This list provides a summary of economic resources with a direct relationship to the coronavirus (COVID-19) outbreak in the United States. Note the date the document was last updated. https://ncdp.columbia.edu.microsite-page/covid-19-global-pandemic/home/

INDIVIDUAL ASSISTANCE

IRS Coronavirus Tax Relief Information

Eligibility: Tax filers with adjusted gross income (AGI) for 2019 up to $75,000 for individuals, up to $112,500 if filing as head of household, and up to $150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by 5% of the amount by which your AGI exceeds the applicable threshold (e.g. up to $75,000 for individuals). Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.

Eligible taxpayers who filed tax returns for 2019 will automatically receive an economic impact payment of $600 for individuals or $1,200 for married couples and up to $600 for each qualifying child. These benefits are in addition to payments sent in spring 2020. https://www.irs.gov/coronavirus/economic-impact-payments

If you earned less in 2020 than 2019, and your 2019 tax returns deemed you ineligible, you may be able to claim the stimulus payments in the form of a refundable tax credit when you file your 2020 income tax returns.

Individual Grants

Candid has compiled a list of organizations that are offering assistance to individuals. They also provide grant opportunities for various sectors listed below. https://grantspace.org/resources/knowledge-base/covid-19-emergency-financial-resources/

- Grants for Nonprofits
- Grants for Individuals
- Grants for Artists (all disciplines)
- Grants for Small Businesses
- International Aid
**EMPLOYMENT**

**Update:** Under the December 2020 coronavirus relief legislation, Congress has authorized increased unemployment benefits through March 14th. The benefit amount has been reduced to $300 weekly. [https://www.nelp.org/blog/unemployment-benefits-covid-short-term-partial-relief-bill/](https://www.nelp.org/blog/unemployment-benefits-covid-short-term-partial-relief-bill/)

**Unemployment Benefits Finder**
The federal government is allowing new options for states to amend their laws to provide unemployment insurance benefits related to COVID-19. For example, federal law allows states to pay benefits where:

- An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;
- An individual is quarantined with the expectation of returning to work after the quarantine is over; and
- An individual leaves employment due to a risk of exposure or infection or to care for a family member.

Learn more: [https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx](https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx)

**MEDICARE/MEDICAID & CHIP HOLDERS**

**Coverage for Medicare and Medicaid During COVID-19**

States are required to cover COVID-19 Testing with no cost-sharing for Medicaid and CHIP Recipients.


**Federal Health Care**

**Enrolling in Coverage**
Uninsured individuals and families may be eligible for the Special Enrollment Period from Healthcare.gov Marketplace. Special enrollment information: [https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period](https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period)

Special Enrollment Period Screener: [https://www.healthcare.gov/screener/](https://www.healthcare.gov/screener/)

As a reminder, federal law and regulations provide protections against pre-existing condition exclusions in health insurance coverage. Health plans must permit you to enroll regardless of health status, age, gender, or other factors that might predict the use of health services. Marketplace plans cannot terminate coverage due to a change in health status, including diagnosis or treatment of COVID-19.

Learn more: [https://www.healthcare.gov/blog/coronavirus-marketplace-coverage](https://www.healthcare.gov/blog/coronavirus-marketplace-coverage); [https://www.healthcare.gov/coverage/pre-existing-conditions](https://www.healthcare.gov/coverage/pre-existing-conditions)
STUDENT LOAN HOLDERS

Student Debt Relief in the Pandemic
To provide relief to student loan borrowers during the COVID-19 national emergency, federal student loan payments have been suspended and interest rates are set to 0% from March 20, 2020 through September 30, 2021 (As of January 20, 2021) Learn more at: https://studentaid.gov/announcements-events/coronavirus

The following are loan servicers for loans that the U.S Department of Education (ED) owns. Borrowers can call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243 to find out who their loan servicer is. https://studentaid.gov/manage-loans/repayment/servicers

HOUSEHOLDS & FAMILIES

State and Local Government Agency Information
There are many local accommodations and services not provided by the Federal government. Stay up-to-date in your locally connecting with your Local and State Public Health and Emergency Management officials. Note: Local emergency management agencies, such as cities and counties can typically be found on state websites.

- List of State Public Health Agencies: https://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html
- List of Local Public Health Agencies: https://www.naccho.org/membership/lhd-directory

The Families First Coronavirus Response Act (H.R. 6201) expired on December 31, 2020. As a result, employers are currently not required at the federal level (this may vary by state or locality) to provide paid sick leave and expanded family and medical leave. More information here: https://www.dol.gov/agencies/whd/pandemic/ffcra-questions#104

FOOD ASSISTANCE

Food Access
Food security is an issue for millions of Americans with limited economic resources as well as reduced access to groceries and prepared food. Many local food banks are working to meet the needs in their communities and can be a valuable option for many households.

- Local food pantries: https://www.foodpantries.org/
- Local food banks: https://www.feedingamerica.org/find-your-local-foodbank

Federal programs like SNAP (Supplemental Nutrition Assistance Program, also known as food stamps), WIC (Women and Infant Children), Child Nutrition Programs (including through their school) now have more flexibility at the state and local level.

- Further information can be found at the State level and the relevant State Agencies can be found here: https://www.fns.usda.gov/contacts
- SNAP Specific: https://www.fns.usda.gov/snap/state-directory. January 22nd, 2021 update: The Pandemic-Electronic Benefit Transfer (a program that provides food benefits to children who are unable to receive school meals due to COVID-19 related school closures, used similarly to the SNAP
MENTAL HEALTH

Managing Stress
There are various national resources and services to help people manage the continued stress and anxiety with COVID-19 that may be centered around financial issues. These resources are helpful for both mental and physical stress. There are a number of resources available to guide you through a challenging time.


Hotlines for Immediate Assistance

- Disaster Distress Helpline (SAMHSA) https://www.samhsa.gov/find-help/disaster-distress-helpline
  Call 1-800-985-5990 or text TalkWithUs to 66746
- National Suicide Prevention Lifeline https://suicidepreventionlifeline.org
  Call 800-273-8255 or chat on-line (use link above)
- Crisis Textline https://www.crisistextline.org/
  Text TALK to 741741
- Veterans Crisis Line (VA) https://www.veteranscrisisline.net
  Call 800-273-8255 or text 838255

HOMEOWNERS AND RENTERS

CDC Moratorium On Evictions
The U.S. Centers for Disease Control and Prevention (CDC) has issued a moratorium on all evictions through March 31, 2021 (The moratorium was extended on January 20, 2021) More information on the moratorium can be found here: https://nlihc.org/coronavirus-and-housing-homelessness/national-eviction-moratorium

More on the moratorium extension can be found here: https://www.cdc.gov/media/releases/2021/s0121-eviction-moratorium.html

Emergency Rental Assistance
As a part of the Coronavirus relief legislation passed on December 27th, 2020, $25 billion has been appropriated for emergency rental assistance. In most cases, funds will be paid to the landlord or utility service provider directly. If a landlord does not wish to participate, the money may go to the household directly. Eligible expenses will include rent, utilities, and other expenses related to housing. Emergency rental assistance will be administered by States (including D.C.), U.S. Territories, Indian tribes, and local governments with more than 100,000 residents. The Department of Treasury will be
overseeing these funds with the various government agencies, and more information will be available soon.

For more information at the household level, see the Consumer Finance Protection Bureau (CFPB): https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protectons/#rental-assistance-programs

For more information on the program, see the Department of Treasury’s page on this: https://home.treasury.gov/policy-issues/cares/emergency-rental-assistance-program

**Mortgage Information**

Federal Housing Administration (FHA)-Approved Mortgagees’ Loss Mitigation: For FHA approved mortgagees and landlords, important resources can be found on this site for home retention and other assistance: https://www.hud.gov/program_offices/housing/sfh/nsf/lossmit


FHFA (Federal Housing Finance Agency) is not able to offer direct assistance or field individual inquiries from renters, landlords, or borrowers. FHFA encourages anyone facing economic hardship as a result of COVID-19 to immediately contact their landlord or mortgage servicer (the company they send their mortgage payments to), to see if they qualify for payment relief.

For more information visit: https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx

**SMALL BUSINESS OWNERS**

There are many Small Business Administration (SBA) resources that are available through the Disaster Declaration throughout the U.S. with other programs through the CARES Act.

**Economic Injury Disaster Loans (EIDL)**

Small business owners, including agricultural businesses, and nonprofit organizations in all U.S. states, Washington D.C., and territories can apply for an EIDL. EIDL can be used for normal operating expenses such as fixed debts, rent, payroll, and utilities that otherwise could have been paid had the disaster not occurred.

The loan amount is up to six months of working capital, with interest rates below market rate (small business: 3.75% and most private, Non-profits 2.75%) and terms up to 30 years. Eligibility is based on size, type of business and financial resources. Collateral and a personal guarantee may be required depending on the size of the loan.

The COVID-19 Targeted EIDL Advance was signed into law on December 27th alongside the Coronavirus relief legislation. This program allows businesses located in low-income communities who previously received an EIDL advance for less than $10,000 or who applied and did not receive funding due to SBA funds being unavailable.

Paycheck Protection Program
Beginning the week of January 11, 2021, the SBA reopened the Paycheck Protection Program for First Draw Loans. Certain eligible borrowers that previously received a PPP loan may also apply for a Second Draw PPP Loan. The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for the eight to 24 week period after loan distribution, and the money is used for payroll, rent, mortgage interest, or utilities.


SBA Express Bridge Loans
The program allows small businesses who currently have a business relationship with an SBA Express Lender to access up to $25,000 quickly.

- Lists of SBA Express Lenders in a community can be found in the SBA District Offices: [https://www.sba.gov/local-assistance/find/?type=SBA%20District%20Office](https://www.sba.gov/local-assistance/find/?type=SBA%20District%20Office)

SBA Loan Debt Relief
- The SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months.
- The SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued after March 27, 2020 and prior to September 27, 2020.

More information on the SBA Loan debt relief can be found here: [https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief](https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief)

For more information on all the SBA programs in the CARES Act: [https://www.sbc.senate.gov/public/index.cfm?a=Files.Serve&File_id=29FC1AE7-879A-4DE0-97D5-AB0A0CB558C8](https://www.sbc.senate.gov/public/index.cfm?a=Files.Serve&File_id=29FC1AE7-879A-4DE0-97D5-AB0A0CB558C8)


Additional Small Business Resources
Candid has compiled a list of organizations that are offering assistance to small businesses (Note: This list is not comprehensive and will be updated as resources are submitted): [https://grantspace.org/resources/knowledge-base/covid-19-emergency-financial-resources/?ga=2.112502852.1502775576.1587420282-2117641185.1587420282#anchor4](https://grantspace.org/resources/knowledge-base/covid-19-emergency-financial-resources/?ga=2.112502852.1502775576.1587420282-2117641185.1587420282#anchor4)

VOLUNTEERING, DONATIONS & MUTUAL AID

Volunteering
There are many opportunities for volunteering both in-person and remotely during COVID-19. Volunteering is a great opportunity to give back to the community and also provide a creative or service outlet during this time.

For healthcare workers:
- HHS Medical Reserve Corps: [https://mrc.hhs.gov/HomePage](https://mrc.hhs.gov/HomePage)
HHS Emergency System for Advance Registration of Volunteer Health Professionals (ESAR-VHP): [https://www.phe.gov/esarvhp/Pages/registration.aspx](https://www.phe.gov/esarvhp/Pages/registration.aspx)

For the general public:
- [https://www.volunteermatch.org/covid19](https://www.volunteermatch.org/covid19)

**Donations**

There are many non-profits supporting individuals and households affected by COVID-19 in the form of donations.

For those looking to provide donations, both in-kind and monetary, NCDP offers two guiding principles when donating to non-profits to maximize impact. The first is to donate to non-profits with a local focus. These organizations will be better engaged with the community they’re working in and will hopefully continue to serve through the recovery phase. The second is to donate to charities that are full vetted and highly rated for transparency and financial stability.

- Under the CARES Act, up to $300 can now be deducted from a standard deduction filing in 2020 taxes for donations to qualified charities: [https://www.growyourgiving.org/giving-blog/cares-act-charitable-deduction-summary](https://www.growyourgiving.org/giving-blog/cares-act-charitable-deduction-summary)

**Mutual Aid**

Mutual aid is the concept of sharing resources, time, and helping each other out in a more informal and community driven approach.

Lists of various mutual aid networks can be found here:
- [https://mutualaiddisasterrelief.org/collective-care/](https://mutualaiddisasterrelief.org/collective-care/)
- [https://www.mutualaidhub.org/](https://www.mutualaidhub.org/)

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All trainings require participants to register for a FEMA Student Identification (SID) Number prior to attending.

Register for an SID: [https://cdp.dhs.gov/femasid/register](https://cdp.dhs.gov/femasid/register)