

# Weekly Report from Assemblyman Charles D. Fall December 9, 2021

## **Upcoming Events**

# 2021 North Shore Winter Wonderland Toy/Coat Giveaway





## Van Duzer Street Civic Association Holiday Tree Lighting in Tappen Park



#### **District 61 News**

#### **Port Richmond Strong Tree Lighting**

Port Richmond Strong organized a beautiful tree lighting this week at the Reformed Church. Thank you to Mario, Mary, and special guest Miguel Lopez, a community leader who had the honor of lighting the tree.





# **Gateway Arms Realty Corp**

Congratulations to the Gateway Arms Realty Corp for the opening of their new location at 686 Forest Avenue. Being a business supported by the SI Chamber of Commerce, as well as our community I am happy to see the company expand in our neighborhood and wish them the best of luck.



#### **Investors Bank Post COVID-19 Care Center**

RUMC and Investors Bank have joined forces to unveil the new Investors Bank Post COVID-19 Care Center at the hospital campus. I am grateful for how supportive Investors Bank has been to RUMC and our community. This comprehensive center has been assisting COVID-19 patients with their short and long-term recovery since opening last year and will continue to care for our residents.



Vodega Deli and Grocery - 829 Castleton Ave, Staten Island, NY 10310

It's always a pleasure to support our local businesses in the North Shore especially those with such amazing food options. Vodega Deli and Grocery offers a great selection of vegan options in West Brighton and I was happy to stop by and grab lunch this week.



## **Updates from Albany**

This week Governor Hochul announced the first-in-the-nation \$539 million Homeowner Assistance Fund to assist eligible New Yorkers at risk of foreclosure or displacement.

The New York State Homeowner Assistance Fund (NYS HAF) is a federally funded program dedicated to assisting homeowners who are at risk of default, foreclosure or displacement as a result of a financial hardship caused by the COVID-19 pandemic. Below is a breakdown of how the assistance with be disbursed.

#### What is the New York State Homeowner Assistance Fund (NYS HAF)?

The American Rescue Plan passed by Congress in March of 2021 provided New York with funds to help homeowners at risk of default, foreclosure, and displacement as a result of the COVID-19 pandemic. The NYS HAF program is being administered by the NY State affordable housing agency, NYS Homes & Community Renewal (HCR), in partnership with Sustainable Neighborhoods LLC, a non-profit dedicated to foreclosure prevention and homeownership preservation.

#### Who Will Be Eligible to Apply?

Under NYS HAF, homeowners are defined as New York State residents who own a home and occupy that home as their primary residence (meaning it is where you live for most of every calendar year). Types of eligible homeowners include:

- Mortgaged homeowners who are in a forbearance plan or were offered a forbearance plan that has expired; this may be a first and/or a second mortgage.
- Mortgaged homeowners who were not offered a forbearance plan, or missed the option to apply for one, and are considered delinquent on their first or second mortgage.
- Homeowners who are behind on payments for property taxes, water bills, or sewage bills.
- Coop or condo homeowners who are behind on monthly carrying charges such as maintenance fees or homeowner association payments.
- Homeowners who live in manufactured homes and who are behind on home loans, retail installment contracts used to purchase their homes or monthly lot rent payments.

## Are there restrictions for who can apply based on income?

Homeowners whose household income is equal to or less than 100% of the Area Median Income (AMI) and who are at risk of foreclosure and/or displacement due to financial hardship as a result of the COVID-19 pandemic are eligible to apply (See chart HERE) for AMI by county and household size).

#### Do I need to live at the property to receive assistance?

Eligible applicants must currently own and occupy the property as their primary residence.

#### Can I apply if I am current on my mortgage or other housing payments?

Under the federal rules for HAF, an applicant must be at least 30 days behind on their monthly housing payments (mortgage payments, property taxes, condo or coop fees, etc.). There is one exception to this rule: If you are current on your monthly housing payments, but you are currently unemployed, you can apply for up to 6 months of future housing payments.

#### Can I apply if I am currently in a legal proceeding for missed housing payments?

Yes. If you are currently in foreclosure, or in another type of legal proceeding, you may still apply for assistance under the NYS HAF. Homeowners who are in active legal proceedings are encouraged to apply as soon as the program opens, and NYS HAF may also assist in connecting you to free legal services support if you are not already represented by an attorney.

# If I have a mortgage, do I have to wait to get help from my bank before applying for NYS HAF?

No. You should apply for NYS HAF as soon as the application portal is open. You should also reach out to your bank today to see what kind of COVID-19 mortgage modification may be

**available to you.** NYS HAF funds can be used to make your monthly payments affordable if your loan can't be modified or if the modification offer is not affordable on its own.

For mortgaged borrowers, NYS HAF will have to coordinate with the bank or company that services your mortgage, which may add additional time to the process. The case management team will work with applicants and communicate through every step of the process to make sure that applicants know the status of their application and the expected time to complete the process.

# I have a mortgage and I am still in forbearance with my bank. Should I apply for NYS HAF assistance?

Yes. You may apply for NYS HAF while you are still in forbearance.

#### Are land contracts considered the equivalent of mortgages?

If the applicant does not have a chattel loan or retail installment contract commonly found associated with manufactured homes, but rather a "rent-to-own" agreement on a stick-built house, they are eligible to submit a HAF application. For the purposes of HAF, we would consider this a mortgage and ask the applicant to fill out the mortgage section of the application.

#### When will NYS HAF Assistance be Available?

NYS HAF expects to receive significantly more applications than can be funded by the program. Applications will be processed in the order they were received. Application submission does not guarantee you will receive financial assistance.

The program will begin accepting applications January 3, 2022. Please visit <a href="https://www.nyhomeownerfund.org/">https://www.nyhomeownerfund.org/</a> for more information on application and list of documents you may need when you are ready to submit your application.

"Far too many New Yorkers have suffered an undue financial burden as a result of the COVID-19 pandemic. We have made strides here on the state level to ensure protection for both tenants, landlords and homeowners struggling with housing.

This federal funding is an important step to help ensure that low- and moderate-income homeowners at risk of displacement, especially those in areas historically subject to housing discrimination, can keep the heat on, water flowing, and a roof over their heads."

Critical Updates, New Policies, and Testing Locations to Protect You and Your Community

- Governor Kathy Hochul Signed Package of Legislation to Support Small Businesses.
  Governor Hochul signed a package of legislation to increase State agency support of small businesses in New York. The legislation will create a small business liaison with the Departments of Agriculture and Markets, Environmental Conservation, Labor, Transportation, and Taxation and Finance.
- 2. Eligible individuals can schedule vaccine appointments by contacting:
  - The NYC Vaccine hotline at 877-829-4692 or clicking here
  - The NYS hotline at 888-364-3065 or clicking here
  - SOMOS, a community health provider at 833-766-6769
  - Eligible individuals will have to fill out a screening form and attest to being in an eligible category. Anyone who is NOT eligible for vaccination, should not sign up for an appointment. Click here to find updated vaccine eligibility lists, vaccine locations near you, and schedule a vaccine appointment when eligible.
  - Click here for a COVID-19 vaccine fact sheet.
- 3. Review the State guidelines for travelers arriving in New York State.
- View the Test-and-Trace Corps <u>COVID-19 Wait Times Dashboard</u> for estimated wait times for NYC Health + Hospitals COVID-19 testing locations. This wait time information is updated by site staff every two hours.
  - Use the DOH map to find all State-run testing sites.
  - Click here for a full list of NYC Health + Hospitals walk-in testing sites available at no cost to you on the North Shore.
  - Use the Phone-a-Clinician program with Health + Hospitals, by calling (844) NYC-4NYC. Call to connect with a medical provider free of charge seven days a week from 9 AM 9 PM.
  - Individuals that are unable to safely isolate themselves at home may be afforded a
    free temporary hotel room. <u>Click here to learn more</u> or call (844) 692-4692.
    Please click here if you have any further questions.

#### Crucial Resources to Support and Aid Your Everyday Needs

- 1. Our children have faced many challenges throughout the pandemic. Now they're back at school and being asked to return to normalcy, but this school year is anything but normal. That's why the UFT's Positive Learning Collaborative (PLC) is offering free, confidential mental health sessions to students and to parents calling on their children's behalf. Hours of Operation: Monday-Friday: 8:30 A.M. to 12 P.M. Saturday: 9:00 A.M. to 2:00 P.M. Call 212-709-3222 or Text "PLC" to 43961
- 2. The 2021-2022 Regular HEAP Benefit opened October 1, 2021 What is HEAP? The Home Energy Assistance Program (HEAP) helps low-income people pay the cost of heating their homes. How does it work? If you are eligible, you may receive one regular HEAP benefit per season and could also be eligible for an emergency HEAP benefit if you are in impending danger of running out of fuel or having

your utility service shut off. **Are HEAP benefits available year-round?** No, the application period normally begins in early to mid-November and continues into the winter, until funding for the program runs out.

3. Free SNAP Assistance - See the flyer below





# Free SNAP (Food Stamps) Assistance

ASISTENCIA GRATUITA DE SNAP (Cupones de alimentos)

MetroPlus Health Staten Island Community Office 238A Port Richmond Ave. Staten Island, NY 10302 SNAP enroller is on site **2 DAYS** a week. Check below for our hours!

Los especialista de SNAP estan disponbile los **2 dias a la semana**. ¡Revisa a continuación nuestros horarios y ubicaciones!

Day & Time Dia y Hora	Location Ubicacion	SNAP Enroller Especialista de SNAP	How to Schedule Como Programar
Tues, Wed Martes, Miercoles 9:00am – 4:30pm	In Office En la Oficina	Florence Lanipekun	Walk-in or call Orden de llegada o Llamar al <b>929-270-2181</b>
Mon,Thurs, Fri Lunes, Jueves, Viernes 9:00am — 4:30pm	Virtual Services (Remote) Servicios Virtuales (Remoto)	Florence Lanipekun	Call Llamar al <b>929-270-2181</b>

Sponsored by New York State Office of Temporary and Disability Assistance.

SNAP...-Parting Healthy Food Within Reach. Visit www.mybenefits.ny.gov to check your eligibility. This material was funded by USDA's Supplemental Nutrition Assistance Program - SNAP.
This institution is an equal opportunity provider and employer.



- 4. It's important to submit an SBA Loan Application After you apply for disaster assistance from FEMA, you may be referred to the U.S. Small Business Administration. If you are referred to SBA, you should complete and submit the application. If your application is approved, you are not obligated to accept the SBA disaster loan but failure to submit the application may disqualify you from other possible FEMA assistance, such as disaster-related car repairs, essential household items and other expenses. SBA disaster loans are the largest source of federal disaster recovery funds for survivors. In planning your recovery, give yourself the widest possible set of options. Submitting the application makes it possible for homeowners and renters to be considered for additional FEMA grants. Applicants may apply online using SBA's secure website at <a href="mailto:DisasterLoanAssistance.sba.gov">DisasterLoanAssistance.sba.gov</a> or they may email <a href="mailto:DisasterCustomerService@SBA.gov">DisasterCustomerService@SBA.gov</a> for more information on SBA's disaster assistance program. Applicants may also call SBA's Customer Service Center at 800-659-2955 or email <a href="mailto:disastercustomerservice@sba.gov">disaster assistance</a> for more information on SBA disaster assistance.
- 5. If you're a renter having trouble paying your rent, utilities, or other housing costs or if you're a landlord trying to stay afloat with tenants in this situation help may be available. State and local programs are distributing billions of dollars in rental assistance to help renters stay housed during the pandemic. Visit the CFPB's Rental

Assistance Finder to find out what this means for you and what you can do. The CFPB's site also includes resources to help renters and landlords understand other resources to help navigate various financial hardships related to the pandemic.

6. **Staten Island Legal Services wants to help you**. If you need **free legal** help during the COVID-19 crisis, for matters of immigration, foreclosure, small business advice, and more, **call them at 718-233-6480.** 



7. Project Hospitality provides a wide range of services to our communities. From vaccinations to mental health guidance to help applying for rental assistance. See flyers below for more information.



#### Feeling uncertain, overwhelmed, anxious during COVID?



Here to talk | Here to listen | Here to support

- Information
   Education
- Emotional support Links to resources

We can provide virtual presentations on:

- Recognizing common reactions on:
   Building coping skills for the recovery process
- Managing COVID-related stress
   Identifying and meeting children's needs

Contact Us! (718)608-7900 HOPE@ProjectHospitality.org

We are here for YOU.

Free, anonymous & confidential

A program of the NYS Office of Mental Health Funded by FEMA



# Necesitas Te sientes incierto, agobiado, ansioso durante COVID?

Aquí para hablar | Aquí para escuchar | Aquí para apoyar

Nosotros Proporcionamos...
Información
Educación

- Apoyo emocional
   Enlaces a recursos

- Proporcionamos presentaciones virtuales sobre:

  Reconcociendo las resciones comunes de COVID

  Desarrollando habilidades de afrontamiento para el proceso de recuperación

  Manejando estritis relacionada con COVID

  Identificando y satisfaciendo las necesidades de los niños

¡Contáctanos Hoy! 718-608-7900 HOPE@ProjectHospitality.org

Estamos aqui para USTED.

Gratis, anónimo y confidencial

A program of the NYS Office of Mental Health Funded by FEMA









8. The Central Family Life Center is now accepting applications for their free Career Training Programs. Call (718) 273-8414 ext.8 and see the flyer below for more information.



# THE CENTRAL FAMILY LIFE CENTER YOUTHBUILD

#### **IMPACT**

Now Accepting Applications for our FREE Career Training Programs Please Call (718) 273-8414 ext. 8

QUALIFICATIONS: 17-24 years old, No HS diploma, Out of School, Not Working During the Day, and Live on Staten Island

#### Let's Get It!!

Get Paid, Get your High School Equivalency Diploma, Get Certified and Get a Job! For more info visit us at www.centralfamilylifecenter.org/youthbuild-impact

117 WRIGHT STREET, STATEN ISLAND, NY 10304

9. Learn to Save Lives. Teens ages 16 and up can receive a free YMCA lifeguard



#### 10. Small Business Resources:

- For counseling and help services through SBS click here.
- Procurement Center Representatives (PCRs) help small businesses win federal contracts. PCRs view many federal acquisition and procurement strategies before they're announced. This enables them to influence opportunities that should be set aside for small businesses. PCRs also conduct market research, assist small businesses with payment issues, provide counseling on the contracting process, and more.
- <u>Subcontracting Program Assistance (SPA)</u> can help you with subcontracting questions after a contract is awarded. SPA can help you with tools to match prime contractors and subcontractors, help small businesses market their services to prime contractors, and more.
- SBA Learning Center. The SBA offers free online courses to help small businesses understand government contracting. You can find these video classes in the SBA Learning Center.

# **Useful Events and Opportunities**

1. Roc-A-Natural Holiday Pop-up-Shop. Shop Small Businesses for the perfect gifts.



2. The Forest Avenue BID invites you to watch Santa Claus drive down Forest Avenue.



3. Metro Community Health Centers invites all to their Holiday Health Fair. Saturday, December 11th from 11 AM - 3 PM. **See the flyer below for more information.** 



4. The BJ House Community and Friends - Community Feed up and Winter Coats Distribution. Saturday, December 18th at 12PM. Located at 49 Tompkins ave, SI, NY.



5. The Forest Ave. Comeunity Fridge is a group from Mariners Harbor looking to help out our community with Food Insecurity.

#### @FORESTAVECOMEUNITYFRIDGE

#### WHO ARE WE?

We are a collaborative group, born and raised on the North Shore, who are passionate about addressing the health food disparity in our neighborhood of Mariners Harbor. The foundation of our initiative is "take what you need, leave what you don't" and "we keep us fed and healthy!" – in hopes of creating a culture of unity, interdependence, community restoration and empowerment in Mariners Harbor.

#### WHAT IS A COMMUNITY FRIDGE?

A Community Fridge is a fridge that provides free and healthy food for community members. The fridges offer access to fresh produce, healthy grains and perishable items to communities that do not have a lot of access to healthy food options.



#### **HOW CAN MY BUSINESS HELP?**

Your business can help by donating surplus food to our fridge or allowing us to purchase food at reduced costs.

# WHY SHOULD MY BUSINESS/ORGANIZATION CARE ABOUT A COMMUNITY FRIDGE?

In recent political and racial events, many businesses and organizations are looking for ways to fight against racial inequity. Community fridges represent mutual aid – the idea that solidarity not charity is what communities need in order to become fairer and stronger. By donating food to our fridge, your business will be taking part in our ongoing movement for creating justice – first within our communities.

Sincerely,

Charles D. Fall Member of Assembly

ALBANY OFFICE: Room 534, Legislative Office Building, Albany, NY 12248. 518-455-4677, FAX 518-455-5946

**DISTRICT OFFICE: 853 Forest Avenue, Staten Island, New York 10310. 718-442-9932, FAX 718-442-9942**