



CONGRESSWOMAN
SUSAN WILD

PROUDLY SERVING PENNSYLVANIA'S 7TH DISTRICT

COVID-19

CARES ACT RESOURCE GUIDE

Updated 4/1/2020

INFORMATION & RESOURCES

COVID-19

Thousands of you have written, called, and emailed my office to share your stories of how the COVID-19 pandemic has impacted you, your access to meals, your business, your education -- every aspect of your lives. This is a difficult time for all of us and we are in this together. I see you, I hear you, and I'm working for you. My team and I have been working around the clock to advocate for you, your family, and your business. In this time of great uncertainty I wanted to share updates, resources, and new legislative information with you so everyone can know where the help is coming from and how to access it. This document will be continuously updated to provide you with the most current federal, state, and local information.

CARES ACT

On March 27, the bipartisan ***Coronavirus Aid, Relief, and Economic Security (CARES) Act*** was signed into law. This historic, families and workers-first legislation is the largest stimulus package in modern history, and allocates nearly \$5 billion in relief for Pennsylvanians, including unprecedented unemployment insurance that will even cover gig workers and those who are self employed. Families in our region and across the country deserve a coordinated, fully-funded, whole-of-government response to keep everyone safe from the Coronavirus epidemic, and this legislation helps provide the resources to execute that response.

TABLE OF CONTENTS

INDIVIDUALS & FAMILIES

UNEMPLOYMENT INSURANCE.....	3
DIRECT PAYMENTS.....	4
FOOD ASSISTANCE.....	5
HOMEOWNERS/RENTERS PROTECTIONS.....	7
EMERGENCY PAID LEAVE.....	8

SMALL BUSINESSES

FORGIVABLE LOANS/GRANTS.....	9
PAID SICK/FAMILY LEAVE TAX CREDIT.....	10

MEDIUM-SIZED BUSINESSES

LOW-INTEREST BANK FINANCING.....	11
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STUDENTS & EDUCATORS

STUDENT LOAN RELIEF FOR BORROWERS.....	12
SCHOOL MEALS.....	13
STABILIZATION FUNDING.....	13

INDIAN COUNTRY.....	14
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VETERANS.....	16
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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.

[Apply for Unemployment in Pennsylvania](#)

UNEMPLOYMENT INSURANCE
FREQUENTLY ASKED QUESTIONS



INDIVIDUALS & FAMILIES

DIRECT PAYMENTS TO INDIVIDUALS & 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.

More Information from the IRS

DIRECT PAYMENTS (TAX RETURNS)
FREQUENTLY ASKED QUESTIONS

DIRECT PAYMENTS (SOCIAL SECURITY)
FREQUENTLY ASKED QUESTIONS



INDIVIDUALS & FAMILIES

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.

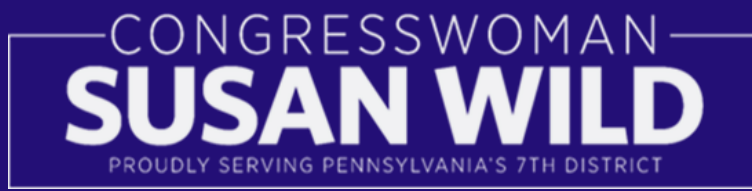
To apply for SNAP, contact the PA SNAP office or the U.S. Department of Agriculture's Food & Nutrition Services regional offices near you.

ANTI-HUNGER PROGRAMS FREQUENTLY ASKED QUESTIONS

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 apply for WIC in PA, call 1-800-942-9467.

COVID-19 NUTRITION RESPONSE FREQUENTLY ASKED QUESTIONS

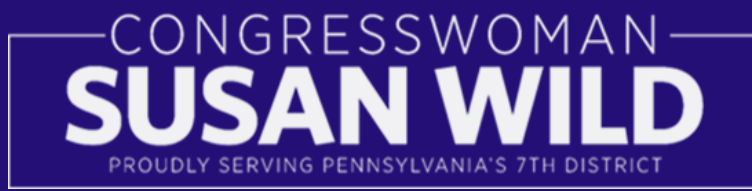


INDIVIDUALS & FAMILIES

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 PA's 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**



INDIVIDUALS & FAMILIES

HOMEOWNERS & 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

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 PA, [click here.](#)

INDIVIDUALS & FAMILIES

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.

WHO IS ELIGIBLE

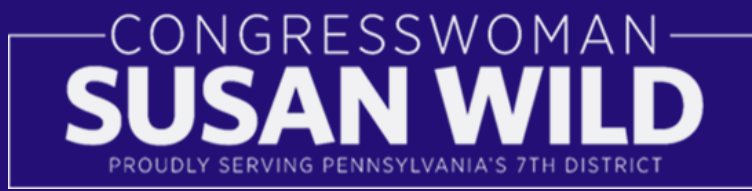
EMPLOYER
FACT SHEET

EMPLOYEE
FACT SHEET

ALL OTHER
WORKERS

FEDERAL
WORKERS

EMPLOYER
FREQUENTLY
ASKED QUESTIONS



SMALL BUSINESSES

FORGIVABLE LOANS & 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 should contact their lender and the Small Business Administration office directly.

RESOURCES IN PA

Pennsylvania Small Business Association Lenders

[Visit website](#)

Eastern PA Small Business Association District Office

610-382-3062

[Visit website](#)

Pennsylvania Small Business Development Center

215-898-1219

post@kutztown.edu

Pennsylvania East Women's Business Enterprise Center

(215) 790-9232

ikrome@wbeceast.com





SMALL BUSINESSES

PAID SICK & 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.

WOMEN'S BUSINESS CENTERS
CONTACT LISTS

SBA STATE AND LOCAL
LENDERS

SBDC'S BY
STATE/REGION

SMALL BUSINESS
**CARES ACT
FLOW CHART**



MEDIUM-SIZED BUSINESSES

LOW-INTEREST BANK FINANCING

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 BORROWERS

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](#).

COVID-19 STUDENT AID
FREQUENTLY ASKED QUESTIONS



STUDENTS & EDUCATORS

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.

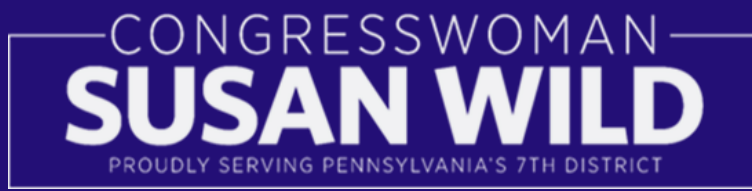
Learn more about what PA is doing during this time.



STABILIZATION FUNDING

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

Congress secured 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

Congress secured 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.

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.

INDIAN COUNTRY

Small Business

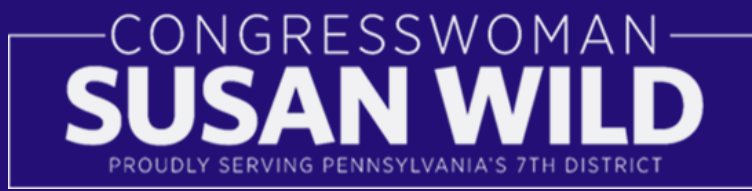
The legislative package makes tribal business concerns eligible for SBA loans of up to \$10 million and SBA grants of up to \$10,000 for payroll costs to retain workers (including paid leave, health care, and other costs), and other expenses such as rent, mortgage interest, and utilities.

Unemployment Benefit Costs

Congress is also allowing for tribes to be reimbursed for one-half of incurred unemployment benefit costs through December 31, 2020.

**COVID-19 TRIBAL
FUNDING INFO**

**HEALTH, ECONOMIC
SECURITY, 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](#).

VA COVID-19
FREQUENTLY ASKED QUESTIONS

LIST OF VA
MEDICAL CENTERS

VETERANS CRISIS LINE
1-800-273-8255