

COVID-19

GOVERNMENT ASSISTANCE GUIDE

FOR INDIVIDUALS AND FAMILIES



Jewish Family and Children's Services
OF SAN FRANCISCO, THE PENINSULA, MARIN AND SONOMA COUNTIES

QUICK GUIDE

1

Financial Relief

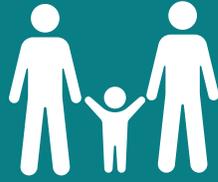
- Tax rebates up to \$1,200 for individuals and \$2,400 for joint taxpayers, plus an extra \$500 for each child.
- The federal income tax filing date has been extended from April 15 to July 15.
- Insurance companies are required to refund a portion of monthly premiums during shelter in place restrictions.



2

Paid Family Leave

- The Federal Families First Coronavirus Response Act provides 12 weeks of paid leave for employees who must care for a child whose school or childcare facility is closed.
- California's Paid Family Leave guarantees six weeks of family leave, increasing to eight weeks on July 1st, for employees caring for a family member with a serious health condition.



3

Paid Sick Leave

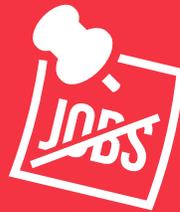
- Full-time employees are federally entitled to 2 weeks of emergency paid sick leave in addition to existing paid sick leave.
- Emergency paid sick leave is available for employees who are sick, caring for someone who is ill, or caring for a child whose school or childcare is closed.



4

Unemployment Benefits

- The Federal CARES Act extends unemployment benefits for an additional 13 weeks beyond the 26 weeks under California Law and provides an additional \$600/week for up to 4 months or until July 31st.
- Benefits have been expanded to self-employed workers, independent contractors, and individuals with limited work history.



5

Health Insurance

- Private insurers are required to cover COVID-19 testing and associated charges at no cost to the individual.
- Medi-Cal benefits cover all COVID-19 treatment and testing for adults and children. Cost-sharing requirements are waived for Medi-Cal, Medicare, Medicare Advantage, and CHIP customers.



6

Housing Protections

- The CARES act places a 120-day prohibition on eviction filings from landlords with federally-backed mortgages. California also ordered landlords to halt evictions until May 31.
- Homeowners with federally-backed mortgages can request payment forbearance of up to 180 days.



7

Utility Services

- California utilities are required to continue providing service to customers who are unable to pay their bills because of COVID-19.
- Additional Federal funding has been added to the Low Income Home Energy Assistance Program.
- Comcast is providing 2 months of free internet service to low-income residents.



8

Support for Seniors

- California established a Friendship Call Line 1-800-971-0016 to provide isolated seniors with emotional support and help them navigate a variety of issues and services, including referrals to other agencies.



9

Student Loans

- Federal student loan borrowers may request administrative forbearance of up to 180 days from their loan servicer (through September 30).
- Interest is waived on federally-held student loans until September 30th, and all collection actions on defaulted student loans are suspended until that date.



10

Retirement Accounts

- The CARES Act eliminates the 10% early withdrawal penalty for retirement savings until December 31, 2020 to deal with an immediate financial hardship due to the COVID-19 outbreak.
- IRAs, 401ks, qualified trusts, certain deferred compensation plans, and qualified annuities are eligible.



COVID-19 GOVERNMENT ASSISTANCE GUIDE FOR INDIVIDUALS & FAMILIES

Updated May 3, 2020

The Federal Government has so far enacted four pieces of legislation to respond to the impacts of the COVID-19 outbreak. The first, called the Coronavirus Preparedness and Response Supplemental Appropriations Act, allocated \$8.3 billion in funding to develop vaccines and therapies, enhance domestic preparedness, respond to the virus overseas, and provide loans to small businesses. The second, called the Families First Coronavirus Response Act, provided \$100 billion in assistance to individuals and families for leave from work, unemployment, virus testing, food aid, and other measures. The third, called the CARES Act, provided \$2.2 trillion for a wide range of supports to individuals, businesses, the healthcare system, state governments, and other entities. The fourth law, called the Paycheck Protection Program and Health Care Enhancement Act, allocated \$484 billion for additional small business loans and grants, and for hospitals and testing.

The State of California and Bay Area local governments have taken a variety of steps to assist individuals and families. Before announcing a suspension of legislative business, California lawmakers passed bills authorizing up to \$1 billion in funding for emergency medical response in hospitals, support to nursing homes, childcare, and other facilities, as well as measures targeting homeless individuals. Through agency actions, executive orders, and directives, Governor Newsom and local officials are administratively responding to the myriad effects of COVID-19.

New developments occur frequently, and this guide will be updated as additional governmental resources and funding become available.

Recovery Rebates

The CARES Act provides:

- Tax rebates up to \$1,200 for individuals and \$2,400 for joint taxpayers to provide many Americans with additional financial relief. Taxpayers who have children will also receive an extra \$500 for each child.
- Most eligible individuals can check the status of their stimulus check by visiting the IRS link here: <https://www.irs.gov/coronavirus/get-my-payment>
- In order to receive a check, a person must have a social security number and not be a dependent of another taxpayer. The IRS will provide rebates to low-income seniors who normally do not file a tax return by basing the rebate on their Social Security Benefit Statement.
- Individuals receiving SSI benefits will get their stimulus check automatically, even if they don't file tax returns. However, if they also have dependent children, they must visit the following link to receive the extra \$500 for each child: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>
- The rebates are calculated using 2019 tax returns, or 2018 returns if no return was filed for 2019. Taxpayers who qualify for a larger rebate based on 2020 income will receive it; taxpayers who would otherwise qualify for a smaller rebate in 2020 than they would in prior years will still receive the higher amount.
- Individual taxpayers with incomes up to \$75,000 qualify for the full \$1,200, with the rebate amount decreasing gradually up to incomes of \$99,000, above which an individual is no longer eligible for a rebate.
- Heads of household with incomes up to \$112,500 qualify for the full \$2,400, with the rebate amounts decreasing gradually up to incomes of \$146,500, above which an individual is no longer eligible.
- Married couples with incomes up to \$150,000 qualify for the full \$2,400, with the rebate amounts decreasing gradually up to incomes of \$198,000, above which they are no longer eligible.

- If a taxpayer who would be eligible for the rebate has not filed a 2019 or 2018 tax return, especially a low-income person who may not normally file, they should do so immediately. Refer to the Taxes section for assistance with filing taxes.

Family Leave

Federal Law

The Families First Coronavirus Response Act provides that:

- Private sector employers with less than 500 employees, and certain governmental employers, are required to provide up to 12 weeks of paid FMLA leave to employees who cannot work or telework because they need to care for a child whose school or childcare facility has closed or been interrupted.
- To qualify for benefits, an employee must have been working for at least 30 days.
- Health care providers or emergency responders, and employers with fewer than 50 staff, may apply for an exemption.
- Employers are permitted to make the first 10 days of leave unpaid (employees can opt to use PTO or other paid leave). After this period, employees are required to be paid at least 2/3 of their wage.
- The maximum benefit is \$200 per day (which equates to about \$52,000 annually for a full time worker) with a total limit of \$10,000.
- Most workers must be restored to their previous positions. For workers at employers with fewer than 25 staff (or 50 if an exclusion is granted), this requirement may not apply if the employer must permanently eliminate the position because of economic or operating conditions resulting from COVID-19, has made reasonable efforts to restore the worker to an equivalent position, and contacts the worker if an equivalent position becomes available within a year following when the leave is no longer needed or expires.
- Employees whose positions are governed by collective bargaining agreements and whose employers pay into pension plans, qualify for paid emergency leave. Employers may make contributions to these plans, and employees may collect payment based on the number of hours worked.
- The law will expire on December 31, 2020.
- Talk with your employer to determine if you are eligible for this benefit.

California Law

Paid Family Leave (PFL):

- California's Paid Family Leave law guarantees workers six weeks of family leave, increasing to eight weeks on July 1, 2020.
- All private sector employers are covered, and self-employed individuals can opt in. Only some public employees are covered.
- In addition to time to bond with a new child and for personal disability, the law is designed to cover care of a family member with a serious health condition.
- A family member can include a child, parent, spouse, domestic partner, grandparent, grandchild, sibling, or parent-in-law.

- Benefits are about 60% to 70% of an employee's weekly wage. The maximum weekly benefit is \$1,252 (about \$65,000 annually for a full-time worker).
- To be eligible, an employee must have been paid \$300 in wages during the base period.
- Visit the California Employment Development Department's page to submit a claim for paid family leave benefits: https://www.edd.ca.gov/Disability/How_to_File_a_PFL_Claim_in_SDI_Online.htm

Sick Leave

Federal Law

The Families First Coronavirus Response Act provides that:

- Private sector employers with less than 500 employees, and certain governmental employers, are required to provide paid sick leave to employees who cannot work or telework because of the following situations:
 - o An employee is under a quarantine or isolation order, is experiencing symptoms and seeking a diagnosis, or has been advised by a health care provider to self-quarantine because of COVID-19 concerns;
 - o An employee is caring for someone under a coronavirus quarantine order or advisory described above;
 - o An employee is caring for a child whose school or childcare facility is closed or interrupted;
 - o An employee is experiencing a substantially similar condition.
- Health care providers or emergency responders, and employers with fewer than 50 staff, may apply for an exemption.
- Full-time employees are entitled to 2 weeks (up to 80 hours), and part-time workers receive the amount equivalent to their average hours worked in a two-week period.
- This emergency paid sick leave is in addition to any existing paid sick leave, vacation or PTO provided by an employer, such as sick leave required by California law (see below).
- Benefits are available immediately, regardless of how long the worker has been employed.
- Employees taking leave for themselves will be paid 100% of their wage, or the local minimum wage, whichever is greater. Workers caring for family members receive 2/3 of their wage.
- For leave taken for oneself, the maximum benefit is \$511 per day (which equates to about \$133,000 annually for a full time worker) with a total limit of \$5,110. For leave taken to care for another person, the maximum benefit is \$200 per day (which equates to about \$52,000 annually for a full time worker) with a total limit of \$2,000.
- Employers who already have paid leave policies must first provide their staff with the sick leave under this emergency program. Employers cannot require a worker to use any other paid leave before using the sick time allotted here.
- Employees whose positions are governed by collective bargaining agreements and whose employers pay into pension plans, qualify for paid emergency leave. Employers may make contributions to these plans, and employees may collect payment based on the number of hours worked.
- The law will expire on December 31, 2020.

California has taken action to expand this 80-hour emergency paid sick leave benefit to food sector workers at companies with more than 500 employees. Food sector employees who are subject to a quarantine or isolation order or medical directive are entitled to the additional hours, including farmworkers, agricultural workers, those working in grocery stores and fast food chains, and delivery drivers.

California Law

State Disability Insurance (SDI):

- Employees who are unable to perform regular or customary work are guaranteed 52 weeks for their own disability.
- Visit the California Employment Development Department's page to submit a claim for disability benefits: [https://www.edd.ca.gov/Disability/How to File a DI Claim in SDI Online.htm](https://www.edd.ca.gov/Disability/How_to_File_a_DI_Claim_in_SDI_Online.htm)

Sick Leave (San Francisco, Oakland, and Emeryville have supplemental laws)

- Employees accrue one hour of paid sick leave for every 30 hours worked, and can annually use up to 24 hours and accrue up to 48 hours.
- In-home supportive service workers are covered, but with 16 hours of usable time from Jan. 1, 2020 to Dec. 31, 2021, rising to 24 hours on Jan. 1, 2022.
- Hours may be used 90 days after employment begins.
- Eligible uses are for an employee or family member's care, and for absences associated with an employee's domestic violence, sexual assault, or stalking.
- A family member can include a child, spouse, parent, domestic partner, sibling, grandparent, grandchild, legal ward, parent of spouse or domestic partner, legal guardian of employee, spouse or domestic partner, or a person with whom the employee is or was in an in loco parentis relationship.
- These standards do not apply to certain categories of workers, including employees with positions governed by collective bargaining agreements that provide express sick time, as well as others.
- Employees who believe their employer is not granting them legally mandated sick leave may file a complaint with the Labor Commissioner's Office within the California Department of Industrial Relations.
- Visit the California Department of Industrial Relations' page for FAQs about California sick leave in relation to COVID-19: <https://www.dir.ca.gov/dlse/2019-Novel-Coronavirus.htm>

Unemployment Benefits

To provide economic relief and enable businesses to survive, California has suspended requirements that employers provide a full 60 days' notice before laying off staff. Employers are required to provide terminated workers with information on unemployment insurance. California has suspended the normal waiting period to claim unemployment benefits during the COVID-19 outbreak.

California has dramatically expanded its workforce in unemployment call centers and modified its claims website to deal with a surge in requests. Also, beginning April 28 a "one-stop shop" will be set up for those applying for the new federal unemployment benefits, including self-employed individuals and independent contractors. These new benefits can be issued between 24 hours and one week, compared with California's traditional unemployment claims, which are normally processed in 21 days.

- Unemployment Insurance can be used to provide wages for workers who have been laid off and partial wages for furloughed workers who have had their hours reduced.
- The CARES Act created a program called Pandemic Unemployment Assistance (PUA), which extends \$600 in weekly unemployment benefits to self-employed workers, independent contractors, and individuals with limited work history—groups that otherwise wouldn't normally qualify.
- PUA also funds an extension of state unemployment benefits for an additional 13 weeks beyond the typical 26 weeks afforded under California law, provided that California's unemployment rate remains above a certain threshold, which, per the California Legislative Analyst's Office, it is likely to.
- The additional \$600 per week applies to claims effective from March 29 to July 25, and is added to the \$40 to \$450 weekly benefit normally provided to eligible workers by the State of California.
- Benefits are retroactive to weeks of unemployment starting February 2, depending on an individual's last day of work, regardless of when a claim was submitted. Benefits begin the Sunday of the week an individual last worked.
- Individuals wishing to collect unemployment benefits must file/have filed a tax return in 2020, 2019, or 2018.
- Under California law, employees who expect to return to their jobs in the near future but are temporarily unemployed due to COVID-19 are not required to actively search for new work each week. They must meet all other eligibility criteria and remain available to work during the period they claim benefits.
- Visit this California Employment Development Department page for FAQs about PUA: https://edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance/faqs.htm
- Visit this California Employment Development Department page to submit a claim for unemployment benefits: https://www.edd.ca.gov/Unemployment/Filing_a_Claim.htm
- Visit the California Employment Development Department's page for self-employed and independent contractors for more info on SDI and PFL: <https://www.edd.ca.gov/disability/Self-Employed.htm>

Childcare Centers

- Even though K-12 schools have closed, continued childcare is critical for parents who work in essential jobs in the healthcare, grocery, banking, and other industries. Many childcare and preschool sites remain open.
- Statewide, childcare center licensees are permitted to decide whether or not to continue operating. In the Bay Area, childcare facilities with up to 12 children can stay open, as long as the group of children and the provider remain the same.
- To maintain needed capacity, California has funded up to 20,000 additional state-subsidized, limited-term childcare slots. The CARES Act also provided an increase in funding for childcare capacity, and California attendance and reporting requirements have been relaxed to allow providers to serve more children.
- California has relaxed rules to allow childcare providers to prioritize children of essential workers, children with disabilities who receive early childhood education services, and children who are victims of or at risk of abuse or neglect.
- The state has set up a portal for families with essential workers to locate emergency childcare providers in their area. Visit this page to search for childcare providers: <https://mychildcare.ca.gov/>

Schools

- Attendance-based funding will continue to flow to California schools to allow them to take measures to respond to the COVID-19 outbreak. Schools are directed to use the funds for distance learning, resources for students and families, and to continue paying employees as much as is practicable.
- Local educational agencies are required to publish a written report for their communities explaining the steps they have taken to deliver distance learning, provide school meals in non-congregate settings, arrange for supervision of students during school hours, and to meet the needs of vulnerable students.
- Parents should contact their children's schools for guidance on where to access non-congregate meals for their children, and may also download the California Department of Education's CA Meals for Kids mobile application for a listing of Emergency Meal Sites: <https://www.cde.ca.gov/re/mo/comeals.asp>.
- Guidelines have been issued recommending that K-12 schools and other facilities use their sites for pop-up childcare centers, even as many preschool and elementary before and after-school programs connected to K-12 sites closed along with the schools.
- Visit the California Department of Education's page for more info where families can find childcare and student supervision: <https://www.cde.ca.gov/ls/he/hn/guidance.asp>
- For children who receive special education services through their schools and have an IEP, schools and IEP teams may be offering related services and team meetings virtually.
- Visit the California Department of Education's page for resources that parents and teachers can use to help with virtual learning for students with disabilities: <https://www.cde.ca.gov/ls/he/hn/appendix1.asp#four>
- Visit the California Department of Education and U.S. Department of Education's pages for more in-depth special education guidance: <https://www.cde.ca.gov/ls/he/hn/specialedcovid19guidance.asp> <https://www2.ed.gov/policy/speced/guid/idea/memosdcltrs/qa-covid-19-03-12-2020.pdf>
- The State of California has announced partnerships with companies and philanthropists to provide over 70,000 laptops, Chromebooks, tablets, and internet service for students who are unable to access distance learning. Computing and hotspot devices will be allocated to school districts, with a priority on rural, small, and low-income communities.

Health Insurance

The State of California has expanded protections to medical providers to allow them to increase the use of telehealth services and technologies for routine and non-emergency medical appointments. California is also permitting hospitals and health systems to resume certain medical procedures which were previously suspended, including heart valve replacements, angioplasty and tumor removals, and key preventive care services like colonoscopies.

For Individuals with Employer-Provided Insurance

- The Families First Coronavirus Response Act requires private health insurers to cover testing for COVID-19 and associated provider, urgent care, or emergency room charges at no cost to the individual.

For Individuals with Medi-Cal, Medicare, and CHIP

- For those whose incomes qualify them, existing Medi-Cal benefits provide for all necessary treatment and testing services for adults and children as a result of the COVID-19 outbreak.

- Medi-Cal, Medicare, Medicare Advantage, and CHIP customers have any applicable cost-sharing requirements waived for treatment related to COVID-19.
- The federal government has enabled Medicare beneficiaries to access telehealth services to receive remote provider consultations for assessing a patient for COVID-19, conducting regular check-ups not connected to a recent or immediate medical visit, as well as mental health counseling and preventive health screenings.
- This also includes regular check-ups not connected to a recent or immediate medical visit, as well as mental health counseling and preventive health screenings.
- Medicare beneficiaries who live in rural areas are able to participate in full medical visits remotely by visiting a telehealth originating site in their area.
- Visit the Medicare COVID-19 page for info on telehealth services: <https://www.medicare.gov/medicare-coronavirus#500>
- The federal government has granted California a waiver to suspend Medi-Cal fee-for-service prior authorization requirements and extend existing authorizations through the end of the public health emergency period. The waiver also extends fair hearing and appeals timelines, simplifies Medi-Cal provider enrollment and screening, and allows reimbursement for services at alternative facilities.

For Uninsured Individuals

- Covered CA (the state healthcare exchange) created a Special Enrollment Period this year for uninsured people who were unaware of California's new individual mandate penalty. It comes at an important time for those who need testing or treatment for COVID-19 or related conditions.
- The Special Enrollment Period has since been extended to June 30.
- In addition, California has expanded financial subsidies for those earning 400-600% of the Federal Poverty Line.
- Visit Covered CA's page to learn more and sign up: <https://www.coveredca.com/individuals-and-families/getting-covered/special-enrollment>
- For uninsured individuals whose income qualifies them, the Families First Coronavirus Response Act covers COVID-19 testing, with no cost-sharing for the individual via Medi-Cal, CHIP, and other insurance. This will last for the duration of the COVID-19 outbreak.
- For those who wish to enroll in Medi-Cal, there are no limitations on the Medi-Cal enrollment period, and services are retroactively covered for 3 months prior to the date of application.
- Visit Covered CA's page for info on how to sign-up for Medi-Cal: <https://www.coveredca.com/medi-cal/>

Support for Seniors

The State of California has set up a Friendship Line to provide isolated seniors with emotional and other support. Trained staff also help seniors navigate a variety of issues, including making referrals to other agencies for services and support. The Friendship Line is: (800) 971-0016.

Support for Immigrants

- Undocumented immigrants are currently ineligible to receive stimulus checks or claim unemployment benefits. However, California has set up a fund to provide grants of \$500 per adult, up to \$1,000 per household, to deal with a variety of financial hardships resulting from the COVID-19 outbreak.

- 150,000 undocumented Californians will receive a one-time cash payment, which individuals can apply for beginning in May. Grants will be dispersed through a community-based model of regional nonprofits.
- Separately, state funding is being allocated to Local Workforce Development Areas to provide emergency grants of up to \$800 per person to underserved populations, particularly participants in the English Language Learners (ELL) and ELL Navigator programs. Funds are intended to provide basic needs like childcare, housing and utilities, and transportation, as well as equipment and services needed for teleworking. Visit this page for a list of local contacts and award amounts: <http://www.oesnews.com/edd-awards-10-million-in-funding-to-assist-california-workers-impacted-by-covid-19>

Public Benefit Renewals

Eligibility redeterminations for California public assistance programs have been suspended for 90 days (from March 17). Medi-Cal, CalFresh, CalWORKs, Cash Assistance Program for Immigrants, California Food Assistance Program, and In-Home Supportive Services clients will continue to receive benefits uninterrupted. In addition, any month or partial months CalWORKs benefits are exempt from being counted toward the 48-month time clock, for the period lasting March 1 through June 30.

CalWORKs

- Various in-person verification requirements have been waived for individuals applying for CalWORKs cash assistance to allow clients to be served remotely.
- In determining eligibility for CalWORKs, payments received through the federal Pandemic Unemployment Assistance (see Unemployment Benefits section) program will not be counted toward an individual's income.
- In certain cases, state eligibility criteria have been relaxed for individuals to participate in the CalWORKs Diversion Program, designed to provide a one-time lump-sum payment for a specified need for individuals earning less than 200% of the Federal Poverty Level, without enrolling in CalWORKs.

Food Aid

- Pandemic EBT is a new program to provide families of children who receive free and reduced-price school lunch with additional cash to purchase food. Eligible families will receive a P-EBT card by mail in May with up to \$365 per eligible child. Families already receiving CalFresh, Medi-Cal, or Foster Care benefits do not need to apply. Families not enrolled may apply online starting in late May until June 30, by checking back at this link: <https://www.cdss.ca.gov/home/pandemic-ebt>
- CalFresh recipients who don't normally receive the maximum benefit amount for their family size saw additional money deposited onto their EBT cards on April 12, and will receive another deposit on May 10. The value of these deposits raises everyone's amount to the maximum for their family size (currently \$194 for one person and \$646 for a family of 4).
- Beginning on April 28, CalFresh beneficiaries can use their EBT cards to purchase groceries online from Amazon and Walmart, with more partners likely to be added. CalWorks recipients can also make purchases online at certain retailers like Walmart. Benefits cannot be used to pay delivery fees, however orders of at least \$35 have free delivery and smaller orders cost between \$4 and \$7.
- Visit the California Department of Social Services' page for info on how to sign-up for CalFresh: <https://www.cdss.ca.gov/food-nutrition/calfresh>
- Enabled the USDA to issue waivers to permit non-congregate meals through the Child and Adult Care Food Program, which reimburses after school programs, adult day care centers, childcare centers and homes, and emergency children's shelters for meals provided to adults and children.

- Through September 30, given the USDA authority to waive WIC regulatory requirements in order to adopt new practices to remotely serve pregnant women, new mothers, and young children.
- Visit the California Department of Public Health's page for info on how to sign-up for WIC: <https://www.cdph.ca.gov/Programs/CFH/DWICSN/Pages/HowCanIGetWIC.aspx>
- Increased federal and state funding has been allocated for food banks to deal with a surge in clients. Farm to Family is a California program designed to raise philanthropic donations to supplement government funds in order to facilitate farmer and rancher donations of food to food banks. Visit the California Association of Food Banks' page for more info about the program: <http://www.cafoodbanks.org/farm-family>
- Visit the California Association of Food Banks' page to locate a food bank in your area: <http://www.cafoodbanks.org/find-food-bank>
- The Great Plates Delivered program will provide some California seniors who are unable to purchase groceries and cook for themselves with three meals a day delivered by local restaurants. Seniors with incomes above 600% of the Federal Poverty Level, those who already receive state or federal food assistance, and certain other categories are ineligible. The program was announced in late April and will end on May 10, unless California submits an extension request to FEMA. Visit this link regularly for program updates: <https://covid19.ca.gov/restaurants-deliver-home-meals-for-seniors/>
- As referenced in Schools, K-12 schools are required to use their state funds to provide non-congregate meals to students. Parents should contact their child's school for more guidance, and may also download the CA Meals for Kids mobile application for a listing of Emergency Meal Sites: <https://www.cde.ca.gov/re/mo/comeals.asp>

Housing

For Renters

- The CARES Act implements a 120-day prohibition on landlords with federally-backed mortgages from initiating new eviction filings to recover possession of a rental unit or to issue fees, penalties, or other charges to the tenant.
- The Judicial Council of California has frozen all eviction and foreclosure court proceedings, other than those necessary to protect public health and safety, until 90 days after the end of the statewide emergency. This applies to all courts and all eviction cases, even those unrelated to missed payment due to COVID-19. Landlords who file an eviction will see the case suspended.
- The State of California has also ordered landlords to halt all evictions resulting from loss of income due to the COVID-19 outbreak until May 31.
- California tenants unable to pay their rent must notify their landlord in writing, no more than 7 days after their rent comes due, that they cannot pay all or part of it. Renters must retain documentation to this effect, but are not required to submit it to their landlords in advance.
- Tenants are required repay the amount due in "a timely manner."
- Some Bay Area governments have enacted more extensive moratoriums:
 - o San Francisco's moratorium lasts until July 21st and applies to residential tenants. Renters are given 6 months to pay back rent. Tenants must provide notice to landlords of inability to pay within 30 days of rent being due, and documentation within a week of that. In addition, no-fault evictions, such as Ellis Act removals, are prohibited. Also, a freeze on most rent increases for tenants in rent-controlled units will temporarily apply to increases that are effective between April 7, 2020 and June 23, 2020 (unless extended).

o Santa Clara County's moratorium lasts until May 31 and applies to residential and small business tenants. Renters are given 120 days to pay back rent, during which late fees are prohibited. In addition, no-fault evictions, such as Ellis Act removals, are prohibited.

o San Mateo County's moratorium lasts until May 31 and applies to residential tenants and commercial tenants with annual gross receipts of less than \$25 million. Renters are given 90 days to pay back rent, which can be extended up to 6 months. Tenants must provide notice to their landlord with documentation. In addition, no-fault evictions, such as Ellis Act removals, are prohibited.

o Marin County's moratorium lasts until May 31 and applies to residential and commercial tenants. Tenants must provide notice within 30 days of rent being due, and documentation within a week of that. It does not specify a due date for payment of back rent, permitting landlords to seek rent immediately and leaving it to the parties to agree on a payment plan.

o Sonoma County's moratorium lasts until 60 days after two emergency declarations are lifted, and applies only to residential tenants. Renters are given these 60 days to pay back rent.

. **Assemblymember Phil Ting is authoring a bill to halt residential evictions and foreclosures statewide, and Senator Scott Wiener is authoring a similar bill for commercial evictions. The bills would apply retroactively. Leadership in the California Legislature is currently working on a date for the safe resumption of business, at which point it may act on this legislation.

Where Renters Can Go for Help...

San Francisco:

- Eviction Defense Collaborative, (415) 947-0797
- Housing Rights Committee of San Francisco, (415) 703-8644
- San Francisco Tenants Union, (415) 282-6622
- Chinatown Community Development Center, (415) 984-2728

Santa Clara County:

- Law Foundation of Silicon Valley (408) 280-2424
- Sacred Heart Community Services, (408) 278-2166

San Mateo County:

- Legal Aid of San Mateo, (650) 558-0915

Marin County:

- Fair Housing Advocates of Northern California, (415) 457-5025

Sonoma County:

- Legal Aid of Sonoma County, (707) 542-1290
- Sonoma County Tenants Union, (707) 387-1984

For Homeowners

- The CARES Act permits homeowners with federally-backed mortgages to request payment forbearance of up to 180 days (beginning on March 18) from their lender if they are unable to make payments due to impacts of the COVID-19 outbreak. This period may be extended upon the borrower's request.
- During the forbearance period, no fees, penalties, or additional interest will accrue.
- Lenders are prohibited from reporting late payments to credit reporting agencies during the forbearance period, so as not to impact borrowers' credit ratings. This credit protection lasts from January 31, 2020 until 120 days after the date the COVID-19 national emergency declaration ends.
- The CARES Act imposes a 60-day foreclosure and eviction moratorium for single-family homeowners with federally-backed mortgages, beginning on March 18. Separately, California has ordered banks to halt new mortgage sales or foreclosures for 60 days beginning on March 25, and has frozen most eviction and foreclosure proceedings for 90 days beyond the end of the statewide emergency.
- In addition, four banks – Wells Fargo, US Bank, Citibank, and JPMorgan Chase – have agreed to suspend all California mortgage-related evictions for 90 days. Some credit unions have also agreed to actions like mortgage forbearance and deferred loan payments.
- For owners of multi-family buildings who have federally-backed mortgages, the CARES Act provides up to 90 days of forbearance if the borrower is unable to make payments due to the impact of the COVID-19 outbreak. These borrowers may not charge late fees or evict tenants during the forbearance period.
- Borrowers who may be experiencing financial challenges due to COVID-19 should contact their mortgage servicer to explore their options.

Utilities

- The State of California has required utilities to continue providing service to customers who are unable to pay their bills because of the COVID-19 outbreak. This applies to municipal utilities; community choice aggregators; and energy, water, sewer, and communications companies.
- The federal government has provided additional funding for the Low Income Home Energy Assistance Program (LIHEAP). Visit this page for California LIHEAP contact info: <https://www.acf.hhs.gov/ocs/liheap-state-and-territory-contact-listing>
- For low-income residents not enrolled, Comcast is providing 2 months of free internet service during the COVID-19 outbreak, after which the rate is \$9.95 monthly. Visit their site to redeem: <https://www.internetessentials.com/>

Banking and Insurance

- The FDIC has encouraged private financial institutions to assist customers impacted by the COVID-19 outbreak. Many national and regional banks are offering relief in different forms to consumers.
- Visit this Forbes post regularly for an updated list of accommodations being provided by banks: <https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#2e01a8523ee3>
- California is preventing garnishment of any COVID-19 financial assistance received by individuals from the government to pay debts. This includes recovery rebates under the CARES Act. Funds may still be garnished for child support, family support, spousal support, or criminal restitution for victims.

- California has required insurance companies to refund customers for a portion of their March and April premiums, as well as May premiums if shelter in place restrictions continue. The order applies to at least six types of consumer and business insurance lines, the most relevant for consumers being private passenger automobile.
- No later than August 2020, insurers should provide refunds that reflect the difference in risk, such as from fewer drivers, and relief may come in the form of premium credit, reduction, return of premium, or other appropriate adjustment.
- California has also requested that insurance companies provide 60 days of payment forbearance for all types of insurance, so that customers don't lose coverage for failure to pay.
- Auto insurers have been requested not to stop or alter coverage for failure to renew a driver's license or vehicle registration on time, for a period of 60 days (from March 16).
- California has also required insurance companies to waive deadlines for submitting claims and supporting documents until 90 days after the statewide emergency period.
- Visit this California Department of Insurance page for information on working with insurance companies to access different types of relief: <http://www.insurance.ca.gov/01-consumers/140-catastrophes/Coronavirus.cfm>

Student Loans

The CARES Act provides that:

- Federal student loan borrowers are eligible for temporary relief during the COVID-19 outbreak by requesting administrative forbearance of up to 180 days from their loan servicer (through September 30).
- Interest is also waived until September 30 on all federally-held student loans.
- All collection actions on defaulted student loans are suspended until September 30, including wage garnishments, withholdings from federal tax refunds, and other federal payments. Negative credit reporting due to missed payments is also halted.
- Borrowers will continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
- Student loan payments made by employers on behalf of employees are excluded from the employee's taxable income. Employers can contribute up to \$5,250 per year.
- Contact your loan servicer to request forbearance and explore your options. If you're unsure who your loan servicer is, login to your FAFSA account at the link below, or call (800) 433-3243: <https://studentaid.gov/fsa-id/sign-in/landing>.
- Visit the U.S. Department of Education's student loan COVID-19 page for more info: <https://studentaid.gov/announcements-events/coronavirus>.
- Additionally, most private student loan servicers have agreed to provide payment and other relief to borrowers with privately held student loans. This includes a minimum of 90-days forbearance, waiver of late payment fees, suspension of negative credit reporting, and helping borrowers enroll in other assistance.

Retirement Account Withdrawals

- The CARES Act eliminates the 10% early withdrawal penalty for those who must withdraw money from their retirement savings to deal with an immediate financial hardship due to the COVID-19 outbreak.

- Eligible retirement accounts include IRAs, 401Ks, other qualified trusts, certain deferred compensation plans, and qualified annuities.
- This accommodation applies to withdrawals taken between January 1, 2020 and December 31, 2020.
- Funds withdrawn from these accounts are considered taxable over three years; however, individuals are able to recontribute the withdrawn money into their retirement accounts for three years without impacting their account caps.
- Minimum distribution rules are also waived for certain retirement plans in calendar year 2020.

Taxes

- The federal income tax filing due date has been extended from April 15 to July 15 for all classes of taxpayers. This includes deferral of any payments that would otherwise be due on the filing deadline, without penalties or interest, regardless of the amount owed.
- Taxpayers are still encouraged to file their taxes before the due date, since many Americans will receive refunds, which can provide some financial assistance during the COVID-19 outbreak period. Most tax refunds are still being issued within 21 days.
- No additional steps are required to take advantage of this automatic filing and payment extension. Individual taxpayers who need additional time to file their taxes, beyond the July 15 deadline, can request an extension by submitting Form 4868 through their tax professional, tax software, or using the Free File link on IRS.gov.
- The CARES Act also allows taxpayers who do not itemize (those who take the standard deduction) to take a tax deduction of up to \$300 for charitable contributions for the tax year beginning in tax year 2020. For taxpayers who itemize, it also removed the limit on the amount of an individual's income that can be itemized for charitable donations
- Visit the IRS' COVID-19 page for info on federal tax relief: <https://www.irs.gov/coronavirus>
- California has also extended its state tax filing and payment deadlines until July 15 for all classes of taxpayers, to match the federal extension. No additional steps are required on the part of taxpayers.
- In addition to any refunds, filing state and federal taxes before the due date will provide those who qualify with further financial assistance through the Earned Income Tax Credit and California's Young Child Tax Credit.
- Visit the California Franchise Tax Board's COVID-19 page for info on state tax relief: <https://www.ftb.ca.gov/about-ftb/newsroom/covid-19/index.html?WT.ac=COVID-19>
- Visit these sites to file taxes yourself, get help from experts, and use the IRS Free File:
 - o United Way free tax preparation assistance: <https://www.eventbrite.com/e/diy-taxes-marathon-event-registration-90173777195>
 - o File online with experts: <https://www.getyourrefund.org/>
 - o IRS Free File: <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>