



Coronavirus (COVID-19) Resources
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California 11th Congressional District

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California Shelter in Place FAQs

My employer is forcing me to work during the duration of this Order? How do I report my employer?

If you have a labor relations issue or dispute, you should contact the Department of Industrial Relations – Labor Commissioner. Contact information for the local office in Oakland can be found [here](#).

Should I notify the authorities or law enforcement if I see someone not following the shelter-in-place order?

You can, but keep in mind that the goal of this health order is not to get people into trouble. Be a role model and follow the order while encouraging others to do the same. Law enforcement says its goal is to enforce and educate, not incarcerate.

If necessary, concerns about possible violations of the Health Officer Order can be reported to the County Sheriff's Office non-emergency line at (925) 646-2441 or your local city/town police department non-emergency line. **Please do not call 911 unless you are reporting an emergency.**

What if I can't get out of the home? How can I get supplies and food?

Please contact friends, family, or others you know who can provide support. They are permitted to pick up any supplies you may need. You can also call 211 if you do not have family or friends available who can help. The operators can connect you with local aide to assist you.

Unemployment Insurance FAQs

To file an unemployment insurance (UI) request with the California Employment Development Department (EDD) by mail, fill out the applicable form provided [here](#). Address your claim to EDD P.O. Box 12906 Oakland, CA, 94604-2909.

Disability Insurance Benefits (SDI)

If you receive a W-2 from your employer, in most cases you have paid into the State Disability Insurance program (SDI), which provides disability insurance payments for those unable to work for more than eight days due to illness (such as COVID-19) or injury unrelated to your job. Most California workers are covered by SDI through deductions from their paychecks (noted as "CASDI" on most paystubs). If you are unable to work due to having or being exposed to COVID-19, you are encouraged to file an SDI claim.

Note: A recent Executive Order by Governor Newsom, which can be found [here](#), waives the one-week unpaid waiting period, so you can collect SDI benefits for the first week you are out of work. If you are eligible, the EDD processes and issues payments within a few weeks of receiving a claim.

If you're unable to work because you are caring for an ill or quarantined family member with COVID-19, you are encouraged to file a Paid Family Leave (PFL) claim [here](#). PFL provides up to six weeks (extends to eight weeks starting July 1, 2020) of benefit payments to [eligible workers](#) who have a full or partial loss of wages because they need time off work to care for a seriously ill family member or to bond with a new child.

Can self-employed workers get unemployment compensation (UC) and also claim the refundable tax credit for lost wages in the Families First Coronavirus Response Act?

No, workers who elect to claim the refundable credit would not be eligible for UC for that time period.

Supplemental Federal Pandemic Unemployment Insurance

Through July 31, 2020, the federal government will provide a temporary Federal Pandemic Unemployment Compensation (FPUC) of \$600 a week for any worker eligible for state or federal UC benefits. The FPUC will be paid in addition to and at the same time (but not necessarily in the same check) as regular state or federal UC benefits. The federal supplement will not affect eligibility for Medicaid or the Children's Health Insurance Program (CHIP).

Expansion of "Work Sharing" Programs to Provide Partial Benefits to Individuals with Reduced Hours

The federal government will temporarily provide full funding for states with Short-Time Compensation or "work sharing" programs in law, in which employers voluntarily make an agreement with the state unemployment office to prevent layoffs by reducing employee hours, and workers with reduced hours are eligible for partial state UC benefits. States will receive \$100 million for work sharing program promotion and enrollment of employers, and for implementation or improved administration.

13 Weeks of Emergency Unemployment Compensation Available in All States for Workers Who Exhaust Regular Benefits

All states are eligible to provide an additional 13 weeks of unemployment benefits to workers who need beyond what is provided for in state and federal law.

Why are we providing a flat benefit instead of adjusting the benefit to match each individual's recent wages?

Many state unemployment offices use antiquated IT systems and are currently understaffed and overwhelmed with a flood of new claims. Although critical funding was provided for them to staff up and improve their systems, it will take them time to hire and train new staff or make structural improvements. Using simplified eligibility criteria and fixed benefit amounts will make it more feasible for state offices to process and pay claims quickly.

Why hasn't Disaster Unemployment Assistance (DUA) turned on already?

DUA is primarily designed for natural disasters, and the Stafford Act only triggers on for specific types of mostly physical disasters (floods, fires, etc.). The CARES Act would replicate the aspects of DUA that are the most relevant to the COVID-19 pandemic – expanded eligibility and relaxed documentation requirements.

When do the temporary emergency benefit increases end?

The CARES Act terminates the \$600 a week FPUC supplement on July 31, 2020, and other provisions on December 31, 2020.

Relief for Nonprofit Organizations, State and Local Governments

How does the CARES Act help local governments and nonprofits which are required to reimburse state UC programs for the full cost of all unemployment benefits provided to their laid off or furloughed workers?

Many nonprofit organizations and state and local governments participate in UC using a “reimbursable arrangement.” That means they do not pay the per-worker UC taxes paid by private employers and instead reimburse the state UC office for 100 percent of the cost of benefits paid to workers they furlough or lay off. The CARES Act would provide federal funding to cover half of the cost of reimbursable benefits and provide additional flexibility for those entities to pay the other half over time.

Self-Employed and Workers in “Gig Economy” (tipped workers, performing arts)

Are self-employed workers and workers in the gig economy eligible for unemployment compensation generally or the Federal Pandemic Unemployment Compensation benefit specifically?

Self-employed and gig economy workers do not ordinarily have coverage under the unemployment compensation system in California and so are not eligible for benefits. However, under the CARES Act, self-employed workers will receive Pandemic Unemployment Assistance based on their recent earnings and will also be able to receive the \$600 a week FPUC supplement on top of that benefit. States will be reimbursed for 100 percent of the cost of administering the benefits, as well as the benefits themselves. Under California law, many individuals, like Uber and Lyft drivers, who were treated by their employer as a 1099 or contract worker, are eligible for unemployment insurance, including the additional \$600 federal payment because California law has reclassified many of these workers, even if the company that pays the worker has not done so yet.

How much Pandemic Unemployment Assistance (PUA) would self-employed workers, individuals about to start work, and others receive?

All PUA recipients would be eligible for the \$600 a week federal supplement. They will also receive a base benefit calculated according to California's benefit formulas using recent information about their wages,. In California, the average benefit is about \$330 per week. While self-employed workers including business owners, independent contractors, and freelancers are generally not eligible for UC, the CARES Act allows these workers to receive California state benefits in addition to the FPUC for up to 39 weeks. Unemployment claims can be retroactive to January 27, 2020 and the program expires at the end of 2020.

What about tipped workers? Does their tip income count for UC?

Under the CARES Act, tipped workers who qualify for UC will all receive the FPUC, an additional \$600 a week payment, on top of their state UC payment like any other worker receiving UC benefits. Unemployed workers who do not have enough reported income to qualify for state UC payments but are able and available to work, but for COVID-19, will likely be eligible for a smaller federal payment, depending on how California implements the PUA.

What about workers in the performing arts and other industries that were about to start new jobs and had them canceled due to the COVID-19 outbreak?

Workers who had a contract or other offer of employment suspended due to the COVID-19 outbreak are eligible for PUA calculated by their state's UC program, and also for the \$600 a week FPUC supplement.

CARES Act Direct Cash Rebates

Overview

- Rebates will not affect a person's federal tax return for next year and will not need to be paid back.
- Payments are based on "adjusted gross income," which may include:
 - Wages;
 - Dividends, capital gains, interest income, and royalties;
 - Alimony and rental income; and
 - Retirement distributions.
- Individuals who make under \$75,000 a year in adjusted gross income will receive a rebate of \$1,200.
- Couples who filed jointly and make under \$150,000 a year in adjusted gross income will receive a rebate of \$2,400.
- Taxpayers with children under the age of 17 will receive an additional rebate of \$500 per child.
- Rebates will be reduced for individuals who make more than \$75,000 and are capped at individual incomes of \$99,000 and married couples' incomes of \$198,000.

- The rebate decreases by \$5 for every \$100 earned between:
 - \$75,000 - \$99,000 for an individual.
 - \$150,000 – \$198,000 for a couple filing jointly.
- If a person reaches the cap, the rebate will be \$0.
- Adjusted gross income will be determined based on 2019 tax returns if they have been already filed or 2018 tax returns if a 2019 return has not yet been filed.
- Social Security, Social Security Disability Insurance (SSDI), and Supplemental Security Income (SSI) beneficiaries who started receiving benefits before January 1, 2020 do not need to do anything to receive a rebate **unless** they have qualifying dependents under the age of 17 **and** did not file taxes in 2018 or 2019.
 - In this case, recipients should go to the IRS’s website [here](#) to enter payment information.
- Any SSI or Social Security beneficiary that did not file a 2018 or 2019 tax return **and** started receiving benefits after January 1, 2020, must also enter their payment information at the IRS’ website [here](#) to receive a rebate.

When will I get my rebate?

Payments will be issued by the IRS the week of April 13th via direct deposit to individuals who have previously authorized the IRS to electronically transfer funds and have filed taxes in 2019 or 2018.

If someone has not filed a tax return in 2018 or 2019 and does not receive Social Security benefits, the IRS recommends filing a return as soon as possible to receive payment. The IRS will begin sending checks to individuals who have not previously authorized the use of direct deposit the week of May 4th. The checks will be issued at a rate of about 5 million per week, which could take up to 20 weeks to get all the checks out. The checks will be issued in reverse “adjusted gross income” order—starting with people with the lowest income first.

How will I know when my check has been mailed?

The IRS expects to create a portal by early May that will allow taxpayers, once they have been authenticated, to: (1) find out the status of their rebate payment and (2) update direct deposit information.

Do rebates need to be repaid?

No, rebates do not need to be repaid.

How will rebates be delivered?

It depends. Rebates will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. When available, electronic direct deposit will be used in place of mailing a physical check.

Are non-filers eligible for rebates?

Yes. There is no earned income requirement to be eligible for a rebate, but people who typically do not file a tax return may need to file a simple tax return to receive the rebate.

I need to file a tax return. How long are the rebates available?

Rebates will be available throughout the rest of 2020.

How will a person who has recently moved access rebates?

The IRS will determine payment delivery systems for everyone entitled to rebates.

Will the rebates affect my eligibility for federal income-targeted programs?

No, the rebate is considered a tax refund and is not counted towards eligibility for federal programs.

What identification requirements apply to receive rebates?

Taxpayers must have Social Security Numbers for themselves and their qualifying children in order to receive rebates.

Where can I get more information?

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

Will the IRS contact individuals to obtain bank account information, Social Security numbers, or other personally identifiable information in order to distribute stimulus payments?

No. Beware anyone contacting you claiming to be from the IRS seeking your personally identifiable information.

[Health Insurance](#)

Covered California

Due to COVID-19, Covered California has opened a special enrollment period. You can apply now for coverage if you are uninsured and eligible [here](#).

Medi-Cal enrollment continues to be year-round, apply [here](#).

Medi-Cal/CalWORKs Recipients

Governor Newsom waived the 90-day annual redetermination reviews for Californians enrolled in Medi-Cal and CalWORKs. If you are currently enrolled in Medi-Cal or CalWORKs, rest assured your benefits will continue through June 16. If your Medi-Cal benefits were already terminated, you have to reapply.

New Medi-Cal Applicants

The state has expedited Medi-Cal for new applicants, waiving certain paperwork requirements including citizenship documents. Homeless individuals just need to state on application that they are homeless and will be expedited. All applications can be done through the Covered California website [here](#).

Tax Information

Federal Income Tax

Taxpayers can delay paying their 2019 federal income taxes for up to 90 days, as long as they don't owe more than \$1 million to the federal government. There are no penalties or interest due if you wait.

California Income Tax

The deadline to file California state taxes has been extended to July 15th. The Franchise Tax Board (FTB) will also waive interest and any late filing or late payment penalties that would otherwise apply. FTB is postponing the filing and payment deadlines for all individual and business entities, until July 15, for:

- 2019 tax returns;
- 2019 tax return payments;
- 2020 1st and 2nd quarter estimate payments;
- 2020 limited liability company taxes and fees; and
- 2020 Non-wage withholding payments.

****However, if you are eligible for the federal EITC or Cal EITC and California's child tax credit, filing your taxes before July 15 will help you get the benefit right away.**

Property Tax

The April 10th deadline has not been extended. However, the penalties and costs imposed due to a late payment can be waived in circumstances where a taxpayer cannot physically pay their taxes due to quarantine, illness, or closure of the county Tax Collector's office.

Sales Tax and Other Special Taxes

Pursuant to Governor Newsom's announcement on March 12th, the California Department of Tax and Fee Administration (CDTFA) is authorized to provide relief to individuals and businesses impacted by COVID-19. The relief includes granting extensions for filing returns and making

payments, and relief from interest and penalties. Because CDTFA administers a wide range of taxes, taxpayers seeking assistance should contact CDTFA's Customer Service Center at 1-800-400-7115, or visit CDTFA's website [here](#).

[Small Business Information](#)

Federal Disaster Loans

The U.S. Small Business Administration (SBA) is offering low-interest federal disaster loans for working capital to California small businesses suffering substantial economic injury as a result of COVID-19. For more Information about SBA disaster assistance programs, and to apply directly online [here](#) or contact SBA's Customer Service Center at: 1-800-659-2955 / 1-800-877- 8339 (TTY) or by email at: disastercustomerservice@sba.gov.

The Governor's Office of Business and Economic Development (GO-Biz) has the most up-to-date information and resources for small businesses. They have released a useful FAQ for small businesses, which can be found [here](#). Additional guidance on the eligibility and process for acquiring the below loans can be found [here](#).

Economic Injury Disaster Loan

These loans provide working capital to small businesses via low-interest loans of up to \$2 million. Applicants can access \$10,000 up front while the application is being processed. Loans can be paid back over a 30-year period, and exact terms are determined on a case-by-case basis. For more information, visit the California COVID-19 resources site [here](#).

Paycheck Protection Program (PPP)

PPP provides small businesses under 500 employees including sole proprietors, self-employed individuals, and independent contractors loans of 2.5 times the business' average payroll costs in 2019 up to \$10 million primarily to fund payroll and employee benefit costs. While employers may base payroll costs off pre-crisis employment levels, employers may not include independent contractors as employees for the purpose of this program.

At least 75 percent of each loan must go towards employee salaries even if the business is currently closed for COVID-19 related reasons. The remaining 25 percent can be used for a variety of other business-related expenses including mortgage interest payments, rent and lease payments, and utilities.

If recipients meet the terms of the loan, 100 percent of it can be forgiven turning it into a grant. This program started on April 3rd. Loans can be applied for through most major banks and payments are deferred for 6 months.

Paid Family Sick Leave for Employers

Employers with under 500 employees who provide required leave to their employees are eligible for a tax credit to offset the costs of such leave. This tax relief will be provided as a credit against quarterly payroll taxes (those paid in connection the Form 941). Additional guidance from the IRS can be found [here](#).

Utilities

All East Bay utility companies have suspended service disconnections due to non-payment during the COVID-19 public health emergency. More info [here](#).

Energy and Communications

PG&E and our local Community Choice energy providers have suspended shutoffs during the crisis. Also, most cellphone carriers and internet providers have signed the Federal Communications Commission (FCC) pledge to provide certain benefits during the COVID-19 emergency. The pledge requires companies to keep providing service to people unable to pay their bills due to the COVID-19 pandemic, waiving certain fees, and easing data restrictions to allow consumers to freely use data during the emergency. Find out if your company signed [here](#).

PG&E - Moratorium on service shut-offs due to nonpayment, and offers flexible pay plans for customers in need.

MCE - Temporarily suspending collections on non-paying customers.

EBMUD - Will not disconnect water service due to payment issue and offers an assistance program for those in need.

Price Gouging Rules and Fraud

Price Gouging

Price gouging during a state of emergency is illegal in California. Report gouging on food, gas, medical supplies, transportation, hotel accommodations, and any other essential supplies to the Attorney General at 1-800-925-5225, or [here](#).

Fraud

Beware of bad actors taking advantage of people wanting to help during this crisis. Before giving, make sure charitable organizations are registered with the state Attorney General's office [here](#).

If you think you have been the victim of fraud related to the coronavirus, you can submit a complaint with the Consumer Financial Protection Bureau (CFPB) through their complaints website, available [here](#). You can also contact the CFPB via phone at 1-855- 411-2372.

Additionally, you can file a complaint with the Federal Trade Commission (FTC) [here](#) or by calling (877) 382-4357.

Donation Information

If you are interested in donating items to help health professionals fighting COVID-19, please visit the Contra Costa Health website [here](#) for more information on what items are needed and the location of donation centers.

Additionally, the State of California is accepting larger scale donations of medical equipment from willing organizations. If you know of an organization interested in donating, please direct them to the California contributions website [here](#).

Food Assistance

Congress has increased its investment in food assistance programs to help Americans put food on the table during this crisis.

CalFresh

California's food aid program known as CalFresh, can help ensure that families get the nutrition they need. If you qualify for and need CalFresh benefits you can apply [here](#). If you are already receiving CalFresh, you will keep your coverage through May without being recertified.

Special Supplemental Nutrition Program for Women Infants and Children (WIC)

WIC provides access to nutritious foods for low-income pregnant women and mothers. To learn more, find out if you are eligible, or join visit California's WIC website [here](#). If you are already a participant and need help, please call the participants support line at 1-800-852-5770.

Food Banks

Congress has secured \$850 million in emergency funding to help food banks face increased utilization and demand in countless communities across the country due to the coronavirus. To find food assistance near you, call the United States Department of Agriculture (USDA) National Hunger Hotline 1-866-3-HUNGRY/1-877-8-HAMBRE.

Mortgages and Evictions

Mortgage Forbearance

Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages (for members of federally-recognized tribes), and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request forbearance on their payments for up to 6 months, with a possible

extension for another 6 months without fees, penalties, or extra interest. Homeowners should contact their mortgage servicing company directly.

Governor Newsom announced that most major banks have agreed to allow residential property owners impacted by the crisis to miss mortgage payments for 90 days. You can find more information in the Governor's announcement [here](#).

Eviction Protections

Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally-backed mortgage and who are unable to pay their rent, are protected from eviction for 4 months beginning March 27, 2020. Property owners are also prohibited from issuing a 30-day notice to a tenant to vacate a property until after the 4-month moratorium ends.

These protections cover properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and federally-issued or guaranteed mortgages. Renters whose landlord is not abiding by the moratorium should contact the relevant federal agency that administers their housing program.

Veterans

Congress provided robust emergency funding to ensure the Department of Veterans Affairs (VA) has the equipment, tests, and support services – including setting up temporary care sites, mobile treatment centers and increasing telehealth visits to allow more veterans to get care at home – necessary to provide veterans with the additional care they need. For further guidance as this funding and initiatives are implemented, please refer to the U.S. Department of Veterans Affairs website [here](#).

Telephone or Video Appointments

Veterans can receive care at home — either over the phone or via video using VA Video Connect on their computers, smartphones, or tablets. To set up telephone or video appointments, Veterans can send their provider a secure message on My HealtheVet [here](#). To learn more about VA Video Connect, visit [here](#).

Prescription Refills

Veterans can request prescription refills and order and ship medications to their homes using My HealtheVet or the Rx Refill mobile app. Download the app [here](#).

Text Message Reminders

Veterans can use Annie's Coronavirus Precautions protocol to send automated text messages with information about COVID-19. This application helps Veterans monitor for symptoms and can assist if they need to contact their VA facility for care. Enroll [here](#).

Secure Messaging

With My HealtheVet, VA's online patient portal, Veterans can send online secure messages to their VA health care team to ask them non-urgent health questions. Register [here](#).

For more information about VA NorCal's use of virtual health care technology in response to the COVID-19 pandemic, please e-mail Will Martin, Chief of Public Affairs, at William.Martin6@va.gov or visit the California VA website [here](#).

Student Loans

As of March 20, 2020, the federal government has temporarily suspended the interest and payments on federal student loans without penalty until September 30, 2020.

Department of Motor Vehicles (DMV)

The California DMV has announced that all field offices are closed until further notice. However, many essential services are still available by mail, via online services, kiosks, and virtually. For more information visit the California DMV website [here](#).

Real ID

The deadline for Americans to obtain Real ID has been extended beyond October 1, 2020, however a final deadline has not yet been set by the Department of Homeland Security (DHS). The notice for a new deadline is expected to be published by DHS in the coming days.