

EDD / UNEMPLOYMENT

https://www.edd.ca.gov/claims.htm https://www.edd.ca.gov/About EDD/pdf/news-20-09.pdf

EDD How to Videos

https://www.youtube.com/user/CaliforniaEDD/videos

OC Social Services / CalWorks, Calfresh & Medi-Cal and More http://ssa.ocgov.com/howdoi/apply

Los Angeles County Department of Public Social Services

http://dpss.lacounty.gov/wps/portal/dpss

Homeless Issues

https://www.citynet.org

LA County General Relief

http://dpss.lacounty.gov/wps/portal/dpss/main/programs-and-services/general-relief/!ut/p/b1/04 Sj9Q1MjQ2MzQyNrlw1Y Qj8pLLMtMTyzJzM9LzAHxo8zi3QwMDNz9nYKN3H2ATEf ACdvr7BAAxMz E6CCSGQFBr5hbgaeQYbGvk7u5kYWYYaE9HvpR6Xn5CcBrQrXj0JVjMUssAIDHMDRQN PIz83VT83Ksci08tEEQANRXl2/dl4/d5/L2dJQSEvUUt3QS80SmtFL1o2X0YwMDBHT0JTMjBFNkEwQU9TSjFVOEsxU010/

LA County CalFresh

http://dpss.lacounty.gov/wps/portal/dpss/main/programs-and-

services/calfresh/lut/p/b1/04 Sj9Q1MjQ2MzQyNrIw1Y Qj8pLLMtMTyzJzM9LzAHxo8zi3QwMDNz9nYKN3H2ATEf ACdv r7BAAxMzE6CCSGQFBr5hbgaeQYbGvk7u5kYWYYaE9HvpR6Xn5CcBrQrXj0JVjMUssAIDHMDRQN_PIz83VT83Ksci08tEEQ ANRXI2/dl4/d5/L2dJQSEvUUt3QS80SmtFL1o2X0YwMDBHT0JTMjBFNkEwQU9TSjFV0EsxUzUw/

Rent Issues

https://www.gov.ca.gov/2020/03/16/governor-newsom-issues-executive-order-to-protect-renters-and-homeowners-during-covid-19-pandemic/

https://dcba.lacounty.gov/rentstabilization/

https://www.anaheim.net/5479/Eviction-Protection-Program

Renters Info during COVID-19 for Orange County Residents

https://www.aaoc.com/covid-19-resources.html

Letters from Landlords to Rental Residents EXAMPLES

https://caanet.org/sample-letter-to-residents-amid-covid-19-outbreak/

Utility Issue

https://www.sce.com/safety/coronavirus

Small Business Administration / Paycheck Protection Program

https://www.sba.gov/about-sba/sba-newsroom/press-releases-media-advisories/sbas-paycheck-protection-program-small-businesses-affected-coronavirus-pandemic-launches

Apps with multiple resources for Orange County (refugelink)

https://refugelink.com/#/

Apps with multiple resources for Los Angeles County (what I need)

https://www.ourchildrenla.org/win-app/



Program/Legal Name	Eligibility	Description	How do I apply
1.Direct Payment to taxpayers	 Taxpayers with an AGI of less than \$75K (\$150K married) for 2018 or 2019 Reduction in payments if AGI is over limits above Non-Tax Filers will also receive rebates, but must apply. 	 Checks or direct deposit to your bank of \$1200 per individual or \$2400 married couple plus \$500 for each dependent child Progressively lower payment of \$5 less per every \$100 over these above amounts 	 IRS should automatically do this beginning in April 2020 If you do not receive a check or deposit contact IRS.gov. Non-Tax Filers apply at this link: https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here
2.401K or IRA Retirement Fund	 Those under their plan retirement age Those affected by COVID-19 	Allowed to withdraw up to \$100K	Contact your 401K or IRA administrator or brokerage handling these funds
3.Pandemic Unemployment Assistance (PUA)	Unemployed, self-employed, independent contractor, gig economy (short term contracts/freelance work, like Lyft, Uber)	 An emergency increase of an additional \$600/week for up to 4 months, ends 7.31.2020. Additional 13 weeks of unemployment benefits through 12.31.2020 	 Apply at your local Unemployment office or online at: https://edd.ca.gov/claims.htm Beginning 4/28/2020, California will be launching a new website and app known as PUA, or Pandemic Unemployment Assistance, for thousands of Californians who work for themselves. https://www.kcra.com/article/california-to-launch-website-to-help-self-employed-file-for-unemployment/32165603

DISCLAIMER:

1

This document, and the information and materials presented, are not meant to replace legal advice from a human resource or retirement benefits attorney, or any other legal or accounting representation appropriate to your case or circumstance. Each circumstance is unique and the laws are complicated and always changing. Livestream participant who is considering the use of any of the information or materials should consult with the appropriate legal or human resource benefits counsel.

Program/Legal Name	Eligibility	Description	How do I apply
4.Economic Injury Disaster Loan (EIDL) As of 4/16/2020, the EIDL program is on hold.	 Business with Fewer than 500 employees A sole proprietor Independent Contractor As of 4/16/2020, the EIDL program is on hold.	SBA issues loans below \$200K in response to COVID-19 by 12/31/2020 based on applicant's credit score	 Complete an application at a bank or Credit Union Complete online at: https://disasterloan.sba.gov/ela Or, for all other COVID-19 loans through SBA, go to: https://www.sba.gov
5.Temporary Relief for Federally-backed Student Loans	Student loan borrowers with federally-held loans with Direct Loans and FFEL (Federal Family Education Loans) that are held by the U.S. Dept of Education •	 Automatic deferment of federal student loan payments from 3/13/2020 through 9/30/2020. Automatic debit payments to your federal student loan cease until after 9/30/2020. Interest will be waived during this time period. Deferred payments must be paid back. Interpretive ruling states loan end date won't change. Thus, your monthly loan amount may increase after 9/30/2020 to factor in the 6 months of payments not paid 	 No application needed. This is being done automatic, but you may contact your loan servicer to ensure it is being done. NOTE: You have the option of continuing your monthly federal student loan payments.

DISCLAIMER:

This document, and the information and materials presented, are not meant to replace legal advice from a human resource or retirement benefits attorney, or any other legal or accounting representation appropriate to your case or circumstance. Each circumstance is unique and the laws are complicated and always changing. Livestream participant who is considering the use of any of the information or materials should consult with the appropriate legal or human resource benefits counsel.

Program/Legal Name	Eligibility	Description	How do I apply
6.Mortgage Forbearance (deferment)	 Homeowners with FHA, USDA, VA, Section 184, or 184A mortgages Mortgages backed by Fannie Mae or Freddie Mac Affected by COVID-19 	 Defer payment for up to 6 months, with a possible extension for another 6 months without fees, penalties, or extra interest. Should be current on payments 	Call or submit a written request to your mortgage lender
7.Tenant Relief	A tenant in a property whereby the owner receives a federal subsidy or has a federally backed mortgage for the property in which you are residing	 Property owner is prevented from filing for eviction or charging penalties to a tenant who cannot pay rent for a max period of 120 days through 7.25.2020 	 Contact property administrator or landlord regarding inability to pay rent for COVID-19 related reasons. See Sample Tenant Letter on the CV-19 Resources page of The Rock Anaheim website Any non-rent payments will be required to be paid to the property administrator or landlord.

DISCLAIMER:

3

Program/Legal Name	Eligibility	Description	How do I apply
8.Medical Benefits - Medicare, Medi- Cal, Individual, Employer-based Insurances	Enrolled in medical insurance under Medicare, Medi-Cal, Individual, or Employer-Based insurances	All COVID-19 testing is covered without cost sharing. Coverage extends to any services/items provided during medical visit – includes telehealth, urgent care, doctor's office, or Emergency Room – that results in testing or screening. This provision effective through 12.31.2020.	 Automatically mandated by insurance carriers participating in Medicare, Medi-Cal, Individual, and employer-based health insurances Access your updated benefits through your insurance carrier website or phone app
9.Changes to FSA, HRA and HSA Healthcare Account Based Plans	 Enrolled in a current FSA (Flexible Spending Account), HSA (Health Savings Account), or HRA (Health Reimbursement Account) Healthcare plan Effective January 1, 2020 	 Over-the-counter (OTC) medical products are now qualified reimburseable expenses. Menstrual care products are now also considered qualified reimburseable expenses. No prescription required 	 Administrative vendors for these Healthcare flexible spending account based plans are updating debit cards and reimbursement processes to reflect these new allowable expenses. With most vendors, you can turn in a copy of your non-credit card receipt with a claim form for reimbursement. Always keep your FSA, HRA, HSA receipts for each tax year you participate!

DISCLAIMER:

4

This document, and the information and materials presented, are not meant to replace legal advice from a human resource or retirement benefits attorney, or any other legal or accounting representation appropriate to your case or circumstance. Each circumstance is unique and the laws are complicated and always changing. Livestream participant who is considering the use of any of the information or materials should consult with the appropriate legal or human resource benefits counsel.

Program/Legal	Eligibility	Description	How do I apply
Name			
10.Emergency Paid Sick Leave Eligibility 1	 Employment-based work (full time, part time, on leave, temps) for company that has less than 500 total employees Unable to work or telework due to: Quarantine order by government; or, Quarantine advised by healthcare provider; or, Experiencing COVID-19 symptoms and seeking a medical diagnosis 	 Full pay for 2 weeks Maximum payout is \$511/day and \$5,110 total Health benefits must be maintained 	 Notify your HR Department Employers cannot require employee to use company-provided Paid Time Off (PTO) before an employee uses FFCRA Paid Sick Leave.

DISCLAIMER: 5

Program/Legal Name	Eligibility	Description	How do I apply
Name 11.Emergency Paid Sick Leave Eligibility 2	 Employment-based work (full time, part time, on leave, temps) for company that has less than 500 total employees Unable to work or telework due to: Caring for an individual subject to quarantine by govt order or advised by a provider; or, Caring for a child under age 18 whose school or child care provider is closed or unavailable for reasons related to COVID-19; or, Experiencing a substantially similar condition to COVID-19 	 2/3 regular rate of pay for 2 weeks Maximum payout is \$200/day and \$2,000 total Health benefits must be maintained 	Notify your HR Department Employers cannot require employee to use company-provided Paid Time Off (PTO) before an employee uses FFCRA Paid Sick Leave.

DISCLAIMER:

6

Program/Legal Name	Eligibility	Description	How do I apply
12.Emergency Paid Sick Leave - Eligibility 3	 Employment-based work (full time, part time, on leave, temps) for company that has less than 500 total employees Must be employed for at least 30 days prior to leave request Unable to work or telework due to: Caring for a child under age 18 whose school or child care provider is closed or unavailable for reasons related to COVID-19 	 2/3 regular rate of pay for up to an additional 10 weeks (on top of Eligibility 2) Maximum payout is \$200/day, capped at \$10,000 for the allowable period (in addition to the payout of Eligibility 2 noted above) Health benefits must be maintained 	 Notify your HR Department Employers cannot require employee to use company-provided Paid Time Off (PTO) before an employee uses FFCRA Paid Sick Leave.
	NOTE: Employers with less than 50 total employees may be exempted from this paid leave requirement if they deem it would jeopardize the viability of the business. Small employers must prove exemption.		

DISCLAIMER: 7

NOTICE OF CORONAVIRUS-RELATED INABILITY TO PAY RENT (CALIFORNIA EXECUTIVE ORDER N-37-20)

Instructions

The California Attorney General has approved this form for optional use by tenants affected by the coronavirus pandemic to notify their landlords of their inability to pay rent. This form is intended for use to preserve rights under the Governor's statewide order. Local measures where you live may provide greater protection; you should research the applicable local rules carefully.

- 1. Fill all the blanks below and check the boxes that apply.
- 2. Deliver a copy to your landlord.
- 3. Keep a copy of this notice (or at least a cell phone picture).
- 4. Gather and keep documentation to prove your inability to pay rent, such as termination or layoff notices, pay stubs, bank statements, medical bills, or a signed letter from an employer.

DATE:		(Put the date here)
TO:	(Landlord or manager's name)	FROM:
•	T'S HOME ADDRESS:	
		(Fill in the full address of the unit you are renting)
REASO	* ·	full amount of rent for the rental unit listed above, for the ed reason(s) (<i>Check all that apply</i>):
[nousehold lost income due to the coronavirus, the state of overnment response (such as a layoff or reduction in hours).
	A tenant (or tenants) in the was closed in response to the	nousehold needed to miss work to care for a child whose school e coronavirus.
	A tenant (or tenants) in the lor suspected coronavirus.	nousehold was unable to work because of sickness with confirmed
[` ,	nousehold was unable to work because of a need to care for a or who was sick with confirmed or suspected coronavirus.
[Other COVID-related reason	n (specify):
		ayment of the rent due, and am entitled to the protections of or your understanding and cooperation.
\$	Sincerely, (Sign here)	<u> </u>