



# **A Coronavirus Pandemic Resource Guide for New Jerseyans**

Compiled by the Office of U.S. Senator Cory Booker  
Updated April 4, 2020

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*For questions or to get help from Senators Booker's office,  
please visit <https://www.booker.senate.gov/services/help-with-a-federal-agency> call (973) 639-8700.*

## THE CARES ACT AND NEW JERSEY

*“This public health and economic crisis demands a massive and immediate federal response.*

*Though the challenges we face are far from over, the relief package Senator Menendez and I fought for will go a long way toward protecting our health and safety while helping families and small businesses in New Jersey and across our country stay afloat.*

*But our work isn’t done yet. It’s critical that we continue bipartisan efforts to provide New Jersey hospitals, medical professionals, families and businesses the support they desperately need.”*

*- Senator Cory Booker*

The Coronavirus Aid, Relief, and Economic Security (CARES) Act is a \$2 trillion disaster relief and economic stimulus package to respond to the COVID-19 pandemic.

### **For New Jersey, it means:**

- ❑ **Direct payments to 80% of New Jersey Families.** The vast majority of New Jersey residents will receive direct cash payments of up to \$1,200 for individuals and \$2,400 for couples, plus an additional \$500 per child. Individuals and couples earning less than \$75,000 and \$150,000, respectively, will receive the maximum payment.
- ❑ **An additional \$600 per week in expanded Unemployment Insurance for out of work New Jerseyans.** The CARES Act increases the maximum unemployment benefit amount by \$600 per week above one’s base unemployment compensation benefit through July 2020 and ensures that workers who are laid off or out of work will receive, on average, close to their full pay for four months. It also extends unemployment assistance to individuals who have previously been ineligible, including independent contractors and workers in the “gig economy.”
- ❑ **Up to \$10 million per business available to New Jersey small businesses** with less than 500 employees under the new [Paycheck Protection Program](#). These come in the form of loans, which are forgivable for up to 8 weeks of payroll costs, mortgage interest payments, rent and utilities to help keep businesses afloat and workers employed. Loan repayments would be deferred for six months.
- ❑ **Up to \$10,000 in SBA Emergency Grants for New Jersey small businesses** through the Economic Injury Disaster Loan (EIDL) program.

- ❑ **\$1.25 million in funding from the Manufacturing Extension Program to New Jersey small and medium-sized manufacturers** to provide them with resources to grow, reduce costs, improve efficiencies, develop their workforce, create new products, find new markets, etc.
- ❑ **\$100 billion in national hospital and health facility funding that New Jersey hospitals will have access to** in order to cover unreimbursed health care related expenses or lost revenues attributable to the public health emergency resulting from COVID-19.
- ❑ **At least \$15.4 million from the Centers for Disease Control and Prevention (CDC) to New Jersey's health system** in preparation for and response to the coronavirus. This can be used to fund laboratory testing to detect positive cases, infection control and mitigation at the local level to prevent the spread of the virus, and other public health preparedness and response activities. The state is still eligible to apply for additional funding from a separate \$750 million fund.
- ❑ An additional **\$1.32 billion in national funding for Federally Qualified Health Centers (FQHC) which New Jersey will have access to**. This comes in addition to the \$1.8 million recently distributed to New Jersey Federally Qualified Health Centers (FQHC) from a previous coronavirus relief package.
- ❑ **\$3.44 billion in funding to New Jersey governments from the COVID state fund**. This funding will help to continue essential services as resources are being diverted to address the economic slowdown and COVID-19 response.
- ❑ **\$1.76 billion in funding for NJ Transit** from a new \$25 billion fund designed to help support the nation's transit systems during this unprecedented crisis.
- ❑ **\$53.5 million in Community Development Block Grants (CDBG) to New Jersey communities** to fund infrastructure, economic development projects, public facilities installation, community centers, housing rehabilitation, public services, clearance/acquisition, microenterprise assistance, code enforcement, homeowner assistance, etc.
- ❑ **\$10.2 million in funding to New Jersey's effort to prepare for the 2020 election**, including to increase the ability to vote by mail, expand early voting and online registration, and increase the safety of voting in-person by providing additional voting facilities and more poll workers.
- ❑ **A \$45 billion national FEMA Disaster Relief Fund will be available to New Jersey** and other states to provide for the immediate needs of state, local, tribal, and territorial governments, as well as private non-profits performing critical and essential services, to protect citizens and help them recover from the overwhelming effects of COVID-19.

- ❑ **\$18.3 million in Byrne-JAG grant funding to New Jersey** to help state and local law enforcement and prisons and jails meet needs, including the purchase of personal protective equipment (PPE) and other needed medical items.
- ❑ **\$70 million in added funding to the Supplemental Nutrition Assistance Program (SNAP) in New Jersey** to ensure everyone, including New Jersey’s seniors and children, receive the food they need.
- ❑ **\$53 million in Emergency Solutions Grants (ESG) to help New Jerseyans** experiencing homelessness.
- ❑ **\$12.4 million in Low-Income Home Energy Assistance Program (LIHEAP) funding to New Jersey low-income families and seniors** to offset home heating, cooling, and other energy costs.
- ❑ **\$1.7 million in Housing Opportunities for Persons with AIDS (HOPWA) grants to benefit low-income New Jerseyans living with HIV/AIDS.**
- ❑ **Up to one-year forbearance for New Jerseyans on all federally-backed mortgages.**
- ❑ **60-day foreclosure and eviction moratorium for New Jerseyans on all federally-backed mortgages.**
- ❑ **90-day forbearance on federally-backed loans for New Jerseyans** who own multifamily rental properties, during which period they may not evict or charge late fees or other penalties to tenants for nonpayment of rent.
- ❑ **120-day eviction protection for New Jersey tenants.** Owners of federally-subsidized properties or properties with a federally-backed mortgage loan may not evict or charge penalties or fees to a tenant who cannot pay rent for 120 days following this act.
- ❑ **\$310 million in funding to support New Jersey’s K-12 education** that can be used for a variety of purposes, including to help educators and students in local school districts transition to online and remote learning.
- ❑ **\$316 million in direct grants to New Jersey institutions of higher education** to defray expenses associated with COVID-19, including transitioning to distance education and supporting students to meet emergency financial needs.

- ❑ **\$69 million in funding to New Jersey through a Governor’s Emergency Education Relief Fund** that New Jersey Governor Phil Murphy can use to provide support to school districts and institutions of higher education hardest hit by COVID-19.
  
- ❑ **\$1.15 million in funding to New Jersey arts institutions** from the National Endowment for the Arts and the National Endowment for the Humanities.
  
- ❑ **\$62.6 million in Child Care and Development Block Grants (CCDBG) to New Jersey** to help provide access to high-quality child care for frontline workers like healthcare sector employees, emergency responders, sanitation workers, and others deemed essential during the response to the coronavirus, and to provide continued payments to child care facilities that face closure or decreased enrollment due to COVID-19.

## RESOURCES FOR NEW JERSEYANS

**In an emergency, please dial 911**

**Senator Booker's Office:** (973) 639-8700

**The NJ Poison Control Center and 211:**

Call (24/7): 1-800-962-1253

Text: NJCOVID to 898-211

Text: your zip code to 898-211 for live text assistance

**New Jersey Supplemental Nutrition Assistance Program (SNAP) Hotline:** 1-800-687-9512

**New Jersey Department of Health 24-hour hotline:** 1-800-222-1222

**National Suicide Prevention Lifeline:** 1-800-273-8255

**Crisis Text Line:** Text TALK to 741741

**NJ Hope Line (suicide prevention):** 1-855-654-6735

**NJ Coalition Against Sexual Assault:** 1-800-601-7200

**ReachNJ:** 1-844-732-2465

**IME Addictions Access Center:** 1-844-276-2777

**NJ Connect for Recovery:** 1-855-652-3737

**The Peer Recovery Warmline:** 1-877-292-5588

**National Suicide Hotline:** 1-800-273-8255

**NJ Mental Health Cares:** 1-866-202-4357

TTY: 1-877-294-4356

E-mail: [help@njmentalhealthcares.org](mailto:help@njmentalhealthcares.org)

**Veterans Counseling Hotline:** 1-866-(838-7654)

**Council on Compulsive Gambling of NJ:** 1-800-(426-2537)

**Family Helpline:** 1-800-843-5437

## HEALTH RESOURCES FOR INDIVIDUALS

Please continue to follow guidance from state and federal public health officials to keep you, your family, and our communities safe. Visit <https://covid.nj.gov/> and <https://www.cdc.gov/> for the most up to date information.

### FOR ANSWERS TO NON-EMERGENCY QUESTIONS

**Call:** In New Jersey, general COVID-19 Questions (7am to 11pm): 2-1-1

**Call:** 24/7 Hotline: 1-800-962-1253

**Text:** NJCOVID to 898-211 to receive alerts.

**In case of emergency, dial 911 immediately.**

### PROTECT YOURSELF FROM CORONAVIRUS

- Stay at home except for essential trips to work or to get essential supplies, like food or medication.
- Wash your hands often with soap and water for at least 20 seconds.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with others.
- Follow guidance from federal, state, and local public health authorities.

### WHAT TO DO IF YOU OR A LOVED ONE IS SICK

- Consult your medical provider.
- Stay at home except to seek medical care.
- Isolate from family members, do not share household items and clean high-touch areas.
- Call ahead before going to the doctor.
- Monitor your symptoms.

### TESTING

- The Families First Coronavirus Response Act requires health insurers to cover COVID-19 diagnostic testing at no cost to individuals.
- This includes private health plans, Medicare, Medicare Advantage, Medicaid, CHIP, TRICARE, veterans' plans, federal workers' health plans, and the Indian Health Service.
- This means that individuals are not responsible for deductibles, coinsurance, or co-pays for a COVID-19 test
- Plans may not use tools like prior authorization to limit access to the test.
- Insurers must also cover the cost, without cost-sharing, of a patient's visit to a provider, urgent care center, or emergency room to receive this testing. However, these requirements do not apply to certain types of private health plans that are not in compliance with requirements of the Affordable Care Act, such as short-term limited duration plans. Please contact your insurance plan with any questions.
- You can take a self assessment at <https://self.covid19.nj.gov/> and find a testing center near you by visiting <https://covid.nj.gov/>



## CASH PAYMENTS

### **ABOUT CASH PAYMENTS**

As a result of the CARES Act signed into law on March 27th, most American adults will receive a cash payment from the federal government in the coming weeks to help alleviate the economic impact of the coronavirus crisis. The payment is \$1,200 for each adult, plus an additional \$500 for each dependent under 17 years-old. There is no minimum income threshold or requirement to receive the rebate. However, the rebate phases out for individuals with incomes of: \$75,000 or more if your income tax filing status is "single"; \$112,500 or more if your income tax filing status is "head of household"; and \$150,000 if your income tax filing status is "married filing jointly".

All adults with a Social Security Number who are U.S. residents and meet these income thresholds are eligible, including individuals on Social Security, receiving disability benefits, and receiving unemployment compensation.

### **WHO QUALIFIES?**

Over 92% of single tax filers in New Jersey will receive payments up to \$1,200 and eight-in-ten joint filers in New Jersey will receive up to \$2,400. An additional \$500 payment will be distributed to eligible households for each qualifying child under age 17.

### **HOW TO GET YOUR CASH PAYMENT**

The cash payment is not something you need to apply for. It will be distributed to you automatically.

If the IRS already has your bank account information because you filed your taxes in 2019 or 2018, you don't need to do anything. The IRS will transfer the money to you and determine the amount based on the recent income tax data it already has on file. If the IRS has your bank account information on file, you will receive the money through direct deposit. If the IRS does not have your bank account information on file, a check will be mailed to the address provided to the IRS on your most recent tax return. In the coming weeks, the U.S. Department of Treasury plans to develop a web-based portal for individuals to provide their banking information to the IRS online, so that individuals can receive payments immediately as opposed to checks in the mail.

The IRS will post all key information on [IRS.gov/coronavirus](https://www.irs.gov/coronavirus) as soon as it becomes available.

Social Security recipients do not need to take any action in order to receive a payment, even if they did not file a tax return this year or last year. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits.

## FREQUENTLY ASKED QUESTIONS: CASH PAYMENTS

### ***Who qualifies to receive a cash payment and how much will an individual receive?***

All U.S. citizens with Social Security numbers who meet the income thresholds qualify for direct cash payments. Individuals receive up to \$1,200, and married couples receive up to \$2,400, plus an additional \$500 for each child dependent under age 17.

### ***What are qualified income levels based off of?***

There is no minimum qualified income threshold or requirement to receive the rebate. However, the rebate phases out at a 5 percent rate above adjusted gross incomes of \$75,000 for single filers, \$112,500 for heads of household, and \$150,000 for joint filers. Therefore, all individuals earning less than \$99,000 and joint filers earning less than \$198,000 will receive at least partial payments.

### ***Can those collecting Social Security or disability receive a check?***

Yes. Social Security recipients do not need to take any action in order to receive a payment, even if they did not file a tax return this year or last year. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits.

### ***Will SSA administer the funds to my EBT/Debit card that I receive my SSA benefits through?***

The IRS is sending out the rebates via direct deposit or checks.

### ***How does an individual claim their check?***

If you filed a tax return in 2018 or 2019, you do not need to do anything additional to receive your payment. The IRS will send out rebates automatically via direct deposit information on file or to the address provided on your last tax return submitted to them.

### ***What if I haven't filed my taxes recently?***

The Treasury Department has said that they will make available a simplified return for individuals who do not typically need to file. More information will be made available on [irs.gov/coronavirus](https://www.irs.gov/coronavirus).

### ***How long will it take for this check to be delivered?***

According to the IRS, rebates sent via direct deposit will take a few weeks. Rebates sent via checks may take longer.

### ***Will I be taxed on this check?***

No, rebates are not taxable by the federal government.

### ***Will I be eligible if I haven't finished filing my 2019 taxes?***

You need to have filed either a 2018 tax return or a 2019 tax return. You can file a 2019 tax return now to claim the rebate.

***Will I be eligible if I have a lien against me, but I am in non-collect status?***

Yes. Rebates will not be subject to garnishment, except if back child support is owed.

***I withdrew my retirement in 2018 - so my income that year was inflated. Is there any waiver for one-time sources of income?***

In this case, the taxpayer should file a 2019 tax return.

## UNEMPLOYMENT INSURANCE

If you can't work because your employer voluntarily closed or because your employer was ordered to close due to the coronavirus pandemic, you may be eligible for enhanced unemployment benefits.

Visit [myunemployment.nj.gov](https://myunemployment.nj.gov) to start a new claim online.

Though individual circumstances vary, you are likely eligible for unemployment insurance if you fall into one of the following categories:

- Full-time workers who have lost work through no fault of their own.
- Gig workers, freelancers and independent contractors who have lost work.
- Part-time workers who have lost their jobs.
- Individuals who have been diagnosed with COVID-19 or have been ordered to quarantine or need to care for a family member who has been diagnosed and can no longer work.
- Individuals who rely on a school, day care, or another facility to care for a child, elderly parent, or another household member so that they can work - and that facility has been shut down because of coronavirus.
- Individuals who are unemployed, partially unemployed, or unable to work because their employer closed down, even temporarily.
- Additionally, if you are still working at you have seen your hours reduced, you may qualify for partial unemployment benefits.

Visit [myunemployment.nj.gov](https://myunemployment.nj.gov) for more information on claiming weekly benefits due to the coronavirus emergency. You can also apply for unemployment insurance by phone by calling the Reemployment Call Center in your area. Please utilize online resources whenever possible; due to the large volume of claims, phone waiting times are currently high:

- North New Jersey: 201-601-4100
- Central New Jersey: 732-761-2020
- South New Jersey: 856-507-2340

## FREQUENTLY ASKED QUESTIONS: UNEMPLOYMENT INSURANCE

### ***How do I file for unemployment insurance?***

You can apply for unemployment compensation through the unemployment office in the state where you worked. If you worked in New Jersey, visit [myunemployment.nj.gov](https://myunemployment.nj.gov) to start a new claim online.

### ***How much can I get from Unemployment Insurance?***

The exact amount you can receive through Unemployment depends on your state and your previous earnings. Between now and July 31, an additional \$600 will be added to every unemployment compensation check.

### ***What if I'm not eligible for traditional Unemployment Insurance?***

The CARES Act temporarily expands unemployment insurance to cover individuals who are not traditionally covered, including the self-employed, gig-workers, independent contractors, and workers with irregular work history. It also expands the list of allowable criteria for claiming unemployment compensation to include many reasons related to the COVID-19 public health emergency. Contact the unemployment office in the state where you worked to determine your eligibility.

### ***What if I've been out of work because of COVID-19 for several weeks already?***

If you exhaust the weeks of unemployment compensation available to you through your state's laws, you will be eligible for an additional 13 weeks of benefits. These benefits will be federally funded, but you will still receive them through your state unemployment insurance program.

### ***How long will the expanded benefits be in place?***

Expanded eligibility for unemployment insurance will be in effect until December 31, 2020. A \$600 additional benefit will be added to unemployment compensation received for weeks between April 1, 2020 and July 31, 2020.

### ***Is there a waiting period?***

The CARES Act includes incentives for states to waive the waiting week between applying for unemployment compensation and receiving it. Contact the unemployment office in the state where you worked to determine whether there will be a waiting week. New Jersey does not subject unemployment insurance recipients to a waiting week requirement.

## EMERGENCY PAID LEAVE

While New Jersey has some of the strongest paid sick and family leave laws in the country, the Families First Coronavirus Response Act (“Families First”) created a federal law for small businesses with up to 500 employees to provide two new types of paid leave to their employees who are directly affected by the COVID-19 outbreak.

- The first type, emergency paid sick leave, allows people to take time off if they are sick, if they are caring for a sick person, if they cannot work because of a government order to isolate, or if they need to take care of a child whose school or childcare is closed.
- The second type, emergency family and medical leave, provides another option for people who need to care for a child whose school or childcare provider has closed due to the outbreak.

These types of leave will ensure that workers are able to stay home from work when sick and take care of their family members without economic hardship. The paid leave requirements go into effect on April 1, 2020, and last until December 31, 2020. More information on both types of leave is below.

### EMERGENCY PAID SICK LEAVE

#### Eligibility

- Employees who work at companies with fewer than 500 employees are eligible for paid family and medical leave.
- If you are employed by a company with more than 500 employees, or an independent contractor, you are not eligible for emergency paid leave under Families First.

#### Use of Sick Leave

You may use sick leave for the following reasons:

1. You are subject to a federal, state, or local quarantine, or isolation order related to COVID-19 and are unable to work as a result.
2. You have been advised by a health care provider to self-quarantine due to concerns related to COVID-19 and are unable to work as a result.
3. You are experiencing symptoms of COVID-19 and seeking a medical diagnosis.
4. You are caring for someone who is subject to an order as described in (1) or who has been advised as described in (2).
5. You are caring for a son or daughter because the school or place of care of the son or daughter has been closed, or the childcare provider of such son or daughter is unavailable, due to COVID-19 precautions.
6. You are experiencing any other substantially similar condition specified by the Secretary of HHS.

### **Amount of Pay**

- Full-time employees will receive their full regular rate of pay, capped at a total of \$511 per day, for leave taken pursuant to reasons (1), (2), and (3) above.
- Full-time employees will receive two-thirds of their full regular rate of pay, capped at a total of \$200 per day, for leave taken pursuant to reasons (4), (5), and (6) above.
- For part-time employees or those with irregular hours, leave pay will be calculated based on the number of hours the employee works on average over a 2-week period in the past year.

### **Duration of Sick Leave Pay**

- If eligible for paid sick leave, full-time employees will be granted 80 hours (10 days) of paid sick leave.
- Part-time employees will be granted a prorated amount based on their average number of hours.

### **Labor Rights**

Please be aware that this paid sick leave does not diminish your existing rights to paid leave under a collective bargaining agreement or existing employer policy.

### **EMERGENCY PAID FAMILY AND MEDICAL LEAVE**

#### **Use of Leave**

Employees may use family and medical leave to care for a child under 18 years of age whose school or childcare provider has been closed due to reasons related to COVID-19.

#### **Eligibility**

- Employees who work at companies with fewer than 500 employees are eligible for paid sick leave if they have been employed for at least 30 calendar days.
- If you work at a company with fewer than 50 employees, please ask your employer if they have received an exemption from the paid family and medical leave requirements.
- If you are employed by a company with more than 500 employees, or an independent contractor, you are not eligible for emergency paid leave under Families First.

### **Amount of Pay**

- The first 10 days of this leave is unpaid, although you may use paid time off or sick time to cover some, or all, of the initial unpaid period.
- After the initial 10 days, full-time employees will receive two-thirds of their regular rate of pay, capped at a total of \$200 a day.

### **Duration of Paid Leave**

- If eligible for paid family and medical leave, full-time employees may take such leave for up to 12 weeks total.



- Part-time employees or those with irregular schedules will be paid at two-thirds of their regular rate for The average number of hours worked over the prior 6 months of employment.

### **More Information**

For more information, please visit [www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave](http://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave), or call the Department of Labor’s Wage and Hour Division at 1-866-4US-WAGE.

The “Emergency Paid Sick Leave Act” and the “Emergency Family and Medical Leave Act” are established by Division E and Division C of the Families First Coronavirus Response Act, respectively.



## RESOURCES FOR FRONTLINE WORKERS

### RESOURCES FOR HEALTHCARE PROFESSIONALS

- The CARES Act includes \$100 billion in funding for eligible health care providers that can use these funds for constructing temporary structures, purchasing medical supplies, including Personal Protective Equipment (PPE), increasing workforce, preparing for surge capacity, among other things. The Secretary of Health and Human Services is expected to release guidance on the application process shortly.
- The relief package includes \$16 billion to replenish the Strategic National Stockpile with PPE and other supplies, and \$1 billion to boost domestic supply chains in order to ramp up production of PPE.
- For the most up to date information visit: [www.nj.gov/health/cd/topics/covid2019\\_healthcare.shtml](http://www.nj.gov/health/cd/topics/covid2019_healthcare.shtml)

### CHILDCARE FOR FRONTLINE WORKERS

The CARES Act includes:

- \$3.5 billion in additional funding for the Child Care Development Block Grant program to provide child care assistance to health care sector employees, emergency responders, and other workers deemed essential, including \$62,593,198 in supplemental funding specifically for New Jersey.
- An additional \$3 billion in funding for states and Governors to use within the Education Stabilization fund which allows states to award funds to early childhood education programs and services.
- And \$750 million in additional Head Start funding to help child care centers respond to the COVID-19 related needs of children and families

#### ***For child care providers that remain open, what actions should they take to prevent the spread of COVID-19?***

The CDC published guidance for child care facilities that remain open amidst the COVID-19 pandemic. The guidance includes recommendations on social distancing, cleaning and disinfection, drop off and pick up procedures, and communication with staff and families. You can access that guidance at [www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-childcare.html](http://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-childcare.html).

#### ***What should a child care facility do when a child or staff member tests positive for COVID-19?***

The CDC published guidance for schools and child care facilities on how to respond when a child or staff member tests positive for COVID-19. Access the guidance at: [www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-schools.html](http://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-schools.html), and scroll to the section titled, "When a Confirmed Case Has Entered a School."

## RESOURCES FOR HOMEOWNERS AND RENTERS

### INFORMATION FOR HOMEOWNERS

- Homeowners with FHA, USDA, VA, or other federally-backed mortgages including those guaranteed by Fannie Mae and Freddie Mac, may request forbearance (i.e. delayed payment) on mortgage payments for up to 12 months with no fees, penalties, or extra interest. Contact your mortgage servicer directly to request forbearance.
- New Jersey is offering assistance to homeowners facing housing loss due to COVID-19. Counselors are available to provide assistance to homeowners to avoid potential foreclosure.

### INFORMATION FOR RENTERS

- If your landlord owns your property through a federally-backed loan, they will be eligible to receive forbearance (i.e. delayed payment) on those loans for 90 days, during which time they may not evict or charge late fees or other penalties to tenants for nonpayment of rent.
- Owners of federally-subsidized properties or properties with a federally-backed mortgage loan may not evict or charge penalties or fees to a tenant who cannot pay rent for 120 days.
- If you are a low-income renter, elderly, or a person with a disability and receive rental assistance through the U.S. Department of Housing and Urban Development, additional funding is available to help avoid evictions and minimize any impacts caused by loss of employment, child care, or other unforeseen circumstances related to COVID-19.
- Visit [nj.gov/dca/dcaid](https://nj.gov/dca/dcaid) for more information on housing assistance options.
- On March 19, Governor Murphy declared a moratorium on removing individuals from their homes, and a 60-day moratorium on any evictions or foreclosures.
- New Jersey is offering assistance to renters facing housing loss due to COVID-19 as well. Counselors are available to guide you on how to approach discussions with your landlords on rent issues.

**For questions or additional information visit [njhousing.gov](https://njhousing.gov) or call 1-800-NJ-HOUSE**

## FREQUENTLY ASKED QUESTIONS: RENTERS AND HOMEOWNERS

### ***Is there any relief for upcoming rent, mortgage, and utility payments?***

Any homeowner with an FHA, VA, USDA, 184/184A mortgage, or a mortgage backed by Fannie Mae or Freddie Mac, who is experiencing financial hardship is eligible for up to 6 months' forbearance on their mortgage payments, with a possible extension for another 6 months. At the end of the forbearance, borrowers can work within each agency's existing programs to help them get back on track with payments, but they will have to pay missed payments at some point during the loan, so if borrowers can pay they should continue to do so.

Renters who have trouble paying rent also have protections under the bill if they live in a property that has a federal subsidy or federally backed loan. Owners of these properties cannot file evictions or charge fees for nonpayment of rent for 120 days following enactment of the bill, and cannot issue a renter a notice to leave the property before 150 days after enactment. After this period renters will be responsible for making payments and getting back on track, so they should continue to make payments if they're financially able to do so. Renters who receive housing subsidies such as public housing or Section 8 who have had their incomes fall should recertify their incomes with their public housing agency or property owner because it may lower the rent they owe.

### ***Will homeowners be foreclosed on if they can't make their loan payments?***

The bill includes a 60-day foreclosure moratorium starting on March 18, 2020, for all federally-backed mortgage loans. Borrowers with FHA, VA, USDA, or 184/184A loans, or loans backed by Fannie Mae and Freddie Mac, will not see foreclosure actions and cannot be removed from their homes due to foreclosure during that time.

### ***Will multifamily property owners be foreclosed on if they can't make loan payments?***

The bill provides owners of multifamily properties with federally backed loans having a financial hardship up to 90 days of forbearance on their loan payments. Property owners would have to request the forbearance and document their hardship in order to qualify, in 30-day increments. During a forbearance period, the property owner may not evict or initiate the eviction of a tenant for nonpayment of rent and may not charge the tenant any fees or penalties for nonpayment of rent. This protection applies to loans issued or backed by federal agencies (including FHA and USDA) or Fannie Mae and Freddie Mac.

### ***Who does the rental eviction moratorium apply to?***

This provision applies to all renters who live in properties that receive a federal subsidy, such as public housing, Section 8 rental assistance vouchers or subsidies, USDA rental housing assistance, or Low Income Housing Tax Credits. It also covers any renters in properties where the owner has a federally backed mortgage loan, which includes loans backed by the FHA, USDA, and Fannie Mae and Freddie Mac. This includes any size of property, from single family houses to multifamily apartment buildings.

## RESOURCES FOR STUDENT LOAN BORROWERS

- Under the CARES Act, federally held student loans will be deferred for 6 months, through September 30, 2020, without penalty. This includes any federal loan payments, principal and interest, and a halt on any involuntary collection for defaulted federal loans (such as wage garnishment, reduction of tax refunds, or Social Security benefits).
  - For more information, contact your student loan service provider or visit the Federal Student Aid COVID-19 information page at <https://studentaid.gov/announcements-events/coronavirus>.
- In addition, the New Jersey Higher Education Student Assistance Authority (HESAA) is offering assistance to those who need help making regular payments to NJCLASS student loans due to diminished income.
  - For more information, call 1-800-792-8670.
- The new coronavirus relief law also includes a tax break for borrowers who receive assistance on student loan payments from their employers.

## RESOURCES FOR VETERANS

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides the Department of Veterans Affairs (VA) with \$19.57 billion in funding to ensure it has the equipment, tests, and support services necessary to provide veterans with the additional care they need at facilities in New Jersey and across the nation. This includes funding to cover treatment at VA hospitals and in community urgent care clinics and emergency rooms.

### Resources for Veterans in the CARES Act

- The CARES Act protects veterans' health care benefits and pensions by preventing the 2020 Recovery Rebate payment from being counted as income.
- VA-backed mortgages are protected from foreclosure for 180 days if a veteran requests forbearance through their mortgage holder.
- Veteran-owned small businesses can receive support through the Small Business Paycheck Protection Program, which can be used to cover payroll, mortgage interest, rent, and utility costs. Up to 8 weeks of these business expenses are eligible for forgiveness.
- For veterans utilizing VA prosthetic services, the CARES Act gives VA increased flexibility for veterans to get new prosthetics or get their prosthetics adjusted by a community provider. For veterans utilizing mental health services, the bill also allows VA to work with telecommunications companies to offer subsidized fixed and mobile internet services to veterans so they can utilize telemental health services.
- The CARES Act waives the federal pay cap to allow VA employees to get paid overtime even if they exceed the federal pay cap. The bill also directs VA to provide personal protective equipment (PPE) to any VA employees or contractors who are doing home health visits.
- The CARES Act waives the authorizing limit for the support services for veterans' families and Grant and Per Diem (GPD) program so that more funding can flow to local providers. The bill also waives the cap on per diem payments to GPD providers so VA can pay more for each veteran "head in a bed." It also allows VA to continue to pay per diem payments even if a veteran is absent more than three days from the program and prohibits veterans from being dis-enrolled in the GPD program if they are absent more than 14 days. Finally, the bill directs VA to exercise greater flexibility to provide HUD-Veterans Affairs Supportive Housing (VASH) case management services through telehealth.
- The CARES Act allows VA to give State Veterans Homes PPE so they can care for elderly veterans. It also allows VA to pay State Veterans Homes for veteran patients even if they are under the 90 percent occupancy threshold or under the 75 percent veteran occupancy threshold.

- The CARES Act allows veterans to enroll in or renew their participation in the Veteran Directed Care (VDC) program through telephone or telehealth, without requiring an in-home visit. Importantly, the bill does not penalize or dis-enroll veterans from the VDC program if they do not submit paperwork on time. Finally, it waives the requirement that veterans and caregivers cannot be out of state for more than 14 days, and it allows them to continue receiving payments.

**FREQUENTLY ASKED QUESTIONS: VETERANS AND PROVIDERS**

**FOR VETERANS**

***I'm a veteran and I have COVID-19 symptoms. Can I get tested at the VA?***

Yes, any veteran with symptoms such as fever, cough or shortness of breath should immediately contact their VA provider. VA urges veterans to call before visiting. Upon arriving, all patients are screened for flu-like symptoms before they enter to protect patients and staff. Veterans can also sign into My HealtheVet to send a secure message to VA or use telehealth options to explain their condition and receive a prompt diagnosis.

***Do I need to worry about paying for the COVID-19 test?***

No. Under Section 3006 of the Families First Coronavirus Response Act, the VA is required to cover the cost of the test and your visit to receive the testing, without any cost sharing.

***I'm a veteran receiving pension and health care benefits from VA. Will the Recovery Rebate payment from the CARES Act count towards my income for determining my eligibility for pension, health care, and other needs-based benefits?***

No. Under Section 20010 of the CARES Act, the 2020 Recovery Rebate payment cannot be counted as income when determining a veteran's eligibility for any VA needs-based benefits.

***I have a VA-backed mortgage. Am I protected against foreclosure during the COVID-19 emergency declaration?***

Yes, under the CARES Act Section 4022, federally-backed mortgages, including those guaranteed by VA can be protected from foreclosure for 180 days by requesting a forbearance through your mortgage holder.

***I run a veteran-owned small business. Can the CARES Act help me?***

Yes. If you are a veteran-owned small business, you can receive support through the Small Business Paycheck Protection Program to cover 8-weeks of your payroll, mortgage interest, rent, and utility costs. You can apply to your lender to forgive your loan for the amount of payroll costs plus payments of mortgage interest, rent, and utilities incurred during the 8-week period after the loan is disbursed. The amount that can be forgiven is proportionate to maintaining employees and wages. Any loan amounts not forgiven are carried forward as an ongoing loan with max terms of 10 years, at a maximum interest rate of 4 percent.

***I use VA's prosthetics service and need to get my prosthetic adjusted, but I am nervous to go into a VA facility because I have underlying conditions that put me more at risk of complications from COVID-19. Where can I go to get my prosthetic adjusted?***

This bill gives VA more flexibility to allow veterans who need their prosthetics created or adjusted to do so in their local community. Call your local VA provider or message them on MyHealtheVet and ask about this option.

**I am a veteran living in a rural area and am being told that my appointments will now be through telehealth, but I can't afford internet services or don't have a good internet connection. How will this bill help me?**

Talk to your provider and local VA about getting an iPad or other tablet from VA. This bill allows VA to enter into partnerships with local telecommunications companies to subsidize or completely pay for broadband internet services. Call your local VA facility or send a secure message to your provider on My HealthVet to ask about this option.

### **FOR VETERAN DIRECTED CARE PARTICIPANTS AND PROVIDERS**

***I'm a veteran in need of home-based care. Can I still enroll or renew my participation in the Veteran Directed Care program?***

Yes. Under Section 20006 of the CARES Act, you can enroll or renew your participation in the Veteran Directed Care program through telephone or telehealth, no in-home visit is required.

***I run an area agency on aging or other agency that provides services to veterans in the Veteran Directed Care program. Our county is telling us to limit face-to-face services and home visits. Can I still process new participants and renewals?***

Yes. Under Section 20006 of the CARES Act, agencies can now enroll or renew veterans in the Veteran Directed Care program through telephone or telehealth, no in-home visit required.

***I'm a veteran using the Veteran Directed Care program for home-based care, but I cannot get to a printer or post office to send in my renewal paperwork due to COVID-19. Will I be kicked out of the program?***

No. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for late paperwork and will not be dis-enrolled or suspended from the program.

***I'm a veteran using the Veteran Directed Care program for home-based care, but I am currently living outside of my home state and cannot travel home due to COVID-19 restrictions and health concerns. Can my caregiver still be paid for services, even if we are out of state?***

Yes. Under Section 20006 of the CARES Act, veterans and their caregivers will not be penalized for being out of state for more than 14 days during the COVID-19 emergency, and they should continue to receive payments for care.

### **FOR VA SERVICE PROVIDERS**

***I'm a VA employee working lots of overtime due to COVID-19. Can I still receive overtime pay for hours worked, even if it puts me above the federal pay cap?***

Yes. Under Section 20008 of the CARES Act, any VA employee involved in COVID-19 response efforts can receive pay for all hours worked, even above the normal pay caps, for work done in support of VA's response to COVID-19.



**I'm a home health care worker for the VA, can I receive PPE for providing home care services to veterans?**

Yes. Under Section 20009 of the CARES Act, the VA must provide PPE to any home health worker employed by or contracted with VA to provide services to veterans.

**I am a VA HUD-VASH caseworker, how can I make sure I am keeping up with my veterans in the HUD-VASH program?**

The CARES Act encourages VA to use more telehealth capabilities for yourself and your veterans. Call each other or use Apple FaceTime, Facebook Messenger Video Chat, Google Hangouts Video, or Skype. Ask your local VA about access to an iPad or other tablet for you or your veterans to use to facilitate virtual meetings.

**I am a Grant and Per Diem provider. Will I be able to keep my veterans enrolled after they are absent for 14 days?**

Yes. This bill waives VA's requirement to automatically dis-enroll veterans using the GPD program if they are absent more than 14 days.

**Will I continue to get paid for veterans who are absent from my program for more than three days?**

This bill gives VA the authority to pay GPD providers for a veteran even if they are absent from the program for more than three days. Contact your local VA about this option.

**Will I get paid the same amount as before?**

This bill waives the current limit on the amount VA can pay GPD providers during the COVID-19 emergency. Contact your local VA about this option. This bill includes additional funding for VA to increase payments to many service providers, including the GPD program.

**I am an SSVF provider. How does this bill allow me to continue to help homeless veterans?**

This bill includes additional funding for VA to increase payments to many service providers, including the SSVF program. For more information about how to help veterans during COVID-19, visit [www.va.gov/homeless/ssvf/](http://www.va.gov/homeless/ssvf/).

**I run a State Veterans Home. Will I be penalized if my residents come down with COVID-19 and are transferred to acute care, putting me under the 90 percent occupancy rate threshold needed for payment from VA?**

No. Under Section 20005 of the CARES Act, State Veterans Homes will continue to receive payment from VA during the COVID-19 pandemic, even if they do not meet the 90 percent occupancy rate or the 75 percent veteran occupancy rate requirements for per diem payment.

**I run a State Veterans Home and I do not have enough PPE or supplies. What support can VA provide?**

In addition to requesting emergency supplies and PPE from your county or state emergency coordinator, Section 20005 of the CARES Act also allows VA to share PPE and supplies with State Veterans Homes to keep residents and staff safe.



### **FOR STUDENT VETERANS**

***My school is converting to online education because of COVID-19, will I still receive my housing allowance?***

Yes, with the passage of Senate Bill 3503 into law (P.L. 116-128), VA will continue to make housing allowance payments to students using VA education benefits at the on-campus rate, even if the school converted to online education in response to the COVID-19 pandemic.

## RESOURCES FOR THE AT-RISK AND ELDERLY

The CARES Act includes an additional \$70 million in added funding for the Supplemental Nutrition Assistance Program (SNAP) for New Jersey to ensure everyone, including seniors and children, receive the food they need.

If you need help affording groceries, find out if you qualify for New Jersey's Supplemental Nutrition Assistance Program by visiting [www.nj.gov/humanservices/njsnap/](http://www.nj.gov/humanservices/njsnap/) or by calling the **NJ SNAP Hotline number at 1-800-687-9512**.

For seniors, contact the Aging & Disability Resource Connection to find out if you qualify for programs that provide meal services to your area: **Call 1-877-222-3737** or visit the Aging & Disability Resource Connection's website at: [www.state.nj.us/humanservices/doas/home/saaaa.html](http://www.state.nj.us/humanservices/doas/home/saaaa.html)

### **Additional meal delivery resources, please call to make arrangements:**

[Catholic Family & Community Services](#)

Delivers to Passaic and Sussex Counties  
973-209-0123

[Morristown Meals on Wheels](#)

Delivers to Morristown, Morris Township and Convent Station  
973-538-2160

[Somerset County Office on Aging](#)

Delivers to Somerset County  
908-704-6346

[Essex County Division of Senior Services](#)

Delivers nutritious meals to homebound seniors in all of Essex County  
973-395-8375

[Passaic County Division of Nutrition Services](#)

Delivers nutritious meals to homebound seniors in all of Passaic County  
973-569-4099

[Sussex County Division of Senior Services](#)

973-579-0555

[Trinity Lutheran Church](#)

Delivers to Dover, Mine Hill and Wharton  
973-366-2821

[Meals on Wheels Association of America](#)

703-548-5558

[SAGE Eldercare](#)

Delivers to Summit and surrounding towns  
908-273-5554

[Union County Department of Human Services](#)

Serves all of Union County  
908-486-5100

[Mobile Meals of Westfield](#)

Delivers to Westfield and surrounding towns  
908-233-6146

[Warren County Division of Aging and Disability Services](#)

Delivers nutritious meals to homebound seniors in all of Warren County  
908-475-6591

[Morris County's Senior Citizen Nutrition Project](#)

973-285-6857

**FREQUENTLY ASKED QUESTIONS: SENIORS**

***How does this bill increase access to telehealth services for seniors and other Medicare beneficiaries?***

The CARES Act gives the Secretary of Health and Human Services (HHS) broad authority to allow more health care providers to provide telehealth services to Medicare beneficiaries, including in the beneficiaries' homes to avoid potential exposure to COVID-19, and provide more flexibility in terms of how those telehealth services can be provided. Once enacted into law, the HHS Secretary must put out guidance explaining how this expanded waiver authority will be used to increase access to telehealth services for seniors and other Medicare beneficiaries.

***How much will patients have to pay for the COVID-19 vaccine once it becomes available?***

The CARES Act ensures that the vaccine itself and its administration is free to beneficiaries with Medicare Part B and those with Medicare Advantage who receive the vaccine from an in-network provider.

Additionally, the Families First Coronavirus Act required that all private insurance plans cover coronavirus testing without deductibles, coinsurance, or co-pays. That bill also prohibited plans from using tools like prior authorization to limit access to testing. The CARES Act makes a technical correction to ensure that the policy covers all tests that meet the appropriate standards. Insurers also have to cover fees for visits to the ER, an urgent care center, or a doctor's office associated with getting a test without cost sharing.

The Affordable Care Act required that preventive services and vaccines be covered by private insurance without cost-sharing. Normally, these services and vaccines are covered starting on the first day of the plan year beginning after they get a favorable rating or recommendation from the United States Preventive Services Task Force or the Advisory Committee on Immunization Practices. This section requires that coverage without cost sharing begin fifteen days after getting a favorable rating or recommendation.

***How will seniors access the medications they need while also being told it's better to stay at home? In the past, Medicare drug plans only let beneficiaries receive a 30 day supply of their prescription.***

Under the CARES Act, during the COVID-19 Public Health Emergency (PHE) a senior on Medicare can get up to 90 days of a prescription if that is what the doctor prescribed, as long as there are no safety concerns. Medicare drug plans will also allow beneficiaries to fill prescriptions early for refills up to 90 days, depending on the prescription.

***If a patient has COVID-19 and has to enter the hospital, can their regular personal care attendant, who they depend on at home, still help while the patient is in the hospital?***

Under the CARES Act, state Medicaid programs now have the ability, should they choose to pick up the option, to allow direct support professionals to continue to provide care and services for patients they are supporting in the hospital, including seniors and individuals with disabilities.

## RESOURCES FOR NEW JERSEYANS ABROAD

- Please note that the U.S. Department of State advises U.S. citizens to avoid all international travel at this time due to the global impact of COVID-19.
- The Smart Traveler Enrollment Program (STEP) is a free service to allow U.S. citizens and nationals traveling and living abroad to enroll their trip with the nearest U.S. Embassy or Consulate. New Jerseyans currently abroad and attempting to return to the United States due to the Coronavirus crisis should enroll in the STEP by visiting visit [www.STEP.state.gov](http://www.STEP.state.gov)
- Get information on options for traveling home by visiting the State Department's COVID-19 Specific Country Information page -- select the country where you are currently based:  
<https://travel.state.gov/content/travel/en/traveladvisories/COVID-19-Country-Specific-Information.html>
- For urgent needs, please call the 24-Hour Consular Emergency Line:  
Domestic (within U.S.): 1-(888) 407-4747  
International (outside U.S.): 1-(202) 501-4444
- For additional questions or to get help from Senators Booker's office, email [casework@booker.senate.gov](mailto:casework@booker.senate.gov) or call (973) 639-8700.

## RESOURCES FOR IMMIGRANTS

The Center for Popular Democracy has compiled the below explainer on immigration-related eligibility requirements for benefits related to the CARES bill:

*Congress has passed three packages in response to the COVID-19 pandemic. The most recent bill became law on March 27, 2020. Find out if you qualify for direct cash payments and unemployment insurance.*

Direct Cash Payments	
<b>What is it?</b>	\$1,200 for each adult and \$500 for each child
<b>What are the immigration-related requirements?</b>	<p><u>Social security number (SSN) requirement:</u></p> <p>To be eligible, individual filers and those filing jointly must have valid SSNs. (With exception for spouses filing jointly where at least one spouse was in the armed forces last tax year and at least one spouse has a valid SSN.) Children claimed as dependents for the \$500 rebate must have valid SSNs. Children and spouses with SSNs included in the tax filing of a taxpayer who files with an ITIN are not eligible for the cash payment.</p> <p><u>Other immigration requirement:</u></p> <p>You must <i>either</i> have a green card <i>or</i> meet what is called the “substantial presence test.” In general, people who have been living in the U.S. for the past 3 years will easily pass the test. If you have spent a long time outside the U.S. in the past 3 years, go to <a href="http://www.irs.gov/individuals/international-taxpayers/substantial-presence-test">www.irs.gov/individuals/international-taxpayers/substantial-presence-test</a> to see if you qualify under the substantial presence test.</p>
<b>What are the other eligibility requirements?</b>	You must have filed a 2018 and/or a 2019 tax return or be receiving Social Security benefits.
<b>How do I get it?</b>	If you’re eligible, you will get the payment automatically through direct deposit into your bank account or a check.

<b>Unemployment Insurance (UI)</b>	
<b>What is it?</b>	<p>A federal program administered by states that gives people who lose their jobs through no fault of their own payments based on their work history until they can find another job. The CARES Act builds on this existing UI program and creates three new ones:</p> <ol style="list-style-type: none"> <li>1. <u>Pandemic Unemployment Compensation (PUC)</u>: Gives \$600 more per week to anyone receiving payments under the regular UI (that already existed before this new law) and the new Pandemic Unemployment Assistance (PUA) (see below).</li> <li>2. <u>Pandemic Emergency Unemployment Compensation (PEUC)</u>: Gives 13 more weeks of UI benefits after the regular UI benefits run out.</li> <li>3. <u>Pandemic Unemployment Assistance (PUA)</u>: Program for those who do not qualify for the regular UI program or have already received all the benefits available through the regular UI program. This includes: self-employed workers, independent contractors, freelancers, workers seeking part-time work, and workers who do not have long-enough work history to qualify for regular UI benefits.</li> </ol>
<b>What are the immigration-related requirements?</b>	<p>To be eligible for UI, you must have valid work authorization at the time you apply for benefits, throughout the period you are receiving benefits, and during the “base period.”* It is not clear yet whether there will be more immigration-related restrictions for PUA.</p> <p>This means folks with green cards and unexpired work authorizations--including through DACA and TPS--are eligible. Undocumented community members who do not have work authorization do not qualify.</p> <p>*"Base period" is the period of time, usually one year to 18 months depending on the state, that is used to determine if workers have earned enough wages and worked enough hours to be eligible for UI and what their payment amount should be.</p>
<b>What are the other eligibility requirements?</b>	<p>Eligibility requirements for regular UI, along with their PUC and PEUC extensions, vary by state.</p> <ul style="list-style-type: none"> <li>• You can look for your state’s requirements here:  <a href="http://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true">www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true</a></li> <li>• You can look at recent state expansions to UI in response to COVID-19 here:  <a href="http://www.s27147.pcdn.co/wp-content/uploads/State-Unemployment-Insurance-Developments-Response-COVID-19-v-2020-03-24.pdf">www.s27147.pcdn.co/wp-content/uploads/State-Unemployment-Insurance-Developments-Response-COVID-19-v-2020-03-24.pdf</a></li> </ul>

	<p>To be eligible for PUA, you must be:</p> <ol style="list-style-type: none"> <li>1. partially or fully unemployed; or</li> <li>2. unable or unavailable to work because of COVID-19-related circumstances; or</li> <li>3. self-employed; or</li> <li>4. seeking part-time employment (if state law allows for benefits for part-time workers); or</li> <li>5. do not have sufficient work history to qualify for UI, or otherwise do not qualify for UI.</li> </ol>
<p><b>How do I get it?</b></p>	<p>Application procedures vary by state. Look for instructions here:  <a href="http://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true">www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true</a></p>

For more information on what resources are available for immigrant communities and what the recently passed CARES Act means for immigrant communities, you may also read the [Understanding the Impact of Key Provisions of COVID-19 Relief Bills on Immigrant Communities](#) report from the National Immigration Law Center, or visit [www.nilc.org/issues/economic-support/](http://www.nilc.org/issues/economic-support/).



El Congreso aprobó tres proyectos de ley en respuesta a la pandemia de COVID-19. El proyecto de ley más reciente se convirtió en ley el 27 de marzo. Averigüe aquí si califica para pagos directos en efectivo y seguro de desempleo.

<b>Pagos Directos en Efectivo</b>	
<b>¿Qué es?</b>	\$1,200 para cada adulto y \$500 para cada niño
<b>¿Cuáles son los requisitos relacionados a inmigración?</b>	<p><u>Número de seguro social (NSS):</u></p> <p>Para ser elegible, los declarantes individuales y los que presentan una declaración conjunta tienen que tener números de seguro social. (Con la excepción de los cónyuges que presentan una declaración conjunta donde al menos un cónyuge estuvo en las fuerzas armadas el año fiscal pasado y al menos un cónyuge tiene un NSS válido.) Los niños reclamados como dependientes para el reembolso de \$500 tienen que tener un NSS válido. Los hijos y cónyuges con NSS incluidos en la presentación de impuestos de un contribuyente que presenta un ITIN no son elegibles para el pago en efectivo.</p> <p><u>Otro requisito de inmigración:</u></p> <p>Tiene que o tener la residencia (green card) o cumplir con lo que se llama la "prueba de presencia sustancial". En general, las personas que han estado viviendo en los EE. UU. durante los últimos 3 años pasarán fácilmente la prueba. Si ha pasado mucho tiempo fuera de los EE. UU. en los últimos 3 años, vaya a <a href="http://www.irs.gov/individuals/international-taxpayers/substantial-presence-test">www.irs.gov/individuals/international-taxpayers/substantial-presence-test</a> para ver si pasa la prueba.</p>
<b>¿Cuáles son los otros requisitos?</b>	Tiene que haber presentado una declaración de impuestos de 2018 y / o 2019 o estar recibiendo beneficios del Seguro Social.
<b>¿Cómo lo obtengo?</b>	Si es elegible, recibirá el pago automáticamente mediante depósito directo en su cuenta bancaria o en un cheque.

<b>Seguro de Desempleo (SD)</b>	
<b>¿Qué es?</b>	<p>Un programa federal administrado por los estados que provee a las personas que pierden su empleo pagos basados en su historial de empleo en lo que encuentran otro trabajo. La federal nueva se basa en este programa de SD que ya existía y crea tres nuevos:</p> <ol style="list-style-type: none"> <li>1. <u>Compensación de desempleo pandémico (PUC, por sus siglas en inglés)</u>: Otorga \$600 más por semana a cualquier persona que reciba pagos bajo es SD regular (que ya existía antes de esta nueva ley) y la nueva Asistencia de desempleo pandémico (PUA) (ver más abajo).</li> <li>2. <u>Compensación por desempleo de emergencia pandémica (PEUC, por sus siglas en inglés)</u>: Otorga 13 semanas más de beneficios de SD después de que se agoten los beneficios de SD regulares.</li> <li>3. <u>Asistencia de desempleo pandémico (PUA, por sus siglas en inglés)</u>: Programa para personas que no califican para el programa de SD regular o que ya han recibido todos los beneficios disponibles a través del programa de SD regular. Esto incluye: trabajadores independientes, contratistas independientes, trabajadores que buscan trabajo a tiempo parcial y trabajadores que no tienen un historial laboral lo suficientemente largo como para calificar para los beneficios regulares de SD.</li> </ol>
<b>¿Cuáles son los requisitos relacionados a inmigración?</b>	<p>Para ser elegible para SD, tiene que tener un permiso de trabajo válido al momento de solicitar los beneficios, durante todo el periodo en que recibe los beneficios, y durante el “periodo base”.* Aún no está claro si habrá más requisitos relacionados a inmigración para PUA.</p> <p>Esto quiere decir que personas con la residencia (green card) y permisos de trabajo vigentes--incluyendo por DACA y TPS--son elegibles. Personas indocumentadas que no tienen permiso de trabajo no califican.</p> <p>* “Periodo base” es el periodo de tiempo, generalmente de un año a 18 meses dependiendo del estado, que se utiliza para determinar si los trabajadores han ganado suficientes salarios y trabajado suficientes horas para ser elegibles para el SD y cuál debería ser la cantidad de su pago.</p>
<b>¿Cuáles son los otros requisitos?</b>	<p>Los requisitos de elegibilidad para el SD regular, junto con sus extensiones de PUC y PEUC, varían por estado.</p> <ul style="list-style-type: none"> <li>• Puedes encontrar los requisitos de tu estado aquí: <a href="http://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true">www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true</a></li> <li>• Puedes encontrar información sobre expansiones estatales dado a</li> </ul>

	<p>COVID-19 aquí::  <a href="http://www.s27147.pcdn.co/wp-content/uploads/State-Unemployment-Insurance-Developments-Response-COVID-19-v-2020-03-24.pdf">www.s27147.pcdn.co/wp-content/uploads/State-Unemployment-Insurance-Developments-Response-COVID-19-v-2020-03-24.pdf</a></p> <p>Para ser elegible para PUA, debe:</p> <ol style="list-style-type: none"> <li>1. estar parcial o totalmente desempleado; o</li> <li>2. ser incapaz o no estar disponible para trabajar debido a circunstancias relacionadas con COVID-19; o</li> <li>3. ser trabajador por cuenta propia; o</li> <li>4. estar buscando empleo a tiempo parcial (si la ley estatal permite beneficios para los trabajadores a tiempo parcial); o</li> <li>5. no tener suficiente historial laboral para calificar para SD, o no calificar para SD por otras razones.</li> </ol>
<p><b>¿Cómo lo obtengo?</b></p>	<p>El procedimiento para solicitar varía por estado. Busca instrucciones aquí:  <a href="http://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true">www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx?newsearch=true</a></p>

## RESOURCES FOR INCARCERATED PEOPLE AND THEIR FAMILIES

The CARES Act includes language giving the Attorney General authority to grant free phone calls and videoconferencing for people behind bars during the public health emergency, since in-person visits have been suspended. Senator Booker's office is working to ensure the Attorney General exercises this authority.

***I have an elderly or ill family member in Federal prison. Is there any opportunity for early release?***

Yes, it is possible. This bill gives the Attorney General expanded authority to release people who are serving the last year of their sentence to home confinement, those individuals should contact their attorney for more information.

***I am not being allowed to visit my family member in prison because of the coronavirus. Is there an alternative to in-person visits?***

This bill authorizes the U.S. Attorney General to do more to set up video visitation for inmates, free of charge. Senator Booker is working to ensure the Attorney General exercises his authority to ensure incarcerated individuals can contact their loved ones free of charge.

***I have a family member involved in the federal justice system, what is going to happen to their case?***

This bill allows courts to hold some hearings by video, but only if the defendant agrees.

## RESOURCES FOR SMALL BUSINESSES

As a member of the Senate Committee on Small Business and Entrepreneurship, Senator Booker is a long-standing advocate for strong protections and assistance programs for small business owners. Under the CARES Act, there are a number of new federal resources available for small business owners impacted by the coronavirus pandemic, depending on the size of your business and your particular circumstances.

In many cases, a small business can take advantage of more than one of the following options:

- **Up to \$10 million per business** available to small businesses with less than 500 employees under the new Paycheck Protection Program available through the Small Business Administration (SBA). Loans are forgivable for payroll costs, mortgage interest payments, rent and utilities to keep struggling business afloat and workers employed. Loan payments would be deferred for six months.
- **Up to \$10,000 in Emergency Grants from the SBA** for small businesses through the Economic Injury Disaster Loan (EIDL) program.
- **Worker Retention Tax Credit.** For employers, including non-profits, whose operations have been fully or partially suspended, the bill provides a refundable payroll tax credit for a percentage of wages and compensation paid to eligible employees during the COVID-19 crisis
- **\$1.25 million in funding from the Manufacturing Extension Program (MEP)** to provide small and medium-sized manufacturers in New Jersey with resources to grow, reduce costs, improve efficiencies, develop their workforce, create new products, find new markets, etc.
- **Temporary Suspension of Alcohol Taxes in the Emergency Production of Hand Sanitizer.** Under present law, distilled spirits are generally subject to an excise tax of between \$2.70 and \$13.50 per proof gallon. This provision would exempt the tax on spirits removed during 2020 and used for the production of hand sanitizer in compliance with all FDA guidance.

## **FEDERAL RESOURCES FOR SMALL BUSINESSES**

For questions or to get help from Senators Booker's office, visit [www.booker.senate.gov](http://www.booker.senate.gov) or call (973) 639-8700.

### **Paycheck Protection Program**

For most small businesses and nonprofits with less than 500 employees, you can participate in the new Paycheck Protection Program, which provides small businesses and nonprofits with zero-fee loans of up to \$10 million. If you retain your employees and their salary levels, the government will forgive (i.e., grant) up to 8 weeks of average payroll, rent/mortgage payments, and other expenses. You can access these special forgivable loans through most financial institutions (such as your banking institution), beginning as soon as April 3.

### **SBA Economic Injury Disaster Loan (EIDL) and Emergency Grants**

For most small businesses with less than 500 employees, if you apply for an SBA Economic Injury Disaster Loan (EIDL), loans of up to \$2 million that carry interest rates up to 3.75% for companies and up to 2.75% for nonprofits, as well as principal and interest deferment for up to 4 years, the U.S. Small Business Administration will provide an advance of \$10,000 within three days of applying for the loan.

The \$10,000 advance does not need to be repaid, even if the grantee is subsequently denied an EIDL loan, and it may be used to provide paid sick leave to employees, maintain payroll, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments. You can access EIDL loans and grants online at [www.sba.gov](http://www.sba.gov) or by calling the NJ SBA District office at (973) 645-2434.

### **Worker Retention Tax Credit**

For employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order or who have experienced a greater than 50 percent reduction in quarterly receipts, the bill provides a refundable payroll tax credit for 50 percent of wages paid to certain employees during the COVID-19 crisis. The credit is provided for wages and compensation, including health benefits, and is provided for the first \$10,000 in wages and compensation paid by the employer to an eligible employee (meaning a maximum \$5,000 credit per employee).

### **Payroll Tax Deferral**

You can delay paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022.

### **SBA Loan Debt Relief**

This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

## FREQUENTLY ASKED QUESTIONS: SMALL BUSINESSES

### PAYCHECK PROTECTION PROGRAM (PPP)

#### ***What types of businesses and entities are eligible for a PPP loan?***

- Businesses and entities must have been in operation on February 15, 2020.
- Small business concerns, as well as any business concern, a 501(c)(3) nonprofit organization, a 501(c)(19) veterans organization, or Tribal business concern described in section 31(b)(2)(C) that has fewer than 500 employees, or the applicable [size standard](#) in number of employees for the North American Industry Classification System (NAICS) industry as provided by SBA, if higher.
- Individuals who operate a sole proprietorship or as an independent contractor and eligible self-employed individuals.
- Any business concern that employs not more than 500 employees per physical location of the business concern and that is assigned a North American Industry Classification System (NAICS) code beginning with 72, for which the affiliation rules are waived.
- Affiliation rules are also waived for any business concern operating as a franchise that is assigned a franchise identifier code by the Administration, and company that receives funding through a Small Business Investment Company.

#### ***What are SBA affiliation rules?***

Affiliation rules become important when SBA is deciding whether a business's affiliations preclude them from being considered "small." Generally, affiliation exists when one business controls or has the power to control another or when a third party (or parties) controls or has the power to control both businesses. Please refer to [the SBA affiliation rules](#) for more on these rules and how they can impact your business's eligibility.

#### ***What types of non-profits are eligible for the SBA PPP assistance?***

In general, 501(c)(3) and 501(c)(19) non-profits with 500 employees or fewer as most non-profit SBA size standards are based on employee count, not revenue. To determine your eligibility, refer to [www.sba.gov/sites/default/files/files/Size\\_Standards\\_Table.pdf](http://www.sba.gov/sites/default/files/files/Size_Standards_Table.pdf)

#### ***How is the PPP loan size determined?***

Depending on your business's situation, the loan size will be calculated in different ways (see below). The maximum loan size is always \$10 million.

- If you were in business February 15, 2019 – June 30, 2019: Your max loan is equal to 250 percent of your average monthly payroll costs during that time period. If your business employs seasonal workers, you can opt to choose March 1, 2019 as your time period start date.
- If you were not in business between February 15, 2019 – June 30, 2019: Your max loan is equal to 250 percent of your average monthly payroll costs between January 1, 2020 and February 29, 2020.

- If you took out an Economic Injury Disaster Loan (EIDL) between February 15, 2020 and June 30, 2020 and you want to refinance that loan into a PPP loan, you would add the outstanding loan amount to the payroll sum.

***What costs are eligible for payroll under the PPP?***

- Compensation (salary, wage, commission, or similar compensation, payment of cash tip or equivalent)
- Payment for vacation, parental, family, medical, or sick leave
- Allowance for dismissal or separation
- Payment required for the provisions of group health care benefits, including insurance premiums
- Payment of any retirement benefit
- Payment of State or local tax assessed on the compensation of employees

***What costs are not eligible for payroll under the PPP?***

- Employee/owner compensation over \$100,000
- Taxes imposed or withheld under chapters 21, 22, and 24 of the IRS code
- Compensation of employees whose principal place of residence is outside of the U.S
- Qualified sick and family leave for which a credit is allowed under sections 7001 and 7003 of the [Families First Coronavirus Response Act](#).

***What are allowable uses of loan proceeds with a PPP loan?***

- Payroll costs (as noted above)
- Costs related to the continuation of group health care benefits during periods of paid sick, medical, or family leave, and insurance premiums
- Employee salaries, commissions, or similar compensations (see exclusions above)
- Payments of interest on any mortgage obligation (which shall not include any prepayment of or payment of principal on a mortgage obligation)
- Rent (including rent under a lease agreement)
- Utilities
- Interest on any other debt obligations that were incurred before the covered period

***What are the loan terms, interest rates, and fees for a PPP loan?***

For any amounts not forgiven, the maximum term is 10 years, the maximum interest rate is 4 percent, zero loan fees, zero prepayment fee (SBA will establish application fees caps for lenders that charge).

***How is the forgiveness amount calculated under PPP?***

Forgiveness on a covered loan is equal to the sum of the following payroll costs incurred during the covered 8 week period compared to the previous year or time period, proportionate to maintaining employees and wages (excluding compensation over \$100,000):



Payroll costs **plus** any payment of interest on any covered mortgage obligation (not including any prepayment or payment of principal on a covered mortgage obligation) **plus** any payment on any covered rent obligation **plus** and any covered utility payment.

***How do I get forgiveness on my PPP loan?***

You must apply through your lender for forgiveness on your loan. In this application, you must include:

- Documentation verifying the number of employees on payroll and pay rates, including IRS payroll tax filings and State income, payroll and unemployment insurance filings
- Documentation verifying payments on covered mortgage obligations, lease obligations, and utilities.
- Certification from a representative of your business or organization that is authorized to certify that the documentation provided is true and that the amount that is being forgiven was used in accordance with the program's guidelines for use.

***What happens after the forgiveness period for a PPP loan?***

Any loan amounts not forgiven is carried forward as an ongoing loan with max terms of 10 years, at 4% max interest. Principal and interest will continue to be deferred, for a total of 6 months to a year after disbursement of the loan. The clock does not start again.

***Can I get more than one PPP loan?***

No, an entity is limited to one PPP loan. Each loan will be registered under a Taxpayer Identification Number at SBA to prevent multiple loans to the same entity.

***What kind of lender can I get a PPP loan from?***

All current SBA 7(a) lenders are eligible lenders for PPP. The Department of Treasury will also be in charge of authorizing new lenders, including non-bank lenders, to help meet the needs of small business owners.

***How does the PPP loan coordinate with SBA's existing loans?***

Borrowers may apply for PPP loans and other SBA financial assistance, including Economic Injury Disaster Loans (EIDLs), 7(a) loans, 504 loans, and microloans, and also receive investment capital from [Small Business Investment Corporations](#) (SBICs).

***How does the PPP loan work with the temporary Emergency Economic Injury Grants and the Small Business Debt Relief program?***

Emergency Economic Injury Grant recipients and those who receive loan payment relief through the Small Business Debt Relief Program may apply for and take out a PPP loan. Refer to those sections for more information.

## **SMALL BUSINESS DEBT RELIEF PROGRAM**

### ***Which SBA loans are eligible for debt relief under this program?***

7(a) loans not made under the Paycheck Protection Program (PPP), 504 loans, and microloans. Disaster loans are not eligible.

### ***How does debt relief under this program work with a PPP loan?***

Borrowers may separately apply for and take out a PPP loan, but debt relief under this program will not apply to a PPP loan.

### ***How do I know if I'm eligible for a 7(a), 504, or microloan?***

In general, businesses must meet [size standards](#), be based in the U.S., be able to repay, and have a sound business purpose. To check whether your business is considered small, you will need your business's 6-digit North American Industry Classification System (NAICS) code and 3-year average annual revenue. Each program has different requirements, see <https://www.sba.gov/funding-programs/loans> for more details.

### ***What is a 7(a) loan and how do I apply?***

7(a) loans are an affordable loan product of up to \$5 million for borrowers who lack credit elsewhere and need access to versatile financing, providing short-term or long-term working capital and to purchase an existing business, refinance current business debt, or purchase furniture, fixtures and supplies. In the program, banks share a portion of the risk of the loan with SBA. There are many different types of 7(a) loans, you can visit [this site](#) to find the one that's best for you. You apply for a 7(a) loan with a bank or a mission-based lender. SBA has a free referral service tool called [Lender Match](#) to help find a lender near you.

### ***What is a 504 loan and how do I apply?***

The [504 Loan Program](#) provides loans of up to \$5.5 million to approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. It is a good option if you need to purchase real estate, buildings, and machinery. You apply through a Certified Development Company, which is a nonprofit corporation that promotes economic development. SBA has a free referral service tool called [Lender Match](#) to help find a lender near you.

### ***What is a microloan and how do I apply?***

The [Microloan Program](#) provides loans up to \$50,000 to help small businesses and certain not-for-profit childcare centers to start up and expand. The average microloan is about \$13,000. These loans are delivered through mission-based lenders who are also able to provide business counseling. SBA has a free referral service tool called [Lender Match](#) to help find a microlender near you.



***I am unfamiliar with SBA loans, can anyone help me apply?***

Yes, SBA resource partners are available to help guide you through the loan application process. You can find your nearest Small Business Development Center or Women's Business Center by visiting [www.sba.gov/local-assistance/](http://www.sba.gov/local-assistance/)

## **ECONOMIC INJURY DISASTER LOANS & EMERGENCY ECONOMIC INJURY GRANTS**

### ***Are businesses and private non-profits in my state eligible for an EIDL related to COVID-19?***

Yes, those suffering substantial economic injury in all 50 states, DC, and the territories may apply for an EIDL.

### ***What is an EIDL and what is it used for?***

EIDLs are lower interest loans of up to \$2 million, with principal and interest deferment available for up to 4 years that are available to pay for expenses that could have been met had the disaster not occurred, including payroll and other operating expenses.

### ***Who is eligible for an EIDL?***

- Small business concerns (including sole proprietorships, with or without employees)
- Independent contractors
- Cooperatives and employee owned businesses
- Private non-profits
- Tribal small businesses

Small business concerns and small agricultural cooperatives that meet the applicable size standard for SBA are also eligible, as well as most private non-profits of **any** size. See below for more info on size standards.

### ***My private non-profit is not a 501(c)(3). Is it still eligible for an EIDL and a grant?***

Yes, if you are a private non-profit with an effective ruling letter from the IRS, granting tax exemption under sections 501(c), (d), or (e) of the Internal Revenue Code of 1954, **or** if you can provide satisfactory evidence from the State that the non-revenue producing organization or entity is a non-profit one organized or doing business under State law. However, a recipient that is principally engaged in teaching, instructing, counseling, or indoctrinating religion or religious beliefs, whether in a religious or secular setting, or primarily engaged in political or lobbying activities is not eligible to receive an EIDL. If you are uncertain whether you qualify, please consult with legal counsel to determine whether your organization meets program criteria.

### ***Who is eligible for an Emergency Economic Injury Grant?***

Those eligible for an EIDL and who have been in operation since **January 31, 2020**, when the public health crisis was announced.

### ***How long are Emergency Economic Injury Grants available?***

January 31, 2020 – December 31, 2020. The grants are backdated to January 31, 2020 to allow those who have already applied for EIDLs to be eligible to also receive a grant.

### ***If I get an EIDL and/or an Emergency Economic Injury Grant, can I get a PPP loan?***

Whether you've already received an EIDL unrelated to COVID-19 or you receive a COVID-19 related EIDL and/or Emergency Grant between January 31, 2020 and June 30, 2020, you may also apply for a PPP loan. If you ultimately receive a PPP loan or refinance an EIDL into a PPP loan, any advance amount received under

the Emergency Economic Injury Grant Program would be subtracted from the amount forgiven in the PPP. However, you cannot use your EIDL for the same purpose as your PPP loan. For example, if you use your EIDL to cover payroll for certain workers in April, you cannot use PPP for payroll for those same workers in April, although you could use it for payroll in March or for different workers in April.

***How do I know if my business is a small business?***

Please visit [www.sba.gov/size-standards/](http://www.sba.gov/size-standards/) to find out if your business meets SBA's small business size standards. You will need the 6-digit North American Industry Classification Code for your business and your business' 3-year average annual revenue.

***How do I apply for an economic injury disaster loan?***

To apply for an EIDL online, please visit [www.disasterloan.sba.gov/ela/](http://www.disasterloan.sba.gov/ela/). Your [SBA District Office](#) is an important resource when applying for SBA assistance.

***I am unfamiliar with the EIDL process, can anyone help me apply?***

Yes, SBA resource partners are available to help guide you through the EIDL application process. You can find the nearest Small Business Development Center (SBDC), Women's Business Center, or SCORE mentorship chapter at [www.sba.gov/local-assistance/find/](http://www.sba.gov/local-assistance/find/)

## **COUNSELING AND TRAINING**

### ***Do I have to pay for counseling and training through SBDCs, WBCs, and MBDCs?***

Counseling is free and training is low-cost with these partners. The additional funds that Congress provided will help keep this possible. Mentorship through SCORE is always free.

### ***What is a SBDC?***

SBDCs are a national network of nearly 1,000 centers that are located at leading universities, colleges, state economic development agencies and private partners. They provide counseling and training to new and existing businesses. Each state has a lead center that coordinates services specifically for that state, which you can find by clicking the link above. To find out more about SBDCs, visit

[www.americassbdc.org/about-us/](http://www.americassbdc.org/about-us/)

### ***What is a WBC; is it only for women?***

WBCs are a national network of more than 100 centers that offer one-on-one counseling, training, networking, workshops, technical assistance and mentoring to entrepreneurs on numerous business development topics. In addition to women, WBCs are mandated to serve the needs of underserved entrepreneurs, including low-income entrepreneurs. They often offer flexible hours to meet the needs of their diverse clientele. To find out more about WBCs, visit [www.awbc.org/](http://www.awbc.org/)

### ***What is SCORE?***

SCORE provides free, confidential business advice through our volunteer network of 10,000+ business experts. You can meet with a mentor online. To find out more, visit:

[www.score.org/frequently-asked-questions-about-score](http://www.score.org/frequently-asked-questions-about-score)

### ***Who do MBDCs serve?***

MBDCs are a good option for minority-owned businesses (including those owned by Black, Hispanic, Asian American/Pacific Islander, and American Indian business owners), especially those seeking to penetrate new markets — domestic & global — and grow in size and scale

## **INDEPENDENT CONTRACTORS AND NONPROFITS**

### ***What type of assistance will independent contractors be eligible for?***

Refundable tax credits are available for independent contractors who would have qualified for coronavirus related paid leave if they were employees. IRS will be posting information soon on these credits on its website [www.irs.gov](http://www.irs.gov), including information on how to claim these credits.

Fifty percent of certain self-employment taxes are deferred through the end of 2020. Deferred taxes will not become due until end of 2021 and end of 2022, with 50% of the liability being paid at each date.

Independent contractors are also eligible for assistance through the Small Business Administration's new Paycheck Protection Program and Economic Injury Emergency Grant Program.

### ***What assistance is there for nonprofits?***

The employer side of certain payroll taxes are deferred through the end of 2020. Deferred taxes will not become due until end of 2021 and end of 2022, with 50% of the liability being paid at each date. Any business that does not have a loan forgiven under the new SBA Paycheck Protection Program is eligible for the payroll tax deferral.

Certain tax-exempt organizations that have been forced to fully or partially suspend operations, or that have seen a significant drop in revenues are eligible for a 50-percent credit for wages paid to furloughed or reduced-hour employees. Organizations that participate in the SBA Paycheck Protection Loan Program are not eligible for the credit. For organizations with 100 employees or less, the credit is based on all wages paid, regardless of whether an employee is furloughed. There is an overall limit on wages per employee of \$10,000. The credit can be claimed against the organization's quarterly payroll tax liability and is fully refundable to the extent of excess. There will also be options to receive advance payments.

501(c)(3) nonprofit organizations, along with small businesses, 501(c)(19) veterans organizations, and tribal businesses, are eligible to apply for the Small Business Administration's Paycheck Protection Program. Through this program, a nonprofit organization can apply to an SBA-approved lender for a loan of up to 250% of your average monthly payroll costs to cover eight weeks of payroll as well as help with other expenses like rent, mortgage payments, and utilities. The maximum loan amount is \$10 million. This loan can be forgiven based on maintaining employee and salary levels. For any portion of the loan that is not forgiven, the terms include a maximum term of 10 years, a maximum interest rate of 4 percent. Nonprofit organizations will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. To be eligible, nonprofit organizations must have fewer than 500 employees, or more if SBA's size standards for the non-profit allows, and comply with the SBA's affiliation rules for nonprofits. This program is retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

A provision in the CARES package would authorize a program to allow any mid-sized nonprofit between 500 and 10,000 employees to get access to quick, low cost, government guaranteed credit through their local lender or financial institution. These organizations need cash now and so this program is set up to get money

quickly in the hands of those who need it in order to preserve their workforce during the COVID-19 health emergency.

The Treasury Department and Federal Reserve will have a degree of flexibility in designing the new program, but the expectation is for loan terms to last for no more than five years and to cover up to 100% of payroll over the previous 180 days, or 50% of revenues for the past year, for eligible organizations. Underwriting requirements should be kept simple, based on employer size, creditworthiness as of January 2020, and the ability to produce recent tax returns or audited financial statements. The legislation prescribes that the loans must carry an interest rate of no greater than 2% and to provide forbearance on principal and interest for at least the first 6 months. Borrowers will also be required to protect workers. Any loan recipient will have to attest that they'll use the money to keep workers employed – at least to 90% of their payroll – and keep workers paid at close to full compensation and benefits. Borrowers will also commit to rehiring their workforce back to preexisting levels upon the end of the COVID-19 health emergency.

The most efficient way to deliver fast credit to eligible organizations is through existing relationships with local lenders. Under the program, any qualified organization should be able to receive financing at a local bank, credit union, CDFI, or qualified nonbank lender.



## RESOURCES FOR FARMS AND FISHERIES

### FARMS

#### **Assistance to Agricultural Producers from U.S. Department of Agriculture (USDA)**

The Coronavirus Aid, Relief, and Economic Security (CARES) Act provides \$9.5 billion to the USDA to support agricultural producers impacted by the coronavirus, including:

- producers of specialty crops,
- producers that supply local food systems, including farmers markets, restaurants, and schools, and
- livestock producers, including dairy producers.

This is a new program, so the USDA has not yet established details such as how to apply or how much funding producers can get from the program. When available, more information will be posted at <https://www.usda.gov/coronavirus>.

#### **Assistance to Agricultural Producers from the Small Business Administration (SBA)**

- Farmers, and ranchers that qualify as small businesses under SBA regulations are eligible to apply for the SBA paycheck protection loan program.
- In addition, 2020 CARES allows the Farm Credit Agency to authorize lenders familiar to farmers and ranchers to make PPP Loans.

*Caution: Companies may not receive payments from both of these USDA and SBA programs for the same COVID-19 impact. Companies should determine which program is better for their needs.*

### **Unemployment Insurance**

In addition, farm and ranch employees may be eligible for the expanded Unemployment Insurance coverage created under the CARES Act.

### FISHERIES

#### **National Oceanic and Atmospheric Administration (NOAA) Assistance**

A total of \$300 million will be available from NOAA for COVID-19 impacts to commercial, charter, and subsistence fisheries, as well as aquaculture, processors, and fishery-related businesses.

The harm for businesses must be greater than a 35% loss of revenue compared the prior 5-year average. For subsistence, cultural, or ceremonial fisheries, participants only need to show negative impacts. This is a new program, and NOAA will have to establish details such as how to apply, and how much funding applicants can get from the program.

**Small Business Administration (SBA) Assistance**

Fishing companies and other companies that qualify as small businesses under SBA regulations are also eligible to apply for the SBA paycheck protection loan program

*Caution: Companies may not receive payments from both of these NOAA and SBA programs for the same COVID-19 impact. Companies should determine which program is better for their needs.*

## RESOURCES FOR HEALTH PROVIDERS AND FACILITIES

- The CARES Act includes \$100 billion in funding for “eligible health care providers,” which is defined as public entities, Medicare or Medicaid enrolled suppliers and providers, and certain other for-profit and not-for-profit entities that provide diagnoses, testing, or care for COVID-19.
- Eligible providers can use these funds for constructing temporary structures, purchasing medical supplies, including Personal Protective Equipment (PPE), increasing workforce, preparing for surge capacity, among other things. The Secretary of Health and Human Services is expected to release guidance on the application process shortly.
- The relief package includes \$16 billion to replenish the Strategic National Stockpile with PPE and other supplies, and \$1 billion to boost domestic supply chains in order to ramp up production of PPE.
- For the most up to date information for New Jersey healthcare professionals, visit:  
[https://www.nj.gov/health/cd/topics/covid2019\\_healthcare.shtml](https://www.nj.gov/health/cd/topics/covid2019_healthcare.shtml).

## FREQUENTLY ASKED QUESTIONS: HEALTH CARE PROVIDERS

### ***What financial assistance is available for hospitals, health systems and health care providers in the bill?***

One of the primary ways the bill supports our health system is a \$100 billion fund, run through the Public Health and Social Services Emergency Fund (PHSSEF), to cover non-reimbursable expenses attributable to Covid-19. All health care entities that provide health care, diagnoses or testing are eligible for funding. Additional funding mechanisms, such as Medicare payment boosts, support for community health centers and additional appropriated funding, are discussed in more detail below.

### ***What is the process and criteria for hospitals, health systems and health care providers to receive the PHSSEF funding?***

The \$100 billion PHSSEF fund is designed to be immediately responsive to needs. HHS is instructed to review applications and make payments on a rolling basis, in order to get money into the health system as quickly as possible. This is in contrast to a more traditional competitive grant process, under which HHS would solicit applications by a certain deadline and review all applications together – a process that would take considerably more time. HHS will instead release the funds to health care entities on a rolling basis as qualified applications are received. As such, HHS is given significant flexibility in determining how the funds are allocated, as opposed to operating under a mandated formula or process for awarding the funds. This is to ensure that the funding is nimble enough to meet all needs and that the fund disperses money fast enough to help struggling entities. The Secretary is expected to release guidance on the application process shortly, and Congress will continue to work with the Administration to ensure that the funding and application process works as intended.

### ***What expenses qualify for funding?***

All non-reimbursable expenses attributable to Covid-19 qualify for funding. Examples include building or retrofitting new ICUs, increased staffing or training, personal protective equipment, the building of temporary structures and more. Forgone revenue from cancelled procedures, which has put significant strain on the health care system, is also a qualified expense. It is important to note that this fund can only be used for non-reimbursable expenses. Any expenses reimbursed or obligated to be reimbursed by insurance or other mechanisms are not eligible. The bill instructs the Secretary to establish a reconciliation process under which payments will have to be returned to the fund if other sources provide reimbursement for expenses.

### ***Can health care entities access funds under the PHSSEF if they are also eligible for funding from another government program?***

Yes. The language states that the funds may not be used for expenses or losses that have been reimbursed from other sources or that other sources are *obligated* to reimburse. Even if qualified expenses are *eligible* for reimbursement from another mechanism, an entity may still apply for funding from the PHSSEF fund while simultaneously applying for funding from other sources. However, should the entity subsequently receive

reimbursement for expenses from any other source after receiving funding for the same expenses from the PHSSEF fund, the entity will be required to re-pay the funding it received from the PHSSEF fund. This same principal also applies to the new SBA 7(a) loans Paycheck Protection Program forgivable loans, the SBA's Economic Injury Disaster Loan (EIDL) Program, and the new EIDL Emergency Grant Program.

***What is the process for hospitals, health systems and health care providers to apply for and receive funding under the 7(a) SBA Paycheck Protection Program?***

Small businesses and 501(c)(3) non-profit organizations, including hospitals, health systems, and health care providers, are eligible to apply for the Small Business Administration's Paycheck Protection Program. Through this program, a small business or organization can apply to an SBA-approved lender for a loan of up to 250% of your average monthly payroll costs to cover eight weeks of payroll as well as help with other expenses like rent, mortgage payments, and utilities. This loan can be forgiven based on maintaining employee and salary levels. For any portion of the loan that is not forgiven, the terms include a maximum term of 10 years, a maximum interest rate of 4 percent. Small businesses and organizations will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. To be eligible, small businesses and 501(c)(3) non-profit organizations must have fewer than 500 employees, or more if SBA's size standards for the non-profit allows. This program is retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

***What support is included for community health centers?***

The Coronavirus Aid, Relief, and Economic Security Act provides \$1.32 billion in supplemental funding for community health centers (CHCs), which are on the front lines in addressing COVID-19 in underserved communities across the country. This funding is in addition to the \$100 million distributed by the Health Resources and Services Administration (HRSA) to CHCs on March 24<sup>th</sup>. Community Health Centers can also access the PHSEFF fund.

***I've heard from Federally Qualified Health Centers (FQHCs) (including Community Health Centers (CHCs)) and Rural Health Clinics (RHCs) that the Administration won't allow them to use telehealth and get paid. Does this bill help those providers deliver care via telehealth?***

Yes. The CARES Act requires the HHS Secretary to provide Medicare payment to FQHCs (including CHCs) and RHCs for telehealth services provided to seniors and other Medicare beneficiaries, including in the beneficiaries' homes to avoid potential exposure to COVID-19, during the COVID-19 public health emergency. Medicare would be required to pay the FQHC or RHC at rates similar to those for telehealth services provided from a doctor's office. Costs associated with those telehealth services would not affect the prospective payment system for FQHCs or the all-inclusive rates for RHCs.

***How does this bill help clinical laboratories when it comes to Medicare?***

The CARES Act prevents scheduled Medicare payment cuts for clinical diagnostic laboratory tests furnished to Medicare beneficiaries in 2021. It also delays by one year—until 2022—the upcoming reporting period during which laboratories are required to report private payor data.

***Hospitals are facing cash flow challenges due to canceling elective services. Is there anything in this bill to help hospitals stay afloat, even temporarily?***

The COVID-19 emergency has created significant cash flow concerns for many hospitals. Hospitals need reliable and stable cash flow to help them maintain and support their workforce, buy essential supplies, create additional infrastructure, and keep their doors open to care for patients. During the COVID-19 public health emergency (PHE), the CARES Act creates the opportunity for hospitals to receive accelerated payments. Specifically, acute care hospitals, critical access hospitals (CAHs), children’s hospitals, and prospective payment system-exempt cancer hospitals (PCHs) will be able to request accelerated Medicare payments for inpatient hospital services. This is an expanded set of hospitals compared with the existing accelerated payment program.

Rather than waiting until claims have been processed to issue payment, Medicare will work with qualified and interested hospitals to estimate their upcoming payments and give that money to the hospital in advance. Qualified facilities can request a lump sum or periodic payment reflecting up to six months of Medicare services. Accelerated payments must be repaid to Medicare, however a qualifying hospital would not be required to start paying Medicare back for four months after receiving the first payment. Hospitals would have at least 12 months to complete repayment without paying interest.

Hospitals interested in receiving accelerated payments should contact their Medicare Administrative Contractor (MAC). To learn which MAC to contact, please go to:

<https://www.cms.gov/Medicare/Medicare-Contracting/FFSProvCustSvcGen/MAC-Website-List>.

***Does the bill give additional flexibility for hospice providers?***

Yes. In order for a qualified beneficiary to receive hospice benefits, a hospice physician or nurse practitioner must certify their eligibility. Typically, a recertification must be done in person. The CARES Act allows hospice physicians and nurse practitioners to conduct these visits via telehealth for the duration of the PHE.

***Many hospitals are concerned that there aren’t enough ICU beds to take care of those with COVID-19, and inpatient rehabilitation hospitals (IRF) and long-term care hospitals (LTCH) are trying to help build capacity. However, current rules and regulations won’t allow them to take certain patients. What does The CARES Act do to help?***

The CARES Act makes changes to both IRFs and LTCHs to provide hospitals with more flexibility when discharging patients in order to maximize bed capacity. It also opens up existing beds at IRFs and LTCHs to increase the availability of post-acute services.

Currently, in order to be admitted to an IRF, Medicare patients must be expected to participate in at least three hours of intensive rehabilitation at least five days per week (also known as the “three-hour rule”). The CARES Act waives this requirement so that IRFs have the ability to accept more patients who may otherwise be sent to other post-acute facilities, such as nursing homes.

Patients who are admitted to LTCHs usually must meet certain clinical criteria for an LTCH to receive a higher Medicare payment. If less than half of an LTCH’s patients meet these criteria, they are no longer eligible to

receive any LTCH payments. The CARES Act waives both of these policies for the duration of the PHE so that LTCHs may accept as many patients as necessary at their LTCH rate, without regard to the clinical criteria. By waiving these criteria, an LTCH will be able to take more patients from an acute care hospital and still get paid.

***With more patients needing to stay at home, and a growing concern over health care workforce shortages due to COVID-19, how does The CARES Act help those who depend on the home health benefit?***

Under current law, only physicians are able to certify the need for home health services. The CARES Act makes a permanent, statutory change to allow physician assistants, nurse practitioners, and clinical nurse specialists to order home health services for beneficiaries, reducing delays and increasing beneficiary access to care in the safety of their home.

The CARES Act also directs the Secretary of Health and Human Services (HHS) to encourage the use of telecommunications systems, including remote patient monitoring, to deliver home health services consistent with the beneficiary care plan during the COVID-19 emergency period. This allows patients to receive certain home health services without a provider entering their home.

***Treating patients with COVID-19 is very resource intensive for hospitals. How will Medicare ensure that hospitals are adequately reimbursed for treating COVID-19 patients?***

The CARES Act increases Medicare reimbursement to care for a COVID-19 patient by 20 percent (specifically, the Act increases the weighting factor of DRGs for inpatients diagnosed with COVID-19 by 20 percent). This add-on payment for inpatient hospital services recognizes the increased costs incurred by providers and will be applied for the duration of the COVID-19 emergency.

***If a hospital has not treated any cases of COVID-19, are there other ways it can benefit from the Medicare policies in the bill?***

Yes. The CARES Act temporarily lifts the Medicare sequester, effectively adding an additional two percent for services provided from May 1 through December 31, 2020. This will boost payments for hospital, physician, nursing home, home health, and other care, giving prompt economic assistance to health care providers that treat Medicare patients.

## RESOURCES FOR SCHOOLS AND HIGHER EDUCATION INSTITUTIONS

**The CARES Act includes \$695 million to support New Jersey schools, colleges, and universities, including:**

- \$310 million in funding to support New Jersey’s K-12 education that can be used to help educators and students transition to online and remote learning.
- \$316 million in direct grants to New Jersey institutions of higher education to defray expenses associated with COVID-19, including transitioning to distance education and supporting students to meet emergency financial needs.
- \$69 million in funding for a Governor’s Emergency Education Relief Fund that Governor Murphy can use to provide support to school districts and institutions of higher education hardest hit by COVID-19.
- \$1.15 million in funding from the National Endowment for the Arts and the National Endowment for the Humanities.
- \$62.6 million in Child Care and Development Block Grants (CCDBG) to help provide access to high-quality child care for frontline workers like healthcare sector employees, emergency responders, sanitation workers, and others deemed essential during the response to the coronavirus, and to provide continued payments to child care facilities that face closure or decreased enrollment due to COVID-19.



**FREQUENTLY ASKED QUESTIONS: EDUCATION RESOURCES**

**K-12 EDUCATION**

***How will funds under the Education Stabilization Fund flow to school districts?***

Funds will be allocated on the same basis as the Title I-A formula under the Elementary and Secondary Education Act (ESEA).

***Can funding for schools be used to support online or distance learning for students?***

Yes. Funds that school districts receive under the Education Stabilization Fund may be used to purchase broadband connectivity and educational technology for students, including computers, tablets, software, and hotspots. Funds may also be used to purchase assistive technology or adaptive equipment for students with disabilities, and to support professional development for educators and other school staff to support online learning.

***How can funds be used to support students and families experiencing homelessness?***

School districts may use funds under the Education Stabilization Fund for any activity authorized under subtitle B of title VII of the McKinney-Vento Homeless Assistance Act. Additionally, school districts have broad flexibility to use funds to meet the unique needs of students experiencing homelessness and purchase educational technology or broadband connectivity for such students.

***Do students who attend private schools get any relief?***

Yes. Under the Education Stabilization Fund, school districts that receive funding have to provide equitable services to low-income children who attend private schools in the same manner as they provide those services under the ESEA.

***Can Betsy DeVos waive any provision of the Elementary and Secondary Education Act?***

No. The waiver authority provided under Section 3511 largely restates the authority she has under the ESEA. Section 3511 does establish an expedited process for certain waivers and does permit Secretary DeVos to waive the Title I carryover provision and Section 421(b) of the General Education Provisions Act (GEPA) to allow federal grantees to spend their federal education funds over a longer time period. Otherwise, the provisions included in Section 3511 are already waivable under ESEA and do not constitute new, broad authority for Secretary DeVos.

***Can Betsy DeVos waive any provision of the Individuals with Disabilities Education Act (IDEA)?***

No. Secretary DeVos will provide a report to Congress in 30 days on her recommendations for waivers under IDEA. However, it would take an act of Congress to implement any of her recommendations. No new waiver authority was granted to Secretary DeVos for IDEA under CARES.

**HIGHER EDUCATION**

***Is there any aid that the public universities are eligible for?***

Yes. Under the Education Stabilization Fund, just over \$13.9 billion is available for a Higher Education Emergency Relief Fund for institutions of higher education to directly support students facing urgent needs related to coronavirus and to support colleges and universities as they cope with the immediate effects of coronavirus and school closures. From this amount, just over \$12.5 billion will be available to all institutions of higher education based on the proportion of Pell and non-Pell full-time-equivalent students who were not enrolled exclusively in distance education prior to the coronavirus emergency. Public colleges will receive the vast majority of funding under this formula. Over \$1 billion in additional funding is also provided to minority-serving institutions and HBCUs, many of which are public colleges and universities. Finally, \$348 million is available to the Secretary to provide grants to institutions that have the greatest unmet needs related to the coronavirus.

\$3 billion is also available in flexible formula funding to allow Governors to address the needs of their elementary and secondary schools and institutions of higher education. Public colleges can therefore be eligible for additional funding if the Governor determines they have been most significantly impacted by the coronavirus or if the Governor deems such institution essential for carrying out emergency educational services to students, such as child care and early childhood education and social and emotional support.

***What forms of relief are students impacted by COVID-19 eligible for?***

Students will be eligible for emergency financial aid grants from their institutions to meet unexpected and urgent needs related to the coronavirus, such as expenses related to food, housing, course materials, technology, health care, and child care. Students who are currently participating in the Federal Work Study program can continue to receive work-study payments from their institution if they are unable to work due to workplace closures.

Relief also exists for students who must drop out of school due to COVID-19. Students will have the portion of their student loan taken out for the semester (or equivalent) canceled. Further, students who received a Pell Grant or subsidized student loan will not have those types of financial aid counted toward their lifetime limits.

***What relief is provided to federal student loan borrowers?***

Borrowers do not need to make payments on student loans held by the federal government (Direct Loans and FFEL Loans held by the U.S. Department of Education) through September 30, 2020. Borrowers with commercially-held FFEL loans and Perkins Loans are not eligible, and private student loan borrowers are also not eligible. No interest will accrue on such loans for the same time period. This provides more than 37 million borrowers with relief from the financial pressure of making monthly payments for approximately six months.

During this period, borrowers will not be subject to involuntary collections (garnishment of wages, tax refunds, and Social Security benefits) and will not have any negative credit reporting for late payments during this time period. Student borrowers will continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation even though they will not be making payments.

If borrowers want to continue making payments during this time to pay down principal and previously accrued interest (since no interest is accruing as of March 13) they are free to do so.

***When will payments resume for federal student loan borrowers?***

Starting August, student loan borrowers will receive notices to help inform them that their regular loan payments and interest accrual will resume after September 30, 2020. These notices will help protect borrowers by providing them with a transition period to stay on track as regular loan payments resume and to offer them the option to enroll in other relief options (such as income-driven repayment, which can lower a borrower's monthly payment).

***I'm currently enrolled in a foreign institution abroad and am hearing that I might lose my student loans if I take classes online. Does this bill help me?***

Yes. The CARES Act allows the U.S. Secretary of Education to permit a foreign institution to offer any part of its program through distance education if there is a public health emergency or other disaster or emergency declared by the government authorities in the country where the college is located. These distance education programs may be offered for the length of the emergency or disaster and the following payment period, to ensure students can maintain their student loans and finish out their coursework before reverting back to in-person instruction.

***I'm currently enrolled in a foreign institution abroad and due to personal circumstances would like to take part of my coursework at another foreign college or a college in the U.S. Can I do so and maintain my student loans?***

As long as there is still a public health emergency or other major disaster or emergency related to the coronavirus declared by U.S. government officials, then you may take part of your coursework at a U.S. institution of higher education with which your home institution (the foreign institution) enters and is permitted by the U.S. Secretary of Education, and maintain your student loans. This allows you to maintain your primary enrollment in your degree program with your original foreign institution, but gives you flexibility to take some coursework back in the U.S. if you need to come home. However, the CARES Act only allows this flexibility with U.S. institutions of higher education, and not other foreign institutions that are not already eligible for the federal student loan program.

***I am an administrator at a foreign institution and my college had to transition to distance education before the CARES Act was passed. We encouraged our American students with student loans to continue taking their coursework online even though they were not permitted to at the time due to existing requirements in the Higher Education Act. Will our program lose eligibility for U.S. student loans?***

The CARES Act recognizes that many institutions had to transition to distance education well before the Act was passed. If the program at the foreign institution was otherwise in compliance with requirements for federal student loan eligibility but transitioned to distance education between March 1, 2020 and the date of this Act's enactment, then that program will be deemed eligible for the federal student loan program. That

eligibility will last the length of the public health emergency or other major disaster or emergency related to the coronavirus, as declared by U.S. government officials, and the following payment period. After that point, the program must return to its original in-person instruction delivery mode in order to maintain eligibility for federal student loans. If your college transitions to distance education during the 2019-2020 award year, you must report that change to the U.S. Secretary of Education by June 30, 2020. If your college transitions to distance education on or after July 1, 2020, then you must report that change to the Education Secretary within 30 days.

***Does the six-month suspension of payments and waiver of interest apply to borrowers who have federally-guaranteed but commercially-held loans through the FFEL and Perkins Loan Programs?***

No. The suspension only applies to all Direct Loans and FFEL loans held by the Department Education (which is about 25% of the FFEL portfolio). Approximately 37 million borrowers (or 87 percent of federal student loan borrowers in repayment) will receive relief under this plan. This is not the plan Senate Democrats would have written on their own, and will be continuing to fight to extend relief to borrowers of commercially-held FFEL loans and Perkins Loans

***Does the sixty-day protection from involuntary collections apply to these FFEL and Perkins borrowers?***

No.

***Will outstanding interest on student loans capitalize during the six-month suspension of payments and waiver of interest?***

During the six-month period until September 30, 2020 when payments are suspended, interest is also not accruing on federally-held loans. Therefore, there is no interest cannot capitalize (be added to the principal) on the loan. It remains unclear how interest that accrued prior to March 13th will be treated as this decision is left up to the Secretary of Education, but Senate Democrats will be strongly encouraging the Secretary not to penalize borrowers. Generally, interest only capitalizes when you leave deferment, forbearance, or income-driven repayment. Borrowers who do not change their loan repayment, or who move from “standard” to “income-driven” plans do not risk any capitalization.