

# economic resources

## COVID-19

LAST UPDATED: 7/8/2020

This resource list is a living document which provides a summary of economic resources with a direct relationship to the coronavirus (COVID-19) outbreak in the United States. During this pandemic, information is constantly evolving and many resources may lose relevance over time (e.g. legislation or current federal government programs). To this point, please note the date the document was last updated (see above).

NCDP is actively maintaining a COVID-19 Resource Microsite with a wide variety of response-related content: <https://ncdp.columbia.edu/microsite-page/covid-19-global-pandemic/home/>

### INDIVIDUAL ASSISTANCE

#### IRS Coronavirus Tax Relief Information

Check the IRS site for updated information on tax relief, stimulus payment checks, and other related issues: <https://www.irs.gov/coronavirus/economic-impact-payments>

Eligibility: Tax filers with adjusted gross income up to \$75,000 for individuals 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% for adjusted gross incomes above \$75,000. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. 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 either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child.

#### 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](#)

# economic resources

## COVID-19

### EMPLOYMENT

#### 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.

**Update: Increased unemployment benefits provided by the federal government under the CARES Act (an extra \$600 a week) are currently set to expire on July 31st. <https://www.marketplace.org/2020/06/05/when-does-the-expanded-covid-19-unemployment-insurance-run-out/>**

Learn more: <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx>

### MEDICARE/MEDICAID & CHIP HOLDERS

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

Medicare covers COVID-19 testing and all medically necessary hospitalizations: <https://www.medicare.gov/medicare-coronavirus>

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

- Fact Sheet from Georgetown Health Policy Institute: <https://ccf.georgetown.edu/wp-content/uploads/2020/03/Families-First-Final-3.30-V2.pdf>

#### Federal Health Care

##### Enrolling in Coverage

For uninsured individuals and families, they may be eligible for the [Special Enrollment Period](#) from Healthcare.gov Marketplace. Special enrollment information: <https://www.healthcare.gov/glossary/special-enrollment-period/>

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 can't 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/coverage/pre-existing-conditions/>, and <https://www.healthcare.gov/glossary/special-enrollment-period/>

# economic resources

## COVID-19

### 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 borrowers can be placed in an administrative forbearance, which allows borrowers to temporarily stop making monthly loan payments.

The interest is now set at 0% until September 30th, 2020: <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.

- 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>
- List of State Emergency Management Agencies: <https://www.fema.gov/emergency-management-agencies>

Note: Local emergency management agencies, such as cities and counties can typically be found on state websites

#### Relevant Legislation

Both major pieces of legislation have important implications for households and families. It is important to understand the benefits of these particularly when children are part of a household.

- Overview of the Families First Coronavirus Response Act (H.R. 6201) and the Coronavirus Aid, Relief, and Economic Security (CARES) Act (H.R.748) and how it affects and pertains to children and families: <https://firstfocus.org/blog/fact-sheet-coronavirus>

### FOOD ASSISTANCE

#### Food Access

Food security is a growing issue for millions of Americans now not only with limited economic resources but access to groceries and prepared food. Many local food banks are rushing to meet the needs in their communities and can be a valuable option for many households.

- Local food pantries: <https://www.foodpantries.org/>

# economic resources

## COVID-19

- 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>

## MENTAL HEALTH

### Managing Stress

There are various national resources and services to help people manage the 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.

- CDC Stress and Coping during COVID-19: <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/managing-stress-anxiety.html>

### 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

### 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.

For more information, visit Home Retention Options for Assisting Borrowers: <https://www.hud.gov/sites/dfiles/Main/documents/LossMitigation-Guidance-Single-Family-Stakeholders-March2019.pdf>

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.

# economic resources

## COVID-19

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

**Update:** The deadline for the federal eviction moratorium is July 25, 2020 (120 days from its enactment on March 27) <https://nlihc.org/resource/hud-posts-faq-cares-act-home-program-eviction-moratorium#:~:text=The%20FAQ%20reiterates%20CARES%20Act,extends%20until%20July%2025%2C%202020.>

### SMALL BUSINESS OWNERS

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

#### Emergency Injury Disaster Loans (EIDL)

EIDL can be used for items like Fixed debts (rent, etc.), payroll, accounts payable, and some bills that could have been paid had the disaster not occurred.

The loan amount is up to \$2 million, 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.

In response to the COVID-19 pandemic, small business owners in all U.S. states, Washington D.C., and territories are also eligible to apply for an EIDL advance of up to \$10,000. This loan advance will not have to be repaid.

**Update:** As of June 15th, SBA will begin accepting new Economic Injury Disaster Loan (EIDL) and EIDL Advance applications to qualified small businesses and U.S. agricultural businesses.

Further details on EIDL: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>

#### Paycheck Protection Program

The Paycheck Protection Program (PPP) is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. The loans are up to \$10 million and based off average monthly payroll costs and other conditions apply. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

Learn more: <https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>

#### SBA Express Bridge Loans

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

**Update:** The deadline for small businesses to apply to the Paycheck Protection Program has been extended to August 8, 2020.

# economic resources

## COVID-19

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>

### SBA Loan Debt Relief

1. The SBA will automatically pay the principal, interest, and fees of current 7(a), 504, and microloans for a period of six months.
2. The SBA will also automatically pay the principal, interest, and fees of new 7(a), 504, and microloans issued 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>

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)

For information about Small Business Administration COVID-19 disaster assistance: <https://www.sba.gov/disaster-assistance/coronavirus-covid-19#section-header-1>

### 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>
- HHS Emergency System for Advance Registration of Volunteer Health Professionals (ESAR-VHP): <https://www.phe.gov/esarvhp/Pages/registration.aspx>

#### For the general public

- <https://www.volunteermatch.org/covid19>
- <https://www.idealists.org/en/volunteer>

# economic resources

## COVID-19

### 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.

- More about the local focus: <https://www.npr.org/2020/03/19/818518736/exploring-the-best-ways-to-give-to-charity-during-the-coronavirus-crisis>
- More about transparency and financial stability and some suggested non-profits through Charity Navigator: <https://www.charitynavigator.org/index.cfm?bay=content.view&cpid=7779>

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>

### 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://www.mutualaidhub.org>



**FEMA**

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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>

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