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# COVID-19 Response

## Residential Resources

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

## HUD

- Suspended evictions until May 1
- Impacts [FHA](#), FHFA, [Fannie Mae](#), [Freddie Mac](#)

## USDA

- Single-family housing Direct and Guaranteed loans
- 60-day moratorium on foreclosures/evictions
- 6-month deferment

## Bank loan/foreclosure assistance

- Banks providing aid
  - [Huntington](#) 1-800-480-2265
  - [KeyBank](#) 1-800-KEY2YOU
  - [PNC](#) 888-762-2265
  - [Fifth Third](#) 866-601-6391
  - [Citizens Bank](#) 800-922-9999
  - Third Federal
  - JPMorgan Chase

## Temporarily stopping disconnections

- Must contact to reconnect
- Disconnection notices still sent

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

## Employer-Paid Leave

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

## Covered Employers?

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

## Exempt Employers

- Small businesses (fewer than 50 employees)

## Businesses receive a Tax Credit for these payments

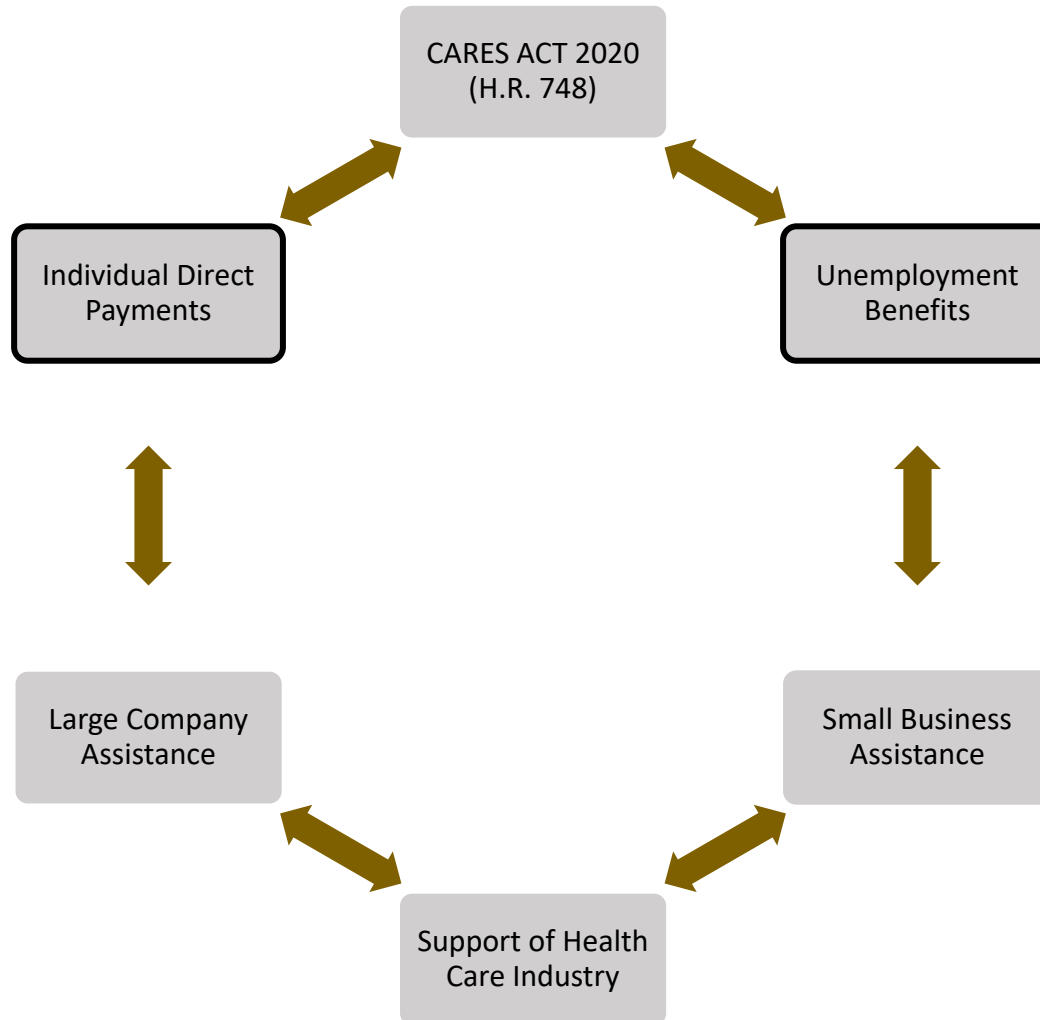
- Self-employed individuals also qualify



Employees qualify for sick time if unable to work or telework because employee is:

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

# Overview of CARES Act 2020



Mass-layoff number 2000180

Extension from 26 weeks to 39 weeks

## Federal Pandemic Unemployment Compensation

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

# Unemployment Expansion

	<b>Weekly</b>	<b>Annualized Equivalent</b>
Unemployment Minimum	\$134	\$6,968
CARES Act Benefit	\$600	\$31,000
Total	\$734	\$38,168

Adults (with AGI < \$75,000) receive \$1,200

- Phases out between \$75,000-\$99,000
- Married, head of household phaseout from \$112,500 to \$146,500

Each child/dependent in household gets \$500

Payments begin in mid-April?

Use payment & income data from 2019 or 2018 tax return

## Getting a check?

- Use payment method and address from latest tax return
- Haven't filed taxes recently? Use Form [SSA-1099](#) or Form RRB-1099
- Not required to file or are not eligible for SSI
  - Will need to file simple tax return
  - Update not yet available at irs.gov

- Food and Nutrition Service
  - \$500 million supplemental [WIC](#)
  - Funding [increased](#) EBT for children missing school meals
  - The Emergency Food Assistance Program ([TEFAP](#))
    - \$400 million for food banks
- Senior Nutrition Program, \$250 million
  - [Meals](#) for home-bound, disabled, chronically ill, caregivers
- SNAP requirements loosened

## Low Income [Home Energy Assistance Program](#) (HEAP)

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

## Community Services Block Grant

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

## Family Violence Prevention and Services

- \$45 million to violence shelters
- \$2 million to National Domestic Violence Hotline



HUD – CDBG - \$5 Billion (\$2 Billion by formula)

USDA Rural Development - \$145.5 Million

Administration for Children and Families - \$6.3 Billion

- Child Care and Development Block Grant - \$3.5 Billion
- Child Welfare Services - \$45 million
- Runaway/Homeless Youth Programs - \$25 million
- Head Start - \$750 million
- Summer Programming - \$500 million

National Endowment for the Arts - \$150 Million

## Senior Support

### Administration for Community Living

- Aging and Disability Services - \$955 million

### HUD

- \* Housing for the Elderly - \$50 million

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

## Whole-Child Nutrition

- School Nutrition Substitution

## Resources for Parents and Families

- At-home learning
- Travel the world
- Museums and zoos
- Anxiety

- Children's educational [resources](#)
- Public library digital access
- Free [streaming](#) services
- Free Sesame Street [e-books](#)
- Free [audio books](#)
- Free [Comic Books](#) including [Marvel](#) Comics
- Athletics
  - 90-day trial of [Fit Pass](#)
  - 90-day trial of [Peloton](#)

\$25 million

- Health providers
- Assistance to vulnerable populations
- Economic relief for reduced and lost work
- Supporting children and families in wake of school closures
- Medical research

1. Check In
  - Deadlines & Priorities May Change
2. Update
  - Income Lost & Change in Plan
3. Tech Savvy
4. Communicate
  - Social Media
  - Be Human!

- [Akron Community Foundation](#)
- [ArtsWave](#)
- [Athens County Foundation](#)
- [Barberton Community Foundation](#)
- [Cardinal Health Foundation](#)
- [Care Source Foundation](#)
- [The Cleveland Foundation](#)
- [The Columbus Foundation](#)
- [Community Foundation of Lorain County](#)
- [Community West Foundation](#)



- [Cuyahoga Arts & Culture](#)
- [The Dayton Foundation](#)
- [Foundation for Appalachian Ohio](#)
- [The George Gund Foundation](#)
- [Greater Cincinnati Foundation](#)
- [Greater Toledo Community Foundation](#)
- [Impact 100](#)
- [Jewish Federation of Cleveland](#)
- [Jewish Federation Cincinnati](#)
- [Knox County Foundation](#)

- [Middletown Community Foundation](#)
- [Ohio Arts Council](#)
- [Stark Community Foundation](#)
- [United Way of Central Ohio](#)
- [Yellow Springs Community Foundation](#)
- [The Youngstown Foundation](#)

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



**HOW TO CONTACT US?**

**[BFRIEDMAN@PLANFSOLUTIONS.COM](mailto:BFRIEDMAN@PLANFSOLUTIONS.COM)**

**OR 216.543.0114**