of which could be used for costs related to the distribution of goods.
- SNAP Benefits for Kids: If a school is closed for at least five consecutive days because of a coronavirus-related public health emergency, states could adjust their SNAP to

provide additional aid to households with children eligible for free or reduced-price school meals.

- **SNAP Work Requirements:** The bill would waive federal work requirements for SNAP eligibility. The waiver would begin the first full month after the bill is enacted and terminate at the end of the first full month after a federal coronavirus-related emergency declaration is lifted.
 - State-imposed work requirements would not be changed, but a person's participation in SNAP during the emergency could not be counted for determining compliance with work requirements.
- **Other SNAP Benefits:** States that make their own emergency or disaster declarations related to Covid-19 could request emergency allotments of food aid to support increased participation in SNAP and address temporary food needs.
- **Meal Program Waivers:** The bill allows USDA to waive statutory requirements for several food programs to ensure that meals can be provided during the emergency and to implement safety measures related to preventing the spread of Covid-19. It would allow nationwide waivers of eligible [National School Lunch Program](#), [School Breakfast Program](#), [Child and Adult Care Food Program](#), and [Summer Food Service Program requirements](#).
 - The department could waive nutritional content requirements and rules to provide meals through the Child and Adult Care Food Program in group settings.
 - Waivers related to Covid-19 that increase the cost to the federal government for school meals would be allowed.
- **WIC Waivers:** The measure would allow states to request waivers for the requirement that The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) recipients certify their eligibility in person and for deferring biometric and bloodwork requirements. USDA could also modify or waive WIC administrative requirements that a state can't meet due to the Covid-19 outbreak.

Community Services

[United Way of Southern Chautauqua County](#)

Covid-19 Employee Leave Policies

NYS Emergency COVID-19 Paid Sick Leave

To address the immediate need of employees affected by COVID-19 who are subject to mandatory or precautionary orders of quarantine or isolation, the new law provides the following:

Employers with 10 or fewer employees and a net income less than \$1 million will provide their workers:

- Job protection for the duration of the quarantine order
- Guaranteed access to Paid Family Leave and disability benefits (short-term disability) for the period of quarantine including wage replacement for their salaries up to \$150,000. Here's how to [apply for Paid Family Leave and disability benefits](#).

Employers with 11-99 employees and employers with 10 or fewer employees and a net income greater than \$1 million will provide their workers:

- At least 5 days of paid sick leave
- Job protection for the duration of the quarantine order
- Guaranteed access to Paid Family Leave and disability benefits (short-term disability) for the period of quarantine including wage replacement for their salaries up to \$150,000. Here's how to [apply for Paid Family Leave and disability benefits](#).

Employers with 100 or more employees, as well as all public employers (regardless of number of employees), will provide their workers:

- At least 14 days of paid sick leave
- Guaranteed job protection for the duration of the quarantine order

The provisions of the quarantine legislation took effect immediately upon the Governor's signature, ensuring that New York workers are able to take advantage of these benefits now.

Additional Notes:

- If you are quarantined but are working from home you do not qualify for these benefits.
- You may be eligible for additional leave under [NYS Paid Family Leave and disability benefits](#). Please call the hotline for more info.
- If an employer is closed due to COVID-19 or a quarantine order, employees may immediately [apply for Unemployment Insurance](#).

Questions:

Call the novel coronavirus (COVID-19) Hotline: 1-888-364-3065

Mortgage Relief

General Guidance for Homeowners During Natural Disasters (provides general insight into policies and procedures regarding assisting homeowners with foreclosure avoidance.

- HUD https://www.hud.gov/program_offices/housing/sfh/nsc/qaho0121

- https://www.benefits.va.gov/homeloans/documents/docs/va_policy_regarding_natural_disasters.pdf
- Fannie Mae <https://www.fanniemae.com/portal/about-fm/disaster-help-for-homeowners.html>
- Freddie Mac <https://sf.freddie.mac.com/general/disaster-relief>

Avoiding Scams – Housing Counseling

Calling a loan servicer directly to discuss forbearance options can generally be done without assistance (ensure you receive written confirmation of any agreement), however any discussions regarding loan modifications should be done with assistance.

HUD provides counseling assistance at no-cost.

Beware of scams offering to assist in reducing loan payments, avoiding foreclosure etc that charge a fee!!

For information on HUD Counseling Agencies including how to locate the nearest office, please see following link https://www.hud.gov/i_want_to/talk_to_a_housing_counselor.

Additionally you can contact <http://www.hopenow.com/about-us.php> – HOPENOW also has additional information of value including this from the Dept/ of Labor http://www.hopenow.com/pdf/DUA_Pamphlet_0414.pdf.