



# NATIONAL COUNCIL OF THE UNITED STATES SOCIETY OF ST. VINCENT DE PAUL<sup>®</sup>, INC.

## Guide to Coronavirus Response Resources & Assistance

Since March 2020, the federal government has enacted many programs to help people, communities, and organizations affected by the coronavirus pandemic. Collectively, these actions represent one of the largest infusions of assistance to neighbors in need and communities in the history of the country, which has also included support for the business operations of Conferences and Councils. This summary focuses on the programs and policies most important to the Society and the people and families served by Vincentians.

State or local agencies administer many of these programs, so eligibility rules, limitations, and timelines may differ by location. Whenever possible, check with the appropriate entity in a state or city.

This summary should not be construed as legal or financial advice. It is highly encouraged to follow links when available for further information, and consult auditors, tax professionals, legal counsel, or local public officials with technical questions about a specific program or circumstance.

*Los enlaces de los recursos en español están incluidos donde sean disponible.*

Additional information and resources will be posted as they become available on our [COVID-19 response page](#). This summary will be updated.

*Revised August 18, 2021*

## Housing and Homelessness

Over **\$45 billion in emergency rental assistance** has been made available to help vulnerable people and families remain in their homes. Assistance is available to households meeting certain income requirements, at risk of homelessness, or with at least one member on unemployment, and could be for up to 12 months of rent (including future payments as well as arrears).

Other programs include:

- \$5 billion for Emergency Housing Vouchers for people experiencing homelessness or at risk of becoming homeless
- \$750 million for Native Americans and Native Hawaiians
- \$100 million for rural housing

### Resources

- Find local Emergency Rental Assistance programs through the [National Low-Income Housing Coalition](#) or the [Consumer Financial Protection Bureau \(el guía en español\)](#). Additional local programs can also be accessed through [this database](#).
- Emergency Rental Assistance Program (technical) information [from the Treasury Department](#).
- [Information and resources specifically for landlords](#).
- Interactive [Rent Assistance Prioritization Map](#) illustrates neighborhoods with the greatest need.

### Utilities

#### **\$4.5 billion in additional funding for the Low-Income Home Energy Assistance Program**

(LIHEAP) helps households with utility assistance, as well as **\$500 million** specifically for low-income households with excessive water and wastewater bills/arrearages.

### Resources

- [Find a local LIHEAP program here](#)

### Eviction and Foreclosure Moratoria

#### **Centers for Disease Control and Prevention (CDC)**

In 2020, the CDC issued a temporary, national moratorium on all evictions. The moratorium has been extended multiple times; a limited version that focuses on areas of elevated infection rates is currently in effect through **October 3, 2021**.

It is not a blanket moratorium. Evictions can still take place in light of activity that damages property, threatens the health or safety of others, or violates laws or regulations.

#### **Federally Insured or Financed Properties**

The Departments of Housing and Urban Development (HUD), Agriculture (USDA), and Veterans Affairs (VA) recently updated their protections for homeowners by extending the foreclosure moratorium and mortgage payment forbearance until September 30, 2021.

### Resources

- The [Consumer Financial Protection Bureau](#) has an eviction moratorium guide.

- The [National Low Income Housing Coalition](#) has an FAQ with a sample landlord declaration that tenants must submit, as well as a [database of properties with federally-backed mortgages](#).
- Many Legal Aid and other community agencies offer legal assistance and/or referral to other agencies. Find a [local Legal Aid office here](#) and other [community resources here](#).

### ***Emergency Shelter (Non-Congregate Sheltering-NCS)***

The Federal Emergency Management Agency's (FEMA) Public Assistance program provides reimbursement for non-congregate sheltering for the duration of the pandemic. NCS is a temporary shelter solution such as hotel or motel room provided to meet a specific need (i.e., need for isolation, family cohesion, etc.).

### **Resources**

- FEMA provides [detailed, technical guidance](#).
- The [Disaster Housing Recovery Coalition](#) has further information.
- Find a [State Emergency Management Agency](#) to see if a specific state/community participates in this program.

## Direct and Cash Aid to Individuals and Families

### *Economic Impact Payments (EIP, Cash Assistance)*

There have been three rounds of Economic Impact Payments to support low- and middle-income Americans during the pandemic:

- Up to \$1,200 for qualifying adults, plus an additional \$500 for each qualifying child
- Up to \$600 for qualifying adults, plus an additional \$600 for each qualifying child
- Up to \$1,400 for qualifying adults, plus an additional \$1,400 for each qualifying child

Citizen adults with adjusted gross incomes (AGI) of up to \$75,000 (\$150,000 for married couples filing jointly) receive direct payments (sometimes called “stimulus checks”). Some of these payments can be taken by creditors or garnishment. Consumer protections vary by state. *\*Eligible individuals who have not filed a tax return in previous years must file a return or use the IRS non-filer portal to receive these payments, even if they do not have income. Consult the resources below for more information.\**

### **Immigrant Families**

Households with noncitizen members in which some, but not all, people have Social Security numbers, are referred to as ‘mixed status’ households. **Those individuals with Social Security numbers are eligible to receive this benefit**, although noncitizen members are not. For example, a household under the income limits with one citizen parent, one noncitizen parent, and one citizen child would receive a payment of \$2,800. Similarly, a citizen child (with SSN) of two noncitizen parents is eligible to receive \$1,400.

### **Resources**

- [Supporting Immigrant Families](#) guide.

### **Child Tax Credit**

For 2021 families with children are receiving an enhanced Child Tax Credit of \$3,000 for children 6-16 and \$3,600 for children under six. The earning minimum has been eliminated, meaning even the lowest earners can claim the credit, and it is fully refundable.

For the last half of the calendar year (July-December), families with children have the option to receive half of their credit in advance, monthly payments. For low-income families who struggle to make end meet, receiving support monthly can help them budget and avoid financial emergencies.

Eligible families that have received an Economic Impact Payment, or that filed taxes in 2019 or 2020, receive the tax credit automatically through the bank information the IRS has on file. An estimated four million eligible families that live in or near poverty do not have bank information on file with the IRS, so are not receiving this benefit. For those families, using the IRS non-filer tax portal is critical.

### **Resources**

- [IRS non-filer tax portal](#).
- [Child Tax Credit FAQ](#) from the Get It Back campaign.

### ***Earned Income Tax Credit (EITC)***

Low-income, especially young, workers without children only receive a modest EITC of \$500. In some cases, this actually taxes these workers into poverty. ARP increased this maximum benefit to about \$1,500 and expanded to younger and older workers.

#### **Resources**

- [IRS Economic Impact Payments Information Center](#), including a comprehensive FAQ covering all circumstances.
- The [National Consumer Law Center](#) has information about consumer protections, avoiding scams, and links to state information.
- Help people find [free tax prep help](#).
- Consult the [Consumer Financial Protection Bureau's complete guide](#) to COVID financial relief.
- [Download a guide specifically for people experiencing homelessness](#).

### ***Pandemic Emergency Assistance Fund (PEA)***

A temporary Pandemic Emergency Assistance Fund provides over \$900 million to for states. PEA funds will support families with the lowest incomes by providing “non-recurrent, short- term benefits” of up to four months to address a specific crisis or emergency.

#### **Resources**

- A [fact sheet](#) and [state allotment amounts](#) are available from the Department of Health and Human Services.
- Find a [state agency here](#) for more information on accessing funds in a specific community.

## **Unemployment Insurance**

Most pandemic-related unemployment assistance originally enacted in 2020 continues through September 4, 2021, including:

- \$300/week supplement provided in addition to regular unemployment benefits;
- Extended the maximum duration of unemployment benefits to 79 weeks; and
- New Pandemic Unemployment Assistance program provides 75 weeks of benefits for individuals who are ineligible for regular benefits (e.g., self-employed, ‘gig’ workers) or not able to telework or receive paid leave.

#### **Resources**

- Find information for [state unemployment programs here](#).
- More information on unemployment support is available from the [National Employment Law Project](#).

## **Health Care**

### ***Affordable Care Act Exchanges***

For 2021-22, health insurance subsidies are available to individuals who do not currently qualify to purchase health insurance on an Affordable Care Act exchange because their income is too high, and it increases subsidies for many individuals who already qualify.

## COBRA

Through September 30, 2021, the federal government will cover the costs of COBRA health insurance for people who have recently lost employment.

### Resources

- Find a state health insurance exchange, or access the federal exchange, at [healthcare.gov](https://healthcare.gov) or [CuidadoDeSalud.gov](https://CuidadoDeSalud.gov). Consumers can also call the Marketplace Call Center at 800-318-2596 (TTY users: 855-889-4325) or [find local help in a community here](#).
- Consult the [Department of Labor for more information on COBRA coverage](#) and guidance with applying. <https://www.dol.gov/cobra-subsidy>

## Nutrition Assistance

The value of the **Supplemental Nutrition Assistance Program** (SNAP, formerly food stamps) benefit has been increased by 15 percent per household through September 30, 2021. This increases a SNAP recipient's benefit approximately \$28/month.\*

The **Women, Infants, and Children (WIC)** program was increased with **\$490 million** to improve participant access to fresh fruits and vegetables. **Puerto Rico** and other territories have received an additional **\$1 billion for food assistance**.

The Pandemic Electronic Benefit Transfer (P-EBT) program provides direct benefits to households with children that have been unable to access free school lunches.

### Resources

- [USDA "Meals for Kids" Food Finder](#)
- [Feeding America](#)

## Funeral Expenses

The funeral assistance program reimburses expenses for family members that have lost loved ones to COVID-19 after January 20, 2020. Certain documentation is required.

Scams have been reported where people will be contacted to sign up for the benefit. The Federal Emergency Management Agency (FEMA) will never proactively contact anyone until an application for assistance is made.

### Resources

- Apply for assistance by contacting FEMA toll-free at 844-684-6333. See FEMA's [Funeral Assistance FAQs](#) for more information about eligibility.
- People who believe they are victims of a scam should report it to FEMA at 800-621-3362 or the [Federal Trade Commission](#).

---

\* This does not include a permanent increase in benefits of over 20 percent going into effect in October. See ["Modernizing SNAP Benefits Will Help Millions of Families Afford Healthy, Nutritious Diet"](#) for more information.

## Broadband Internet Access

\$3.2 billion is available for broadband internet access in underserved communities through the Emergency Broadband Benefit. Low-income households meeting certain criteria can qualify for a \$50/month rebate (\$75/month for households on tribal lands) and a one-time discount toward the purchase of a computer.

### **Resources**

- Get more information and check household eligibility for the [Emergency Broadband Benefit here](#).

## Nonprofit Business Operations

### ***Paycheck Protection Program***

The Small Business Administration's (SBA) Paycheck Protection Program (PPP) ended on May 31, 2021. Small businesses and nonprofit organizations that received PPP loans may be eligible for forgiveness.

#### **Resources**

- [Small Business Administration PPP Page](#)
- [PPP Loan Forgiveness](#)

### ***Employee Retention Tax Credit***

The tax credit can be applied against employer-paid Social Security payroll taxes for retaining employees. The new bill extended the credit through December 31, 2021.

### ***Paid Sick and Family Leave Payroll Tax Credit***

A temporary and refundable payroll tax credit for paid sick and family leave voluntarily provided by employers runs through September 30, 2021.

### ***Unemployment Insurance Reimbursement***

Federal coverage for 75 percent of the cost of unemployment benefits for "reimbursable" organizations (self-insured), runs through September 6, 2021.

#### **Resources**

- The IRS maintains a [comprehensive resource for COVID-19 related business and nonprofit tax questions](#).
- [National Council of Nonprofits](#)
- ["Nonprofits, Don't Overlook Your Potential Refund Under the Employee Retention Tax Credit"](#) (Article)

### ***AmeriCorps Volunteers***

\$620 million is available to support AmeriCorps volunteers serving communities disproportionately impacted by the pandemic.

#### **Resources**

- Get more information about AmeriCorps volunteers in a specific community by contacting the [appropriate State Service Commission](#).