

SLO County Covid-19 Financial Relief Options

FAMILY EARNINGS

Contact Info:

EDD -
Employment
Development
Department

1. If you're unable to work due to having or being exposed to COVID-19 (certified by a medical professional), you can file a **Disability Insurance** (DI) claim.

2. If you're unable to work because you are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional), you can file a **Paid Family Leave** (PFL) claim.

3. If your employer has reduced your hours or shut down operations due to COVID-19, you can file an **Unemployment Insurance** (UI) claim if you are eligible*.

**Under the current state and federal systems, undocumented workers are not eligible for UI*

- For the fastest service, file a claim online at: edd.ca.gov/claims.htm

- You can contact EDD representatives at 1-800-480-3287 for Disability Insurance

- File a claim online at: edd.ca.gov/Unemployment/UI_Online.htm

- 1-877-238-4373 for Paid Family Leave, from 8 a.m. to 5 p.m., Monday through Friday.

- File a claim online at: edd.ca.gov/Unemployment/UI_Online.htm

- For Unemployment Insurance:
(805) 788-2696 or (805) 788-2693
from 8 a.m. to 2:30 p.m. OR
1-800-300-5616 Monday through
Friday from 8 a.m. to 12 noon

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by: Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org

	<p>4. As part of the federal CARES Act, the federal government has approved funding for additional UI benefits to workers impacted by COVID-19, including independent contractors, freelancers and self-employed individuals. However, the EDD has received only overarching information from the U.S. Department of Labor but needs further details to finish building the programming for implementing these changes.</p>	<p>Keep checking the EDD website for updates: edd.ca.gov/about_edd/coronavirus-2019.htm</p> <p><i>*We will update this section once more information becomes available.</i></p>
<p>Small Businesses</p>	<p>- Congress approved the Coronavirus Aid, Relief, and Economic Security (CARES) Act which includes \$350 billion in emergency loans for small businesses to help them keep people employed. And, if small businesses maintain or later restore their payrolls, they may not have to repay some — or possibly any — of the loan.</p> <p>-Some programs and initiatives in the CARES Act include:</p> <ul style="list-style-type: none"> * Economic Injury Disaster Loan * Payroll Protection Program *Unemployment Insurance Work Sharing Program *SBA Disaster Assistance Program 	<p>-For more information go to: slochamber.org/covid-19-financial-support-resources OR sba.gov/funding-programs/loans/coronavirus-relief-options</p> <p>-Local resources which can assist in answering questions are:</p> <ul style="list-style-type: none"> *Cal Poly SBCD: 805-756-5171 *SCORE: 559-487-5791 *MCSC WOMEN'S BUSINESS CENTER: 805-595-1357
<p>CalWorks – Cash assistance</p>	<p>- Families that apply and qualify for ongoing assistance receive money each month to help pay for housing, food and other necessary expenses.</p>	<p>Apply at: MyBenefitsCalWIN.org</p>

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by:

Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org

Status as of April 8, 2020

Economic
Impact
Payments/
Stimulus
Checks

- The CARES Act will send a one-time payment of \$1,200 to eligible adults earning up to \$75,000 and \$2,400 to couples earning up to \$150,000. The income is based on 2019 adjusted gross income (or 2018 if you haven't filed your 2019 tax return). Eligible families will receive an additional \$500 for each child under the age of 17. You will get a check if you have a Social Security number, and are not claimed by someone else as a dependent.
- Social Security beneficiaries who are not typically required to file tax returns will not need to file to receive a payment. Instead, payments will be automatically deposited into their bank accounts. However, some people who typically do not file returns will need to submit a simple tax return to receive the economic impact payment.
- Recipients can expect payments via direct deposit, but if the IRS does not have your bank information, payments will come via mail.

- For more info: irs.gov/coronavirus
- TurboTax has partnered with the IRS to help speed up the delivery of stimulus payments to people who aren't required to file tax returns. Go to: turbotax.intuit.com/stimulus-check

HOUSEHOLD SERVICES

PG&E

PG&E is offering flexible payment plans, waiving reconnection fees and return check fees, waiving new security deposits for up to one year and implemented a moratorium on service disconnections for non-payment.

Contact Info

Customers must self-certify that they are experiencing economic hardship due to the COVID-19 so their accounts can be flagged.
1-800-743-5000.

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by:

Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org

<p>SoCal Gas</p>	<p>-SoCal Gas is providing support to residential customers by not suspending services and offering payment assistance.</p> <p>-For Small Business Customers, they may waive late payment fees.</p>	<p>-For more information call 800-427-2200 or visit: socialgas.com/coronavirus</p> <p>-Apply for CARE program online. If eligible, program helps you save 20% on your monthly bill.</p>
<p>CAPSLO-Energy Services</p>	<p>- Provides one-time utility assistance to qualified families, both owners and renters.</p>	<p>Access application at: capslo.org/utility-assistance-heap</p> <p>For more information call: 805-541-4122 ext. 14</p>
<p>Spectrum</p>	<p>-Offers 60 days of free Internet service to new enrollees for new Pre-K to 12, college student and teacher households who don't currently have internet or WiFi service.</p> <p>- Won't terminate service for 60 days for residential or small business customers who face difficult economic circumstances related to the COVID-19 pandemic.</p> <p>-Won't charge late fees</p>	<p>-Call (855) 243-8892 to sign up for the offer.</p> <p>-Call 1-844-488-8398 to self-certify about experiencing economic hardship due to the COVID-19</p>
<p>Comcast</p>	<p>- Offers 60 days of complimentary Internet to new customers, free unlimited data, free WiFi hotspots.</p> <p>-Will not disconnect internet service or assess late fees if they contact company.</p>	<p>- Find Xfinity WiFi hotspots at www.xfinity.com/wifi</p> <p>- Sign up at: internetessentials.com</p> <p>Or call 1-855-846-8376</p> <p>- For payment arrangements call: 800-934-6489</p>

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by:

Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org

<p>AT&T</p>	<p>-Offers internet access for qualifying limited income households at \$10 a month</p> <p>-Won't terminate service of any wireless, home phone or broadband residential or small business customer due to an inability to pay their bill as a result of the coronavirus pandemic – and are waiving late payment fees for those customers.</p> <p>-They are suspending broadband usage caps for our home internet customers. That means no overage fees while people are home using more data.</p>	<p>-Sign up at: att.com/access</p> <p>-Call to make payment arrangements: 800-288-2020</p>
<p>Sprint</p>	<p>Offers payment options to qualified customers through its financial team to keep customers affected by COVID19. Additionally GB will be provided at no cost</p>	<p>Call 888-211-4727 or visit sprint.com for more information.</p>
<p>T-Mobile</p>	<p>Offers payment options for customers affected by COVID19.</p>	<p>Call Customer Care to discuss options at 611 from a T-Mobile device or 877-746-0909 from any phone.</p>

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by:

Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org

MORTGAGE/RENTAL ASSISTANCE

Home Mortgage

-The Federal Housing Finance Agency (FHFA), Housing and Urban Development (HUD), United States Department of Agriculture (USDA), Fannie Mae and Freddie Mac all have announced a freeze on foreclosures and evictions for at least 60 days as well as forbearance or disaster relief options for homeowners who can't afford their mortgage payments.

- Governor Newsom secured support from Citigroup, JPMorgan Chase, U.S. Bank, and Wells Fargo and nearly 200 state-chartered banks, credit unions, and servicers to protect homeowners. Clients may be eligible for:

- 90-Day Grace Period for Mortgage Payments
- No Negative Credit Impacts Resulting from Relief
- Moratorium on Initiating Foreclosure Sales or Evictions
- Relief from Fees and Charges

***Forbearance means your mortgage payments can be suspended for up to 12 months because of economic hardship that was caused by the coronavirus outbreak.**

Contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement.

*Failure to contact your lender will result in negative things including penalties, bad credit, and ultimately, perhaps, foreclosure.

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by: **Calling 2-1-1**

Texting your zip code to 898211

Visiting 211.org

<p>Renter Assistance</p>	<p>Governor Newsom and the County of San Luis Obispo issued executive orders to temporarily suspended evictions of tenants who are unable to pay rent because of COVID-19. The order will be in effect through May 31, 2020.</p>	<p>Contact your landlord as soon as possible to let them know about your current circumstances. Explain to your landlord in writing (which can be an email or text if you normally communicate with your landlord via email or text) that you cannot pay your rent because of COVID-19 and save a copy.</p> <p>*Failure to contact your landlord will result in negative things including penalties, bad credit, and ultimately, perhaps, and eviction.</p>
--------------------------	--	---

Tenants seeking legal advice can contact the CRLA's San Luis Obispo office at 805-544-7994 or the San Luis Obispo Legal Assistance Foundation at 805-543-5140. Both nonprofits provide legal services to low-income residents.

Disclaimer: this information is for informational purposes.

AUTO

<p>CA Low Cost Auto Insurance</p>	<p>A state-sponsored program that provides affordable, low cost liability insurance to eligible drivers whose income is 250% or below the Federal Poverty Guidelines, many middle-class households may qualify.</p>	<p>Apply online at: mylowcostauto.com</p>
-----------------------------------	---	--

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by:

Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org

<p>DMV</p>	<p>DMV announced a 60-day grace period for transactions that have a deadline of March 16 or later and require an office visit. DMV has asked California law enforcement agencies to “exercise discretion for 60 days in their enforcement” of expiration dates. DMV offices are still open, but no walk-in visitors are allowed — only those with appointments, and no new appointments are being scheduled at this time.</p>	<p>Dozens of DMV tasks can easily be taken care of through other channels including online, through the mail, through the 365 kiosks statewide or in business partner locations (ex.AAA).</p> <p>Website: dmv.ca.gov/portal/dmv</p>
<p>Car Insurance</p>	<p>If you’re experiencing financial difficulties due to COVID-19 and need assistance, please get in touch with your car insurance company. Many companies are offering special payment plans and assistance but you must contact them first.</p>	
<p>Car Loans</p>	<p>If you can’t make your car payment contact your lender. While you may be afraid to contact your lender and tell them you’re out of work, many lenders are offering special forbearance programs to help borrowers through the next several months. If yours is not, there are still options available. Not doing anything or hiding your job loss from your lender is not a good strategy. Missing payments and potentially defaulting on your loan are mistakes that can haunt your credit for years after the crisis has passed.</p>	

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by:

Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org

TAXES		Contact Info:
Income Tax	IRS and California extended their filing and payment deadline to: July 15 * The IRS urges taxpayers who are owed a refund to file as quickly as possible as they are still processing returns and issuing refunds.	irs.gov/coronavirus
United Way	File free online only	MyFreeTaxes.org
TurboTax	File free online only (Form 1040 only)	turbotax.com
BANKS & CREDIT CARDS		
Banks & Credit Cards	Many banks and credit card companies are offering support to clients who are experiencing hardship as a result of COVID-19. Depending on the company assistance may include waiving interest, late fees, or skip payments without accruing interest on a case-by-case basis for those who request assistance.	Call the number on the back of the card or through digital servicing channels to request assistance.
Student Loans	<p>-Under the stimulus package, federal student loans will automatically have interest rates set to 0% for six months. Additionally, borrowers do not have to make payments during that six-month period.</p> <p>-Private student loan lenders may help by offering forbearance, allowing payment modifications, or waiving late fees.</p>	<p>-Borrowers should log on to their student loan servicer's website to access their account; they should see that there is no payment due. If the system is still showing a payment due, contact the servicer to confirm that a payment is not required.</p> <p>-Contact you lender to request assistance.</p>

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by:

Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org