

June 29, 2020

Pace-NRDC Food Law Initiative

The following chart summarizes state relief efforts that may be helpful to farmers during the COVID-19 pandemic and provides corresponding links to such efforts. Additional information about federal relief efforts, grants and access to market opportunities can be found at:

<https://law.pace.edu/pace-nrdc-food-law-initiative>.

	TOPIC	STATES	SUMMARY
1.	Essential Services—Farmers Markets, Farms and Agricultural Production	Connecticut ^[1] Massachusetts ^[2] New Jersey ^[3] New York ^[4] Pennsylvania ^[5] Vermont ^{*[6]}	These states have deemed farmers markets, farms and agricultural production as essential services that may operate during the COVID-19 pandemic. These states tend to use slightly different terminology and offer different guidance and resources. *Vermont has re-opened farmers markets subject to detailed guidelines.
2.	Unemployment Insurance	Connecticut ^{*[7]} Massachusetts ^[8] New Jersey ^[9] New York ^[10] Pennsylvania ^[11] Vermont ^[12]	Unemployment insurance is not typically available to farmers, but these states have offered guidance stating that certain farmers who are not working due to COVID-19 may apply for the federal Pandemic Unemployment Assistance (PUA) program, using state-run portals. As provided in the COVID-19 Federal Legislation and Federal Agency Relief Helpful to Farmers Chart available at https://law.pace.edu/sites/default/files/PotentialReliefforFarmers.pdf , the PUA would provide up to 39 weeks of unemployment benefits even if the individual would not qualify for relief under state or federal law. *Connecticut has stated that its PUA application portal is open to individuals who “are not eligible for regular unemployment compensation” without explicitly listing farmers as eligible participants.

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	TOPIC	STATES	SUMMARY
3.	Mortgage Relief—State-Specific Effort	Connecticut ^[13] Massachusetts ^[14] New Jersey ^[15] New York ^[16] Pennsylvania ^[17] Vermont ^{*[18]}	<p>These states have passed laws preventing foreclosures for missed mortgage payments or issued guidance to financial institutions regarding the same for differing lengths of time during the pandemic. Each program has different provisions and details regarding when and how such relief applies.</p> <p>*Vermont has not issued state-specific mortgage relief but has compiled a list of federal relief programs that may be applicable to its citizens.</p>
4.	Rent—Evictions	Connecticut ^[19] Massachusetts ^[20] New Jersey ^[21] New York ^[22] Pennsylvania ^[23] Vermont ^[24]	<p>These states have issued guidance, passed laws to protect renters from eviction, or granted a grace period on rent payments for a specific period of time during the COVID-19 pandemic. The rent relief efforts vary in terms of their timing and the extent to which renters can be granted relief.</p> <p>In New York, tenants that can prove they have suffered financially from COVID-19 are protected from eviction proceedings until August 20.</p> <p>Connecticut may resume eviction proceedings as early as August 25, 2020.</p> <p>In Pennsylvania, evictions may resume as early as July 10, 2020.</p>

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5.	Rent Relief—Residential Assistance for Families in Transition	Massachusetts ^[25]	Massachusetts has a rental relief program that was formed on March 10, 2020, when Governor Baker approved \$5 million of funding that allows the Residential Assistance for Families in Transition (RAFT) program to help households facing instability due to a COVID-19–related housing crisis.
6.	Utilities	Connecticut ^[26] Massachusetts ^[27] New Jersey ^[28] New York ^[29] Pennsylvania ^[30] Vermont ^[31]	These states have issued moratoriums to prevent utilities from being shut off during the COVID-19 pandemic. The duration of the moratoriums differs across different states.
7.	Debt Collection	Massachusetts ^[32] New York ^[33] Vermont ^[34]	These states have issued specific additional relief from certain debt collection practices during the COVID-19 pandemic. The exact nature of the relief differs by state.
8.	Tax Filing Date Change	Connecticut ^[35] Massachusetts ^[36] New Jersey ^[37] New York ^[38] Pennsylvania ^[39] Vermont ^[40]	These states have moved their tax filing dates from April 15, 2020 to July 15, 2020.
9.	Financial Institution Relief	Connecticut ^[41] Massachusetts ^[42] New Jersey ^[43] New York ^[44]	These states have issued guidance or letters to financial institutions urging them to issue relief. Though the guidance varies, generally the efforts urge financial institutions to adopt measures that will limit additional fees and seek to minimize harm done to consumers.

	TOPIC	STATES	SUMMARY
		Pennsylvania ^[45] Vermont ^[46]	

[1] See “COVID-19 Guidance for Connecticut Farm Stands, Stores and Community Supported Agriculture” available at: <https://portal.ct.gov/-/media/DOAG/COVID/Farm-Stand-Store-CSA-Guidance.pdf>

[2] See “COVID-19: Essential Services” available at: <https://www.mass.gov/info-details/covid-19-essential-services#food-and-agriculture->

[3] See “What businesses are closed? What is considered essential?” available at: <https://covid19.nj.gov/faqs/nj-information/general-public/what-are-the-%E2%80%9Cstay-at-home%E2%80%9D-rules-in-new-jersey-what-businesses-are-closed#direct-link>.

[4] See “Guidance for Determining Whether a Business Enterprise is Subject to a Workforce Reduction Under Recent Executive Orders” available at: <https://esd.ny.gov/guidance-executive-order-2026>.

[5] See “Farmers Market Guidance” available at: <https://agriculture.vermont.gov/sites/agriculture/files/Farmers%20Market%20June%202019%20Phase%20II%20Restart%20Guidance%20.pdf>.

[6] See “Farmers Market Guidance” available at: <https://agriculture.vermont.gov/sites/agriculture/files/Farmers%20Market%20Guidance%2004.24.20.pdf>; Gov. Scott lays out plan for limited reopening of Vermont’s businesses, farmers markets” available at: <https://www.burlingtonfreepress.com/story/news/2020/04/17/businesses-farmers-markets-able-resume-covid-19-coronavirus-quarantine-isolation/5153405002/>.

[7] See “Pandemic Unemployment Assistance Eligibility” available at: https://www.ctdol.state.ct.us/PUA/PUA_Elig_Chklist.htm.

[8] See “Pandemic Unemployment Assistance Benefits Guide” available at: <https://www.mass.gov/guides/pandemic-unemployment-assistance-benefits-guide>.

[9] See “NJ Workers: Frequently Asked Questions During the Coronavirus Emergency” available at: <https://www.nj.gov/labor/assets/PDFs/NJWorkersFAQs.pdf>.

[10] See “Pandemic Unemployment Assistance” available at: <https://www.labor.ny.gov/ui/pdfs/pua-factsheet.pdf>.

[11] See “Pandemic Unemployment Assistance” available at: <https://pua.benefits.uc.pa.gov/vosnet/Default.aspx>.

[12] See “Pandemic Unemployment Assistance Hotline” available at: <https://labor.vermont.gov/news/pandemic-unemployment-assistance-hotline-established-updates-self-employed-others>.

[13] See “Mortgage Relief During COVID-19 Outbreak” available at: <https://portal.ct.gov/DOB/Consumer/Consumer-Help/COVID-19-Mortgage-Relief>.

[14] See Christopher Gavin, “An eviction and foreclosure moratorium is now in effect in Mass. During the COVID-19 pandemic. Here’s what to know.” (April 21, 2020), <https://www.boston.com/news/coronavirus/2020/04/21/massachusetts-eviction-foreclosure-moratorium-coronavirus>.

[15] See “COVID-19 and Residential Mortgage Relief” available at: <https://www.state.nj.us/dobi/covid/mortgagerelief.html>; See also “Governor Murphy Enacts Moratorium on Removals of Individuals Due to Evictions or Foreclosures” available at: <https://nj.gov/governor/news/news/562020/approved/20200319c.shtml>.

- [16] See “NYDFS: DFS Issues New Emergency Regulation Requiring New York Regulated Financial Institutions to Provide Financial Relief to New Yorkers Demonstrating Financial Hardship from COVID-19 Pandemic” (March 24, 2020) available at: https://www.dfs.ny.gov/reports_and_publications/press_releases/pr202003241; see also https://www.dfs.ny.gov/system/files/documents/2020/03/re_new_pt119_nycrr3_text.pdf.
- [17] See “Attorney General Shapiro Launches PA Care Package Consumer Relief Initiative During COVID Pandemic” available at: <https://pua.benefits.uc.pa.gov/vosnet/Default.aspx>.
- [18] See “Summary of National Foreclosure Freezes and Forbearance Programs” available at: https://dfr.vermont.gov/sites/finreg/files/doc_library/dfr-consumer-foreclosure-information.pdf.
- [19] See “Homeowners and Renters” available at: <https://portal.ct.gov/Coronavirus/Information-For/Homeowners-and-Renters>.
- [20] See “COVID-19 DHCD Website” available at: <https://www.mass.gov/info-details/covid-19-dhcd-website>; see also “Recent news & announcements” available at: <https://www.mass.gov/orgs/housing-court>.
- [21] See “State Court Closing Information” available at: <https://nycourts.gov/notices/2020/n200327a.pdf?c=sts>.
- [22] See “Attorney General James Issues Tenant Guidance for New Yorkers During Coronavirus Pandemic” available at: <https://ag.ny.gov/press-release/2020/attorney-general-james-issues-tenant-guidance-new-yorkers-during-coronavirus>; see “Guidance on Coronavirus Resources and Warnings about Consumer Scams” available at: <https://ag.ny.gov/coronavirus#housingrights>.
- [23] See “UJS Coronavirus Information” available at <http://www.pacourts.us/ujs-coronavirus-information>.
- [24] See “Information regarding the Coronavirus Disease 2019 (COVID-19) and Court Operations” available at: <https://www.vermontjudiciary.org/news/information-regarding-coronavirus-disease-2019-covid-19-and-court-operations>.
- [25] See “Residential Assistance for Families in Transition (RAFT) Program and COVID-19 State of Emergency” available at: <https://www.mass.gov/info-details/covid-19-dhcd-website#residential-assistance-for-families-in-transition-raft-program-and-covid-19-state-of-emergency>.
- [26] See “PURA Directs Utilities to Cease Residential Shut-offs During COVID-19 Outbreak” available at: <https://portal.ct.gov/PURA/Press-Releases/2020/Cease-Residential-Shut-offs-During-COVID-19-Outbreak>.
- [27] See “Press Release Baker-Polito Administration Temporarily Prohibits Utility Shutoffs to Protect Massachusetts Ratepayers” available at: <https://www.bostonherald.com/2020/03/24/charlie-baker-bans-utility-shutoffs-sets-fines-at-1-million/>.
- [28] See “New Jersey Board of Public Utilities Announces Utilities Have Voluntarily Suspended Service Shutoffs in Response to COVID-19” available at: <https://www.nj.gov/bpu/newsroom/2020/approved/20200313.html>.
- [29] See “Utilities to Suspend Disconnections for Households Facing Hardships During COVID-19 Outbreak” available at: [http://www3.dps.ny.gov/pscweb/WebFileRoom.nsf/ArticlesByCategory/3F74F913F5E331B28525852A006FB646/\\$File/pr20023.pdf?OpenElement](http://www3.dps.ny.gov/pscweb/WebFileRoom.nsf/ArticlesByCategory/3F74F913F5E331B28525852A006FB646/$File/pr20023.pdf?OpenElement).
- [30] See “PUC Prohibits Utility Terminations, Consistent with Governor’s Proclamation of Disaster Emergency” available at: http://www.puc.state.pa.us/about_puc/press_releases.aspx?ShowPR=4326.

- [31] See “COVID-19 Vermont Electric and Natural Gas Response” available at: <https://publicservice.vermont.gov/content/covid-19-vermont-electric-and-natural-gas-response>.
- [32] See “Unfair and Deceptive Debt Collection Practices During the State of Emergency Caused by COVID-19” available at: <https://www.mass.gov/doc/ma-reg/download>.
- [33] See “Guidance on Coronavirus Resources and Warnings about Consumer Scams” available at: <https://ag.ny.gov/coronavirus#housingrights>.
- [34] See “Attorney General’s Directive to Debt Collectors, Creditors, and Banking Institutions on CARES Act Payments to Vermonters” available at: <https://ago.vermont.gov/wp-content/uploads/2020/04/AGO-Directive-to-Debt-Collectors-Creditors-Banks.pdf>.
- [35] See “DRS COVID-19 Response: Frequently Asked Questions” (March 25, 2020) available at: <https://portal.ct.gov/DRS/COVID19/DRS-COVID-19-Response-FAQ>.
- [36] See “Important COVID-19 Coronavirus Response Update from DOR” available at: <https://www.mass.gov/info-details/important-covid-19-coronavirus-response-update-from-dor>.
- [37] See “COVID-19 Related Tax Extension Information” available at: <https://www.state.nj.us/treasury/taxation/covid19.shtml>.
- [38] See “Announcement Regarding Relief from Certain Filing and Payment Deadlines due to the Novel Coronavirus, COVID-19 N-20-2” available at: <https://www.tax.ny.gov/pdf/notices/n20-2.pdf>.
- [39] See “COVID-19 Information” available at: <https://www.revenue.pa.gov/Pages/COVID19.aspx>.
- [40] See “Filing Season Update” available at: <https://tax.vermont.gov/individual/filing-season-update>.
- [41] See “Banking Commissioner Issues COVID-19 Guidance to Connecticut State-Chartered Banks and Credit Unions” (March 17, 2020) available at: <https://portal.ct.gov/DOB/Newsroom/2020/Banking-Commissioner-Issues-COVID-19-Guidance-to-State-Banks-and-CUs>.
- [42] See “Letters to Banks Re: COVID-19” (March 18, 2020) available at: <https://www.markey.senate.gov/imo/media/doc/MA%20letter%20to%20banks%20Re%20COVID.pdf>.
- [43] See “Governor Murphy Announces Mortgage Payment Relief, Financial Protections for New Jerseyans Facing Economic Hardship as a Result of COVID-19” available at: <https://www.nj.gov/governor/news/news/562020/20200328c.shtml>.
- [44] See “Governor Cuomo Signs Executive Order Mandating Businesses that Require In-Office Personnel to Decrease In-Office Workforce by 75%” available at: <https://www.governor.ny.gov/news/governor-cuomo-signs-executive-order-mandating-businesses-require-office-personnel-decrease>.
- [45] See “Attorney General Shapiro Launches ‘PA Care Package’ Consumer Relief Initiative During COVID Pandemic” available at: <https://www.attorneygeneral.gov/taking-action/covid-19/attorney-general-shapiro-launches-pa-care-package-consumer-relief-initiative-during-covid-pandemic/>.
- [46] See “Statement on Financial Institutions Working with Customers Affected by the Coronavirus and Regulatory Assistance” available at: <https://dfr.vermont.gov/memo/statement-financial-institutions-working-customers-affected-coronavirus-and-regulatory>.

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