

# YMCA To Provide Extra Space, Support To Most Vulnerable

## *During COVID-19 Crisis*

South Shore YMCA, the City of Quincy and Father Bill's & MainSpring (FBMS) have partnered to create a temporary emergency shelter that will support some of the area's most vulnerable individuals dur-

ing the ongoing COVID-19 crisis.

Starting on Wednesday, April 1, the South Shore YMCA Quincy Branch on Coddington Street will open up its gymnasium to approximately 50 individuals

currently staying at Father Bill's Place, the emergency shelter operated by FBMS at 38 Broad Street. The temporary shelter will provide beds, meals, and supportive services to elders and individuals with underlying health conditions, who are among the most vulnerable to the coronavirus.

The City of Quincy's Office of Emergency Management, at the direction of Mayor Thomas Koch, has provided the cots and logistical support needed to operate an emergency shelter. The City, South Shore YMCA and FBMS are working together to provide support staff and to ensure site security.

By opening up a secondary shelter, guests and staff at Father Bill's Place will be able to practice the social distancing guidelines recommended by the U.S. Centers for Disease Control and Prevention. In addition, working with the Y, Father Bill's Place will have the relief necessary to create potential quarantine areas in other locations within Quincy, which would better protect guests and staff from exposure to COVID-19.

In recent weeks, Father Bill's Place has been providing shelter to more than 120 individuals per night.

"We're grateful to Paul Gorman, the team at the South Shore YMCA, Mayor Thomas Koch, and the City of Quincy for stepping up and providing the leadership and resources needed to support our neighbors in need during these unprecedented times," said FBMS President & CEO John Yazwinski. "Based on our communications with shel-



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*Photo Courtesy South Shore YMCA*

ter providers on the West Coast, including those most impacted by the coronavirus in Washington state, we've determined that the best course of action right now is to depopulate our shelters, creating more physical space for individuals who don't have their own home. This temporary shelter in Quincy goes a long way in protecting our most vulnerable guests during this crisis."

"We made one phone call to South Shore YMCA President Paul Gorman to explore this idea, and his response was immediate: 'What do you need and when do you need it?'" said Quincy Mayor Tom Koch. "I am extraordinarily grateful for the SSYMCA's partnership on this important effort to protect some of the most vulnerable members of our community; the hard, fast work of the team at Father Bill's to make it happen; and the leadership

of Joe Finn and the Massachusetts Shelter and Housing Alliance for bringing all the parties together."

"The YMCA has been a part of the Quincy community for more than 125 years," said South Shore YMCA President & CEO Paul Gorman. "We have always had a strong relationship with the City and the Mayor's office and are happy to support the community in any way we can. We pour our hearts into our social services work, which is at the core of our mission. We are proud and honored to work alongside the City and Father Bill's Place in this time of need."

FBMS has been working with Boston Health Care for the Homeless Program, which operates a health care clinic inside Father Bill's Place, and Manet Community Health Center in order to implement health and safety measures that better protect guests and staff dur-

ing this pandemic.

Several weeks ago, FBMS began implementing precautionary measures at Father Bill's Place to better protect guests and staff, including a more thorough screening process for guests entering the shelter. The screening, conducted by staff and medical personnel, helps identify guests who are exhibiting symptoms similar to those of COVID-19. Guests displaying symptoms are directed to a health care provider for further screening.

All guests staying at the South Shore YMCA Quincy will have undergone the screening process at Father Bill's Place and displayed no COVID-19 symptoms.

In addition, FBMS purchased additional hand-washing stations and invested in cleaning services to help limit exposure to COVID-19. For more information, visit [helpfbms.org/coronavirus](http://helpfbms.org/coronavirus).

## Social Security Matters

### Retiring From Work; When Should I Claim Social Security?

By RUSSELL GLOOR

AMAC Certified Social Security Advisor  
Association Of Mature American Citizen

**Dear Rusty:** I turned 63 August 12th, 2019. I will be retiring June 30th, 2020 from my current job. I will have made approximately \$35,000 by then and am receiving severance pay of \$19,000 on June 30th. Will the pay I receive through June 30th affect what I can draw from Social Security? Also, how much of a difference would it be if I wait until August 12th, 2020 to officially start drawing Social Security? Is there any other information I should be aware of before I start drawing Social Security? **Signed: Anxious to Retire**

**Dear Anxious:** First, let me assure you that the money you earned this year before your benefits start aren't counted as part of Social Security's "earnings test" which could affect your payment after your benefits start. When you claim, your Social Security benefit amount will depend upon two things – your "primary insurance amount" (or "PIA") which is determined from your highest earning 35 years (adjusted for inflation) over your lifetime, and the age at which you claim your SS benefit. By claiming at age 64 in August, your benefit will be cut by about 15.6% from what it would be if you wait to claim at your full retirement age (66 plus 4 months). Your earnings for 2020 won't be applied to your SS record until after you file your 2020 taxes in 2021, so won't affect your benefits (if appropriate) until after that. If your 2020 earnings are more than any of those in the 35 years used to initially compute your benefit, your benefit will increase at that time. The day of the month you were born isn't significant, only the month. So, if you apply to start benefits in August of 2020, your benefit cut will be as stated above because you're claiming exactly 2 years and 4 months early. But if you wait longer you'll gain another 5/9ths of 1% (.556%) for each additional month you delay up until your full retirement age (FRA).

Although you plan to retire from work, be aware that if you decide to return you'll be subject to Social Security's earnings limit once you are collecting benefits before your FRA, and that will be the case until you reach your full retirement age. If you go back to work after you start your SS and earn more than \$1,520 in any remaining month of 2020, you'll not be entitled to benefits for that month. Starting in 2021, you'll be subject to an annual earnings limit of at least \$18,240 (that's the 2020 limit – limits for future years aren't yet known but will be higher). Exceeding the annual limit will cause SS to withhold half of anything you earn over the limit. The limit is more, and the penalty is less in the year you reach your FRA and goes away once you have reached your full retirement age.

Finally, to be sure you're aware, you can actually defer claiming SS until age 70 if you wish. After you reach your full retirement age you'll earn delayed retirement credits (DRCs) of 8% per year of delay, which are added to your benefit when you finally claim it. That would give you a benefit which is 29% more at age 70 than it would be at your full retirement age.

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To submit a question, visit [amacfoundation.org/programs/social-security-advisory](http://amacfoundation.org/programs/social-security-advisory) or email [ssadvisor@amacfoundation.org](mailto:ssadvisor@amacfoundation.org).

## Social Security Recipients Will Get Stimulus Checks

"It's the ONE question nearly all Social Security recipients are asking: Will I get a Coronavirus stimulus check? If yes, do I get one even if I haven't filed a tax return in recent years?"

The answers are YES and YES!, says Jeff Szymanski, political analyst at the Association of Mature American Citizens [AMAC].

The "Coronavirus Aid, Relief, and Economic Security Act" (CARES Act) passed by Congress provides for substantial stabilization of America's economy during the unprecedented medical crisis now sweeping the country. The Act provides critically needed funding in key areas like expanded unemployment benefits and specific aid to many business segments facing extraordinary disruption, along with financial relief payments to most Americans, subject to income guidelines below.

"Under the Act's provisions, Americans having a valid Social Security number will receive direct cash assistance, specifically including those who receive welfare and Social Security benefits. Relief payments will be \$1,200 for individuals, \$2,400 for couples, and \$500 per child, for individuals with incomes at or below \$75,000 (\$112,500 for heads of household) and couples with income at or below \$150,000. Individuals earning up to \$99,000 and couples up to \$198,000 will receive a reduced payment, prorated according to their higher income level," according to Szymanski.

The procedural details on how the approved payments will get into the hands of recipients are still being finalized, but these are the general elements:

- According to Treasury Secretary Steven Mnuchin, most payments should be in the hands of recipients within three

weeks

- Eligibility for cash payments is based on income as reported in your most recent income tax return (note: adjusted gross income is the figure used)

- If you did not file tax returns and are receiving Social Security payments, the IRS can use your Form SSA-1099 Social Security Benefit Statement or your Form RRB-1099 Social Security Equivalent Benefit Statement to send your check

- If you have received a tax refund in the last two years by direct deposit, that's where your money will be sent. If not, the IRS will mail a check to your "last known address"

- The IRS will mail a notice confirming distribution of your payment, along with IRS contact information if you haven't actually received the confirmed payment

- You do not need to do anything in advance. For many recipients, the IRS has your banking information and will likely execute direct transfers to your account

AMAC's sister organization, The AMAC Foundation, updates a site five days a week entitled The Social Security Report. For the absolute latest daily information on this vital program, visit [www.socialsecurityreport.org](http://www.socialsecurityreport.org). Many of this week's headline and latest news posts on The Social Security Report deal specifically with The CARES Act (Stimulus Bill), and those seeking more detailed information will find it a valuable resource.

But to reiterate, reports Szymanski, "Yes, Social Security recipients are eligible and need do nothing at all to receive their \$1,200 per person relief payments due them. If you are required to file a tax form, it is likely that having done so already may speed up delivery of the payment."