



COMMUNITY NEWS

from Assemblyman

J. GARY PRETLOW



89th Assembly District

Friends,

Let me first begin by wishing each of you a very happy New Year. I am extremely grateful to continue serving as your representative in the New York State Assembly. Many of us faced enormous challenges in 2020. The COVID-19 pandemic changed our society and will have lasting ramifications for years to come. Despite a year that we can all collectively say was not easy, with the swearing in of a new administration on the federal level I am hoping for a better year and look forward to witnessing what 2021 has in store for each of us.

Our fight to improve the lives of all those in New York State is far from over. In the year ahead, my colleagues and I will work to confront our state's toughest challenges while continuing our commitment to putting New York families first. I look forward to a productive session in 2021 as we fight to defeat this terrible health crisis.

I am pleased to deliver to you information important to the 89th Assembly District. I thank you in advance for taking the time to read through this newsletter and please know that my staff and I are always available to assist you with any questions or concerns you may have.



OPEN ENROLLMENT FOR UNINSURED NEW YORKERS

New York State has extended the Open Enrollment Period for uninsured New Yorkers through March 31, 2021. New Yorkers looking to apply for coverage can do so through NY State of Health, New York's Official Health Plan Marketplace, or directly through insurers. The coverage starting dates vary depending on the enrollment date. Individuals that enroll by February 15 will receive coverage starting March 1st. Enrolling on March 15th will have coverage begin on April 1st and enrolling by March 31st will have coverage begin on May 1st. Anyone eligible for other NY State of Health programs such as Medicaid, Essential Plan and Child Health Plus can enroll year-round.

For further information or to apply for coverage, contact the New York State of Health online at <https://nystateofhealth.ny.gov> or by phone at 1-855-355-5777.

PAID FAMILY LEAVE

In New York State, Paid Family Leave can be used by an eligible employee if they, or their minor dependent child, are subject to a mandatory or precautionary order of quarantine or isolation issued by the state of New York, the Department of Health, local board of health, or any government entity duly authorized to issue such order due to COVID-19. Please visit PaidFamilyLeave.ny.gov/COVID19 to learn about leave for quarantines.

Individuals can take Paid Family Leave to care for a close family member with a serious health condition, including family members outside of New York State. Family members include spouses, domestic partner, child/stepchild, parent/stepparent, parent-in-law, grandparent and grandchild.

EMERGENCY EVICTION AND FORECLOSURE PREVENTION MEASURES BECOME LAW

Governor Cuomo signed into law the COVID-19 Emergency Eviction and Foreclosure Prevention Act of 2020. The law was passed by the State Senate and Assembly in special sessions.

The new measure is designed to ensure that New York renters and homeowners can stay in their homes if they are facing hardships due to the pandemic.

The legislation helps tenants facing eviction and property owners facing foreclosure proceedings.

Here are the major provisions of the new law:

Residential Evictions

- Places a moratorium on residential evictions until May 1, 2021 for tenants who have endured COVID-related hardship.
- Tenants must submit a hardship declaration, or a document explaining the source of the hardship, to prevent evictions.
- Any pending eviction proceedings, or any commenced within 30 days of the effective date of the legislation, will be stayed for at least 60 days to give tenants an opportunity to submit hardship declarations.

Residential Foreclosure Proceedings

- Places a moratorium on residential foreclosure proceedings until May 1, 2021.
- Homeowners and small landlords who own 10 or fewer residential dwellings can file hardship declarations with their mortgage lender, other foreclosing party or a court that would prevent a foreclosure.

Tax Lien Sales

- Prevents local governments from engaging in a tax lien sale or a tax foreclosure until at least May 1, 2021.
- Payments to the locality are still due.



Credit Discrimination and Negative Credit Reporting

- Lending institutions are prohibited from discriminating against a property owner seeking credit because the property owner has been granted a stay of mortgage foreclosure proceedings, tax foreclosure proceedings or tax lien sales.
- They are also prohibited from discriminating because the owner is in arrears and has filed a hardship declaration with the lender.

Senior Citizens' Homeowner Exemption (SCHE) and Disabled Homeowner Exemption (DHE)

- Local governments are required to carry over SCHE and DHE exemptions from the 2020 assessment roll to the 2021 assessment roll at the same levels.
- They are also required to provide renewal applications for anyone who may be eligible for a larger exemption in 2021.
- Recipients of the exemption do not have to file renewal applications in person.

MORATORIUM ON STUDENT LOAN PAYMENTS

The federal government has recently extended the CARES Act for student loan payments. The freeze on student loan payments has been extended for eight months. The extension provided by the last administration was scheduled to end on January 31, 2021. However, the New Administration extended the freeze until September 30, 2021. There is a chance that this moratorium can be further extended depending on the status of the pandemic and the economy.

The extended moratorium will continue to exclude non-government held federal student loans. Commercially issued federal student loans and Federal Perkins loans held by schools. Private student loans were excluded from the original CARES Act, the Federal Government may not have the authority to expand the CARES Act relief to include these loans. Congress could enact subsequent legislation to address this.

The U.S. Department of Education has not yet issued further guidance as to whether the extension will continue to qualify borrowers for key student loan forgiveness programs (such as Public Service Loan Forgiveness) and federal student loan rehabilitation programs.



89TH ASSEMBLY DISTRICT COMMUNITY HIGHLIGHTS

My staff and I organized essential items distribution events in Mount Vernon and Yonkers last year. The purpose of these distributions was to provide the 89th Assembly District with needed items to protect themselves and their loved ones from the COVID-19 virus. I collaborated with Mayor Shawn Patterson-Howard and Senator Jamaal Bailey in July and August in Mount Vernon to provide essential items to the city's residents. If you need hand sanitizer, please stop by our office and we will be happy to provide some to you. Remember to bring a bottle to be filled.



COVID-19 VACCINE

NYS is currently in phase 1A and 1B of the distribution. Those eligible are: high-risk hospital workers, residents and staff at nursing homes and other congregate-care facilities, Federally Qualified Health Center employees, EMS workers, coroners, medical examiners, and certain funeral workers, staff and residents at OPWDD, OMH and OASAS facilities, Urgent Care providers, individuals administering COVID-19 vaccines, and all outpatient/ambulatory front-line staff who are in direct contact with patients.

Also eligible are: New Yorkers 65 or older, first responder and support staff for first responder agencies, corrections, in-person college instructors, P-12 schools, licensed, registered, approved or legally exempt group child care providers, employees or support staff of licensed or registered child care setting, grocery store workers, public transit, individuals living in a homeless shelter and individuals working (paid or unpaid) in a homeless shelter.

As eligibility is subject to change, you can check yours at am-i-eligible.covid19.vaccine.health.ny.gov or call the Westchester County Department of Health at (914) 995-5800 for further information about the vaccine.

MINIMUM WAGE INCREASE

The Assembly Majority believes that putting families first means ensuring that every hardworking New Yorker can earn a living wage.

The fight to increase New York's minimum wage began here in the People's House. In 2016, my colleagues and I fought tirelessly to put an end to stagnant wages in New York by establishing a meaningful plan for sustainable wage growth. That year, we successfully enacted legislation with scheduled annual wage increases for workers across the state to reach \$15 per hour.

The minimum wage in New York City reached \$15 per hour on December 31, 2019. On December 31, 2020, wages rose to \$14 an hour for workers in Nassau, Suffolk and Westchester counties and to \$12.50 an hour in the remainder of the state.

CLIP AND RETURN



Your questions or comments are important to me. If you have any concerns or issues you would like to discuss with me, please indicate and return to:

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Name:

Address:



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from Assemblyman
**J. Gary
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WINTER 2021

Assemblyman J. Gary Pretlow



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