

Rep. Rick Larsen
COVID-19 Resource Guide:
Individuals

Last Updated: May 8, 2020





~ A NOTE FROM REPRESENTATIVE RICK LARSEN ~

Northwest Washington, the nation and the entire planet are dealing with a unique public health crisis. The deadly impact of COVID-19 and the necessary public health measures to prevent its further spread are having serious consequences in our communities: health care systems are strained, schools and businesses are closed and thousands of hardworking women and men have lost their jobs.

Congress is acting to protect Americans from COVID-19 and reduce the economic harm caused by the pandemic. The *Families First Coronavirus Act* expands paid emergency medical leave, extends unemployment insurance and provides help for health care workers who are working around the clock to keep Washingtonians safe. It also ensures children and seniors who rely on nutrition programs do not go hungry when schools and senior centers close. The law also guarantees that if someone needs a COVID-19 test, they do not pay for it, regardless of insurance coverage.

Congress also passed the *CARES Act*, which expands unemployment benefits for laid-off and furloughed workers, including self-employed and gig economy workers. The law also directs cash payments to lower and middle-income Washingtonians, provides robust small business relief including forgivable loans for certain businesses. Additionally, the legislation increases resources for hospitals, health care workers and researchers combatting COVID-19.

The *Paycheck Protection Program and Health Care Enhancement* provides additional relief for small businesses by increasing funding for the Economic Injury Disaster Loan (EIDL) program and the Paycheck Protection Program (PPP). The bill also included additional funding for hospitals and a nationwide virus testing program.



These bills and supplemental funding are necessary first steps to protect Washingtonians' health, safety and economic security. The federal government has a continued role to play in responding to this crisis. I will work to ensure these programs help Washingtonians deal with the health and economic consequences of COVID-19.

As this situation develops, my team and I are ready to help you. Although my offices are physically closed, you can still contact my Washington state staff at 425-252-3188 and my Washington, DC staff at 202-225-2605.

Throughout this time, I will continue to meet with constituents in small groups or via teleconference.

Sincerely,

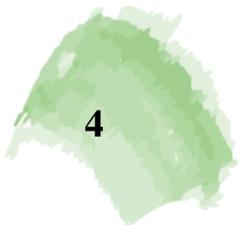


Rick Larsen
Member of Congress
Washington State, 2nd District



~ TABLE OF CONTENTS ~

- [Helpful Links](#)
- [Federal Response Highlights](#)
- [FAQ](#)
 - [Stimulus Payments](#)
 - [Unemployment](#)
 - [Housing](#)
 - [Students](#)



~ **HELPFUL LINKS** ~

For help filing for unemployment benefits, start with the Washington State Employment Security Division (ESD). ESD resources about unemployment, paid family and medical leave, jobs and job training, answers to FAQs and other information are available at:

<https://esd.wa.gov/newsroom/covid-19>

For small business assistance, start with Small Business Administration (SBA) Coronavirus Small Business Guidance & Loan Resources:

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

For further small business assistance, Washington Small Business Development Centers (SBDC) help small business owners grow, protect their businesses and access state and federal programs. These resources are available at:

<https://wsbdc.org/>

For an immediate, life-threatening emergency, call 911

For non-emergency assistance, call 211

Washington State Department of Health (DOH): DOH resources about COVID-19, including fact sheets, links to local health districts, FAQs, testing information and data about the virus in Washington state are available at: <https://www.doh.wa.gov/emergencies/coronavirus>

Washington State Emergency Management Division

Call: (800) 562-6108, or (253) 512-7000

Online at:

<https://mil.wa.gov/emd-contact-us>



Washington State Department of Financial Institutions (DFI):

WA DFI established a web page with resources for Washingtonians suffering from the impacts of COVID-19, including assistance for renters, homeowners and people having trouble paying credit cards, rent, mortgages and utilities:

<https://dfi.wa.gov/coronavirus/financial-resources>

Washington State Department of Revenue (DOR): DOR established a web page with information about relief for businesses impacted by COVID-19:

<https://dor.wa.gov/about/business-relief-during-covid-19-pandemic>

FEMA Region X

Call: 425-487-4600

Online at <https://www.fema.gov/region-x-ak-id-or-wa>

American Red Cross:

Disaster and Emergency Assistance: <https://www.redcross.org/get-help.html>

For assistance, please contact my offices or visit my website at www.larsen.house.gov/contact-rick

My staff are working remotely during the public health emergency and can be reached via telephone:

Everett Office: 425-252-3188

Washington, DC Office: 202-225-2605





~ FEDERAL RESPONSE ~

In response to COVID-19, Congress passed the *Coronavirus Aid, Relief, and Economic Security Act (CARES Act)* and the *Families First Coronavirus Response Act (FFCRA)*. These bipartisan bills provide aid to medical professionals battling the outbreak, support state and local governments and provide financial assistance to individuals and business owners.

Key programs for individuals include:

Direct Payments

Individuals making up to \$75,000 (\$150,000 for a married couple) will receive payments of \$1,200 with an additional \$500 payment per minor child. The payments decrease at a rate of \$5 per every \$100 over \$75,000 and stop altogether for single workers making more than \$99,000 (\$198,000 for a married couple).

Unemployment Benefits

More laid off and furloughed workers (including those new to the job market and self-employed) are eligible for Unemployment Insurance and are seeing an additional \$600 per week to match the average paycheck for up to 4 months of benefits. These benefits will be available immediately.

Expanded eligibility provides benefits to self-employed individuals, independent contractors, gig economy workers and individuals who were unable to start a new job or contract due to the pandemic.



Homeowner and Renter Protections

Mortgage Forbearance: Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages (for members of federally-recognized tribes) and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request forbearance on mortgage payments for up to six months, with a possible extension for another six months without fees, penalties or extra interest. Homeowners should contact their mortgage provider directly.

Eviction Protections: Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally-backed mortgage, and who are unable to pay their rent, are protected from eviction for four months. Property owners are also prohibited from issuing a 30-day notice to a tenant to vacate a property until after the four-month moratorium ends. This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs and federally-issued or guaranteed mortgages.

Student Loan Relief

If you have student loan debt, Congress secured several options outlined below for borrowers that help provide relief through September 30, 2020. During this period, a borrower will be able to:

- Pause payments for federal student loan borrowers who have Direct Loans and federally-owned Federal Family Education Loans (FFEL), which means these borrowers will not be required to make any payments toward outstanding interest or principal balance.
- Suspend interest accrual for such loans so that these balances do not accrue.
- Avoid forced collections such as garnishment of wages, tax refunds and Social Security benefits.
- Halt negative credit reporting.
- Ensure a borrower continues to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness and loan rehabilitation.



~ **FREQUENTLY ASKED QUESTIONS** ~

Stimulus Payments

Q: How much money will I get?

A: The full rebate amount is \$1,200/adult and \$500/child. The full payment is available for individuals making up to \$75,000, heads of households making up to \$112,500 and married couples making up to \$150,000.

Above those limits, payments begin to reduce at a rate of \$5 per every \$100 over those limits. For individuals making over \$99,000 and married couples making over \$198,000, no payments will be made.

For example, an adult without children making \$85,000/year would receive \$700: \$1,200 – 5% * [\$85,000 - \$75,000].

Read more: <https://www.washingtonpost.com/graphics/business/coronavirus-stimulus-check-calculator/>

<https://www.irs.gov/coronavirus>

[House Ways and Means Committee Rebates Fact Sheet](#)

Q: When will I receive my payment?

A: If the IRS has your direct deposit information from 2018 or 2019 taxes, you should have received your payment during the week of April 13.

The IRS will begin issuing paper checks to individuals who filed taxes but whose direct deposit information is not on file during the week of May 4.

IRS will mail about five million checks per week, which means it could take up to 20 weeks to get all the checks sent.

Physical checks will be issued in reverse income order, starting with people with the lowest income.



The IRS has created two portals to enable taxpayers to: (1) find out the status of their rebate payment and update direct deposit information, and (2) input their tax information if they are non-filer.

Portal for status and direct deposit update: <https://www.irs.gov/coronavirus/get-my-payment>

Portal for non-filers: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Read more: [House Ways and Means Committee Rebates Fact Sheet](#)

Q: I am on Social Security, SSI or VA benefits and do not file federal income taxes. Will I still receive a stimulus check?

A: Yes. Social Security, SSI and VA recipients will receive payment automatically. If you receive these benefits, did not file a tax return in 2018 or 2019, have dependents under the age of 17, you will need to use the non-filer portal linked below to ensure you receive the additional \$500 per child payment.

For other taxpayers who do not file federal tax returns, the IRS created a web-based portal for you to provide information about your income, deposit and dependents.

Portal for non-filers: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

Read more: <https://home.treasury.gov/news/press-releases/sm967>

[House Ways and Means Committee Rebates Fact Sheet](#)

Q: Could these payments cause me to lose my eligibility for WIC/SNAP/housing assistance, etc?

A: No. The payments are a tax refund and do not count as income, meaning they do not affect eligibility for federal means-tested programs such as SSI, SNAP, Medicaid, ACA premium credits, TANF, housing assistance or other programs.

Read more: [House Ways and Means Committee Rebates Fact Sheet](#)



Q: I am a college student, but my parents still claim me as a dependent. Do I get a payment? Do my parents get the child credit?

A: No. If you are 17 or older, your parents cannot qualify for the child tax credit. But because you are someone else's dependent, you do not qualify for your own refund. Rick is working to change this to ensure dependents still qualify for the child tax credit.

Read more: <https://craig.house.gov/adcc-act>

Unemployment

Q: How do I file for unemployment?

A: The fastest way to apply is using ESD's eServices online option:

<https://secure.esd.wa.gov/home/>

You will need to create a SecureAccess Washington account in order to use online services.

The unemployment customer service one-stop has further information on eligibility, applying, filing weekly claims and finding information on jobs and training: <https://esd.wa.gov/unemployment/UI-one-stop>

As this information is subject to change, you can sign up for ESD's [COVID-19 action alerts](#) for the most up-to-date information and changes.

You can also apply for unemployment benefits by phone, but ESD encourages everyone who is able use the webform, given high call volumes. The claims center number at 800-318-6022 will be open Monday – Friday from 8:00 a.m. – 4:00 p.m.

Read more: <https://secure.esd.wa.gov/home/>

<https://esd.wa.gov/unemployment/UI-one-stop>

Q: I am already on unemployment or expect to be soon. What will change for me as a result of the CARES Act?



A: The *CARES Act* includes an additional \$600 to be provided on a weekly basis to each person eligible for state or federal unemployment compensation. The \$600 is in addition to state unemployment compensation. This benefit does not impact eligibility for Medicaid or the Children’s Health Insurance Program (CHIP).

Under normal circumstances, unemployment insurance recipients in Washington and other states must wait a week following acceptance of their unemployment claim to receive funds, meaning they receive funds two weeks after filing. The State of Washington has waived this rule.

The *CARES Act* also makes an additional 13 weeks of unemployment insurance benefits available to recipients, available immediately.

Read more: [House Ways and Means Committee Fact Sheet](#)

[House Ways and Means Committee Unemployment Timeline](#)

Q: I am an independent contractor / gig economy worker / self-employed. Can I collect unemployment?

A: Likely, yes. The *CARES Act* expands the types of workers eligible to receive unemployment compensation to include people who were traditionally not covered, including independent contractors, gig economy workers and the self-employed. Washington ESD has incorporated these changes into the state’s online application systems. The best way to stay up to date on expanded eligibility is by signing up for ESD COVID-19 Action Alerts:

<https://public.govdelivery.com/accounts/WAESD/signup/15249>

Read more: [House Ways and Means Committee Fact Sheet](#)

Q: Can workers get unemployment compensation at the same time as they receive employer-provided paid leave?

A: No, workers who are receiving paid leave are not eligible for unemployment.

Read more: [House Ways and Means Committee Fact Sheet](#)



Q: I was not laid off, but my hours were reduced. What assistance is available to me?

A: The CARES Act makes a federal investment in supporting state short-time compensation or “work sharing” programs, which allow employers to make an agreement with the state unemployment office to reduce hours, instead of laying people off, and then have workers receive partial benefits for their lost hours. Washington state has a work sharing program called SharedWork.

Read more: <https://esd.wa.gov/SharedWork>

Housing

Q: I am worried about being able to pay rent. What new protections are there for renters?

A: The bill provides a four-month moratorium on evictions to protect certain renters who are unable to pay their rent. The moratorium applies to properties that receive federal subsidies or assistance, such as public housing, Section 8, USDA rental assistance and Low Income Housing Tax Credits, as well as to properties that have a mortgage issued or guaranteed by a federal agency, including FHA and USDA, or Fannie Mae or Freddie Mac.

Read more: [House Financial Services Committee Fact Sheet](#)

Q: I am worried about being able to make a mortgage payment. What new protections are there for homeowners?

A: For homeowners with federally-backed loans, there will be a foreclosure moratorium for four months, and mortgage forbearance for up to a year (six months with a possible six month extension), including a prohibition on fees and additional interest during the term of the forbearance.

Read more: [House Financial Services Committee Fact Sheet](#)



Students

Q: I am worried about being able to make student loan payments. What new help is there for student borrowers?

A: The *CARES Act* suspends loan payments and prevents interest from accruing on all federal student loans through September 2020. The bill also halts all involuntary collection of federal student loan debt, including wage garnishment through September 2020. In addition, the *CARES Act* allows colleges to continue paying students using Federal Work Study even if the student is unable to work during the crisis. And for students receiving Pell Grants, the bill ensures that any semester a student is unable to complete as a result of the crisis is not counted against their Pell Grant or subsidized loan eligibility limit. Additionally, students will not be required to repay federal loans taken out the semester interrupted by COVID-19.

Read more: [House Committee on Education & Labor Fact Sheet](#)

[Student Aid FAQ for COVID-19](#)

Q: Some or all of my loans are Federal Family Education Loans (FFEL). Are these loans covered by the provisions in the CARES Act pausing payments and interest accrual?

A: Whether CARES Act provisions apply to your FFEL loans depends on whether the Department of Education or a commercial lender owns the loan. The CARES Act provisions cover FFEL loans the U.S. Department of Education owns, but they do not cover commercially owned loans. If you took out federal student loans before 2010 and have not refinanced them, it is likely that CARES Act provisions do not cover your loans. Contact your loan service provider to find out and explore options specific to the loan service provider.

Additionally, some commercially held loans qualify for refinancing by the Department of Education, which will reestablish the loan as a federal loan subject to CARES Act relief. These options are specific to the borrower's financial history



and current financial situation. Contact the Department of Education for more information: <https://studentaid.gov/help-center/contact>

The Washington Student Achievement Council can provide information and resources about student loan repayment and advise you on your rights and responsibilities. Read more at: <https://wsac.wa.gov/loan-advocacy>

Read more: <https://studentaid.gov/announcements-events/coronavirus>

Q: My child is eligible for free or reduced-price school meals. What should we do now that schools are closed?

A: The *FFCRA* gives the USDA broad authority so schools can expand food service, including meal delivery and other options. You should contact the school to learn about what arrangements they are making for students who are eligible for nutrition programs.

Read more: [FAQ on Child Nutrition Programs in the Families First Coronavirus Response Act](#)

