



UNHP | Northwest Bronx Resource Center

Webinar: COVID Relief Programs for Bronx Residents with Q&A

User Session

August 12, 2021

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Webinar Overview

- 1:** Introduction
- 2:** Advance Child Tax Credit (CTC)
- 3:** Excluded Workers Fund
- 4:** Emergency Rental Assistance Program
- 5:** Other Covid relief programs
- 6:** NYC Housing Connect Lotteries
- 7:** Next Steps and Contact Info

Logistics:

- Please ask questions in the chat or use the reaction icons below on your screen.
- The first part of this webinar will be recorded and live streamed on Facebook.
- We will have breakout rooms after the webinar for Q&A, if necessary. You will be able to unmute yourself at this point to ask your questions.
- Please use your full name on Zoom so we can follow up appropriately.



Poll Question

Northwest Bronx Resource Center



Free, Professional & Virtual Bilingual Programs

Financial Counseling

Monday – Saturday
Virtual Appt 9am–8pm

Financial Literacy Workshop

Youtube Channel @UNHP83
Trust+Ed

First Time Homebuyers Assessment

How far away from purchasing a
home or apt are you?



Housing

Apply to **NYC's Housing Lottery**
and **Rent Freeze Program**
Call M–F to determine if you
qualify

Foreclosure Prevention

Referral to Legal Aid Society

Eviction Prevention and SNAP benefits

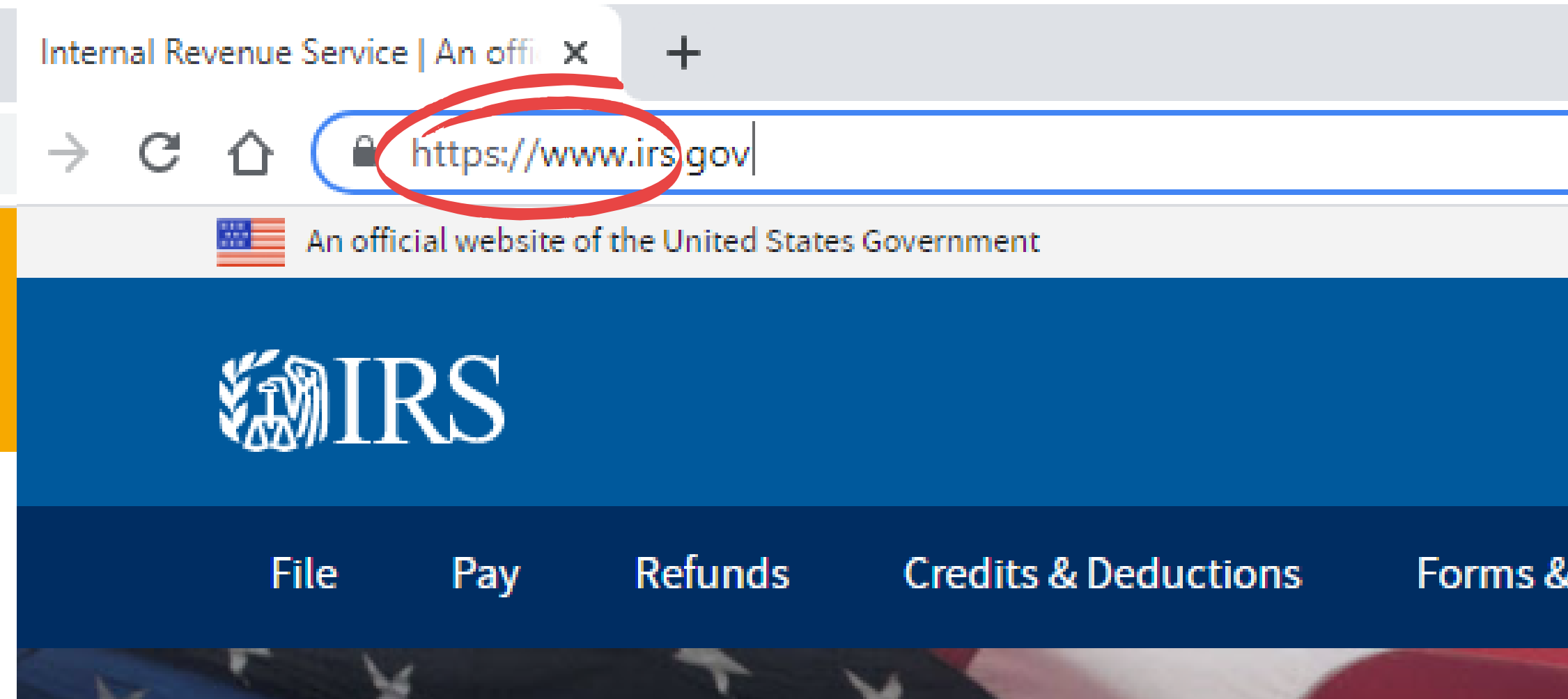
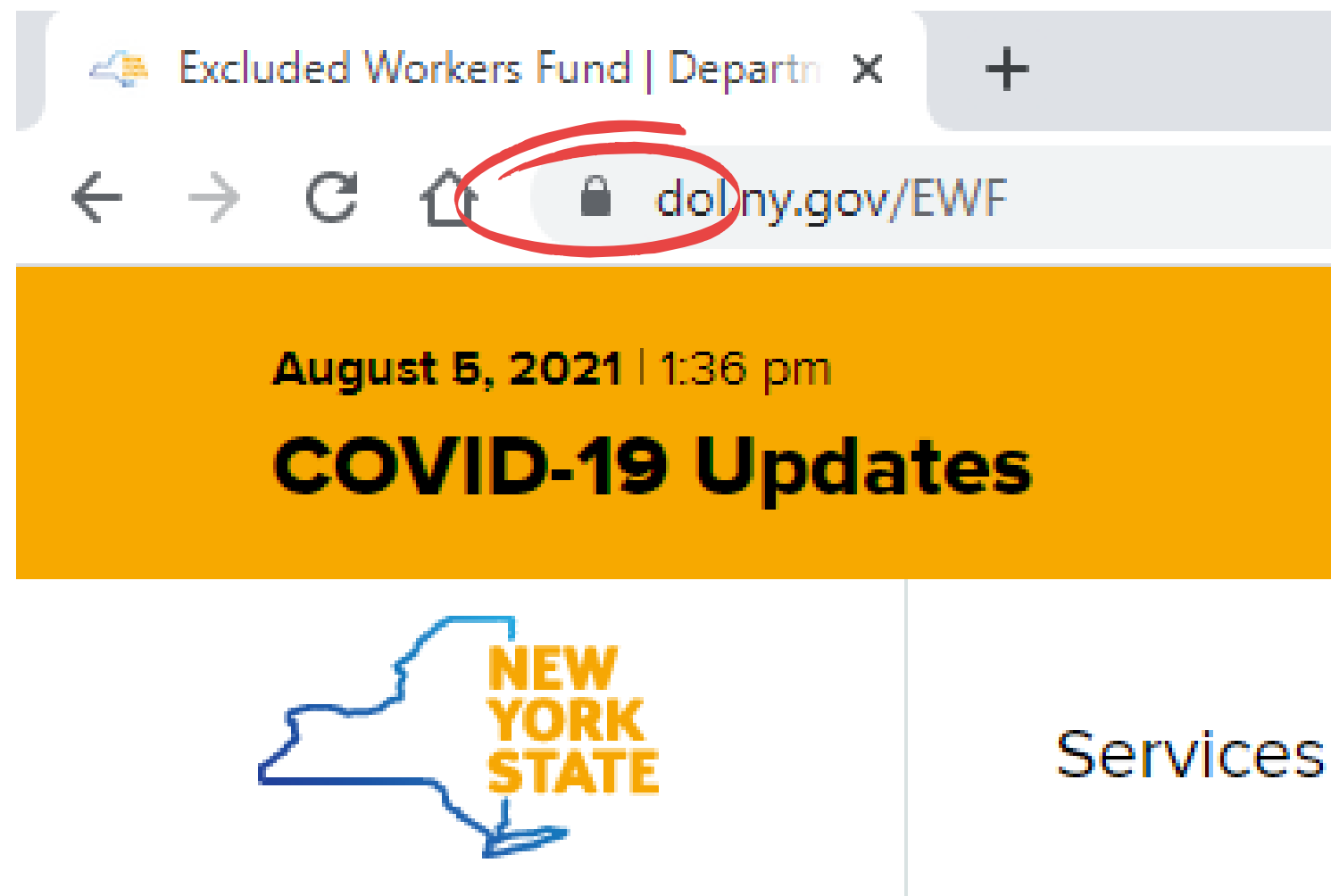
Referral to Tenant Support Unit or POTS

We've reached over 9,600 residents since launching in July 2012!



Note:

- Before entering your private information online, make sure that the website is trustworthy. For these programs only trust government links (ending with .gov)
- Do not proceed with an application if you are being charged money. All the following programs are **free to apply**.





Advanced Child Tax Credit

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

Search "Get Details on the
Advance Child Tax Credit"

What is it?

- Part of the American Rescue Plan Act
- Expansion gives more money to more families than the previous CTC
 - Increased credit amount (highest for children aged 0–5)
 - Increases age to 17 (from 16)
 - Even if you had no income, you can still qualify for this credit
- Child Tax Credit amount can be seen on 1040 form – second page, line 19
- *****Most families will automatically get their payment*****
- **Additional payments from the expansion apply to tax year 2021 only**



Advanced Child Tax Credit



Who is eligible?

- Must have a **qualifying child**
- Must have a main home in the US for at least half the year
- Must meet income limits (next slide)
- Must have **filed taxes or provide information to the IRS**
- **ITIN holders** can still receive money for a qualifying child

Who is a qualifying child?

- **Child is 17 or under** as of December 31, 2021
- Has a **valid social security number**
- Is the taxpayer's son, daughter, stepchild, eligible foster child, brother, sister, half brother or sister or descendent of any of them
- Lived with taxpayer for at least half the year
- Can be claimed as a dependent on the taxpayer's return



Advanced Child Tax Credit



What are the income limits?

(For full amount)

- \$75,000 – Single or Married Filing Separately
- \$112,500 – Head of Household
- \$150,000 – Married Filing jointly

***Even if you had no income, you could still receive money.**

How much can I receive?

Full amount:

- \$3,600 for children 5 and under
- \$3,000 for children 6 to 17

IRS will send money in multiple payments:

- Half of the credit in monthly payments from July to December (up to \$300/month per child under 6; up to \$250/month per child ages 6–17)
- Half of the credit when filing taxes in 2022



Making a money plan with the ACTC

How do I make the most of my credit?

Example: Ryan with one child 4 years old



*Amount will be reduced at higher incomes

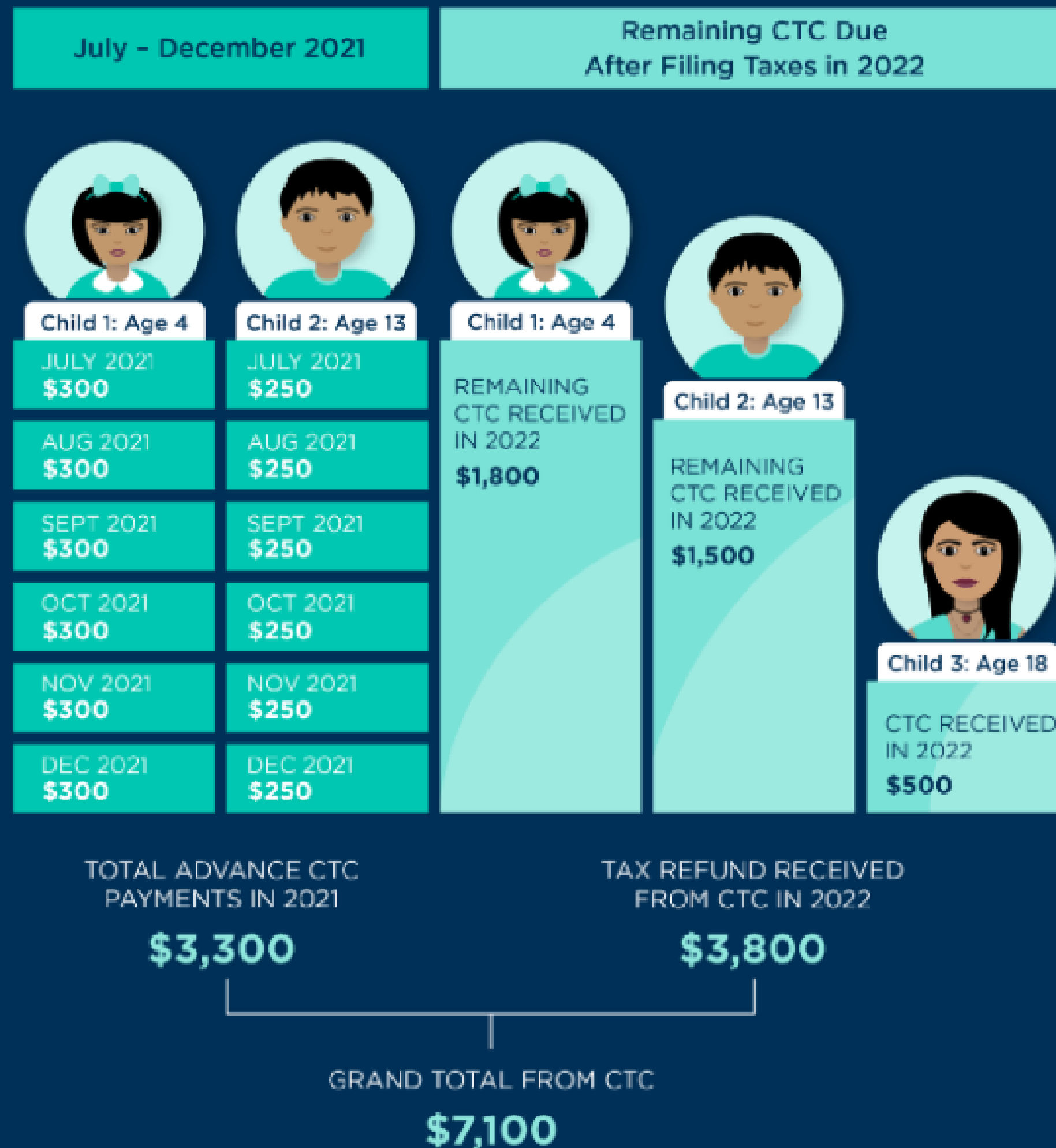


19

\$300 received monthly in July-December

Monthly Expense	Monthly Amount	CTC Amount Remaining
Minimum credit card payments	\$25 \$20	\$300-45=255
School and education expenses	\$50	\$255-50=205
After school child care	\$165	\$205-165=40
Rainy day fund	\$40	\$40-40=0

Advance CTC Payments for Their Children, Ages 4, 13, and 18



TrustPlus Advisors

Free Virtual sessions:

- 30 minutes each
- Counselors are bilingual
- Text UNHP to

646.349.5959 or visit
go.mytrustplus.org/iW23



What if I didn't receive my payment?



Have you filed your 2019 or 2020 taxes?

If you have not filed your 2019 and 2020 taxes (and are required to file), **file your 2020 taxes.**

Can visit a NYC Free Tax Prep Site:
<https://www1.nyc.gov/site/dca/consumers/file-your-taxes.page>

If not required to file taxes, have you provided information to the IRS to get your stimulus checks?

Visit: <https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021>

The screenshot shows the IRS website's 'Credits & Deductions' section. The navigation bar includes 'File', 'Pay', 'Refunds', 'Credits & Deductions', and 'Forms & Instructions'. A search bar is on the right. The main content area has two sections:

- Manage Payments**
Use this tool to:
 - Check if you're enrolled to receive payments
 - Unenroll to stop getting advance payments
 - Provide or update your bank account information for monthly payments starting with the **August payment**In the coming months you will be able to [make other updates that affect your payment](#).
[Manage Payments](#)
- Non-Filers: Submit Your Information**
If you aren't required to file a tax return and haven't given us your information already, you will need to give us some basic information for the Child Tax Credit.
[Enter Your Information](#)

The 'Non-Filers: Submit Your Information' section is highlighted with a red border, and a red arrow points to the 'Enter Your Information' button.



What if I didn't receive my payment?



Do you need to update your information?

- You can update your address, banking, family, or other information.
- You can opt-out of monthly payments on the IRS website – especially if are no longer claiming this dependent.
- Visit: <https://www.irs.gov/credits-deductions/advance-child-tax-credit-payments-in-2021>



Manage Payments

Use this tool to:

- Check if you're enrolled to receive payments
- Unenroll to stop getting advance payments
- Provide or update your bank account information for monthly payments starting with the **August payment**

In the coming months you will be able to [make other updates that affect your payment](#).

Manage Payments



Sign In or Create a New Account

If you previously signed up to access an IRS.gov application, you may sign in with your existing IRS username.

If you're a new user, please create an account with ID.me.

ID.me is our trusted technology partner in helping to keep your personal information safe.

Sign in with an existing account

Sign in with **ID.me**

Sign in with an existing IRS username

OR

Create a new account

ID.me Create an account

- You will need to create an **ID.me account** or use an **existing IRS username**.
- For ID. me, you will enter an email and password plus upload identification



Additional IRS Forms

W7 – Form used to apply for/renew an ITIN

- Applying/renewing an ITIN is free at a VITA Tax site (NYC)
- Your ITIN may expire before you file a tax return in 2021. All ITINs not used on a federal tax return at least once in the last three years will expire on December 31, 2020.
- ITINs issued before 2013 with middle digits of 88 (Example: (9XX-**88**-XXXX) will expire at the end of the year. Those with middle digits 90, 91, 92, 94, 95, 96, 97, 98 or 99, that were assigned before 2013 and have not already been renewed, will also expire at the end of this year.



Excluded Workers Fund

<https://ewf.labor.ny.gov/new>

What is it?

- For New Yorkers who lost work during the COVID-19 pandemic but could not get Unemployment Insurance (UI) or other federal benefits
- One-time retroactive payment (for the period of March 27, 2020 to April 1, 2021) depending on person's documents:
 - Tier 1: up to \$15,600 (pre-tax)
 - Tier 2: up to \$3,200 (pre-tax)

Who can apply?

1. **Lived in New York State** before March 27, 2020 and continue to live in New York State.
2. Are **not eligible for Unemployment Insurance** or any other federal COVID income relief.
3. **Earned less than \$26,208** in the 12 months prior to April 2021
4. **Lost work-related or household income after February 23, 2020** due to the COVID-19 pandemic

*****Must have worked at least 15 hours before the pandemic to qualify*****



Excluded Workers Fund



Start gathering documents

There are many documents that can establish identity, residence, and income, but the following are the most common.

The application will be 5 parts and can be saved if documents are not ready to be uploaded.

1 Proof of Identity

One of the following:

- NYS Driver's License or Non-Driver ID Card
- ID NYC Card (also meets residency)
- Passport

2 Proof of Residence

One of the following (if not using NYS ID):

- Latest state or federal tax filing return (with proof of filing)
- Current lease agreement
- The following must be dated no earlier than 30 days prior to April 19, 2021
 - Utility bill
 - Bank statement
 - Pay stub

3 Proof of Work (determines Tier 1 or Tier 2)

One of the following for Tier 1:

- Letter from employer showing dates of work and reason worker is no longer employed.
- Tax returns for tax years 2018, 2019, or 2020 with **proof of filing** and a **valid Individual Taxpayer Identification Number (ITIN)**
- W-2 or 1099 forms for tax years 2019 or 2020
- 6 weeks or more of pay stubs or wage statements from the 6 month period before you lost income

The easiest way to qualify for Tier 1 is with an ID NYC and a 2018, 2019, or 2020 state tax return.



Excluded Workers Fund



What if I don't have an ID NYC?

- You can apply for an ID NYC by booking an appointment online:
<https://www1.nyc.gov/site/idnyc/index.page>
- You can use other documents can be used to prove identity or residency.

Recommendations:

- When applying, check your messages frequently.
- If you are rejected, you have 72 hours to appeal.

What if I haven't filed taxes for 2018, 2019, 2020?

- Request letter from employer – which states dates and reason why you are no longer working
- We recommend filing your taxes as soon as possible with a [NYC Free Tax Prep Site](#) – like Ariva.
- You can use other documents to prove work. You may have to combine different documents to qualify for Tier 1 or Tier 2. Reach out to a [community organization](#) certified by the city to help with the application.
 - **Bronx Works** – 646.393.4000 or takter@bronxworks.org
 - **Part of the Solution (POTS)** – 718.220.4892 or ewf@potsbronx.org

What if my ITIN is expired?

- You can apply for or renew an ITIN with the following orgs (call us at **718-933-2539** for a referral):
 - Lower East Side People's Federal Credit Union
 - Neighborhood Trust
 - Ariva (Phone: 718-292-2983)
- If waiting for an ITIN renewal, you only need the **NYS Tax Form TR-298** for the Excluded Workers Fund application.



Excluded Workers Fund



Using the worksheet



COVID Relief Programs Worksheet



Excluded Workers Fund

1

Do I qualify?

I qualify for this credit if: (must check all to qualify)

- ☐ I lived in NY state before March 27, 2020 and still live in NYS
- ☐ I am not eligible for Unemployment Insurance or other federal COVID income relief
- ☐ I earned less than \$26,208 in the 12 months before April 2021
- ☐ I lost work-related or household income after February 23, 2020 due to the COVID-19 pandemic.

2

What do I need to do?

I need to gather the following documents:

- ☐ **Proof of Identity** (one of the following):
 - NYS Driver's License or Non-Driver ID Card (can also be used for residency)
 - ID NYC Card – enroll at [IDNYC centers](#) (can also be used for residency)
- ☐ **Proof of Residence** (one of the following):
 - Latest state or federal tax filing return (with proof of filing)
 - Current Lease Agreement
 - The following must be dated no earlier than 30 days prior to April 19, 2021



Emergency Rental Assistance Program (ERAP)

"Rent Relief"

www.otda.ny.gov



What is it?

- Up to **12 months of payments for missing rents** accrued on or after March 13th, 2020
- Up to **3 months of additional rental assistance**
- Up to 12 months of payments for **electric or gas utility** for arrears that have accrued on or after March 13th, 2020

*****Funds go straight to the landlord*****

Who can apply?

1. Household gross income at or below 80 percent of the Area Median Income
2. At risk of experiencing homelessness or housing instability (by having overdue rent)
3. On or after March 13, 2020, a member of the household **received unemployment benefits** or experienced a **reduction in income**, or **experienced significant financial hardship** and costs due to the COVID-19 pandemic.
4. The applicant has rent overdue at their residence for rent owed on or after March 13, 2020



Emergency Rental Assistance Program



How can I apply?

Application online:

<https://nysrenthelp.otda.ny.gov/en/>

You will need the following:

- **Government ID** for all household members
- **Social security number** for applicable household members
- **Proof of rental amount** (lease, rent receipt, landlord attestation, etc.)
- **Proof of residency** (lease, utility bill, bank statement, etc.)
- **Proof of income** (pay stubs, copy of tax return, etc.)
- **Copy of gas or electric bill** if applying for help with paying utility bills

SAVE YOUR APPLICATION NUMBER!

Who can assist me with the application?

- **State Hotline: 844-NY1RENT (844-691-7368)**
 - 7 days a week from 8 a.m. – 7 p.m.
- **BronxWorks** – 718-508-3107
- **Neighborhood Association for Intercultural Affairs, Inc. (NAICA)** – 718-866-0038
- **West Bronx Housing** – 718-798-0929



Emergency Rental Assistance Program



Using the worksheet



COVID Relief Programs Worksheet



Emergency Rental Assistance Program

1 Do I qualify?

I qualify for this program if (must check all to qualify):

- ☐ I have overdue rent on or after March 13, 2020
- ☐ I am at risk of homelessness or housing instability due to my overdue rent
- ☐ I meet the income limits (right)
- ☐ On or after March 13, 2020, I received **unemployment** or had **reduced income** or had significant **financial hardship** due to the COVID-19 pandemic

Number Of Persons in Family	Income Limits
1	\$66,850
2	\$76,400
3	\$85,950
4	\$95,450
5	\$103,100
6	\$110,750
7	\$118,400
8	\$126,00

2 What do I need to do?

I need the following documents for the application:

- ☐ **Government ID** for all household members
- ☐ **Social security number** for applicable household members
- ☐ **Proof of rental amount** (lease, rent receipt, landlord attestation, etc.)

I can start the application here:

<https://nysrenthelp.otda.ny.gov/en/>

*The application has 10 parts. Remember to save the application number!

Where I can get assistance:

- **State Hotline:** 844-NY1RENT



Other COVID relief programs

Emergency Broadband Benefit Program

- Provides a temporary discount (\$50) on monthly internet bills for qualifying low-income households.
- Many ways to qualify. Visit the website for more information:
<https://getemergencybroadband.org/>

COVID-19 Funeral Assistance

- Provides financial assistance (up to \$9,000) for COVID-19 related funeral expenses
- Death must have occurred in the US and attributed to COVID-19
 - should be stated on the death certificate
- To apply, call **844-684-6333** Monday through Friday, 9 a.m. to 9 p.m.
- More information: <https://www.fema.gov/disaster/coronavirus/economic/funeral-assistance>



Other COVID relief programs



Child Care Stabilization Grant (new)

- Provides financial relief to child care providers for costs associated with the COVID-19 pandemic (see right)
- Child care provider must be licensed or enrolled with an enrollment agency, currently open (or will open after applying), and in good standing with the OCFS and DOHMH
- The following places can help with the application:
 - **NYS Stabilization Help Line:**
 - Phone: 844-863-9319
 - Hours: M-F: 8:30 AM-8:00 PM, Saturday: 9:00 AM – 1:00PM
 - **WHEDco** (Women's Housing and Economic Development Corporation)
 - Phone: 718-839-1100
- More information:
<https://ocfs.ny.gov/main/contracts/funding/COVID-relief/childcare-stabilization/>

WHAT DO YOU NEED?

- License/Registration/Enrollment or Permit ID
- Tax ID number
- Estimated monthly expenses

APPLY HERE: <https://ocfs.ny.gov/childcare-stabilization/>

YOU CAN USE FUNDS FOR:

 RENT, MORTGAGE, UTILITIES	 PAYROLL, BENEFITS	 HEALTH & SAFETY TRAINING	 FACILITY MAINTENANCE OR IMPROVEMENTS
 PPE, CLEANING & SANITIZING SUPPLIES	 EQUIPMENT RELATED TO COVID-19	 GOODS TO CONTINUE CHILD CARE	 MENTAL HEALTH SUPPORT FOR STAFF & CHILDREN



Other COVID relief programs



Using the worksheet

... Emergency Broadband Benefit Program

1
**Do I
qualify?**

I qualify for this credit if (only need one to qualify):

- ☐ My household income meets the limits (see below)
- ☐ I or someone in my household:
 - Participates in the FCC's Lifeline program
 - Receives Medicaid, Supplemental Nutrition Assistance Program (SNAP), Supplemental Security Income (SSI), or Veterans and Survivors Pension Benefit
 - Qualifies for free and reduced-price school lunch in 2019-2020 or 2020-2021 school year
 - Received a federal Pell Grant this year
 - **Experienced substantial documented loss of income through loss of job or furlough since February 29, 2020** and the household had a total

... Child Care Stabilization Grant

1
**Do I
qualify?**

I qualify for this credit if: (must check all to qualify)

- ☐ I own a child care program (OCFS licensed/registered, DOMH permitted Article 47, or enrolled with an enrollment agency)
- ☐ My license/permit/enrollment was issued on or before March 11, 2021
- ☐ My program is currently open or will be open by Sept. 20, 2021
 - If my program is currently closed due to COVID-19, I will reopen 30 days after I submit my application.
- ☐ My program is in good standing with OCFS or DOHMH (no active enforcement action from the OCFS or DOHMH)



Housing Connect

NYC Affordable Housing Lottery

Call us at **718-933-2539** for assistance in creating an account or applying for a lottery.

More information about how the lottery works on our website (unhp.org) or during Q&A.



1755 Watson Ave LLC Bronx (Soundview)

Minimum Income: \$15,052 (studio)
Deadline: 10/04/2021



Balton Commons Manhattan (East Harlem)

Minimum Income: \$0
Deadline: 10/01/2021



5203 Center Blvd Apartments Queens (Northwest Queens)

Minimum Income: \$20,606 (studio)
Deadline: 09/13/2021



1089 President Street Apartments Brooklyn (Flatbush)

Minimum Income: \$14,778 (studio)
Deadline: 08/25/2021

After the webinar:

1. **Figure out which program you qualify for:**
 - a. UNHP will send out a **follow-up email and worksheet** to help
2. **Collect necessary application materials**
3. **Start online forms**
4. **Contact UNHP** about any follow-up questions (Q&A will follow this session)



Keep building your financial security:

1. Open a **free or low-cost bank account**
 - a. Speak to UNHP about what options are available
2. Speak to a **financial coach** about:
 - a. Reducing debt
 - b. Making a savings plan
 - c. Building up credit



Contact Us

Call UNHP: 718-933-2539

Email: resourcecenter@unhp.org

Text: 347-479-8859

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