

SLO County Covid-19 Financial Relief Options

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FAMILY EARNINGS

Contact Info:

EDD -
Employment
Development
Department

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

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

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

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

4. As part of the federal CARES Act, the new **Pandemic Unemployment Assistance** (PUA) program helps unemployed Californians who are

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

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

- File a claim online at: portal.edd.ca.gov

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

- File a claim online at: portal.edd.ca.gov

-For Unemployment Insurance:
(805) 788-2696 or (805) 788-2693 from 8 a.m. to 2:30 p.m.

OR

1-800-300-5616 Monday through Friday from 8 a.m. to 12 noon

EDD is accepting online applications for this program since Tuesday, April 28

portal.edd.ca.gov

OR

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

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

Texting your zip code to 898211

Visiting 211.org

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| | <p>business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the COVID-19.</p> | <p>Call 1-800-300-5616 Monday through Friday from 8 a.m. to 12 noon</p> |
| <p>Small Businesses</p> | <p>- Congress approved the Coronavirus Aid, Relief, and Economic Security (CARES) Act which includes \$350 billion in emergency loans for small businesses to help them keep people employed. And, if small businesses maintain or later restore their payrolls, they may not have to repay some — or possibly any — of the loan.</p> <p>-Some programs and initiatives in the CARES Act include:</p> <ul style="list-style-type: none"> * Payroll Protection Program *Unemployment Insurance Work Sharing Program *SBA Disaster Assistance Program * Economic Injury Disaster Loan | <p>-For more information go to: slochamber.org/covid-19-financial-support-resources OR sba.gov/funding-programs/loans/coronavirus-relief-options</p> <p>-Local resources which can assist in answering questions are:</p> <ul style="list-style-type: none"> *Cal Poly SBCD: 805-756-5171 *SCORE: 559-487-5791 *MCSC WOMEN'S BUSINESS CENTER: 805-595-1357 |
| <p>CalWorks – Cash assistance</p> | <p>- Families that apply and qualify for ongoing assistance receive money each month to help pay for housing, food and other necessary expenses.</p> | <p>Apply at: MyBenefitsCalWIN.org</p> |

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Economic
Impact
Payments/
Stimulus
Checks

- The CARES Act will send a one-time payment of \$1,200 to eligible adults earning up to \$75,000 and \$2,400 to couples earning up to \$150,000. The income is based on 2019 adjusted gross income (or 2018 if you haven't filed your 2019 tax return). Eligible families will receive an additional \$500 for each child under the age of 17. You will get a check if you have a Social Security number, and are not claimed by someone else as a dependent.
- Social Security beneficiaries who are not typically required to file tax returns will not need to file to receive a payment. Instead, payments will be automatically deposited into their bank accounts. However, some people who typically do not file returns will need to submit a simple tax return to receive the economic impact payment.
- Recipients can expect payments via direct deposit, but if the IRS does not have your bank information you can provide it on their website, otherwise, payments will come via mail.
- The IRS has a ["Get My Payment"](#) service on their website. It allows clients to confirm whether they prefer direct deposit or a paper check, and enter their bank account information if the IRS doesn't have it yet. It also has a ["Non-Filers"](#) service for those who are not required to file a federal income tax return.
- TurboTax has partnered with the IRS to help speed up the delivery of stimulus payments to people who aren't required to file tax returns. Go to: turbotax.intuit.com/stimulus-check
- For more info: irs.gov/coronavirus

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| <p>Immigrant Disaster Relief Fund</p> | <p>Governor Newsom announced support for undocumented Californians impacted by COVID-19 who are ineligible for unemployment insurance benefits and stimulus checks, due to their immigration status. Approximately 150,000 undocumented adult Californians will receive a one-time cash benefit of \$500 per adult with a cap of \$1,000 per household. Funds for San Luis Obispo County are being distributed by Community Action Board Santa Cruz.</p> <p>* Funds will be available on a first come, first served basis as of Monday, May 18. Families in need of support should call (800) 228-6820 as soon as possible on Monday morning. Funds will go quickly.</p> | <p><u>Beginning May 18, 2020:</u></p> <p>Call 1-800-228-6820 for more information or to complete an application</p> <p>https://cabinc.org/2020/05/13/beginning-may-18-2020/</p> <p>gov.ca.gov/2020/04/15/governor-newsom-announces-new-initiatives-to-support-california-workers-impacted-by-covid-19/</p> |
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| <h2>HOUSEHOLD SERVICES</h2> | <h2>Contact Info</h2> |
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| <p>PG&E</p> | <p>PG&E is offering flexible payment plans, waiving reconnection fees, return check fees, waiving new security deposits for up to one year and implemented a moratorium on service disconnections for non-payment.</p> | <p>Customers must self-certify that they are experiencing economic hardship due to the COVID-19 so their accounts can be flagged. 1-800-743-5000.</p> |
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| SoCal Gas | <p>-SoCal Gas is providing support to residential customers by not suspending services and offering payment assistance.</p> <p>-For Small Business Customers, they may waive late payment fees.</p> | <p>-For more information call 800-427-2200 or visit: socalgas.com/coronavirus</p> <p>-Apply for CARE program online. If eligible, the program helps you save 20% on your monthly bill.</p> |
| CAPSLO-Energy Services | <p>- Provides one-time utility assistance to qualified families, both owners and renters.</p> | <p>Access application at: capslo.org/utility-assistance-heap</p> <p>For more information call: 805-541-4122 ext.14</p> |
| Spectrum | <p>-Offers 60 days of free Internet service to new enrollees for new Pre-K to 12, college student and teacher households who don't currently have internet or WiFi service. (Remote Education Credit)</p> <p>- Won't terminate service for 60 days for residential or small business customers who face difficult economic circumstances related to the COVID-19 pandemic, and won't charge late fees.</p> | <p>-Call (855) 243-8892 to sign up for the Remote Education Credit and mention the offer when you call.</p> <p>-Call 1-844-488-8398 to self-certify about experiencing economic hardship due to the COVID-19</p> |
| Comcast | <p>- Offers 60 days of complimentary Internet to new customers, free unlimited data, free WiFi hotspots.</p> <p>-Will not disconnect internet service or assess late fees if they contact the company.</p> | <p>- Find Xfinity WiFi hotspots at www.xfinity.com/wifi</p> <p>- Sing up at: internetessentials.com</p> <p>Or call 1-855-846-8376</p> <p>- For payment arrangements call: 800-391-3000</p> |
| AT&T | <p>-Offers internet access for qualifying limited income households at \$10 a month</p> | <p>-Sign up at: att.com/access</p> |

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| | <p>-Won't terminate service of any wireless, home phone or broadband residential or small business customer due to an inability to pay their bill as a result of the coronavirus pandemic – and are waiving late payment fees for those customers.</p> <p>-They are suspending broadband usage caps for our home internet customers. That means no overage fees while people are home using more data.</p> | <p>-Call to make payment arrangements: 800-288-2020 OR Online: att.com/my/#/login</p> <p>-Request waiver of late fees and overage charges online: att.com/help/covid-19/waive-overage-fee/</p> |
| Sprint | <p>Offers support to residential and small business customers by waiving late fees, not terminating service if they are unable to pay because of the coronavirus. Offers uninterrupted wireless service for at least 60 days, extended unlimited data, an extra 20GB of mobile hotspot to all customers free for 60 days and allows customers to call for free to Level 3-affected countries.</p> | <p>Call 888-211-4727 or visit sprint.com for more information.</p> |
| T-Mobile & Metro by T-Mobile | <p>Offers payment options for customers affected by COVID19, temporarily waives late fees, and extended its plans' data allowances: limited data plans on T-Mobile or Metro will get boosted to unlimited, customers using tethering and mobile hotspots will get 20GB of additional data, and low-income Lifeline plans get 5GB of more data.</p> | <p>-Call Customer Care to discuss options at 611 from a T-Mobile device or 877-746-0909 from any phone.</p> <p>-Set payment arrangements online: account.t-mobile.com</p> |

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MORTGAGE/RENTAL ASSISTANCE

Home Mortgage

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

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

Clients may be eligible for:

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

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

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

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

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Renter Assistance

Governor Newsom and the County of San Luis Obispo issued executive orders to temporarily suspend evictions of tenants who are unable to pay rent because of COVID-19. The order will be in effect through May 31, 2020.

Contact your landlord as soon as possible to let them know about your current circumstances. Explain to your landlord in writing (which can be an email or text if you normally communicate with your landlord via email or text) that you cannot pay your rent because of COVID-19 and save a copy.

[Click here for a sample letter you can give to your landlord.](#)

*Failure to contact your landlord will result in negative things including penalties, bad credit, and ultimately, perhaps, an eviction.

Tenants seeking legal advice can contact the CRLA's San Luis Obispo office at 805-544-7994 or the San Luis Obispo Legal Assistance Foundation (SLOLAF) at 805-543-5140. Both nonprofits provide legal services to low-income residents, but SLOLAF only assists seniors ages 60 and over and low-income veterans.

Disclaimer: this information is for informational purposes.

AUTO

CA Low Cost Auto Insurance

A state-sponsored program that provides affordable, low cost liability insurance to eligible drivers whose income is 250% or below the Federal Poverty Guidelines, many middle-class households may qualify.

Apply online at: mylowcostauto.com

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| DMV | <ul style="list-style-type: none"> - DMV temporarily closed all offices to the public March 27, the DMV is reopening select offices but they do not include the one in San Luis Obispo. All appointments have been canceled. - DMV has extended all driver licenses that expire between March and May 2020 and has expanded eligibility to renew online. Go to the DMV website to do so. -DMV is waiving late fees and penalties for vehicle registration renewals due between March 16 and May 31, 2020, and paid within 60 days of the original expiration date. The requirement to have current license plate stickers is also waived for vehicles with registration expiring between March 4 and June 30, 2020. | <p>Dozens of DMV tasks can easily be taken care of through other channels including online, through the mail, through the 365 kiosks statewide or in business partner locations (ex.AAA).</p> <p>Website: dmv.ca.gov/portal/dmv</p> |
| Car Insurance | <p>If you're experiencing financial difficulties due to COVID-19 and need assistance, please get in touch with your car insurance company. Many companies are offering special payment plans and assistance but you must contact them first.</p> | |
| Car Loans | <p>If you can't make your car payment contact your lender. While you may be afraid to contact your lender and tell them you're out of work, many lenders are offering special forbearance programs to help borrowers through the next several months. If yours is not, there are still options available. Not doing anything or hiding your job loss from your lender is not a good strategy. Missing payments and potentially defaulting on your loan are mistakes that can haunt your credit for years after the crisis has passed.</p> | |

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TAXES

Contact Info:

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| Income Tax | IRS and California extended their filing and payment deadline to: July 15 *The IRS urges taxpayers who are owed a refund to file as quickly as possible as they are still processing returns and issuing refunds. | irs.gov/coronavirus |
| United Way | File free online only | MyFreeTaxes.org |
| TurboTax | File free online only (Form 1040 only) | turbotax.com |
| H&R Block | File free online only | www.hrblock.com/ffa |

BANKS & CREDIT CARDS

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| Banks & Credit Cards | Many banks and credit card companies are offering support to clients who are experiencing hardship as a result of COVID-19. Depending on the company assistance may include waiving interest, late fees, or skip payments without accruing interest on a case-by-case basis for those who request assistance. | Call the number on the back of the card or through digital servicing channels to request assistance. |
| Student Loans | -Under the stimulus package, federal student loans will automatically have interest rates set to 0% for six months. Additionally, borrowers do not have to make payments during that six-month period. | -Borrowers should log on to their student loan servicer's website to access their account; they should see that there is no payment due. If the system is still showing a payment due, contact the servicer to confirm that a payment is not required. |

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Status as of May 14, 2020

-Private student loan lenders may help by offering forbearance, allowing payment modifications, or waiving late fees.

-Contact your private lender to request assistance.

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