COVID-19 Response

Residential Resources
Overview

• Rent/Mortgage/Utility Moratorium
• COVID-19 Stimulus Bills
• Individual Assistance
  • Paid Sick Leave
  • Unemployment Expansion
  • Individual Direct Payments
• Additional Resources
Evictions/Foreclosures

HUD
- Suspended evictions until May 1
- Impacts FHA, FHFA, Fannie Mae, Freddie Mac

USDA
- Single-family housing Direct and Guaranteed loans
- 60-day moratorium on foreclosures/evictions
- 6-month deferment
Bank loan/foreclosure assistance

• Banks providing aid
  • Huntington 1-800-480-2265
  • KeyBank 1-800-KEY2YOU
  • PNC 888-762-2265
  • Fifth Third 866-601-6391
  • Citizens Bank 800-922-9999
  • Third Federal
  • JPMorgan Chase
Utilities

Temporarily stopping disconnections
• Must contact to reconnect
• Disconnection notices still sent
COVID-19 Stimulus - Three Laws

• CPRSAA (H.R. 6074) signed March 6, 2020
• Families First Coronavirus Response Act (H.R. 6201) signed March 18, 2020
• CARES Act (H.R. 748) signed March 27, 2020
Employer-Paid Leave

- Paid sick leave – two weeks (up to 80 hours)
  - Regular rate of pay if quarantined, and/or symptomatic and seeking medical diagnosis up to $511 per day
  - 2/3 regular rate of pay if they are a caregiver of quarantined individual or care for a child up to $200/day
- Paid expanded family and medical leave – 12 weeks
  - 2/3 regular rate of pay – up to $200 per day - $10,000 limit
Families First Coronavirus Response Act

Covered Employers?
- Public employers (unless covered by Title II of Family Medical Leave Act)
- Private employers with 500 or less employees

Exempt Employers
- Small businesses (fewer than 50 employees)

Businesses receive a Tax Credit for these payments
- Self-employed individuals also qualify
Employees qualify for sick time if unable to work or telework because employee is:

- Subject to Federal, State, or local quarantine or isolation order (non-essential businesses)
- Advised by health care provider to self-quarantine
- Caring for individual subject to the above
- Caring for a child whose school or place of care is closed
- Experiencing other substantially-similar condition specific by Secretary of Health and Human Services
Overview of CARES Act 2020

- CARES ACT 2020 (H.R. 748)
- Individual Direct Payments
- Unemployment Benefits
- Large Company Assistance
- Small Business Assistance
- Support of Health Care Industry
Mass-layoff number **2000180**
Extension from 26 weeks to 39 weeks

**Federal Pandemic Unemployment Compensation**
- Additional $600 per week
- Qualifiers
  - Tipped employees
  - Gig, self-employed without pay records
  - Social assistance programs
  - Language barriers
  - Seasonal, temporary and intermittently employed
  - Previously exhausted benefits STILL QUALIFY
## Unemployment Expansion

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<tr>
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<th>Weekly</th>
<th>Annualized Equivalent</th>
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<td>Unemployment Minimum</td>
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<td>CARES Act Benefit</td>
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<td>Total</td>
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Individual Direct Payment

Adults (with AGI < $75,000) receive $1,200
  • Phases out between $75,000-$99,000
  • Married, head of household phaseout from $112,500 to $146,500

Each child/dependent in household gets $500

Payments begin in mid-April?

Use payment & income data from 2019 or 2018 tax return
Getting a **check**?

- Use payment method and address from latest tax return
- Haven’t filed taxes recently? Use Form [SSA-1099](https://www.irs.gov) or Form RRB-1099
- Not required to file or are not eligible for SSI
  - Will need to file simple tax return
  - Update not yet available at [irs.gov](https://www.irs.gov)
Families First Coronavirus Response Act

• Food and Nutrition Service
  • $500 million supplemental WIC
  • Funding increased EBT for children missing school meals
  • The Emergency Food Assistance Program (TEFAP)
    • $400 million for food banks

• Senior Nutrition Program, $250 million
  • Meals for home-bound, disabled, chronically ill, caregivers

• SNAP requirements loosened
Low Income **Home Energy Assistance Program** (HEAP)

- $900 million in grants
- Immediate home energy assistance – low income

**Community Services Block Grant**

- $1 billion in grants
- Social services and emergency assistance

**Family Violence Prevention and Services**

- $45 million to violence shelters
- $2 million to National Domestic Violence Hotline
CARES Act – Future!

HUD – CDBG - $5 Billion ($2 Billion by formula)
USDA Rural Development - $145.5 Million
Administration for Children and Families - $6.3 Billion
  - Child Care and Development Block Grant - $3.5 Billion
  - Child Welfare Services - $45 million
  - Runaway/Homeless Youth Programs - $25 million
  - Head Start - $750 million
  - Summer Programming - $500 million
National Endowment for the Arts - $150 Million
CARES Act – Future!

Senior Support

Administration for Community Living
• Aging and Disability Services - $955 million

HUD
* Housing for the Elderly - $50 million
Senior Resources

- Pharmacies are offering free prescription delivery
- Grocery stores offer early morning senior shopping hours
- **AARP**
- **AARP** staying active workshops
- **Go4Life** free online workouts
- Well Connected conversations
  - Choose a topic you enjoy
  - Participate [online](#) or by phone (877) 797-7299
Children’s Resources

Whole-Child Nutrition

• School Nutrition Substitution

Resources for Parents and Families

• At-home learning
• Travel the world
• Museums and zoos
• Anxiety
Stress Reduction & Activities

- Children’s educational resources
- Public library digital access
- Free streaming services
- Free Sesame Street e-books
- Free audio books
- Free Comic Books including Marvel Comics
- Athletics
  - 90-day trial of Fit Pass
  - 90-day trial of Peloton
Goldman Sachs COVID-19 Relief Fund

$25 million

- Health providers
- Assistance to vulnerable populations
- Economic relief for reduced and lost work
- Supporting children and families in wake of school closures
- Medical research
1. Check In
   • Deadlines & Priorities May Change
2. Update
   • Income Lost & Change in Plan
3. Tech Savvy
4. Communicate
   • Social Media
   • Be Human!
• Akron Community Foundation
• ArtsWave
• Athens County Foundation
• Barberton Community Foundation
• Cardinal Health Foundation
• Care Source Foundation
• The Cleveland Foundation
• The Columbus Foundation
• Community Foundation of Lorain County
• Community West Foundation
Additional Crisis Resources

- Cuyahoga Arts & Culture
- The Dayton Foundation
- Foundation for Appalachian Ohio
- The George Gund Foundation
- Greater Cincinnati Foundation
- Greater Toledo Community Foundation
- Impact 100
- Jewish Federation of Cleveland
- Jewish Federation Cincinnati
- Knox County Foundation
Additional Crisis Resources

- Middletown Community Foundation
- Ohio Arts Council
- Stark Community Foundation
- United Way of Central Ohio
- Yellow Springs Community Foundation
- The Youngstown Foundation
Changes to Charitable Contributions

- Typically only deductible if itemize
- CARES Act allows $300 above-the-line deduction
- Can take this deduction and standard deduction without itemizing
- Changes limitation on qualified contribution from 60% to 100% AGI in 2020
HOW TO CONTACT US?

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