

COVID-19 Government Resources Toolkit

This Resource Toolkit will help you understand all the benefits that are available to you and your community — and how to access them.

Individuals & Families

Unemployment Insurance

- More laid-off and furloughed workers than ever before (including those new to the job market) will be eligible for Unemployment Insurance and will see an additional \$600 per week to match the average paycheck for up to 4 months of benefits. These benefits will be available immediately.
- Residents seeking more information about UI benefits should contact the state unemployment insurance program. For a list of unemployment offices by state please [click here](#).



ADDITIONAL RESOURCE:
Committee on Ways & Means fact sheet &
FAQ on unemployment compensation

Direct payments to individuals & their families

- Individuals making up to \$75,000 (\$150,000 for married workers) will receive payments of \$1,200 with an additional \$500 payment per minor child. The payments decrease ratably and stop altogether for single workers making more than \$99,000 (\$198,000 for married workers and \$218,000 for a family of four.)
- These payments will be issued by the IRS via direct deposit and will be based on 2019 or 2018 tax return or 2019 Social Security statement.

Direct payments to individuals & their families cont.

- If someone has not filed a tax return in 2018 or 2019 and does not receive Social Security benefits, the [IRS recommends](#) filing a 2018 return to receive payment. If the IRS does not have the taxpayer's bank account information, the taxpayer should look for a letter from the IRS detailing how to receive their payment.
- If you receive Social Security, retirement or other social safety net benefits, you may still qualify for direct payments. These payments will not be taxable nor represent "resources" for program eligibility purposes. [Click here](#) for more information from the IRS.



ADDITIONAL RESOURCES:

- [Committee on Ways & Means fact sheet & FAQ on direct payments](#)

Food Assistance

- Supplemental Nutrition Assistance Program (SNAP), more commonly known as food stamps, ensures that Americans receive the food they need, especially if they are newly unemployed. Congress has invested in SNAP in the last three bills to help Americans put food on the table during this crisis.
 - **In order to apply for SNAP, contact your [state SNAP office](#) or the U.S. Department of Agriculture's Food & Nutrition Services [regional offices](#) near you.**
- The Special Supplemental Nutrition Program for Women Infants and Children (WIC) provides access to nutritious foods to low-income pregnant women or mothers.
 - **To see if you are eligible for WIC benefits [click here](#). To learn more about how to apply for WIC [click here](#). To learn about WIC in your state, [click here](#).**



ADDITIONAL RESOURCE:

[U.S. Department of Agriculture's Coronavirus Nutrition Response](#)

Food Banks

- Congress has now secured \$850 million in emergency funding for The Emergency Food Assistance Program (TEFAP) to help food banks face increased utilization and demand in countless communities across the country due to the coronavirus. [Click here](#) for your state contacts or [find](#) a local food bank near you.
 - **To find food assistance near you, call the USDA National Hunger Hotline 1-866-3-HUNGRY/1-877-8-HAMBRE**

Homeowner & Renters Protections

- **Mortgage Forbearance:** Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages (for members of federally-recognized tribes) and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request forbearance on their payments for up to 6 months, with a possible extension for another 6 months without fees, penalties, or extra interest. **Homeowners should contact their mortgage servicing company directly.**
- **Eviction Protections:** Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally-backed mortgage, and who are unable to pay their rent, are protected from eviction for 4 months. Property owners are also prohibited from issuing a 30-day notice to a tenant to vacate a property until after the 4-month moratorium ends. This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and federally-issued or guaranteed mortgages. **Renters whose landlord is not abiding by the moratorium should contact the relevant federal agency that administers their housing program or their local Legal Aid office.**

Energy Assistance For Low Income Families

- This legislative package includes \$900 million to help low income Americans and their families heat and cool their homes. **To learn more about the Low Income Home Energy Assistance Program (LIHEAP) in your state, [click here](#).**

Emergency Paid Leave



- Many workers in America currently have no paid leave and are being forced to choose between their paycheck, their health, and the health of the people around them.
- The emergency paid leave provisions passed by Congress and signed into law by the President are a critical step toward protecting families' financial security and mitigating the spread of the coronavirus.

Below is information on eligibility for emergency paid sick leave and paid family leave.



ADDITIONAL RESOURCES:

- [Committee on Education and Labor Fact Sheet: Who is Eligible for Leave link](#)
- [U.S. Department of Labor Fact Sheet for Employees](#)
- [U.S. Department of Labor Fact Sheet for Employers](#)
- [U.S. Department of Labor Questions and Answers](#)
- [U.S. Department of Labor poster for employee rights](#)
- [U.S. Department of Labor questions & answers document about employer posting requirements](#)
- [Treasury, IRS & Department of Labor Announcement link.](#)

Small Businesses



Small Business Forgivable Loans and Grants

- Congress secured \$350 billion in forgivable loans and \$10 billion in grants to small businesses, tribal business concerns, and certain nonprofits.

Small Business Forgivable Loans and Grants Cont.

- Loans through a new SBA 7(a) Paycheck Protection Program can be forgiven when used for payroll costs (including paid leave, health care, and other costs) to retain workers, and other expenses such as rent, mortgage interest, and utilities. Independent contractors, sole-proprietors, and other self-employed persons are eligible for these loans.
- Small businesses can also apply for up to \$10,000 in grants to retain workers and pay for debt obligations.
 - **Small businesses, tribal business concerns, 501(c)(3) nonprofits, and 501(c)(19) veterans organizations in your district should contact their lender and the Small Business Administration office directly. For a list of SBA offices by state with contact information please [click here](#).**



ADDITIONAL RESOURCE:

- Committee on Small Business fact sheet & FAQ on provisions in the CARES Act

Paid Sick and Family Leave Tax Credit

- Employers who provide required leave to their employees and who employ less than 500 employees are eligible for a tax credit to offset the costs of such leave. This tax relief will be provided against quarterly payroll taxes (those paid in connection with Form 941). **For additional guidance, please refer to the IRS's website.**



ADDITIONAL RESOURCES:

- Small Business Owner's Guide to the CARES Act
- Committee on Small Business: SBA State and Regional Lenders
- Lead Small Business Development Centers (SBDCs) by State or Region
- Committee on Small Business: The CARES Act for Small Businesses Flow Chart