

SLO County Covid-19 Financial Relief Options

FAMILY EARNINGS		Contact Info:
<p>EDD - Employment Development Department</p>	<p>1. If you're unable to work due to having or being exposed to COVID-19 (certified by a medical professional), you can file a <u>Disability Insurance</u> (DI) claim.</p>	<ul style="list-style-type: none"> - For the fastest service, file a claim online at: edd.ca.gov/claims.htm - You can contact EDD representatives at 1-800-480-3287 for Disability Insurance
	<p>2. If you're unable to work because you are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional), you can file a <u>Paid Family Leave</u> (PFL) claim.</p>	
	<p>3. If your employer has reduced your hours or shut down operations due to COVID-19, you can file an <u>Unemployment Insurance</u> (UI) claim.</p>	
<p>Small Business Administration (SBA) Loans</p>	<p>-ALL businesses, regardless of the employee count, that have been directly impacted by COVID-19 are eligible</p> <p>-A minimum loan of \$5,000 and up to \$2 million is available in working capital</p> <ul style="list-style-type: none"> - Annual interest cannot exceed 4% <p>Small businesses cannot have defaults on any federal loans and must have good credit history</p> <p>Term of loan cannot exceed 30 years</p>	<ul style="list-style-type: none"> - 1-877-238-4373 for Paid Family Leave, from 8 a.m. to 5 p.m., Monday through Friday. - For Unemployment Insurance: (805) 788-2696 or (805) 788-2693 from 8 a.m. to 2:30 p.m. 1-800-300-5616 Monday through Friday from 8 a.m. to 12 noon -Businesses can directly apply at SBA or call 800-659-2955 for assistance -Local resources which can assist in answering questions are: Cal Poly SBCD: 805-756-5171 SCORE: 559-487-5791

Contact 2-1-1 to speak to experts for more resources not listed above.

You can reach them by:

Calling 2-1-1

Texting your zip code to 898211

Visiting 211.org

<p>Economic Injury Disaster Loan (EIDL)</p>	<ul style="list-style-type: none"> - All small business in San Luis Obispo County are now in a declared disaster area. If your business has suffered substantial economic injury you may be eligible for an EIDL. 	<ul style="list-style-type: none"> - You can apply online at disasterloan.sba.gov <p>For more information visit: https://slochamber.org/covid-19-resources-for-businesses</p>
<p>CalWorks – Cash assistance</p>	<ul style="list-style-type: none"> - Families that apply and qualify for ongoing assistance receive money each month to help pay for housing, food and other necessary expenses. 	<p>Apply at: MyBenefitsCalWIN.org</p>

<h2>HOUSEHOLD SERVICES</h2>	<h2>Contact Info</h2>
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<p>PG&E</p>	<p>PG&E is offering flexible payment plans, waiving reconnection fees and return check fees, waiving new security deposits for up to one year and implemented a moratorium on service disconnections for non-payment.</p>	<p>Customers must self-certify that they are experiencing economic hardship due to the COVID-19 so their accounts can be flagged. 1-800-743-5000.</p>
<p>SoCal Gas</p>	<ul style="list-style-type: none"> -SoCal Gas is providing support to residential customers by not suspending services and offering payment assistance. -For Small Business Customers, they may waive late payment fees. 	<p>For more information call 800-427-2200 or visit: socialgas.com/coronavirus</p>
<p>CAPSLO-Energy Services</p>	<ul style="list-style-type: none"> - Provides one-time utility assistance to qualified families, both owners and renters. 	<p>Access application at: capslo.org/utility-assistance-heap For more information call:</p>

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		805-541-4122 ext. 14
Spectrum	<ul style="list-style-type: none"> -Offers 60 days of free Internet service to new enrollees f or new Pre-K to 12, college student and teacher households who don't currently have internet or WiFi service. - Won't terminate service for 60 days for residential or small business customers who face difficult economic circumstances related to the COVID-19 pandemic. -Won't charge late fees 	<ul style="list-style-type: none"> -Call (855) 243-8892 to sign up for the offer. -Call 1-844-488-8398 to self-certify about experiencing economic hardship due to the COVID-19
Comcast	<ul style="list-style-type: none"> - Offers 60 days of complimentary Internet to new customers, free unlimited data, free WiFi hotspots. -Will not disconnect internet service or assess late fees if they contact company. 	<ul style="list-style-type: none"> - Find Xfinity WiFi hotspots at www.xfinity.com/wifi - Sing up at: internetessentials.com Or call 1-855-846-8376 - For payment arrangements call: 800-934-6489
AT&T	<ul style="list-style-type: none"> -Offers internet access for qualifying limited income households at \$10 a month -Won't terminate service of any wireless, home phone or broadband residential or small business customer due to an inability to pay their bill as a 	<ul style="list-style-type: none"> -Sign up at: att.com/access -Call to make payment arrangements: 800-288-2020

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	<p>result of the coronavirus pandemic – and are waiving late payment fees for those customers.</p> <p>-They are suspending broadband usage caps for our home internet customers. That means no overage fees while people are home using more data.</p>	
Sprint	<p>Offers payment options to qualified customers through its financial team to keep customers affected by COVID19. Additionally GB will be provided at no cost</p>	<p>Call 888-211-4727 or visit sprint.com for more information.</p>
T-Mobile	<p>Offers payment options for customers affected by COVID19.</p>	<p>Call Customer Care to discuss options at 611 from a T-Mobile device or 877-746-0909 from any phone.</p>

MORTGAGE/RENTAL ASSISTANCE

Home Mortgage	<p>The Federal Housing Finance Agency (FHFA), Housing and Urban Development (HUD), United States Department of Agriculture (USDA), Fannie Mae and Freddie Mac all have announced a freeze on foreclosures and evictions for at least 60 days as well as forbearance or disaster relief options for homeowners who can't afford their mortgage payments.</p> <p>*Forbearance means your mortgage payments can be suspended for up to 12 months because</p>	<p>Contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement.</p> <p>*Failure to contact your lender will result in all of the negative things</p>
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	<p>of economic hardship that was caused by the coronavirus outbreak.</p>	<p>mentioned above including penalties, bad credit, and ultimately, perhaps, foreclosure and eviction.</p>
<p>Renter Assistance</p>	<p>Gov. Gavin Newsom signed an executive order on March 16 to stop evictions and foreclosures for people who are affected by COVID-19 through May 31</p>	<p>Contact your landlord as soon as possible to let them know about your current circumstances. *Failure to contact your landlord will result in all of the negative things mentioned above including penalties, bad credit, and ultimately, perhaps, foreclosure and eviction.</p>

Tenants seeking legal advice can contact the CRLA's San Luis Obispo office at 805-544-7997 or the San Luis Obispo Legal Assistance Foundation at 805-543-5140. Both nonprofits provide legal services to low-income residents.

Disclaimer: this information is for informational purposes.

AUTO Phone

<p>CA Low Cost Auto Insurance</p>	<p>A state-sponsored program that provides affordable, low cost liability insurance to eligible drivers whose income is 250% or below the Federal Poverty Guidelines, many middle-class households may qualify.</p>	<p>Apply online at: mylowcostauto.com</p>
<p>DMV</p>	<p>DMV announced a 60-day grace period for transactions that have a deadline of March 16 or later and require an office visit. DMV has asked California law enforcement agencies to “exercise discretion for 60 days in their enforcement” of expiration dates.</p>	<p>Dozens of DMV tasks can easily be taken care of through other channels including online, through the mail, through the 365 kiosks statewide or in our business partner locations.</p>

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	DMV offices are still open, but no walk-in visitors are allowed — only those with appointments, and no new appointments are being scheduled at this time.	
Car Insurance	If you're experiencing financial difficulties due to COVID-19 and need assistance, please get in touch with your car insurance company. Many companies are offering special payment plans and assistance but you must contact them first.	
Car Loans	If you can't make your car payment contact your lender. While you may be afraid to contact your lender and tell them you're out of work, many lenders are offering special forbearance programs to help borrowers through the next several months. If yours is not, there are still options available. Not doing anything or hiding your job loss from your lender is not a good strategy. Missing payments and potentially defaulting on your loan are mistakes that can haunt your credit for years after the crisis has passed.	

TAXES	Contact Info:
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Income Tax	IRS and California extended their filing and payment deadline to: July 15 * The IRS urges taxpayers who are owed a refund to file as quickly as possible as they are still processing returns and issuing refunds.	irs.gov/coronavirus
United Way	File free online only	MyFreeTaxes.org
TurboTax	File free online only (Form 1040 only)	turbotax.com

BANKS & CREDIT CARDS

Banks & Credit Cards	Many banks and credit card companies are offering support to clients who are experiencing hardship as a result of COVID-19. Depending on the company	Call the number on the back of the card or through digital servicing channels to request assistance.
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Status as of March 25, 2020

	assistance may include waiving interest, late fees, or skip payments without accruing interest on a case-by-case basis for those who request assistance)	
Student Loans	Borrowers with federal student loans will be able to pause their payments for two months without interest accruing	Contact the lender to request the pause in payments.

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