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# Financial Counseling

## New York City Financial Empowerment Centers (FEC's)

Provide free one-on-one professional, financial counseling and coaching to support your in reaching your goals.

Eligibility: NYC residents regardless of income or immigration status

To learn more about NYC Financial Empowerment Centers, visit:

<https://www1.nyc.gov/site/dca/consumers/get-free-financial-counseling.page>

Work with our counselors to:

- Reduce your debt
- Understand your student loans
- Strengthen your credit score
- Make saving a part of your routine
- Balance a budget
- Open a bank account
- Separate personal and business finances, and more.

### FAQ's:

A majority of financial issues can at least begin to be addressed at these appointments by financials counselors as they are experts and have experience doing so

Appointments can be made over the phone OR online by making an account with the FEC's Financial Empowerment portal

Importantly, this counseling is confidential and so fear of potential spread of private information should be minimized as even individuals lacking documentation can pursue this counseling without worry

## Empowered NYC

An initiative to assist people with disabilities to better manage their finances and become more financially stable.

Eligibility: NYC residents with disabilities or people with members of their family that have a disability

To learn more about Empowered NYC, visit:

<https://www1.nyc.gov/site/dca/partners/EmpoweredNYC.page>

For continuing education, visit: <https://www.nationaldisabilityinstitute.org/resources/webinars/empowerednyc-webinars/>

In addition to core services provided by Financial Empowerment Centers, Empowered NYC assists with:

- Utilizing work incentives
- SAA overpayments
- Opening ABLE accounts
- And other SSA benefits

### FAQ's:

Note that Empowered Counselors largely focus on disability related financial assistance

Appointments can be made over the phone OR online by making an account with the FEC's Financial Empowerment portal,

Importantly, this counseling is confidential

# Operation HOPE

A for-purpose organization working to disrupt poverty and empower inclusion for low and moderate-income youth and adults. The focus is financial dignity and inclusion.

Clients are counseled on the language of money and work with Operation HOPE financial wellbeing coaches to transform established financial mindsets, and to develop customized action plans around building their own businesses, raising their credit scores, buying homes, or simply making better decisions with the money they have

To learn more about Operation Hope, visit:

<https://operationhope.org/>

They equip young people and adults with the financial tools and education to secure a better future, coaching them through:

- Their personal aspirations and life's challenges
- And, facilitating their journey to financial independence

## FAQ's:

This organization has several programs that range in eligibility criteria and focus but all have the same focus of empowering low and moderate income youth and adults

Part of achieving their mission, these programs come at no cost the client and offer access to partnerships and resources that might be more difficult to attain elsewhere

# The United Way

The United Way is a statewide network of independently operated non-profit organizations that offer a range of financial services and supports.

To locate your local United Way, visit:

<https://uwnys.org/find-a-local-united-way/>

UnitedWayNYC:

<https://unitedwaynyc.org/programs/>

UnitedWayNYC, the local New York Chapter of the organization, has several programs that also can be helpful. These include:

- BenefitsAccessNYC: connects families with critical assistance essential to becoming self-sufficient

## FAQ's:

While less specific and thorough counseling than other organizations, The United Way NYC has several programs that all work to support individuals in varying capacities

If not located in NYC, explore your local chapter's programs either online or via telephone and determine if any may be of particular help

# National Disability Institute (NDI) Financial Resilience Center

The National Disability Institute (NDI) Financial Resilience Center provides resources for people with disabilities and health conditions to access free, remote financial counseling through AFCPE, information and other resources.

Eligibility: People with disabilities or chronic health conditions

To learn more about the National Disability Institute's Financial Counseling, visit:

<https://www.nationaldisabilityinstitute.org/financial-resilience-center/>

## FAQ's:

This is a very thorough resource that offers potential counseling in topics that range from current events like stimulus packages to basics like managing money and tax prep

The website is updated regularly and can serve as a great resource in and of itself for financial assistance information

# Taxes

## Earned Income Tax Credit

A reimbursable tax credit for low-income individuals and families with at least \$1 of earned income. In 2019, the credit was between \$529 and \$6,557 depending on income, marital status and number of children.

Visit the link below to check specific eligibility criteria:

<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/use-the-eitc-assistant>

Eligibility: Low-Moderate income workers and families.

To learn more, visit the IRS website:

<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit-eitc>

### FAQ's:

To put the benefit of this program simply, it allows individuals to pay less taxes and therefore maintain a greater portion of their earning to spend on other needs, for example

Note, the eligibility criteria can be a bit overwhelming to go through. If possible, using the EITC assistant can help you know if you are eligible or not

## Volunteer Income Tax Assistance (VITA)

Free income tax preparation assistance for low and middle-income individuals and families. Tax preparation is provided by trained volunteers. VITA sites are available in most communities, and many are open all year.

To locate the VITA site nearest to you:

Call: 1-800-906-9887.

Or visit:

<https://www.irs.gov/individuals/find-a-location-for-free-tax-prep>

Eligibility: People who generally make \$57,000 or less, Persons with disabilities; and Limited English-speaking taxpayers

Related resources at National Disability Institute (NDI) website:

<http://www.realeconomicimpact.org/>

In addition to VITA, the TCE program offers free tax help, particularly for those who are 60 years of age and older

### FAQ's:

If in need of tax prep assistance, these sites can support you in filing your taxes accurately

While these sites are partnered with the IRS, the people that assist are volunteers interested in bettering their community which can further enhance the ease of completing the tax process

These volunteers are thoroughly trained and must equal IRS trained employees, and so accuracy is standard practice

# Child Tax Credit

The Child Tax Credit (CTC) helps families afford the everyday expenses of raising a child. The value of the CTC has been increased for tax year 2021, including up to \$3,000 (per child under age 18) or \$3,600 (per child under age 6)

To learn more, visit:

<https://access.nyc.gov/programs/child-tax-credit-ctc/>

**Eligibility:** All tax filers with qualifying children are eligible for the credit, even if they have no earned income or don't owe income taxes.

## FAQ's:

Given the expense associate with childrearing, any tax or non-tax filer (as of 2021) can apply for the Child Tax Credit

Like the Earned Income Tax Credit, the value of this program is greater cash on hand to support expenses

# NYC Free Tax Prep

NYC Free Tax Prep providers can help you claim important tax credits including the Child Tax Credit. Assistance is offered in several forms:

- Virtual Tax Prep
- Self-prep with Help
- Drop-off Service
- In person tax prep

If you live outside of NYC, visit the IRS website at [irs.gov](https://www.irs.gov) to find an IRS VITA/TCE site near you.

**Eligibility:** Anyone who lives or works in New York City can use an NYC Free Tax Prep site. Some sites have income limits and other eligibility requirements. In general, individuals must have earned \$48,000 or less and families with dependents must have earned \$68,000 or less in 2020 to file in person at an NYC Free Tax Prep site.

To learn more, visit:

<https://www1.nyc.gov/site/dca/consumers/file-your-taxes.page>

## FAQ's:

Much like the VITA sites, NYC Free Tax Prep will assist in accurate tax preparation and filing as volunteers are thoroughly trained to do so, and often local community members committed to improving their environment

Virtual assistance is offered as well at several sites and appointments can be made over the phone or by email in most cases

# Employment

## The New York Employment Services System (NYESS)

The New York Employment Services System (NYESS) provides all New Yorkers – regardless of their (dis)Ability – with a single point to access all employment-related services and supports.

For an Employment Tool to understand Social Security Work Incentives, visit:

<https://nyess.ny.gov/customer-information.html>

Click the "We Can Work" link at the bottom of the Consumer Information for a 25-minute video of personal stories of economic recovery.

### FAQ's:

While this website itself is not a specific tool, it acts as a central point to access many other employment related services

This includes information on programs like Ticket to Work but also on related things like Medicaid programs and more

## Ticket to Work (TTW)

Ticket to Work (TTW) can help Social Security beneficiaries go to work and progress towards financial independence. TTW helps pay for employment supports and offers protections and incentives for returning to work.

To learn more about Ticket to Work, visit:

<https://choosework.ssa.gov/about/index.html>

### Eligibility:

Individuals ages 18-64 who:

Receive Social Security Disability Insurance (SSDI)

OR

Supplemental Security Income (SSI) may qualify

### FAQ's:

The goal of this program is to help individuals reduce their reliance and become more independent as they transition towards work

The program is free to enter and requires no fees/costs and you get to choose the Employment Network you work with

# BalticWORKS

Baltic Street AEH inc. established its own Ticket to work program. The program offers: goal setting, resume development, interview workshops, job search navigation and more that can help individuals get to work.

## Eligibility:

Participants must be on either Supplemental Security Income (SSI) or Social Security Disability (SSD) to be eligible for services.

Participants must have a goal of making above the Substantial Gainful Activity (SGA) within three years of obtaining their Ticket-To-Work. SGA is currently \$1,220 per month. The goal of Social Security's Ticket-To-Work program is to help participants onto the road to financial self-sustainability and off benefits.

To learn more about BalticWORKS, visit: [https://balticstreet.org/?page\\_id=1959#](https://balticstreet.org/?page_id=1959#)

## FAQ's:

The goal of this program is to help individuals reduce their reliance and become more independent as they transition towards work

# StateJobsNY

List NY State agency vacancies

To learn more, visit:

<https://statejobs.ny.gov>

## FAQ's:

A very simple resource, this can help individuals that are looking for work find vacancies in specific areas, fields, etc.

Job postings will include a posted date, a deadline to apply, salary range, employment type, location and much more



# Virtual Career Assistance

Use the Career Center locator to find your center and find out about virtual services.

Eligibility: Resident of NYC and reside in one of the zip codes covered by the selected Career Assistance center

To learn more, visit:

[https://dol.ny.gov/career-centers?f%5B0%5D=location\\_filter\\_term%3A496](https://dol.ny.gov/career-centers?f%5B0%5D=location_filter_term%3A496)

FAQ's:

This site will allow you to find a center near you in order to get assistance via workshops and counselors that can be leveraged to improve resume and interview skills, match you with appropriate jobs, etc.

The virtual career assistance can be thought of like a coach that will assist you in getting to a place of employment by helping you address the gaps you may currently have

## Virtual Workforce1 Career Center System

Workforce1 helps New Yorkers prepare for, and connect to, jobs across New York City's five boroughs and in every sector of the economy. Through our Virtual Workforce1 Career Center system, we can connect you via web or phone (within one to two business days) to one-on-one help from professionals who can help you:

- Identify jobs that are a fit for your experience and skills
- Prepare for interviews
- Access free training

All of our services are no-cost and do not require in-person visits.

Eligibility: Resident of NYC

To learn more, visit:

<https://www1.nyc.gov/site/sbs/careers/virtual-wflcc.page>

FAQ's:

Completing the intake form on the site listed above will allow the counselors at Workforce1 to more effectively assist in doing the things mentioned above

This service can help individuals who are ready and perhaps haven't had luck in finding work better understand ways to improve and enhance their job search

# Social Security

## Supplemental Security Income (SSI) Benefits

The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources.

Visit for more specifics: <https://www.ssa.gov/benefits/ssi/>

To learn more about Supplemental Security Income (SSI), visit:

<https://www.ssa.gov/benefits/ssi/>

If you have applied for SSI and been denied, you can file an SSI appeal. To learn more, visit:

<https://www.ssa.gov/benefits/disability/appeal.html>

### Eligibility:

- Are at least age 65 or blind or disabled.
- Have limited income (wages, pensions, etc.).
- Have limited resources (the things you own).
- Are U.S. citizens, nationals of the U.S., or some noncitizens.
- Reside in one of the 50 states, the District of Columbia, or the Northern Mariana Islands.

### FAQ's:

Note that the amount of benefits that an individual receives is based off of many factors, but in any case, they can often benefit from the payments they receive

## Social Security Disability Insurance (SSDI)

Social Security Disability Insurance (SSDI) pays benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death.

To learn more about Social Security Disability Insurance (SSDI), visit:

<https://www.ssa.gov/applyfordisability/>

If you have applied for SSDI and been denied, you can appeal. Read how submit an appeal by visiting:

<https://secure.ssa.gov/iApplsRe/start>

### Eligibility:

- age 18 or older
- not currently receiving benefits on your own Social Security record
- unable to work because of medical condition that is expected to last at least 12 months or result in death
- have not been denied disability benefits in the last 60 days.

### FAQ's:

Just like Supplemental Security Income, the amount can vary based on each individual's case, but the monthly benefits will be based largely on average lifetime earnings

Note that often it will not be until 6 months after a disability has been officially documented as beginning that the first monthly benefits will be received

# SSA Work Incentives

## Trial Work Period (TWP)

An incentive that allows Social Security Disability Insurance (SSDI) beneficiaries to work, earn as much as they can, and still receive their full check, for 9 months.

For more about Social Security Work Incentives or counseling from a trained advisor, ask for a benefits advisor at your nearest Independent Living Center:

<http://www.virtualcil.net/cils/>

Find a local Social Security advisor from the SSA Work Incentives Planning and Assistance (WIPA) program:

<http://www.ssa.gov/work/WIPA.html>

Read the Social Security Administration (SSA) Red Book:

<http://www.ssa.gov/redbook/>

### FAQ's:

The goal of the program is to enable beneficiaries with disabilities to receive accurate information, and use that information to make a successful transition to work

Some of their services include in-depth counseling about benefits and the effect of work on those benefits

SSI eligibility depends largely on limited income and resources

## Special SSI Payments for People who Work (1619A Program)

An incentive that allows Supplemental Security Income (SSI) beneficiaries to work and get some SSI benefits even if their earnings are higher than Substantial Gainful Activity (SGA) level. SSI checks are reduced based on individual's earnings at about \$1 for \$2 earned.

For more about Social Security Work Incentives or counseling from a trained advisor, ask for a benefits advisor at your nearest Independent Living Center:

<http://www.virtualcil.net/cils/>

Find a local Social Security advisor from the SSA Work Incentives Planning and Assistance (WIPA) program:

<http://www.ssa.gov/work/WIPA.html>

Read the Social Security Administration (SSA) Red Book:

<https://www.ssa.gov/redbook/>

### FAQ's:

The goal of the program is to enable beneficiaries with disabilities to receive accurate information, and use that information to make a successful transition to work

Some of their services include in-depth counseling about benefits and the effect of work on those benefits

SSI eligibility depends largely on limited income and resources

## Impairment Related Work Expenses (IRWE)

A work incentive that allows SSI or SSDI recipients to earn more before their benefits are affected by deducting expenses necessary to be able to work.

For more about Social Security Work Incentives or counseling from a trained advisor, ask for a benefits advisor at your nearest Independent Living Center:

<http://www.virtualcil.net/cils/>

Find a local Social Security advisor from the SSA Work Incentives Planning and Assistance (WIPA) program:

<http://www.ssa.gov/work/WIPA.html>

Read the Social Security Administration (SSA) Red Book:

<http://www.ssa.gov/redbook/>

### FAQ's:

The goal of the program is to enable beneficiaries with disabilities to receive accurate information, and use that information to make a successful transition to work

Some of their services include in-depth counseling about benefits and the effect of work on those benefits

SSI eligibility depends largely on limited income and resources

# Health

(For resources on Medical Debt, see Debt section)

## Continued Medicaid Eligibility Section 1619 (B)

Allows SSI eligible individuals to remain eligible for Medicaid by setting higher income limits than for regular Medicaid. Income and asset limits vary by state.

### Eligibility:

Individuals have established both a loss of SSI due to wages and annual wages less than the state's 1619(b) threshold

Additionally one must:

- continue to be blind or disabled;
- have been eligible for either an SSI payment or 1619(b) Medicaid coverage for one month prior during the past 12 months;
- have unearned income and resources that are within SSI limits;
- meet a Medicaid use test (i.e., has used Medicaid during the last 12 months; expects to use Medicaid during the next 12 months; or would be unable to pay unexpected bills in the next 12 months without Medicaid).

To learn more about 1619 (B), visit:

<https://nyess.ny.gov/docs/cust-info/1619b-medicaid-and-work-508.pdf>

### FAQ's:

If you have any questions about how your benefits will be impacted by going back to work, you can contact specialists to assist you toll-free at 1-888-224-3272 Monday-Friday during normal work hours

In some cases, having a disability can allow for income levels higher than the threshold. More info on this can be found at the link below

# Medicaid Buy-In for Working People with Disabilities

The Medicaid Buy-In for Working People with Disabilities (MBI-WPD) is a program that allows working New Yorkers with disabilities to earn up to \$61,332 without the risk of losing their Medicaid coverage.

Eligibility: To qualify for the Medicaid Buy-In program for Working People with Disabilities you must:

- Be a resident of New York State;
- Be at least 16 years of age (coverage up to 65 years of age);
- Have a disability as defined by the Social Security Administration;
- Be engaged in paid work (includes part-time and full-time work);
- Have a gross income that may be as high as \$65,436 for an individual and \$88,140 for a couple; and
- Have non-exempt resources that do not exceed the MBI-WPD resource level of \$20,000 for a one-person household and \$30,000 for a two-person household

For more information or to apply, visit the New York State Dept. of Health website:

[https://www.health.ny.gov/health\\_care/medicaid/program/buy\\_in/index.htm](https://www.health.ny.gov/health_care/medicaid/program/buy_in/index.htm)

If you contact your local Medicaid office to apply, be prepared to advocate. Often local Medicaid offices do not know about these programs and may deny they exist.

## FAQ's:

Based on your income, there is still a possibility for a premium to be paid by the individual once on Medicaid

If an individual already has insurance through work, it is possible that Medicaid can cover those premiums. Speak with the local social services district worker for clarity on this.

This specific program will not provide coverage for an individual's family. However, family members may qualify for other state programs such as Child Health Plus

# HUD Earned Income Disregard

Incentive that allows individuals who live in Housing and Urban Development (HUD) or New York City Housing Authority (NYCHA)-funded programs to work and not have any of their income counted when calculating rent payments for the first year after starting work. In the second year, only half of their income is counted.

## Eligibility:

Live in Housing and Urban Development (HUD) or New York City Housing Authority (NYCHA)-funded programs

For more information about HUD rental assistance or to locate local housing counseling agency, call (800) 569-4287 or visit the HUD site:

[http://portal.hud.gov/hudportal/HUD?src=/topics/rental\\_assistance](http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance)

Find more information about the HUD earned income disregard via this pdf:

<https://nls.org/wp-content/uploads/2021/03/HUD-Earned-Income-Disregard.pdf>

## FAQ's:

Note that the Earned Income Disregard must be used over a consecutive 24 month period

There is potential to not qualify based on other programs an individual may be a part of. Explore this short list at the second link below to see how individuals in Low Income Housing Tax Credit Program, for example, are not eligible for this program.

Normally, ~30% of an individual's countable income is used for rent and thus, this program allows a much greater potential for savings and/or keeping income for other purposes

## NYC Health Clinics

New York City Health Department clinics offer patients sexual health, immunization and tuberculosis (TB) services, regardless of immigration status. If you do not have health insurance and cannot pay the fee, you can still get services.

Access locations and contact information at: <https://www1.nyc.gov/site/doh/services/allclinics.page>

### FAQ's:

These clinics accept all types of insurance, including Medicare Part B and Medicaid, and services can still be received without insurance or means to pay



# Child Care

## Child Care Subsidy Program

Helps families pay for some or all of the cost of child care services.

Guaranteed child care if you are on Temporary Assistance and need child care in order to meet any work participation requirements

Eligibility is determined based on income, reasons for needing day care, child's age and individual needs

Contact your local Department of Social Services to find out if you are eligible or to apply for a subsidy for your child.

To find your local Department of Social Services visit:

<https://ocfs.ny.gov/directories/localdss.php>

For additional information visit:

<https://ocfs.ny.gov/programs/childcare/subsidy/help.php>

### FAQ's:

In most cases, families receiving a child care subsidy can choose any legal child care provider

Generally, families are eligible if they meet the state's low income guidelines and need childcare to work, look for work, or attend employment training

## Child Care Resources and Referral Agencies

The CCRR is a starting point to look for child care. After asking a couple of questions they will be able to give you a list of providers that more closely meet your needs.

Find a list of all the 34 CCRRs available in New York State:

<https://ocfs.ny.gov/programs/childcare/referral-agencies.php>

### FAQ's:

A list of providers that most closely meet your needs will be given to you

Some of the information that they might ask to determine your list of providers include: the kind of care that you want, the ages of your children, the hours of care you need, and other specifics such as special needs your child might have

# EarlyLearn

New York City offers free or low-cost child care and education for children six weeks to two years old.

Eligibility is based on family's income, size, and needs

Application is available at:

<https://www1.nyc.gov/assets/acs/pdf/early-care-education/forms/2016/ECE012.pdf>

For more information visit the website:

<https://www.schools.nyc.gov/enrollment/enroll-grade-by-grade/earlylearn-nyc>

If you need help finding a program you can call 311 and ask for "EarlyLearn Child Care"

For in person help find a center near you:

<https://www.myschools.nyc/en/schools/3k/>

## FAQ's:

These programs are available all year round for up to ten hours a day

If you qualify and there is a seat available, your child can begin a program anytime during the year

Families with three and four year old children needing extended day/year care beyond the school day can apply for Extended Day/Year programs

# Food Insecurity

## SNAP

The Supplemental Nutrition Assistance Program (formerly known as "food stamps") provides food assistance by supplementing the cost of their diet with nutritious foods.

More information about SNAP:

<https://www1.nyc.gov/site/hra/help/snap-benefits-food-program.page>

Eligibility factors: identity, residence, household composition, age, SS number, citizenship, immigration status, earned & unearned income, resources, disabled/incapacitated, referral, school attendance, shelter &/or utility expenses, medical bills, health insurance, dependent care cost/ other expenses

Apply online by creating an ACCESS HRA account at:

<https://a069-access.nyc.gov/accesshra/login>

List of documents you may need to determine eligibility:

[https://www1.nyc.gov/assets/hra/downloads/pdf/services/snap/eligibility\\_factors\\_and\\_suggested\\_documentation\\_guide.pdf](https://www1.nyc.gov/assets/hra/downloads/pdf/services/snap/eligibility_factors_and_suggested_documentation_guide.pdf)

### FAQ's:

You can apply for SNAP by: submitting an online application, calling HRA Infoline at 718-557-1399 they will send an application and you fill it out and mail it back, you can also pick an application up from any SNAP center, or you can print an application out

If you are eligible you will receive your benefits within 30 days

With SNAP benefits you can purchase food or food products made for human consumption, seeds and plants that provide food, spices, herbs, pectin, and other edible items used for cooking, water and ice, and snack foods

## P-FRED

The Pandemic Food Reserve Emergency Distribution Program distributes fresh and shelf-stable food to more than 400 COVID-response emergency feeding programs ("EFP") that serve the public.

Directory with P-FRED locations:

<https://www1.nyc.gov/assets/hra/downloads/pdf/services/efap/MASTER-PFRED-DIRECTORY-BY-BOROUGH.pdf>

\*New locations are being added regularly so please check the list frequently.\*

For more information visit their webpage:

<https://www1.nyc.gov/site/hra/help/food-assistance.page>

### FAQ's:

To find the hours of operation for locations near you call that location or email [foodreserve@hra.nyc.gov](mailto:foodreserve@hra.nyc.gov) and include the subject line "Hours of Operation"

For more information about the program you can email [foodreserve@hra.gov](mailto:foodreserve@hra.gov)

# Food NYC Map

Use this map to find locations that offer free food (food pantries and soup kitchens), as well as grocery stores and farmers' markets.

<https://nyc-oem.maps.arcgis.com/apps/webappviewer/index.html?id=d781ef8a46cf417dbbfaf28f3b902ac4>

## FAQ's:

The map includes locations of: [Mobile] Food Pantry, [Mobile] Soup Kitchen, Greenmarket/Farm stand/Fresh Food box, and Grocery Stores.

Food Pantry and Soup Kitchen Sites are updated weekly

Hours and locations on this map are subject to change

## P-EBT

The Pandemic Electronic Benefit Transfer Food Benefits are payments to households with children who would have received free school lunches under the National School Lunch Act, if not for a reduction in in-person learning due to the pandemic.

These temporary food benefits are being provided to help cover the cost of meals children would have otherwise received at school during the 2020-21 academic year.

You cannot apply for P-EBT . The food benefits will automatically be issued to eligible children

Eligibility: Children who receive free school lunches through the National School Lunch Program are eligible for P-EBT food benefits if their school has been operating with reduced in-person attendance due to COVID-19 during the 2020-21 school year.

Their webpage:

<https://otda.ny.gov/SNAP-COVID-19/Frequently-Asked-Questions-Pandemic-EBT.asp>

## FAQ's:

P-EBT food benefits are not SNAP benefits; they can only be used to purchase the same food items that can be purchased with SNAP benefits

Eligible children will receive P-EBT food benefits based on the number of days their school has reported that it was closed, or that in-person attendance was reduced due to COVID-19

The P-EBT amount that eligible children receive is based on the availability of monthly in-person school attendance information provided by schools and school districts

Families who receive P-EBT food benefits will not have to pay back the benefits

# City Harvest

Food rescue organization, that collects excess food and distributes it, free of charge, to hundreds of food pantries, soup kitchens and other community partners across NYC

This map shows locations that distribute food, free of charge, throughout NYC. <https://www.cityharvest.org/food-map/>

Plentiful app: <https://www.plentifulapp.com/>

You can find food pantries near you and reserve a time to pick up food without waiting in line

## FAQ's:

In this map you can find: City Harvest Mobile Markets, Community Partner Distributions, Food Pantries and Soup Kitchens and Community Fridges

# God's Love We Deliver

God's Love We Deliver cooks and home-delivers nutritious, medically tailored meals for people too sick to shop or cook for themselves. To support the health of our clients, we also provide ongoing nutrition assessment, education, and counseling. God's Love is a non-sectarian organization serving people in need and their children and caregivers. All of our services are provided free to clients and full of love.

To learn more about this service, visit: <https://www.glwd.org/>

Eligibility includes: Those living with a chronic or life-altering illness like cancer, Alzheimer's, renal failure, COPD, HIV/AIDS, or other serious condition. Additionally, individuals recovering from an illness, and having trouble shopping or cooking can be eligible.

To confirm eligibility, complete this survey: <https://www.glwd.org/get-meals/find-out-if-you-are-eligible-for-medically-tailored-meals/>

## FAQ's:

This is a totally free of cost service if deemed eligible

Deliveries happen once or twice a week, M-F between 8-4:30PM. Delivery is confirmed once admitted into the program

# Housing

## One Shot Deal

The "One Shot Deal" emergency assistance program helps people who can't meet an expense due to an unexpected situation or event.

To learn more about One Shot Deal, visit:

<https://portal.311.nyc.gov/article/?kanumber=KA-01104>

Please also take a look at this PDF sheet for more information explaining this program:

<https://www1.nyc.gov/assets/hra/downloads/pdf/benefits/Emergency-Rental-Assistance-Grant-Flyer.pdf>

Emergency assistance is provided for, but not limited to, the following situations:

Homelessness, Eviction or dispossession

Utility disconnection or pending shut off

Fire disaster

Domestic violence, Circumstances that affect the health and safety of the individual or family

### FAQ's:

If someone has received a one-shot deal in the past, they CAN still receive one

The money, or some portion, will have to be paid back to the HRA, unless the individual is receiving SSI

If approved, the checks will be distributed directly to landlords or Housing court, where applicable

## HUD Approved Housing Counseling Agencies

The US Department of Housing and Urban Development has compiled a list of housing counseling agencies in the NY area. They offer counseling on a range of services including:

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling and Workshops

To explore the list of housing counseling agencies please visit:

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=NY>

### FAQ's:

Included in the list are Agencies that also offer services in other languages such as Spanish and French

While the list is quite long, it can be filtered based on Counseling service desired, language, zip code and more

These services are NOT guaranteed to be free and so several agencies should be explored that fit desired criteria to find one that potentially offers services at discount/no cost

# NYS Department of Financial Services Foreclosure Assistance

The NYS Department of Financial Services has several resources directed towards foreclosure assistance specifically. This includes action steps to take and resources/organizations to assist in the taking of those action steps.

To explore the list of housing counseling agencies please visit:

[https://www.dfs.ny.gov/consumers/help\\_for\\_homeowners/foreclosure\\_assistance/help\\_for\\_homeowners\\_facing\\_foreclosure](https://www.dfs.ny.gov/consumers/help_for_homeowners/foreclosure_assistance/help_for_homeowners_facing_foreclosure)

## FAQ's:

This link takes you to a website that DOES provide links to further Housing Counselors and Legal Aid organizations that provide services and no or low cost

This is not a loan or foreclosure prevention program itself, rather it is more of a point to begin one's foreclosure assistance research

## Emergency Rental Assistance Program (ERAP)

Funding is currently available through ERAP for New York City households who are behind in their rent. Eligible low and moderate-income households can get up to 12 months of their back rent paid, three months of future rent, and other assistance.

To explore and apply to ERAP, visit:

<https://otda.ny.gov/programs/emergency-rental-assistance/>

Residents of New York City are eligible if they:

- Have a household gross (before tax) income at or below 80% of the Area Median Income (AMI)
- Experienced financial difficulty or rent issues due to the COVID-19 pandemic
- MORE REQUIREMENTS CAN BE FOUND AT: <https://otda.ny.gov/programs/emergency-rental-assistance/>

## FAQ's:

Funding is limited and not guaranteed and so applying early and accurately is best

Documents can be submitted while the application is still pending, allowing a potentially quicker application submission while documents get collected by an applicant

ERAP can be applied for 24/7 online

# Legal Services NYC

Through the work of our Housing Units, Legal Services NYC is at the forefront of the fight to prevent evictions, preserve affordable housing, and ensure that our clients' apartments are safe. Our work includes:

- Providing legal assistance, including advice, advocacy and aggressive litigation services, to prevent evictions in court and in administrative proceedings
- Preserving housing subsidies through both individual representation and cutting-edge litigation
- Obtaining needed repairs in buildings
- Providing training and education on tenants' rights
- Helping to coordinate and provide training for housing advocates throughout the City.

To explore more about Legal Services NYC, visit:

<https://www.legalservicesnyc.org/what-we-do/practice-areas-and-projects/housing>

To contact the legal services hotline, call: 917-661-4500 (Translators available)

## FAQ's:

This link provides information in several languages including Spanish, Haitian Creole, Russian and more

At the bottom of the page is access to the same hotline included at the number below

Free Legal Assistance IS available at the hotline

# Urban Justice Center

The Urban Justice Center hosts clinics related to housing, among other things, that can assist individuals in need of legal advice. This includes helping tenants fight evictions, secure repairs, combat harassment and more.

To explore more about the clinics offered, visit: <https://www.urbanjustice.org/our-work/our-clinics/>

## FAQ's:

Due to the COVID-19 pandemic, the clinics listed below may or may not be running on a given week, so please contact the host location before attempting to attend one

The timings for the clinics are generally posted in advance alongside the location, topics to be discussed, and more



# Utilities

## HEAP

The Home Energy Assistance Program helps low-income homeowners and renters pay for utility and heating bills. If you have received an electric, gas, or heating disconnect notice, you can apply for emergency financial help. You may also qualify for help if you have a low supply of heating fuel or a broken boiler or furnace.

Qualifications for HEAP assistance include:

- Your household received a HEAP benefit during the current HEAP program year

OR

- You are currently receiving Temporary Assistance (TA) or Supplemental Nutrition Assistance Program (SNAP).

More information: <https://www1.nyc.gov/site/hra/help/energy-assistance.page>

Application link: <https://otda.ny.gov/programs/applications/3421.pdf>

### FAQ's:

If you received a HEAP benefit during the current HEAP program year, your eligibility for cooling benefit will be based on the information used to determine your HEAP benefit

If you DID NOT receive a benefit during the current HEAP program year, BUT are currently receiving TA or SNAP, your eligibility for a cooling benefit will be based on the information in your TA or SNAP case

If you get a utility shut-off notice, you can apply for an emergency assistance grant (one-shot deal) to help pay utility expenses owed using ACCESS HRA

## UAP

The Utility Assistance Program assists families or individuals who are elderly, blind, disabled, mentally impaired or those residing in a neglected or hazardous environment who require financial assistance for their energy bills.

Situations that may make people eligible for cash assistance:

[https://www1.nyc.gov/assets/hra/downloads/pdf/services/cash\\_assistance/cash\\_assistance\\_additional\\_allowances.pdf](https://www1.nyc.gov/assets/hra/downloads/pdf/services/cash_assistance/cash_assistance_additional_allowances.pdf)

Contact the HEAP Conference line at 212-331-3126 for additional information and assistance

### FAQ's:

You may be eligible for an additional cash grant if someone is added to your budget or to meet certain special needs

Some of the situations that make people eligible, include but are not limited to: additional household member, need extra money for food, housing and shelter-related needs, pregnancy, catastrophic loss, and camp fees for children

# ERAP

The New York State Emergency Rental Assistance Program helps households at risk of experiencing homelessness or housing instability by providing rental arrears, temporary rental assistance, and utility arrears assistance.

Residents of New York City are eligible if they:

- Have a household gross (before tax) income at or below 80% of the Area Median Income (AMI)
- Experienced financial difficulty or rent issues due to the COVID-19 pandemic
- MORE REQUIREMENTS CAN BE FOUND AT:

<https://otda.ny.gov/programs/emergency-rental-assistance/>

For more information visit:

<https://otda.ny.gov/programs/emergency-rental-assistance/>

## FAQ's:

If you have applied for ERAP but have not received an answer yet, do not assume you have been denied. Every applicant will receive a response

Applicants are encouraged to gather all the information needed before starting an application including income of household members and rental amounts

# Transportation

## NYS-Ride

Pre-tax benefit that helps NYS employees save money on public transportation costs and contributes to a greener environment

More information: <https://goer.ny.gov/nys-ride>

### FAQ's:

Eligible expenses include: bus, ferry, subway, vanpool, train, water taxi, and carpool options from most ride share services

You can use your commuter benefit to pay for different public transit costs with pre-tax dollars

For more information about this program call toll free to (888) 235-9223

## Fair Fares NYC Program

Allows eligible New York City residents to receive a 50% discount on subway and eligible bus fares or Access -A-Ride paratransit trips

More information:

<https://a069-access.nyc.gov/accesshra/fairfares>

Create an Access HRA account to submit an application:

<https://a069-access.nyc.gov/accesshra/login>

### Eligibility:

Be between the ages 18 and 64

NYC resident

Not receiving a discounted MetroCard through any other NYC program

Income below limits in 2021:

1 person - \$1063.33 monthly income

2 - \$1436.66

3 - \$1810.00

4 - \$2,183.33

5 - \$2,556.66

6 - \$2,930.00

### FAQ's:

If you are eligible, the City will provide you with a Fair Fares NYC MetroCard, and you must add time or value to it

You are not eligible for this program if you are participating or eligible to participate in other MTA discount fare programs

Fair Fares NYC will NOT ask about your status or record any information regarding immigration status

# Project CART

Provide seniors with free individual and group transportation.

Eligibility: Age 60 or over

To schedule a ride or request information call (212) 956-0855, Monday through Friday between 9:00 am and 5:00 pm

For more information visit:

<https://www.nyfsc.org/support-services/free-transportation/>

## FAQ's:

Project CART offers a more limited private car service for emergencies as well as for medical, social service, entitlement appointments and special events

Project CART also organizes transportation for special group trips around various city attractions

# Reduce-Fare Metro Card

Requirements: Complete application, a passport-style photo, copy of valid ID, proof of qualifying disability

Apply by mail or in person

Eligibility:

65 years or older

OR

have a qualifying disability

More information visit:

<https://new.mta.info/fares/how-to-apply-reduced-fare-metrocard>

## FAQ's:

The acceptable forms of photo ID include: valid driver's licence from any state, valid passport from any country, NYC Department of Aging ID card, and medicare card along with another form of photo ID

The application is free. You can apply online, by mail or in person

# Debt Management

## Public Service Loan Forgiveness

The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer.

Must be employed by a: U.S. federal, state, local, or tribal government or not-for-profit organization

To learn more about Public Service Loan Forgiveness, visit:

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

Please also take a look at this FAQ site for more information explaining this program:

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/questions>

### FAQ's:

There is no income requirement to qualify for PSLF, however your income level might be a factor in determining whether you have remaining loan balance to be forgiven after making 120 qualifying payments

The specific job that you perform doesn't matter as long as your're employed by a qualifying employer

Private education loans are not eligible for PSLF and cannot be consolidated into a Direct Consolidation Loan

## InCharge Debt Solutions

InCharge provides free credit counseling, debt management and bill consolidation programs to New York residents. InCharge Debt Solutions is licensed by the New York State Department of Financial Services.

To learn more about InCharge Debt Solutions, visit:

<https://www.incharge.org/debt-relief/credit-counseling/new-york/>

### FAQ's:

You can receive advice from licensed credit counselors with no obligation

This program can devise a budget specifically for your consumption

# NYS Loan Forgiveness Programs

If you're working for a nonprofit organization and are considering college to advance in your career, or working for a nonprofit organization with the burden of student loan debt, you may be eligible for educational assistance programs to help you afford to stay at the organization you're passionate about.

To learn more about the various loan forgiveness programs, visit:

<https://www.hesc.ny.gov/loan-forgiveness-programs.html>

## FAQ's:

The NYS Child Welfare Worker Loan Forgiveness Incentive - provides student loan forgiveness awards to applicants that agree to work as child welfare worker at a voluntary not-for-profit child welfare agency for five years

The NYS Licensed Social Worker Loan Forgiveness Program - awards are made annually to social workers who have at least one year of employment working in a critical human service area

NYS Get On Your Feet Loan Forgiveness Program - provides up to 24 months of federal student loan debt relief to recent NYS college graduates who are participating in a defer income-driven repayment plan

# RIP Medical Debt

For individuals struggling with Medical debt, this website can serve as a strong start point to get to resources more specific to your situation.

Find a list of debt resources at: <https://ripmedicaldebt.org/debt-resources/>

## FAQ's:

This organization does not wipe or assist directly with medical debt

## ArrearsCAP

A NYC program designed to put a limit on the amount of child support debt that a non-custodial parent owes to the government. The amount of arrears can be reduced to as low as \$500

Eligibility: Noncustodial parents must owe child support debt to the NYC Department of Social Services (DSS). The parent's income must have been below the federal poverty level when their DSS arrears accumulated.

Find more information about this program at: [https://www1.nyc.gov/assets/hra/downloads/pdf/services/child\\_support/ApplicationDebtReduction.pdf](https://www1.nyc.gov/assets/hra/downloads/pdf/services/child_support/ApplicationDebtReduction.pdf)

### FAQ's:

The Federal Poverty Level fluctuates each year, but can be found in the link above  
Proof of income during arrear accumulation is required to apply to this program

## Arrears Credit Program

A NYC program designed for noncustodial parents who owe DSS child support arrears and do not have more than \$3,000 in the bank or more than \$5,000 in property. Parents can qualify for a yearly credit of up to \$5,000 on their DSS debt. They can also take advantage of this program up to three years – for a credit of up to \$15,000 on DSS debt for each eligible case.

Eligibility: There are two ways to participate: 1) by paying the full amount of child support owed each month for one year, or 2) for those without a current order, by paying the full amount of the last child support order each month for one year toward the debt owed on the account. Noncustodial parents can apply by mail.

Find more information about this program at: [https://www1.nyc.gov/assets/hra/downloads/pdf/services/child\\_support/Arrears\\_Credit\\_Program\\_Agreement.pdf](https://www1.nyc.gov/assets/hra/downloads/pdf/services/child_support/Arrears_Credit_Program_Agreement.pdf)

### FAQ's:

Property includes real estate, jewelry, cars, and more when considering whether you may be eligible

## Parent Success

A NYC program designed to help noncustodial parents by supporting their well-being and strengthening their ability to provide for their children. In the first phase of the program, parents can eliminate up to \$10,000 in DSS child support debt by completing a qualifying substance use treatment program.

Eligibility: The treatment program must be certified by the New York State Office of Alcoholism and Substance Abuse Services (OASAS). Once parents have completed the course, they must submit a completion certificate or letter from their service provider to OCSS to qualify for the Parent Success Program's DSS debt reduction.

Find more information about this program at: [https://www1.nyc.gov/assets/hra/downloads/pdf/services/child\\_support/Parent-Success-Program-FAQs.pdf](https://www1.nyc.gov/assets/hra/downloads/pdf/services/child_support/Parent-Success-Program-FAQs.pdf)

FAQ's:

The treatment program must be completed in order to qualify, thus and individual cannot be in the middle of a program and qualify



# Savings & Assets

## PASS (Plan to Achieve Self-Sufficiency)

An incentive that allows social security beneficiaries to save for things related to their work goals (e.g., computer, a car). Savings are not counted toward the resource limit, so they do not affect SSA benefits.

### Eligibility:

If you receive SSI or could qualify for SSI after setting aside income or resources so that you may pursue a work goal, you could qualify for PASS

For a PASS Specialist in your area, call 1-800-772-1213 or visit the SSA website at:

[www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm](http://www.socialsecurity.gov/disabilityresearch/wi/passcadre.htm)

### FAQ's:

For specific information about PASS, call your area's PASS cadre

## Individual Development Account (IDA) for Matched Saving

A special savings account that, for each dollar a person saves, gives a “match” of \$1, \$2, \$3, or \$4 to help him/her buy a home, go to school, or start a small business.

To find about IDAs, visit Prosperity Now (formerly, the Corporation for Enterprise Development) website:

<https://prosperitynow.org/issues/individual-development-accounts>

### FAQ's:

Adult savings programs include individual savings accounts, emergency savings accounts, prize-linked savings and others

These different programs commonly involved matching funds or other incentives to encourage participation and help savers reach their goals

# Achieving a Better Life Experience (ABLE) Savings

A program that allows eligible individuals (deemed disabled before age 26) to save, tax-free, up to \$15,000 per year (and up to \$100,000 in a lifetime) for disability-related expenses, without affecting SSI or Medicaid eligibility.

Personal story of economic recovery – Sara Perez

<https://www.ablenrc.org/able-ambassador/sarah-perez/>

Requirements include:

- Resident of New York State at time of application
- Must have a disability that was present before age 26, with one of the following -
  - Classified as blind (as defined in the Social Security Act)
  - Entitled to SSI or Social Security Disability Insurance (SSDI) because of the disability
  - Have a disability that is included on the Social Security Administration’s List of Compassionate Allowances Conditions
  - Have a written diagnosis from a licensed physician documenting a medically determinable physical or mental impairment which results in marked and severe functional limitations, that can be expected to last for at least a year or can cause death.

New York State ABLE program:

<https://www.mynyable.org/>

ABLE National Resource Center provides state plans, eligibility, and other educational resources:

<http://www.ablenrc.org/>

## FAQ’s:

Earnings are tax-deferred and tax-free, if used for qualified disability expenses

Balances under \$100,000 are excluded from the SSI resource limit

Qualified disability expenses include: expenses that are incurred at a time when the participant is eligible, relate to the blindness or disability of the participant, and are for the benefit of the participant in maintaining or improving his or her health, independence, or quality of life

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