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Public Benefits

Based on your income, you may be eligible for critical public benefits, including cash assistance, food assistance, free healthcare, and housing assistance. If your benefits are denied or terminated, you must be informed in advance and have an opportunity to contest the determination. If you do not speak English and need assistance, you can request language assistance (translation and interpretation).



Remember that no one succeeds alone. Never walk alone in your future paths.”

— Justice Sonia Sotomayor,
Associate Justice of the
Supreme Court of the United States

Accessing Public Benefits

If you are a woman with a low income, you may face many challenges trying to make ends meet. If you are not already receiving public benefits, you should know that, whether you are employed or unemployed, you may qualify for various types of assistance, including cash or food assistance; free healthcare, including prenatal care; housing assistance; and/or unemployment benefits. If you already receive benefits,

you should know that the administering agency is typically prohibited from terminating your benefits or denying assistance unless you are informed in advance and have an opportunity to contest the determination. If you need benefits but don't know how to get them because you don't speak English, you are entitled to language assistance.


What Kinds of Benefits are Available?

Cash Assistance

If you are a person in need of assistance due to low or no income, you may qualify for cash assistance under New York's Temporary Assistance for Needy Family (TANF) programs²¹¹ Eligible families and individuals with low-income may receive up to 60 months of federally funded cash assistance to help if you are unable to work, cannot find a job, or if your job does not pay enough to allow you to support yourself or your family. You may also be able to receive specific assistance to cover the cost of home energy, shelter, and fuel, or to receive additional support during certain emergency situations.

To determine if you are eligible, you must file an application with your county Department of Social Services. To find your local Department of Social Services visit: <https://otda.ny.gov/workingfamilies/dss.asp>.

NYC: Note that if you live in New York City, you must apply for assistance through the Human Resources Administration (HRA) at a local job center. You may also be eligible to receive emergency financial assistance through a one-time emergency grant called a "One Shot Deal" to prevent eviction, address domestic violence, pay energy or utility bills, or buy health-related items. Assistance is available regardless of immigration status. For more information, visit: <https://portal.311.nyc.gov/article/?kanumber=KA-01104>.

 **IMMIGRATION STATUS:** Eligibility for cash assistance is limited to U.S. citizens or individuals with certain eligible immigration status, provided you meet program requirements.²¹² To see if you are eligible, contact your local Department of Social Services.

NOTE: Receiving cash assistance (and possibly other types of benefits) may affect your immigration case.²¹³ For guidance, contact a lawyer or legal advocate. Visit: <https://www.ilrc.org/public-charge> or see the Additional Resources section at the end of this Toolkit.

VICTIMS OF DOMESTIC VIOLENCE: If you are a domestic violence victim and you are concerned that meeting certain requirements to obtain temporary assistance may place you or your children at greater risk of harm or make it difficult to escape, you may request a waiver to temporarily delay those requirements. If you request a waiver, you will be screened for domestic violence. For more information, visit: <https://opdv.ny.gov/financial-compensation>. In NYC, you may also be eligible for emergency assistance in the form of a "One Shot Deal" to address domestic violence issues, which you should ask about at your HRA office. You should also consider speaking with a domestic violence advocate about safety planning. Visit section 7 on Domestic Violence, Sexual Assault, and Stalking for more information.

Food Assistance

If you are person in need of assistance due to low or no income, you may qualify to receive food assistance under New York's Supplemental Nutrition Assistance Program (SNAP). The program issues electronic benefits provided through an Electronic Benefit Transfer (EBT) card that provides money for you to purchase food at authorized stores. To be eligible, you must meet certain income requirements. If you are eligible, your allowance will depend on your household size.²¹⁴

Benefits are administered by the NYS Office of Temporary and Disability Assistance (OTDA). For more information, you should contact your local Department of Social Services (<https://otda.ny.gov/workingfamilies/dss.asp>) or call the OTDA hotline: 1-800-342-3009.


You can obtain a copy of the SNAP application here: <https://otda.ny.gov/programs/apply/#snap>, or you can apply online at <https://mybenefits.ny.gov/mybenefits/begin>, in person at your local office or SNAP center, or in writing by mailing or faxing a completed application.

Once you file an application the office will review it, conduct an interview, and determine your eligibility. If you qualify, you must receive assistance no later than 30 days from the date the local district received your application.

SCHOOL FOOD PROGRAMS: If your child attends a public school, your child may qualify to receive free or reduced price breakfast and/or lunch at school depending on your income, family size, and the school that your child attends. For more information, ask your school about whether it offers breakfast and lunch programs.

NYC: Breakfast and lunch are free for all students in every NYC public school. For more information, visit: <http://www.schoolfoodnyc.org/freelunch/freelunch.htm>.

The Free Summer Meals program provides children and young adults (18 years old and younger) with free breakfast and lunch at select schools, parks, pools, libraries, and food trucks in all 5 boroughs. To find a location visit: http://www.schoolfoodnyc.org/sch_search/summerNew.aspx.

 **IMMIGRATION STATUS:** Eligibility for food assistance through SNAP is limited to U.S. citizens or individuals with certain eligible immigration status, provided you meet program requirements. To see if you are eligible, contact your local Department of Social Services. Note that eligibility for a school food program does not depend on your immigration status. Additionally, food pantries typically provide assistance to individuals regardless of immigration status.


Healthcare

If you and/or your children are in need of healthcare and you have low or no income, you may qualify for Medicaid, Medicare, the Children's Health Insurance Program (CHIP) or Child Health Plus in New York State. Medicaid and CHIP provide free or low-cost health coverage if you do not earn an income or earn a low income that falls within the eligibility requirements.

To qualify for Medicaid in New York State, you must be a resident of New York State, not have healthcare, and qualify as low or very low income. To qualify for Child Health Plus or Children's Medicaid, you must be under 19 or a primary caregiver with children under 19 or be pregnant, you must have a low or very low-income, and you cannot be covered by private health insurance.

Benefits may cover things like wellness visits and physical exams; immunizations; surgery; emergency care; hospital care; prescription and non-prescription drugs; pediatric dental, vision, speech, and hearing; and maternity and newborn care.

Note that whether your healthcare coverage is through Medicaid, your employer, or an individual plan, your insurance should not be charging you out-of-pocket expenses for certain preventive services for women such as wellness visits, contraception, pregnancy-related services, breastfeeding help, and breast and cervical cancer screenings.²¹⁵ For more information, go to: https://www.health.ny.gov/community/adults/women/comp_cov_womens_prevent_care.htm.

 **IMMIGRATION STATUS:** Eligibility for public health insurance programs is limited to U.S. citizens or individuals with certain eligible immigration status, provided you meet program requirements. However, all children, regardless of immigration status, are eligible for health insurance under New York State's Child Health Plus program. If you are pregnant, you are eligible to receive prenatal care through Medicaid, regardless of your immigration status. Adults may also be eligible for Medicaid coverage for emergency medical conditions regardless of immigration status. For more information, visit <https://www1.nyc.gov/site/ochia/find-what-fits/immigrants.page>.

Assistance for Mothers with Low Income

If you are a woman with a low-income who is pregnant, breastfeeding, or recently had a child, you and your children (up to the age of 5) may be eligible to receive nutrition education, breastfeeding support, referrals, and assistance to purchase a variety of nutritious foods under the Special Supplemental Nutrition Program for Infants and Children (WIC). The purpose of these benefits is to improve your family's health and nutrition. The program is administered by the NYS Department of Health, which issues checks to eligible recipients to purchase certain nutritious foods listed on the WIC Acceptable Foods Card at authorized WIC stores.

To apply, you will need to make an appointment with a local agency that provides WIC services: https://www.health.ny.gov/prevention/nutrition/wic/local_agencies.htm.

For more information on eligibility and how to apply, visit: https://www.health.ny.gov/prevention/nutrition/wic/how_to_apply.

 **IMMIGRATION STATUS:** Benefits under the WIC program are available regardless of immigration status.

Housing Assistance

Various federal, state, and locally funded programs provide housing assistance to eligible low- and moderate-income families in New York State. Through these programs, you may be able to find a subsidized unit, which is typically referred to as public housing, or receive a voucher to supplement your monthly rent payments under what is typically referred to as the Section 8 or Housing Choice Voucher Program.

Eligibility for programs is typically based on your annual gross income and may also depend on other factors such as your age, disability status, or family size. Income limits vary by area.

For both public housing and Section 8, certain applicants may qualify for priority placement; for example, providers typically give priority to victims of domestic violence, dating violence, sexual assault, or stalking.

To apply for public housing, contact your local housing authority, which can be found here: https://www.hud.gov/topics/rental_assistance/phprog.

To find out more about applying for Section 8 assistance in New York State, visit: <http://www.nyshcr.org/Programs/Section8HCV/>.

NYC: In New York City, the Section 8 programs are administered by the NYC Housing Authority, NYC Housing Preservation and Development, and New York State Housing and Community Renewal. <https://www1.nyc.gov/site/nycha/section-8/applicants.page>.

FREE HOUSING COURT ASSISTANCE IN NYC: If you are a tenant with a low-income and you have a case in housing court in NYC, you may be eligible to receive free legal assistance. To find out more information, visit: <http://www.nycourts.gov/courts/nyc/housing/legalassistance.shtml>.

SEXUAL HARASSMENT IN HOUSING: It is not uncommon for landlords to abuse their positions of power to sexually harass or assault tenants and prospective tenants. It is illegal for a landlord or housing services provider to discriminate against you on the basis of your sex or to subject you to sexual harassment.²¹⁶ This means that your landlord or housing provider is prohibited from engaging in offensive conduct, such as making comments about your looks or your body, or requiring you to go on a date or engage in sexual conduct in order to obtain housing or, to avoid a rent increase.

If you experience discrimination or harassment, you can file a complaint with the U.S. Department of Housing and Urban Development (HUD). For more information on filing a complaint, visit: <https://www.nyc.gov/site/hpd/services-and-information/tenant-harassment.page>. You can also file a complaint with the New York State Division of Human Rights or your local equal opportunity agency.

NYC: In New York City, it is also illegal for your landlord to harass you to try to get you to leave your apartment. For more information or to report an issue, visit: <https://www1.nyc.gov/site/hpd/renters/harassment.page>. You can also file a complaint with the New York City Commission on Human Rights.

SUPPORT SERVICES AND HOMELESSNESS PREVENTION:

If you are at risk of homelessness, there are a range of support services programs run by Housing and Support Services, such as the Solutions to End Homelessness Program (STEHP) and the New York State Supportive Housing Program (NYSSHP). These services are designed to provide essential services to help you stabilize your housing situation and to increase your self-sufficiency.

If you live in New York State and are at risk of becoming homeless, contact the Department of Social Services in your county, which can be located here: <https://otda.ny.gov/workingfamilies/dss.asp>.

To find a housing service provider by region or by program, visit: <https://otda.ny.gov/programs/housing/providers/>.

NYC: In New York City, homelessness prevention services can be obtained through Homebase, a program administered by community-based organizations in high-need neighborhoods that offer a range of services such as eviction prevention, assistance obtaining benefits, emergency rental assistance, education and job placement assistance, financial counseling, and short-term financial assistance. For more information or to find your local Homebase office, <https://www1.nyc.gov/site/hra/help/homebase.page>.

SHELTERS: There are a large number of shelters across New York State that provide emergency shelter and services if you are already homeless and need to find permanent housing. These shelters are operated by local social service districts or by local providers. There are also a range of support services programs run by the NYS Housing and Support Services, such as the Homeless Housing and Assistance Program (HHAP).

If you are homeless in New York State and need assistance finding a shelter and support services, contact the Department of Social Services in your county, which can be located here: <https://otda.ny.gov/workingfamilies/dss.asp>.

To find a housing service provider by region or by program, visit: <https://otda.ny.gov/programs/housing/providers/>.

NYC: In New York City, you are entitled to receive temporary emergency shelter when you have no other housing options. In fact, because New York City has a “right to shelter” mandate, you are guaranteed at least temporary emergency shelter, so long as you are eligible.²¹⁷ If you are homeless and you are a family, single pregnant woman, or a single adult, you can apply for a spot at a shelter. Shelters are also available to youth in crisis and pregnant youth in crisis who are under 21 and homeless. Special shelter options are available if you are a homeless veteran.

Once you apply, the NYC Department of Homeless Services (DHS) will do an assessment to see if you are eligible. If you qualify, you can remain in the shelter for a while, however, you will have to comply with certain requirements to keep your spot, such as actively searching for permanent housing and employment (if you are unemployed).

For more information, or to find a Shelter Intake Center in NYC: visit: <https://access.nyc.gov/programs/homeless-intake-shelters-and-drop-in-centers-dics/#how-to-apply>.


Note that if you do not speak English, interpretation assistance is provided.

For additional Resources for families in shelters in New York City, visit: <https://www1.nyc.gov/assets/dhs/downloads/pdf/desk-guide-of-housing-resources-for-families-in-shelter.pdf>.

SHELTERS FOR VICTIMS OF DOMESTIC VIOLENCE - NYC:

Survivors of domestic violence residing in New York City may receive temporary housing, emergency shelter, and supportive services for themselves and their children through the Human Resources Administration and Safe Horizon. Programs provide counseling, advocacy, and referral services.

Safe Horizon offers 8 confidential domestic violence shelters located throughout New York City. For more information, call 1-800-621-HOPE, or visit: <https://www.safehorizon.org/domestic-violence-shelters/>.


 **IMMIGRATION STATUS:** To be eligible for assistance for public housing or Section 8 assistance, at least one household member, which could include a minor child, must be a citizen or have eligible immigration status.²¹⁸ If you receive benefits, your family's rental subsidy will be "pro-rated" or adjusted based on each member of the household who does not have eligible status, which means you will likely receive less assistance on that basis.²¹⁹ In NYC, access to shelters is available to individuals and families who have no other safe place to stay regardless of immigration status.


Unemployment Benefits

In New York State, unemployment insurance provides temporary income for eligible workers who lose their jobs through no fault of their own. To qualify, you must have worked and earned enough wages in covered employment and must be ready, willing, and able to work, and actively looking for work during each week in which you are claiming benefits. You can apply for benefits through the NYS Department of Labor. <https://www.labor.ny.gov/unemploymentassistance.shtm>.

Note that you may qualify even if you "voluntarily" left your job to escape or address domestic violence based on your determination that staying in your job would threaten your safety or the safety of

an immediate family member. If this is the case, you must make this clear in your application for unemployment benefits.

 **FARMWORKERS:** Farmworkers who meet program requirements are now eligible to receive unemployment insurance.²²⁰

 **IMMIGRATION STATUS:** Under federal law, if you are not a U.S. citizen, you must have valid employment authorization at the time you earned wages and at the time you are looking for work in order to be eligible for unemployment benefits.²²¹

Tax Credits

Working families and individuals with low or moderate incomes can benefit from certain tax credits if they are eligible. These tax credits include the Earned Income Tax Credit for low-and moderate-income working people, and the Child Tax Credit (CTC), which help working families offset the cost of raising children by providing credits for eligible children who are under 17 at the end of the tax year.

If you have a low-income and need help with your taxes, the IRS Volunteer Income Tax Assistance (VITA) program offers free tax assistance to people who generally make \$64,000 or less, persons with disabilities and those with limited English skills who need assistance in preparing their own tax returns. For more information, visit: <https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers> or <https://www.tax.ny.gov/pit/file/vita.htm>.



What Can I Do to Assert My Rights?

APPLY FOR BENEFITS, COMPLY WITH PROGRAM REQUIREMENTS & SEEK ASSISTANCE:

Obtaining essential benefits that you qualify for can be the difference between falling into poverty and putting yourself on a path to support yourself and your family in a sustainable way. Application processes for benefits can be intimidating and to maintain eligibility, you often have to comply with complicated rules and submit complicated paperwork. While these rules and processes can be frustrating, it is important that you do your best to follow them. Maintaining your benefits is much easier than losing them and having to fight to get them back.

If you have questions about whether you are eligible or need more information, contact your local Department of Social Services: <https://otda.ny.gov/workingfamilies/dss.asp>. Also keep in mind that many non-profits provide free legal services and may be able to assist you based on your income. For help navigating the application process, you can also reach out to various service providers such as the New York Legal Assistance Group (NYLAG): <https://www.nylag.org/get-help>.

NYC: For assistance finding benefits and determining if you are eligible, visit ACCESS NYC: <https://access.nyc.gov>.

CHALLENGE A DENIAL OR TERMINATION OF BENEFITS:

If you are already receiving public benefits, your benefits generally cannot be denied or terminated unless you are given proper and timely notice, including information regarding the reasons for the denial or termination. Generally, you must also be given an opportunity to challenge or appeal the denial or termination in a hearing. If you are denied benefits or your benefits are terminated, the agency where you applied should have an appeal process, which you should ask about. As per above, you may be able to obtain free legal assistance based on your income. Contact a legal service provider, such as the Legal Aid Society in your locality or the New York Legal Assistance Group (NYLAG), for guidance: <https://www.nylag.org/get-help>.

GET LANGUAGE ASSISTANCE IF YOU NEED IT:

To ensure that people have meaningful access to benefits, New York State and City agencies must generally provide some language assistance services, including translation and interpretation to individuals of limited English proficiency.²²² If you are seeking services from the state or a city agency and you do not feel comfortable communicating in English, you should ask for language assistance.