FAMILIES FIRST

COVID-19 CONSTITUENT SERVICE RESOURCES TOOLKIT

INTRODUCTION

Our nation is facing one of the gravest health and economic emergencies in over 100 years. The coronavirus pandemic has had a deep impact on every aspect of American life — and bold action is required to address the health emergency, mitigate the economic damage and provide for a strong recovery.

Since the beginning of the epidemic, Congresswoman Kendra Horn has focused on ensuring our nation's response puts workers and families first: their health, their wages and their well-being.

We have already passed and signed into law three sweeping pieces of legislation:

- The Coronavirus Preparedness and Response Supplemental Appropriations Act
- The Families First Coronavirus Response Act
- The Coronavirus Aid, Relief and Economic Security (CARES) Act.

Together, these laws dramatically expand critical financial lifelines for families, establish new benefits and protections for workers, create new tools for small businesses to meet payroll and other expenses, and provide relief for students and schools.

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

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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.

• 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***
- ***Committee on Ways & Means FAQ on Social Security and 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.**

ADDITIONAL RESOURCE:

• ***Committee on House Agriculture Fact Sheet and FAQs on anti-hunger programs***

• 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 federal workers and one for all other employees

•U.S. Department of Labor questions & answers document about employer posting requirements, as well as a Field Assistance Bulletin describing the 30-day non-enforcement policy.

• 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.

• 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 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 the 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*

• *Women's Business Centers Master Contact List*

• *Committee on Small Business: The CARES Act for Small Businesses Flow Chart*

MEDIUM-SIZED BUSINESSES

Included in the bill is a fund administered by Secretary Mnuchin designed to provide low-interest bank financing to medium-sized businesses and nonprofits with 500 to 10,000 employees.

As of now, we do not have information about the protocols for the administration of this fund. As soon as we have this information we will provide it to you.

This toolkit will be updated with new information as we receive it.

STUDENTS & EDUCATORS

STUDENT LOAN RELIEF FOR BORRROWERS

• If you have student loan debt, Congress secured **several options** outlined below for borrowers that help provide relief through September 30, 2020. During this period, a borrower will be able to:

- Pause payments for federal student loan borrowers who have Direct Loans and Federal Family Education Loan (FFEL), which means these borrowers will not be required to make any payments toward outstanding interest or principal balance.
- Suspend interest accrual for such loans so that these balances don't accrue.
- Avoid forced collections such as garnishment of wages, tax refunds, & Social Security benefits.
- Halt negative credit reporting.
- Ensure a borrower continues to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
- **For additional guidance on how to apply and learn about next steps as this critical relief becomes available, please refer to the U.S. Department of Education website.**

ADDITIONAL RESOURCE:

- *Student Aid FAQ for COVID-19*

SCHOOL MEALS

• As more schools close due to coronavirus, Congress has provided emergency funding for Child Nutrition Programs to ensure students can still receive their free or reduced-price school meals during this time. **To learn more, click here to learn more about your state is doing during this time.**

ADDITIONAL RESOURCE:

- *Committee on Education & Labor FAQs on school meals*

STABILIZATION FUNDING FOR EDUCATION

• Congress secured $30.75 billion in funding for school districts, states and higher education institutions to ensure state resources and investments are not diverted from life-long learning.

For additional guidance on how to apply and learn about next steps as this critical relief becomes available, please refer to the U.S. Department of Education website.

INDIAN COUNTRY

• **Indian Health Service:** Congress secured over $1 billion in critically needed resources to the Indian Health Service (IHS). **Information on the federal response in Indian Country can be found on the IHS website.**

• **Coronavirus Relief Fund:** The CARES Act secures an $8 billion relief fund at the Department of Treasury to assist tribes with costs incurred in the response to the coronavirus pandemic. **For additional guidance on how to apply and learn about next steps as this critical relief becomes available, please refer to the U.S. Department of Treasury website.**

• **Tribal Governance:** The legislative package provides $453 million to the Bureau of Indian Affairs (BIA) for essential tribal governmental and to aid individual Native Americans. **For resources and information on school closures, please visit the BIA website here.**

• **Housing:** This legislative package provided $300 million for programs within the Department of Housing and Urban Development's Office of Native American Programs. **Resources can be found here.**

• **Small Business:** The legislative package makes tribal business concerns eligible for SBA loans of up to $10 million and SBA grants of up to $10,000 for payroll costs to retain workers (including paid leave, health care, and other costs), and other expenses such as rent, mortgage interest, and utilities.

• **Unemployment Benefit Costs:** Congress is also allowing for tribes to be reimbursed for one-half of incurred unemployment benefit costs through December 31, 2020.

ADDITIONAL RESOURCES:

• *Natural Resources Committee Coronavirus Resource Center, which includes coronavirus tribal funding information*

• *Appropriations Committee fact sheet on CARES Act investments to protect the health, economic security and well-being of Native Americans*

VETERANS

• Congress provided robust emergency funding to ensure the Department of Veterans Affairs (VA) has the equipment, tests, and support services – including setting up temporary care sites, mobile treatment centers and increasing telehealth visits to allow more veterans to get care at home – necessary to provide veterans with the additional care they need. **For further guidance as this funding and initiatives are implemented, please refer to the U.S. Department of Veterans Affairs website.**

ADDITIONAL RESOURCES:

- *Additional Resource:* VA FAQ on COVID-19
- *Additional Resource:* List of all VA Medical Centers
- *Additional Resource:* Veterans Crisis Line 1-800-273-8255