



COVID-19 Resource



COVID-19 is deeply impacting Sacramento households, communities, and businesses. One in three households in the US has already is reporting changes to the income. For your convenience, Demas Law Group has created an easy “one-stop-shop” resources page that provides valuable information addressing some common financial challenges as a result of the COVID-19 pandemic. The safety of our community is always our number one priority. We want you to know we're still available for you and you can always reach us at 916.444.0100 so we can answer your question. We’re all going to get through this, together.

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1. Unemployment:

To check eligibility for unemployment benefits:

<https://www.benefits.gov/benefit/91>

For information specific to California's Unemployment Insurance Program:

<https://edd.ca.gov/Unemployment/>

To file for unemployment in California online:

https://edd.ca.gov/Unemployment/Filing_a_Claim.htm,

by phone: https://www.edd.ca.gov/Unemployment/Telephone_Numbers.htm

Information regarding changes to the unemployment program in California due to the Coronavirus:

https://www.edd.ca.gov/about_edd/coronavirus-2019.htm

Synopsis of the response to COVID-19:

- States have been given flexibility by the federal government to amend their Unemployment Insurance laws to respond to the COVID-19 crisis (<https://www.dol.gov/newsroom/releases/eta/eta20200312-0>)
- This includes individuals who are now out of work because their employer was forced to temporarily close, individuals who have been quarantined, and individuals who have left their job due to the risk of exposure or to care for a family member (<https://www.dol.gov/newsroom/releases/eta/eta20200312-0>)
- The benefits have NOT been extended to any individuals who are on paid sick leave or paid family leave and still receiving pay (<https://www.dol.gov/newsroom/releases/eta/eta20200312-0>)
- Expanded funding includes those who are self-employed (https://www.edd.ca.gov/about_edd/coronavirus-2019.htm)
- If your hours have been reduced due to COVID-19, you also qualify for unemployment assistance. (https://www.edd.ca.gov/about_edd/coronavirus-2019.htm)
- Part of the expanded unemployment insurance in California includes Worker Supportive Services that can be used for child care, food, utility assistance, rent, clothes, and transportation/fuel costs. See https://www.edd.ca.gov/about_edd/coronavirus-2019/wioa-funding.htm for more information.

For frequently asked questions/answers on the Federal response to COVID-19 regarding sick leave:

<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

For frequently asked questions/answers on California's statewide response to COVID-19 regarding sick leave:

<https://www.dir.ca.gov/dlse/2019-Novel-Coronavirus.htm>

A useful chart on the different kinds of benefits available in California:

<https://www.labor.ca.gov/coronavirus2019/#chart>

Synopsis of the response to COVID-19:

- Families First Coronavirus Act (FFCRA) is the Federal response to COVID-19 (<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>)

- FFCRA requires covered employers to provide all employees:
 - Two weeks (up to 80 hours) of paid sick leave (full salary) where the employee is unable to work because the employee is quarantined and/or experiencing COVID-19 symptoms
 - Two weeks (up to 80 hours) of paid sick leave (2/3 salary) where the employee is unable to work due to a need to care for an individual subject to quarantine and/or care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19
 - For employees that have been employed for at least 30 days: the employer must provide up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's salary where an employee is unable to work due to need for leave to care for a child whose school or child care provider has closed due to COVID-19
 - (<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>)

- Most federal employees are not covered by the FFCRA. They continue to be covered by Title II of the Family Medical Leave Act (FMLA), which was NOT amended by this new act. For more information on this act:
<https://webapps.dol.gov/elaws/elg/fmla.htm>
- Small businesses with fewer than 50 employees may be exempt from the new requirements. Large private businesses with more than 500 employees may also be exempt. Check with your employer to be sure.
(<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>)
- The FFCRA is a federal act that expands the normal Family Medical Leave Act. The benefit is administered through your employer. See your human resources department for more information regarding applying for the benefits.
- California employers are required to offer paid sick leave to most employees. If you are not among the covered employees or have exhausted your sick leave, several other options are available to you:
 - Disability insurance: general information
https://www.edd.ca.gov/disability/am_i_eligible_for_di_benefits.htm; file a claim
[https://edd.ca.gov/Disability/How to File a DI Claim in SDI Online.htm](https://edd.ca.gov/Disability/How_to_File_a_DI_Claim_in_SDI_Online.htm)
 - Paid Family Leave: general information
[https://www.edd.ca.gov/disability/Am I Eligible for PFL Benefits.htm](https://www.edd.ca.gov/disability/Am_I_Eligible_for_PFL_Benefits.htm); file a claim
[https://edd.ca.gov/Disability/How to File a PFL Claim in SDI Online.htm](https://edd.ca.gov/Disability/How_to_File_a_PFL_Claim_in_SDI_Online.htm)
 - Unemployment Insurance: See the above information
 - Worker's Compensation (for if you are missing work due to exposure to COVID-19 during the regular course of your work): general information
<https://www.dir.ca.gov/InjuredWorkerGuidebook/InjuredWorkerGuidebook.html>; file a claim <https://www.dir.ca.gov/dwc/FileAClaim.htm>

3. Housing Resources:

Governor Gavin Newsom has issued two executive orders regarding the payment of mortgage or rent and related evictions during this pandemic. One was issued on March 25th and the full text can be found here: <https://www.gov.ca.gov/wp-content/uploads/2020/03/3.16.20-Executive-Order.pdf>.

The second was issued on March 27th and the full text can be found here: <https://www.gov.ca.gov/wp-content/uploads/2020/03/3.27.20-EO-N-37-20.pdf>.

Taken together, these orders generally provide that tenants and homeowners, including commercial tenants and business owners, cannot be evicted during this crisis. Both orders are effective through May 31, 2020.

It is important to note that neither one of these orders suspends the *payment of rent*, only the time deadlines related to *eviction proceedings*. This means that, given the right circumstances, you may be able to defer payment of rent/mortgage through May 31st. However, you will still be responsible for those rent payments once these orders have been lifted (i.e. if you have been unable to pay rent for April and May due to a loss of income due to COVID-19, and you have taken the appropriate steps to notify your landlord or mortgage broker after the orders expire on May 31st, you will still be responsible for your April and May rent/mortgage payments in addition to your continuing normal housing payments).

Additionally, under the March 27th Order, you may still be served with an eviction notice. The Order extends the deadline to respond to that eviction notice to 60 days instead of the usual 5.

It is also important to note that these protections only apply in a limited set of circumstances. If you do not meet the prerequisites laid out in either order, the protections will not apply and you may still be evicted during this time. Those requirements are, generally, as follows:

- Prior to the date of the Order, rent/mortgage was paid according to the lease or mortgage agreement
- The landlord or mortgage broker was notified in writing before payment was due (or within a reasonable time period, not to exceed 7 days) that the tenant/homeowner was experiencing financial hardship due to COVID-19 and would be unable to pay in full
- The tenant/homeowner must have verifiable documentation to support their inability to pay

4. Response from Major Utility Companies:

In response to COVID-19, PG&E has suspended service disconnections for non-payment, implemented flexible payment plans, and is providing additional support for low-income and medical baseline customers.

See this link for more information: https://www.pge.com/en_US/about-pge/company-information/protective-protocols/covid19.page

SMUD is responding in essentially the same way. See this link for more information: <https://www.smud.org/en/Corporate/About-us/News-and-Media/Coronavirus-COVID-19>

5. Food Programs:

Eligibility standards for food programs such as CalFresh or WIC remain unchanged. However, if you have recently lost your job or are experiencing reduced hours due to the Coronavirus, you may now qualify for programs you did not before.

For CalFresh information:

<https://ha.saccounty.net/benefits/Documents/SC736-English.pdf>;

<https://ha.saccounty.net/benefits/Pages/default.aspx#cf>; apply:

<https://www.mybenefitscalwin.org/>

For WIC information:

<https://fs11.formsite.com/HHS-ITS-Self-Services/SacCountyWICApplication/index.html>

California k-12 schools may still provide school meals in non-congregate settings through the Summer Food Service Program and Seamless Summer Option. For more information, see this link <https://www.cde.ca.gov/ls/he/hn/schoolmeals.asp>.

To find a school near you that is still providing meals, see this link

<https://sacramentocounty.maps.arcgis.com/apps/webappviewer/index.html?id=1eba11107906463d806d838b3fbab104>

6 Federal Stimulus Bill (the CARES Act):

The CARES act is the Federal Stimulus package recently passed through Congress. This is a highly comprehensive bill that includes stimulus programs for individuals, small businesses, corporations, and local governments.

For the full text of the bill, see this link <https://www.congress.gov/116/bills/hr748/BILLS-116hr748enr.pdf>

Main Components of the CARES Act:

- Expanded unemployment insurance as described above
- Expanded sick leave rules as described above
- Economic Impact Payments to individuals:
 - Based on your 2018 tax returns or 2019 if you have filed already
<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>
 - For individuals earning less than \$75,000 per year or married couples earning less than \$150,000 per year will receive \$1,200 per individual (\$2,400 for married couples) and \$500 for each qualifying child.
<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>
 - If you do not use direct deposit for your tax returns, the IRS will be developing a web-based portal for individuals to provide their banking information.
<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>
 - For those not normally required to file a tax return (senior citizens, Social Security recipients, and railroad retirees), the IRS will use information normally provided on Form SSA-1099 or Form RRB-1099.
<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>
- The CARES Act provides several programs for small businesses:
 - Small business loans and debt relief options: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options>

- Paycheck Protection Program: this program helps businesses keep their workforce employed during this crisis <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>
 - EIDL Loan Advance: up to \$10,000 of economic relief to businesses that are currently experiencing temporary difficulties <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loan-emergency-advance>
 - SBA Express Bridge Loans: for small businesses that currently have a business relationship with an SBA Express Lender <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-express-bridge-loans>
 - SBA Debt Relief: financial reprieve to small businesses during COVID-19 <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief>
 - See also: <https://home.treasury.gov/cares>
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- Tax deadline has been moved to July 15, 2020 <https://bench.co/blog/tax-tips/coronavirus-relief-bill/?fbclid=IwAR2ONrDRITjyhQ9EzpJ2G1b8NyjYMKPtL1YrKXzvxiNLqNFSfvRRpuiYjfM>
 - Student loans are automatically placed in an administrative forbearance, allowing borrowers to temporarily stop making payments. Click here for more information: <https://studentaid.gov/announcements-events/coronavirus>
 - For information regarding changes to 401(k) requirements, click this link: <https://www.fool.com/retirement/2020/04/04/covid-19-stimulus-bill-1-new-rule-that-could-help.aspx>

7. Governor Gavin Newsom's Stay at Home Order:

On March 19, 2020, Governor Newsom issued a Stay at Home Order for all of California. To read the full text of the order:

<https://www.gov.ca.gov/wp-content/uploads/2020/03/3.19.20-attested-EO-N-33-20-COVID-19-HEALTH-ORDER.pdf>

The order essentially tells individuals living in the State of California to stay at home or at their place of residence, except as needed to maintain continuity of operation of the federal critical infrastructure sectors. <https://covid19.ca.gov/stay-home-except-for-essential-needs/>

Those critical infrastructure sectors can be found here:

<https://covid19.ca.gov/img/EssentialCriticalInfrastructureWorkers.pdf>

For older or high-risk individuals who need non-urgent assistance (non-urgent medical needs, meals delivered, etc.) call (833) 544-2374.

While you should generally stay inside your home (unless you are an essential worker), you can still go outside for some outdoor recreation. Many State Parks are closed and so hiking and biking trails will be limited and you should always maintain social distance (at least six feet) while out and about. For information on park closures, go to this link:

http://www.parks.ca.gov/?page_id=30350.

While many parks are closed, outdoor exercise such as walks or jobs around the neighborhood are permitted, and you may take your dog out for walks as well. However, you should always maintain social distance and avoid play structures and crowded dog parks.

<https://covid19.ca.gov/stay-home-except-for-essential-needs/>

For those who live in Sacramento County, as of April 7, 2020, the Public Health Order has been extended to May 1, 2020. <https://www.saccounty.net/news/latest-news/Pages/SacCountyHealthOfficerExtendsCOVID-19Order.aspx>

For the full text of this order, click this link: https://www.saccounty.net/COVID-19/Documents/April17_UpdatedHealthOrderStayatHome.pdf

Guidelines for General Safety:

The Centers for Disease Control and Prevention (CDC) have many great resources regarding the virus, current statistics, protecting yourself, social distancing, etc. Check out their website here: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

As this virus continues to spread, it becomes more and more important to distance ourselves as much as possible from one another and practice good hygiene.

Stay at home. This means YOUR home. This is not the time to visit friends houses or have family gatherings – even if it is a gathering of less than ten people. All it takes is for one of those people gathering at a friend’s house to be carrying the virus and now all of those people AND the households they go home to have been exposed and the virus continues to spread.

Wash your hands. Hand sanitizer is great if you don’t have access to a sink, but you should be washing your hands for 20 seconds each time you enter your house and after each time you’ve touched something that could be a possible exposure (i.e. after picking up mail or putting your groceries away).

Sanitize commonly touched items and surfaces frequently. This includes doorknobs, counters, cell phones, and keys.

Wear a cloth face cover when out in public. This can be made at home. See the CDC’s recommendations here:

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/cloth-face-cover.html>

Social distance. Keep a minimum of six (6) feet between yourself and others while outside of your home. Avoid crowded grocery stores, parks, and trails.

And most importantly BE SMART and CONSCIENTIOUS to your friends, families, and neighbors. Even if you feel like this is not a big deal and that you would not have any ill-effects should you catch COVID-19, this is an extremely easily transmittable virus that disproportionately kills the elderly and those with underlying conditions. You can be casual about your personal health, but don’t put others at risk just because you would pass this virus-like you would any normal cold.