



CHEAT SHEET: Federal CARES Act for SEIU 1021 Members

The Coronavirus Aid Relief, and Economic Security Act

Cash Check for Workers:

- \$1,200 per individual, \$2,400 per married couple, \$500 for each child 16 or under – for those earning up to \$75K a year, and tapers down to \$99K, where it caps for individuals. Cap is at \$150K for joint filers – nothing for those who earn more.
- Social Security and Disability recipients will also receive.
- To receive, you must file a tax return. If you didn't in 2018, file 2019 immediately.
- Not subject to wage garnishments, except for child support.

Extended and Enhanced Leave and Unemployment Insurance Benefits (UI):

- Additional \$600 per week of UI, for four months, through July 31st.
- Additional 13 weeks UI at regular rate.
- Extends UI eligibility to:
 - Self-employed, gig workers, freelancers and independent contractors (benefit amounts will be based on previous income, using a formula from the Disaster Unemployment Assistance Program).
 - Part time workers and furloughed employees who can't work due to shelter in place.
 - Newly employed who lost work due to COVID-19 furlough.
 - For these new categories, pandemic UI will be ½ average state benefits + \$600 per week through December, 2020.
 - Benefits for substantial reduction in hours still valid.

- Paid CA Sick Leave (2 weeks) and Paid Family Leave (6 weeks) if you have one of the below conditions:

- You are subject to quarantine or isolation order related to COVID-19.
- You are advised by a healthcare provider to self-quarantine.
- You are experiencing symptoms and seeking medical diagnosis.
- You are caring for someone subject to quarantine or with symptoms.
- You are caring for children because schools close due to COVID-19.
- You are experiencing "any other substantially similar conditions."

Eviction Relief for Renters and Mortgage Relief for Homeowners:

- Federal Relief:
 - Temporary 4-month suspension on all evictions for failure to pay rent for renters whose landlords have mortgages backed or owned by Fannie Mae, Freddie Mac or other federal entities.
 - Landlords of these properties cannot charge penalties or fees for failure to pay rent during this suspension.
 - Homeowners with FHA, VA, USDA, 184/184A mortgage or one backed by Fannie Mae or Freddie Mac are eligible for 6 month forbearance on mortgage payments, with the possibility of another 6 month extension.
- State Relief:
 - No evictions through at least May 31st for nonpayment related to COVID-19.
 - No eviction enforcement by law enforcement or courts.
 - 90 day grace period for payment of mortgages.
 - For at least 60 days, no foreclosures or evictions.
 - For at least 90 days, waiver or refund mortgage-related late fees.

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Student Loan Payments (for Federal Gov't Loans Only):

- 2 months payment and interest immediately waived.
- No interest for this suspension period will be charged.
- Tax credits for employers of up to \$5,250 per employee toward their employees' student loan debt.

Utilities Payment Relief:

- Federal Relief:
 - \$900M to the Low Income Home Energy Assistance Program
 - \$600M in Community Service Block Grants to States, which can be used to cover utility costs.
- State Relief:
 - The California Public Utilities Commission has ordered all utilities (electricity, water, sewage) statewide to halt disconnections due to nonpayment for all residential and commercial consumers, until further notice.

Benefits Indirectly to Workers Via their Employer/Industry

Nonprofits (including Higher Ed Nonprofits):

- Paycheck Protection Program: All nonprofit and for-profit small employers (500 workers or less including FT&PT) are eligible for up to \$10M in forgivable loans (meaning they don't have to pay it back) as long as the money is used to pay for salaries, leave benefits, health benefits, rents, retirement obligations, and utilities until June.
- Employers that do not qualify can receive tax credits equal to half of each employee's wages up to \$10K per employee.
- Employers with 500 to 10,000 employees will have access to low interest loans (no more than 2%) directly from the Treasury. 90% of the loan must be used to retain 90% of the workforce at full compensation

until 9/30/20, must abide by the CBA if they have one, and must remain neutral in any union organizing drive during the term of the loan.

Local Government:

- \$150B to local governments to reimburse for unexpected COVID-19 expenses – through the end of the year.
- \$45B to local governments for disaster relief.
- \$25B to transit agencies for operating expenses lost revenue, PPE, and paying for leave during service reductions.

Education:

- \$13.5B to K-12 school districts for COVID-19 and to continue teaching.
- \$14.25B for higher education for student aid, responding to COVID-19, backfilling lost revenues.
- \$38B to states to help schools and colleges keep operating.

Healthcare:

- \$100B to healthcare providers for COVID-19 related expenses and lost revenues.
- \$27B through 2024 for vaccine development, vaccine purchases, workforce modernization and telehealth access.
- \$1.32B for Community Health Centers
- Increased funding and improvements to Medicare and Medicaid.
- \$79.5M annually to improve healthcare delivery to rural underserved populations.

Childcare:

- \$3.5B for childcare programs to maintain critical operations, including meeting emergency staffing needs, ensure first responders, healthcare, sanitation and other essential workers can access childcare.