



COVID-19 RELIEF PACKET

Compilation of USA Federal, State & Organizational Resources
for Persons Needing Assistance

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COMPILED BY NPP-USA RESEARCH DIRECTORATE

FOREWORD

Three months ago, we would never have dreamt our world would be facing such volatile times. As coronavirus (COVID-19) continues to incite global economic fears and threatens public health, many people are experiencing unexpected difficulties during this outbreak.

The Branch is aware that some of our members, sympathizers, their families and loved ones might be affected. This is a trying time for all of us and together, we shall overcome. Our ability to come out of this pandemic, will ultimately depend on the unprecedented sacrifices we are willing to make individually and collectively. It's against this backdrop that we have put together this document to assist members navigate through the many relief programs and resources out there.

What we are facing is daunting, but we remain encouraged by the moments of everyday acts of courage, humanity and love. The trying times are real but we remain hopeful that our world will thrive again. The Branch is committed to supporting our members with all the necessary information they need.

The Branch is also exploring other possibilities of assist members which will be sustainable. Thank you.

#StayHome!
#StopTheSpread!!

**Obaa Yaa Frimpong
Chairperson, NPP-USA Inc.**

FINANCIAL ASSISTANCE in the face of the Coronavirus

1. UNEMPLOYMENT ASSISTANCE

Unemployment assistance varies by state, but it's generally dedicated to providing temporary benefit payments to workers unemployed through no fault of their own. Please visit <https://www.benefits.gov/categories/Unemployment%20Assistance> to get more details.

There's also an eligibility checker where you answer a few questions to determine your eligibility. To apply for unemployment assistance, please contact your State Unemployment Assistance Agency. If you are facing unemployment or a lapse in employment due to the coronavirus, the following resources may be available to you:

- [Unemployment Insurance](#) provides unemployment benefits to those who lose their job through no fault of their own.
- You may qualify for [Disaster Unemployment Assistance](#) if you do not qualify for other types of unemployment benefits.
- Browse the [Unemployment Assistance](#) category and filter by state for unemployment benefits near you.
- Visit the U.S. Department of Labor's [Coronavirus Resources](#) page for information to help employers and employees.
- Visit [Coronavirus.gov](#) for more information on the coronavirus.
- Visit the U.S. Department of Education's [COVID-19 Resources Page](#) for information about schools and for school personnel.

The Federal Government has introduced some flexibilities into the unemployment eligibility

a. UNEMPLOYMENT INSURANCE FLEXIBILITIES

Under the guidance, federal law permits significant flexibility for states to amend their laws to provide unemployment insurance benefits in multiple scenarios related to COVID-19. For example, federal law allows states to pay benefits where:

- An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;
- An individual is quarantined with the expectation of returning to work after the quarantine is over; and
- An individual leaves employment due to a risk of exposure or infection or to care for a family member.

In addition, federal law does not require an employee to quit in order to receive benefits due to the impact of COVID-19.

NOTE* Members are advised to opt for direct deposit for any state and federal assistance. Checks will take some time before beneficiaries receive them.**

2. RENT/ MORTGAGE

Given the pressure on household budgets due to the impact of coronavirus, the government has announced a range of measures designed to support both home-buyers and tenants who are in financial difficulty.

a. ASSISTANCE FOR MORTGAGE-HOLDERS

The package of coronavirus support measures announced by the government in March included provision for a three-month mortgage payment holiday for those who are struggling to pay as a result of the impact of the pandemic.

Banks and building societies are not obliged to participate in the arrangement but they have signaled that they will do so. Please call your vendor or bank to find out what programs they have for you.

Don't wait until your mortgage payment is due to find out about this, call today.

b. RENT SUPPORT FOR TENANTS

The government is keen to see tenants affected by the coronavirus crisis given similar support to those with mortgages. However, it has no legal power to enforce a rent payment holiday, so any arrangements between private landlords and their tenants will be voluntary. **Tenants are being urged to contact their landlords as soon as possible if they're concerned about not paying their rent in full or on time because of the impact of the crisis. They should not simply miss a rent payment.**

Some states and cities have issued a moratorium on residential and commercial evictions for those who can't pay rent (please visit your state or cities website for more info). Others may receive protections like payment deferrals under the new coronavirus stimulus package.

c. EVICTION BANS

Before it was announced that the federal government would act, many cities and some states said that they would implement 30-day or indefinite eviction bans so that renters cannot be kicked out of their homes during the crisis.

3. CREDIT CARD/STUDENT LOANS/CAR PAYMENTS

Most student loan vendors are allowing to forbear (postpone payments) on student's loan for 6 months – up to September. In most cases, you don't have to do anything but it's better to check with your vendor to see what kind of programs they have.

Most car loan vendors are also deferring payments for up to 4 – 6 months. Check with your loan servicer to see what programs they have.

Credit card issuers are beginning to roll out assistance programs for cardholders who may be financially affected by the outbreak.

4. FILLING OF TAXES/STIMULUS PACKAGE

The deadlines to FILE and PAY federal income taxes have been extended to July 15, 2020 by the IRS. The tax filing extension has also been extended to October 15, 2020.

The economic stimulus bill includes help for American families who are hurting financially due to the economic impact of the coronavirus. Most adults will receive \$1,200 checks, plus \$500 for each of their children.

Who will get a \$1,200 check?

The key factor is your household's annual income, because the package is aimed at helping low- and moderate-income families. Some wealthier families might not receive a stimulus check.

- Individual taxpayers will get \$1,200 each if their adjusted gross income (AGI) is less than \$75,000.
- Individual taxpayers with AGIs above \$75,000 will receive smaller checks, with a \$5 reduction for every \$100 in income above \$75,000.
- In other words, if your AGI is \$80,000, your check would be reduced by \$250 — the total payout would be about \$950. To determine how much you'll get, you can use this [stimulus check calculator](#) by OmniCalculator.
<https://www.omnicalculator.com/finance/stimulus-payment>

Who is eligible for the Economic Impact Payment?

U.S. citizens or resident aliens who:

- Have a valid Social Security number,
- Could not be claimed as a dependent of another taxpayer, and
- Had adjusted gross income under certain limits.

Who should use Non-Filers: Enter Payment Info to provide additional information to receive the Economic Impact Payment?

Eligible U.S. citizens or permanent residents who:

- Had gross income that did not exceed \$12,200 (\$24,400 for married couples) for 2019
- Were not otherwise required to file a federal income tax return for 2019, and didn't plan to

You can provide the necessary information to the IRS easily and quickly for no fee through Non-Filers: Enter Payment Info. We will use this information to determine your eligibility and payment amount and send you an Economic Impact Payment. After providing this information you won't need to take any additional action.

<https://www.freefillableforms.com/#/fd/EconomicImpactPayment>

5. SMALL BUSINESS

a. Paycheck Protection Program (PPP)

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress and is funded under the Small Business Administration (SBA)—Business Loans Program Account is intended to provide loans to businesses to guarantee eight weeks of payroll and other costs to help those businesses remain viable and allow their workers to pay their bills.

Key Takeaways

- You should apply for your PPP loan as soon as possible.
- PPP loans are available for the lesser of \$10 million or 2.5 times your average monthly payroll.
- 100% of your loan could be forgiven if you follow guidelines.
- You can apply for both a PPP and EIDL loan if you wish.
- Check eligibility before you apply.
- Apply through any SBA approved 7(a) lenders

b. Economic Injury Disaster Loan (EIDL)

This program is another potential solution for small businesses and offers loans up to \$2 million for business owners whose businesses suffered economic injury as a result of the Coronavirus. Eligibility is open to many small businesses (with 500 or fewer employees), including sole proprietors and independent contractors. Please refer to this site for more details

<https://www.kitces.com/blog/economic-injury-disaster-loans-eidl-payroll-tax-breaks-paycheck-protection-program-ppp-cares-act/>

Tax credits for businesses with fewer than 500 employees to cover:

- Two weeks of paid sick leave for employees who have been quarantined, have a sick family member, or have been affected by school closings.
- Up to three months of paid family and medical leave amounting to no less than two-thirds of regular pay for those employees listed above.
- The option for the Labor Department to exempt businesses with fewer than 50 employees from abiding by the paid leave mandate, if the Labor Department decides the new law could pose an existential threat to the company.

6. HEALTHCARE SPENDING

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law March 27, 2020, contains important updates on the use of health savings accounts (HSAs), flexible spending accounts (FSAs) and health reimbursement accounts (HRAs).

As a valued account holder with one or more of these health account types, we wanted to inform you of the below changes that expand qualified medical expenses and access to remote care:

- Telehealth services
- High-deductible health plans (HDHPs) with an HSA may* provide pre-deductible coverage for telehealth and other remote care services. This provision will last until December 31, 2021 (plan year must begin prior to this date).
- Certain over-the-counter (OTC) drugs and medications as qualified medical expenses
- The CARES Act restores the ability to use HSAs, FSAs and HRAs to purchase certain OTC drugs and medications, like aspirin and other pain medications, allergy medication, etc., without a doctor's prescription.
- For the first time, menstrual care products are considered qualified medical expenses for payment or reimbursement with an HSA, FSA or HRA.

Both provisions for OTC and menstrual products apply to amounts paid or expenses incurred on or after January 1, 2020 and are ongoing without an expiration date*.

Important note for FSAs and HRAs:

You can use your account funds to purchase these products starting today. However, you may attempt to purchase OTC drugs and medications or menstrual care products with your Optum Bank payment Mastercard® and be unable to. This is because individual merchants, like pharmacies and convenience stores, must update their point of sale (POS) system to now recognize these products as qualified medical expenses for FSA and HRA.

Use your payment card as you normally would for these purchases, and if the sale will not process, you can pay out of pocket with the option to reimburse yourself with account funds. As a reminder, keep your itemized receipt or explanations of benefits, which are needed to verify each purchase so you can be reimbursed. To search qualified medical expenses, visit <https://fsastore.com/>

7. OTHER RESOURCES

a. FOOD BANKS

In this trying time, food banks across the country are doing what they do best – feeding people in need within their communities. Demand for food assistance is rising at an extraordinary rate, just as the nation's food banks are being struck by shortages of both donated food and volunteer workers. We urge our members to take advantage of the various food banks in their communities.

<https://www.feedingamerica.org/find-your-local-foodbank>

<http://www.211.org/>

<http://pantrynet.org/>

b. LIFE INSURANCE

Some life insurance policies especially whole life insurance will allow you to borrow money from your life insurance in times of need. Please reach out to your policy holder for more information.

c. 401K

They also can avoid taxes on the withdrawal if the money is put back in the account within three years. If it can't be returned, taxes can be paid over three years. The legislation requires that the money be a "coronavirus-related distribution," but the rules are loose. People diagnosed with the virus are eligible, along with anyone who "experiences adverse financial consequences" as a result of the pandemic, including an inability to find work or child care. Retirement plan sponsors are told to rely on employees' word that they're eligible.

<https://fortune.com/2020/04/01/what-to-do-with-401k-withdrawal-no-penalty-distribution-cares-act-should-i-keep-contributing-limits-match-stimulus-faq/>

d. CHARITY GROUPS

Other charity groups we need to consider include catholic charities and our own churches. Often, when the church is need, they go to their members and this is a time their members need them most. Please don't hesitate to reach out to your place of worship or associations to see if they have any assistance for its members.

Please you may contact NPP-USA Director of Research & Elections Mr. Bright Gyimah "LEVELS" @617-921-4831 should you have any questions regarding this document and its content.

Thank you.