SUMMARY OF COVID-19 BILLS & RESOURCES

RELIEF FOR INDIVIDUALS

**Cash Payments to Americans**

All individuals with a Social Security Number will receive rebates worth $1,200 for individuals ($2,400 for couples) and $500 per child under 17. A family of four would receive $3,400. Rebates phase out above $75,000 for singles filers, $112,500 for heads of household, and $150,000 for married couples filing joint returns. There is no income floor or phase-in. Each member of your family must have a Social Security Number (included on your last tax return) to claim a rebate.

People receiving Social Security or Supplemental Security Income (SSI) are eligible. Social Security beneficiaries who are not typically required to file tax returns will not need to file an abbreviated tax return to receive an Economic Impact Payment. Instead, payments will be automatically deposited into their bank accounts. Rebates will not be counted as income for income-related programs like Medicaid, SSI or SNAP. Rebates will not be subject to garnishment, except if back child support is owed. You must file a tax return this year (or have filed last year) to receive a rebate check (or direct deposit). Rebates will start going out in the weeks following passage of the Act. The IRS has a detailed webpage with detailed information on the Economic impact payments and what you need to know.

**Unemployment Compensation & Insurance**

The CARES Act provided emergency relief to unemployed workers affected by COVID-19. This act will provide Pandemic Unemployment Assistance to individuals that are self-employed and not eligible for regular Unemployment Insurance (UI) benefits, Federal Pandemic Unemployment Compensation which provides an additional $600 payment for any eligible week of regular UI benefits, and Pandemic Emergency Unemployment Compensation which provides federal UI payments to someone who has exhausted all of their regular UI benefits. Although the CARES Act was signed into law, procedures on implementing the act are still forthcoming from U.S. Department of Labor. Alaska’s Unemployment Insurance (UI) program is dedicated to providing unemployed workers fast and accurate payment of UI benefits. Senate Finance Committee: Unemployment Insurance frequently asked questions.

**Creating Coronavirus-Related Distributions and Loans from 401(k) Plans and other Defined Contribution Retirement Plans**

You may be allowed to take up to $100,000 out of your account balance in 2020 if you or a family member test positive for the coronavirus or you suffer economic harm because of the coronavirus. You may also be allowed to borrow this amount from your account balance. Contact the administrator for your retirement plan to find out whether your plan will offer these distributions or loans, and if it does, how to request such a distribution or loan. If you have a plan loan outstanding and you are laid-off or terminated and cannot repay your loan, you are allowed an extra year to repay the loan. Contact the administrator for your plan for more details.
Waiving the 10% Additional Tax on Early Distributions from IRAs, 401(k) Plans and other Defined Contribution Retirement Plans

The 10% additional tax on pre-age 59 1⁄2 distributions from IRAs, 401(k) plans and defined contribution plans does not apply for 2020 if you, your spouse or child tested positive for the coronavirus, or if you suffer economic harm because of the coronavirus—such as being laid-off, furloughed or having your hours reduced because of the virus, not being able to work because of a lack of child care due to the virus, or you have to close or reduce the hours of a business you own because of the virus. Please go to www.irs.gov for more details. The IRS will be providing information soon.

Waiving of Required Minimum Distributions from IRAs, 401(k) Plans and other Defined Contribution Plans

If you turned age 70 1⁄2 in 2019, then you are not required to make a minimum distribution by April 1, 2020. If you would regularly have to make a required distribution by the end of this year (December 31, 2020), then you do not have to do so—all required minimum distributions required to be made in 2020 are waived. Please go to www.irs.gov for more details. The IRS will be providing information soon.

Deferring Contributions for Single Employer Pension Plans

If your company sponsors a single employer pension plan, your company may be allowed to defer your required contributions due in 2020 (including quarterly contributions due in 2020) until January 1, 2021. Your company’s plan may also be allowed to use its 2019 funded percentage in 2020 for purposes of complying with funded-status benefit restrictions. Please go to www.irs.gov for more details. The IRS will be providing guidance soon.

Moratorium on Repossession of Motor Vehicles

SB 241 was passed by the Alaska Legislature in response to the COVID-19 disaster. The bill prohibits a lender from repossessing a motor vehicle, aircraft, or watercraft through June 30, 2020 from a person who is experiencing financial hardship due to the COVID-19 disaster declaration through June 30, 2020. A borrower seeking protection under this section shall provide a signed statement stating, under penalty of perjury, that they are experiencing financial hardship due to the COVID-19 disaster emergency or declaration (including government mandates affecting their ability to work). Customers must consider all sources of income, including any financial assistance provided to mitigate the financial impacts of COVID-19, when declaring a financial hardship and are not absolved of the responsibility of paying the debt. The property must be owned by a “natural” person, not a company.

SMALL BUSINESS RELIEF

The Paycheck Protection Program (PPP)
The PPP offers $350 billion in low-interest loans to small businesses, implemented through the Small Business Administration’s flagship 7(a) program and local Alaska banks and credit unions. These loans have a maximum of $10 million, are 100% federally guaranteed, and forgivable for the 8-week period after origination to the extent they are used for certain qualified expenses—including payroll, family or sick leave, health care benefit payments, retirement payments, mortgage interest,
rent, utilities. The calculation of the loan amount for each borrower is equal to 2.5 times the average monthly wages from the previous year subject to the $10 million cap.

The amount forgiven will be reduced proportionally by any reductions in an employer's payroll during the 8-week forgiveness period, in order to provide the maximum incentive for businesses to retain their workers. Importantly, for those small businesses that have already been forced to lay off workers, the CARES Act allows them 30 days from enactment for the borrower to return to February 15 payroll levels without a forgiveness penalty.

At the end of the 8-week forgiveness period, the borrower will provide to the lender documentation that verifies their qualified forgivable expense payments. The lender then reports their expected loan forgiveness amount for a loan or pool of loans to the SBA, and the SBA will purchase that amount of the loan from the lender.

Eligible small businesses for the PPP benefit are those with less than 500 employees or otherwise considered as a “small business concern” according to the SBA. Eligibility is also expanded to include the self-employed, sole-proprietors, certain non-profits, and tribal businesses. The goal of the PPP is to maintain the employer-employee relationship, enabling small businesses and the economy to bounce back faster once the pandemic has passed.

As part of the new Coronavirus Aid, Relief, and Economic Security (CARES) Act, the Paycheck Protection Program (PPP) is aimed at helping small businesses keep workers employed during the COVID-19 pandemic. If you think your business may benefit from this loan, follow these steps:

1. Start with this Summary of the Program
2. Review the U.S. Chamber of Commerce Guide
3. Read this Information Fact Sheet for Borrowers
4. Take steps now with First National's SBA Paycheck Protection Program Checklist
5. Prepare to apply with an Application Form

**Expedited Economic Injury Disaster Loans (EIDL)**

On March 21, Alaska was approved for the Small Business Administration’s Economic Injury Disaster Loans (EIDLs), which provide low-interest loans to small businesses suffering economic injury as a result of the coronavirus. These loans are issued at a maximum of $2 million and can be used to pay fixed debts, payroll, accounts payable, and other bills that can’t be paid because of the disaster’s impact. The CARES Act expands this EIDL program with an additional $10 billion in appropriations, and by making sole-proprietors, independent contractors, cooperatives, and tribal businesses eligible.

Under the CARES Act, an eligible entity that has applied for an EIDL loan can request an advance of up to $10,000 which the SBA must distribute within 3 days. This advance does not have to be repaid, even if the borrower is denied for the EIDL. This is essentially a small, one-time grant to eligible small businesses. Importantly, an EIDL may also be refinanced into the forgivable PPP once a borrower is approved, and the $10,000 grant would be deducted from the amount forgiven.

This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organization or 501(c)(19) veterans organizations affected by COVID-19. Businesses in certain industries may have more than 500 employees if they meet the SBA's size standards for those industries. The Economic Injury Disaster Loan advance funds will be made available within days of a successful application, and this loan advance will not have to be repaid. To apply for a COVID-19 Economic Injury Disaster Loan and loan advance, click here.
**Employee Retention Credit for Employers Subject to Closure or Experiencing Economic Hardship**

This provision would provide a refundable payroll tax credit for 50 percent of wages paid by eligible employers to certain employees during the COVID-19 crisis. The credit is available to employers, including non-profits, whose operations have been fully or partially suspended as a result of a government order limiting commerce, travel or group meetings. The credit is also provided to employers who have experienced a greater than 50 percent reduction in quarterly receipts, measured on a year-over-year basis.

Wages of employees who are furloughed or face reduced hours as a result of their employer’s closure or economic hardship are eligible for the credit. For employers with 100 or fewer full-time employees, all employee wages are eligible, regardless of whether an employee is furloughed. The credit is provided for wages and compensation, including health benefits, and is provided for the first $10,000 in wages and compensation paid by the employer to an eligible employee. Wages do not include those taken into account for purposes of the payroll credits for required paid sick leave or required paid family leave, nor for wages taken into account for the employer credit for paid family and medical leave (IRC sec. 45S).

- The credit is not available to employers receiving assistance through the Paycheck Protection Program. The credit is provided through December 31, 2020.

**Delay of Payment of Employer Payroll Taxes**

This provision would allow taxpayers to defer paying the employer portion of certain payroll taxes through the end of 2020, with all 2020 deferred amounts due in two equal installments, one at the end of 2021, the other at the end of 2022. Payroll taxes that can be deferred include the employer portion of FICA taxes, the employer and employee representative portion of Railroad Retirement taxes (that are attributable to the employer FICA rate), and half of SECA tax liability.

- Deferral is not provided to employers receiving assistance through the Paycheck Protection Program.

**Support for Alaska’s Fishermen**

In addition to the Paycheck Protection Program and the expanded unemployment insurance, both of which are available to Alaska’s fishermen, the CARES Act also appropriates $300 million in direct assistance for commercial, charter, and subsistence fishermen, processors, fishery dependent businesses and coastal communities. This assistance is structured similar to fishery disaster payments, but the delivery of the funds will be quicker by allowing the money to be awarded on a rolling basis, even while a season is still underway, and forgoing the usual requirement for the Governor to declare a disaster. The funds will be distributed through the U.S. Department of Commerce. More information is to come.

The Secretary of Commerce is authorized to provide this funding on a rolling basis and within a fishing season. They will be available until September 30, 2021. To receive assistance, you must have incurred economic revenue loss greater than 35 percent compared to the prior 5-year average revenue; or any negative impacts to subsistence, cultural, or ceremonial fisheries.

**Support for Non-Profits**
Certain non-profits [501(c)(3) and 501(c)(19) veterans’ organizations] with less than 500 employees are eligible for the Paycheck Protection Program. However, these entities are subject to SBA’s affiliation rules, meaning, in many cases, a large parent organization will be disqualifying. The CARES Act specifies that larger non-profits be included in the mid-sized business Federal Reserve lending facility for entities with between 500 and 10,000 employees, which I will describe in more detail later.

To encourage continued charitable giving to non-profits, the CARES Act allows taxpayers who take the standard deduction and do not itemize to take a charitable deduction up to $300; suspends the limit for charitable deductions for taxpayers who do itemize, and; increases the corporate limitation on charitable giving to 25% of taxable income.

Finally, the CARES Act also appropriates funds for various nutrition programs, $45 million for family violence shelters, $2 million for the National Domestic Violence Hotline, and $25 million for runaway and homeless youth programs.

**HELPFUL RESOURCES**

- Small Business Association Guidance and Loan Information
  - Disaster Loan Assistance
- Alaska Small Business Development Center
- Alaska Chamber Business Resources
- The Small Business Administration has prepared a Guide for Small Business Owners to the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The guide provides information on SBA programs including the Paycheck Protection Program, the Small Business Debt Relief Program, Economic Injury Disaster Loans, and Emergency Economic Injury Grants.
- The Alaska Critical Workforce Infrastructure page contains a listing of Alaska's critical workforce infrastructure as first published in Attachment A to Health Mandate 10.1 - International and Interstate Travel - Order for Self-Quarantine. If you would like to review this mandate, or any other health man-dates issued by the State of Alaska, they can be found on the Governor's website or the COVID-19 Response website for the Alaska Department of Health and Social Services.
- Executive Summary: Coronavirus Aid Relief Economic Security (CARES) Act - American Bankers Association
- Sign up for CDC.gov Email Updates
- Department of Transportation Emergency Declaration - to provide hours-of-service regulatory relief to commercial vehicle drivers transporting emergency relief.
- CISA Updates and Information on COVID-19
- Sign up for SBA Email Updates

**RELIEF FOR LARGER BUSINESSES**

**Providing Loans, Loan Guarantees, and other Investments through the Treasury Stabilization Fund**

The CARES Act provides $504 billion to the Treasury’s Exchange Stabilization Fund to provide loans, loan guarantees, and other investments, distributed as follows: (1) Direct lending, including: $25 billion for passenger air carriers; $8 billion for cargo air carriers; and $17 billion for businesses important to maintaining national security. (2) $454 billion for loans, loan guarantees, and
investments in support of the Federal Reserve’s lending facilities to eligible businesses, states, and municipalities. Oversight to be conducted by the Congressional Oversight Committee. For more information, businesses should visit https://home.treasury.gov/.

**Keeping Airline Workers Paid**

These aviation payroll grants provide direct payroll payments to keep millions of airline workers on the job and receiving paychecks from April 1 - Sept. 30, 2020. These grants will require the companies to provide equivalent equity to the U.S. Government which could include equity, warrants or other financial instruments in order to “provide appropriate compensation to the federal government.”

The grants include $25 billion for passenger air carriers, $8 billion for cargo air carriers, and $3 billion for contractors. To be eligible companies must (1) certify they will be not participate in stock buybacks and dividends for the entire life of the grant plus one year (2) not do involuntary furloughs or reduce pay until Sept. 30, 2020, (3) protect existing collective bargaining agreements, (4) expand healthcare benefits for contract workers, and (5) accept certain limitations on high paid employee compensation. The law requires the Secretary to publish procedures not later than March 3. For more information, businesses should visit https://home.treasury.gov/.

**HELPFUL RESOURCES**

- Minimum Requirements for Loans to Air Carriers and Eligible Businesses
- Application Procedure for Payroll Support to Air Carriers and Contractors
- U.S. Senate Banking Committee Summary of Title IV Lending Programs

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**HIGHER EDUCATION**

**Providing Student Loan Relief**

Student loan borrowers with federally backed loans will be allowed to defer making payments for six months, without interest or other penalty, through Sept. 30, 2020. To receive assistance: Individuals should consult with their institution of higher education or loan servicer. Borrowers must request the option to defer payments from their loan provider. Financial aid awards will be distributed by IHES. This page is a helpful resource with Q&A: https://studentaid.gov/announcements-events/coronavirus

The CARES Act includes some additional student loan relief:

- It waives interest accrual for student loans, meaning balances for such borrowers will not grow.
- It prohibits forced collections such as garnishment of wages, tax refunds, and Social Security benefits; and negative credit reporting during this time period.
- It directs student borrowers to continue to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
- Starting in August, it requires that student loan borrowers receive notices to help inform them that their regular loan payments will resume at the end of September. These notices are intended to provide a transition period to help borrowers stay on track as regular loan payments begin again and to enroll in other relief options (such as income-driven repayment) at such time.

**Issuing Work-Study payments to students**
The CARES Act allows institutions of higher education to issue work-study payments to students who are unable to work due to work-place closures as a lump sum or in payments similar to paychecks.

**Increasing Student Loan Exclusions and Flexibility**

Students who dropped out of school as a result of COVID-19 are excluded from counting the term toward lifetime subsidized loans and are excluded from counting toward lifetime Pell eligibility. Students will not be required to return unused Pell grants or federal student loans. Additionally, the CARES Act cancels the portion of the student’s loan taken out for the semester (or equivalent) if a student withdrew due to COVID-19.

**RELIEF FOR UPCOMING MORTGAGE, RENT, AND UTILITY PAYMENTS**

**Providing Help to Low Income Households**

The CARES Act funds the Low-Income Housing Energy Assistance Program (LIHEAP) at $900 million to help low income households pay their heating and cooling bills. Low income folks who need assistance paying their energy bills should call the National Energy Assistance Referral (NEAR) toll-free at 1-866-674-6327 or visit [https://liheap.chaf.hhs.gov/help](https://liheap.chaf.hhs.gov/help). Funding is block granted to the states, and the states target funding to individuals and families based on income-eligibility. As of April 3, 2020, Bristol Bay Native Association (BBNA) has received $1,111,448. For more information; contact the BBNA Workforce Development 477 LIHEAP Case Worker at (907)842-2262 or Toll-free 1-888-285-2262. Download the [FY 2020 Application for Heating Assistance](https://liheap.chaf.hhs.gov/help).

**Mortgage forbearance**

Forbearance is when your mortgage servicer or lender allows you to pause or reduce your mortgage payments for a limited period of time. Forbearance doesn’t erase what you owe – you’ll have to repay any missed or reduced payments in the future. If your income is restored, reach out to your servicer and resume making payments as soon as you can.

Depending on the kind of loan you have, there may be different forbearance options. If this option is available to you, read [our guide to help you make the best decision based on your situation](https://liheap.chaf.hhs.gov/help).

**Moratoriums suspend or stop foreclosure**

Foreclosure is when the lender takes back the property after the homeowner fails to make required payments on a mortgage. Foreclosure processes differ by state. [Keep reading for specific information on forbearance and moratoriums under the CARES Act](https://liheap.chaf.hhs.gov/help).

**What options do you qualify for?**

Your mortgage relief options depend on who owns or backs your mortgage. Here we’ll explain how to find out what you qualify for.

First, figure out who services your mortgage. This is who you need to contact. Your mortgage servicer is the company that you send your mortgage payments to each month. If you don’t know or can’t remember who currently services your mortgage, there are several ways to find out, including looking at your mortgage statement for contact information. Click here to [find out who owns or services your mortgage](https://liheap.chaf.hhs.gov/help).
Second, figure out if your mortgage is federally backed. To be eligible for protections under the CARES Act your mortgage must be federally owned or otherwise backed by one of the federal agencies and entities listed below. If you don’t know who owns or backs your mortgage, you can call your servicer. The servicer has an obligation to provide you, to the best of its knowledge, the name, address, and telephone number of who owns your loan.

**List of federal agencies and entities**
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Agriculture
  - USDA Direct
  - USDA Guaranteed
- Federal Housing Administration (FHA) (Includes reverse mortgages)
- U.S. Department of Veterans Affairs (VA)
- Fannie Mae
- Freddie Mac

Nearly half of the nation’s mortgages are owned or backed by Fannie Mae or Freddie Mac. To look up online whether your mortgage is owned or backed by Fannie or Freddie, click these links:
- Is my loan backed by [Fannie Mae](#)?
- Is my loan backed by [Freddie Mac](#)?

**CARES Act Relief Options**

If your mortgage is a federally backed mortgage, you have two mortgage relief options under the CARES Act:
- First, your lender or loan servicer may not foreclose on you for 60 days after March 18, 2020. Specifically, the CARES Act prohibits lenders and servicers from beginning a judicial or non-judicial foreclosure against you, or from finalizing a foreclosure judgment or sale, during this period of time.
- Second, if you experience financial hardship due to the coronavirus pandemic, you have a right to request a forbearance for up to 180 days. You also have the right to request one extension for another up to 180 days. You must contact your loan servicer to request this forbearance. There will be no additional fees, penalties or additional interest (beyond scheduled amounts) added to your account. You do not need to submit additional documentation to qualify other than your claim to have a pandemic-related financial hardship.

**If your mortgage is backed by Fannie Mae or Freddie Mac**

In addition to the foreclosure moratorium and forbearance, if you are granted forbearance to delay making your monthly payments during this temporary period:
- You won’t incur late fees
- You won’t have delinquencies reported to credit reporting companies
- Foreclosure and other legal proceedings will be suspended

**Borrowers with a mortgage not backed by the federal government**

If you have a mortgage loan that is not backed by one of the federal agencies or entities listed above, contact your servicer. The CFPB and other financial regulators have encouraged financial institutions to work with borrowers who are or may be unable to meet their obligations because of the effects of COVID-19. Your servicer should help you identify alternatives that may be available to you given your specific circumstances.

*How to request forbearance or mortgage relief*
Call your servicer. You may have to wait on the line for a while to speak to your mortgage servicer because there are a lot of people in need right now. Be prepared with the following information and questions you want to ask and check their website before you call to see if there is a list provided of information you may need. Have your account number handy. You may need to explain

- Why you’re unable to make your payment
- Whether the problem is temporary or permanent
- Details about your income, expenses and other assets, like cash in the bank
- Whether you’re a servicemember with permanent change of station (PCS) orders

Questions to ask

- What options are available to help you temporarily reduce or suspend my payments?
- Are there forbearance, loan modification, or other options?
- Can you waive late fees?

Get it in writing. Once you’re able to secure forbearance or another mortgage relief option, ask your servicer to provide written documentation that confirms the details of your agreement and that you’re clear on what the terms are. With some forbearance programs, you may owe all of your missed payments at one time, or additional payments at the end of the mortgage might be required, so make sure you’re familiar with the final terms.

What to do once you’ve received a mortgage relief option
While you’re in the forbearance period, or working under another mortgage relief option, there are a number of things to do to continue to protect yourself. This advice applies to both a CARES Act forbearance and other mortgage relief that you might receive.

- Keep written documentation on hand. You want to make sure that you have this documentation available in case there are any errors on your monthly mortgage statements to ensure that your statement reflects the assistance provided.
- Pay attention to your monthly mortgage statement. Continue monitoring your monthly mortgage statements to make sure you don’t see any errors.
- Keep an eye on your credit. It’s a good idea to routinely check your credit reports in order to make sure there are no errors or inaccuracies. If you stop making mortgage payments without a forbearance agreement, the servicer will report this information to the credit reporting companies, and it can have a lasting negative impact on your credit history. If an error has been made, however, you can work to dispute it. Get more information about credit reporting and coronavirus.
- Once your income is restored, contact your servicer and resume your payments. With forbearance, you still owe the payments that you missed, but fewer missed payments mean you’ll owe less down the road.
- If you’re continuing to receive some income that turns out to be more than you need for your bills and expenses (including anything you keep paying on your mortgage), consider putting the extra money away so you can use it to pay off what’s needed later. If you can save any money now, it’ll be helpful when payments are due later.

Be aware of scams
Scammers often take advantage of vulnerable consumers during disasters and financial shocks. In addition to coronavirus-related scams, be aware of scams that falsely promise financial relief from your mortgage loan, or from foreclosure.

Here’s what to watch for as scammers may:

- Charge a high up-front fee for their services
- Promise to get you a loan modification
- Ask you to sign over your property title
- Ask you to sign papers you don’t understand
- Tell you to make payments to someone other than your servicer
• Tell you to stop making payments altogether
• Promise you payments in connection with providing credit card numbers and other personal information

Learn what steps you can take if you believe you’ve been a victim of a foreclosure scam

**Protections for renters**
If you are renting from an owner who has a federally backed mortgage, the CARES Act provides for a suspension or moratorium on evictions. If your landlord has a federally backed mortgage or multi-family mortgage, you cannot be evicted for nonpayment of rent for 120 days beginning on March 27, 2020, the effective date of the CARES Act. After the 120-day period is up, the landlord cannot require you, the tenant, to vacate until providing you with a thirty-day notice to vacate.
If the property you rent isn’t covered by the CARES Act, many states have suspended all evictions and foreclosures due to the pandemic. Check the websites of your state government, state court, or legal aid program for details and updates.

**Where to get additional help**
If you need help working with your servicer or understanding your options, you may want to reach out to a professional to help you with your specific situation.

• **HUD-Approved Housing Counselors.** The U.S. Department of Housing and Urban Development (HUD)-approved housing counselors can discuss options with you if you’re having trouble paying your mortgage loan or reverse mortgage loan. This may also include forbearance or a modified payment program.
• **Credit Counselors.** Reputable credit counseling organizations are generally non-profit organizations that can advise you on your money and debts, and help you with a budget. Some may also help you negotiate with creditors. There are specific questions to ask to help you find a credit counseling organization to work with.
• **Lawyers.** If you need a lawyer, there may be resources to assist you through your local bar association, legal aid, or if you are a servicemember, your local Legal Assistance Office.

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**EMERGENCY SICK LEAVE**

If you work for a business with less than 500 employees, you may be eligible for paid sick or family leave due to impacts from the coronavirus pandemic. Starting April 1 and through December 31, 2020, you may get:

- Up to two weeks of paid sick leave if you or a family member is quarantined or has symptoms of COVID-19
- Up to an extra 10 weeks of paid family and medical leave if your child’s school or daycare provider is closed or unavailable

Businesses will receive funds from the government to cover costs of providing leave. If you own a small business with less than 50 workers, you may not have to provide leave for childcare purposes.

Find information for employees and employers about paid leave due to the coronavirus emergency.

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**CHILD WELFARE AND NUTRITION**

*Food Programs Ease Rules for Coronavirus Pandemic.*
The CARES Act provides $450 million to help food banks with increased need. This money and food (sourced directly from producers) will be distributed to state governments, which then will distribute the funding and food out to food banks.

You may now have an easier time getting food through government meal programs. During the coronavirus emergency:

- Food stamp (SNAP) recipients may receive supplemental funding
- Parents can pick up school meals for their kids to eat at home
- People can enroll in food programs remotely rather than in person. This applies to programs for pregnant women, families, seniors, and people with disabilities.

Read about these and other government meal program adjustments during the coronavirus pandemic. To enroll or get other information:

- Contact your state's social services agency or
- See information on individual programs on the USA.gov Food Assistance page

For more information on school meals, check your child's school or school district website.

**D-SNAP Helps with Food Costs After a Disaster**

If the president authorizes individual disaster assistance for your area, you may qualify for D-SNAP. The Disaster Supplemental Nutrition Assistance Program is also known as food stamps for disaster situations. D-SNAP provides one month’s worth of benefits on a debit-type card that you can use at most grocery stores.

- Once your state sets up a D-SNAP program, you’ll have about a week to apply.
- If you qualify, you’ll receive benefits within three days.

You may qualify for D-SNAP even if you wouldn't qualify for regular SNAP (food stamps) because:

- You may be out of work due to the disaster.
- You may be facing costly home repairs.

If you already receive SNAP, you can apply for D-SNAP if the amount you’d receive is more than you get under SNAP. As a separate benefit, you may be able to get free meals for your children or your entire family. This is provided through the school meals programs.

**The CARES Act provides the following for child welfare and nutrition**

- $45 million for the Stephanie Tubbs Jones Child Welfare Services Program to make formula grants to states to support the child welfare needs of families during this crisis, and to help keep families together. There is no matching requirement for funds.
- $45 million for Family Violence and Prevention Services formula grants made available without a matching requirement for funds. These funds can be used to provide temporary housing and in-person assistance to victims of family, domestic, and dating violence.
- $2 million for the National Domestic Violence Hotline. These funds can be used for providing hotline services remotely.
- $25 million for activities authorized by the Runaway and Homeless Youth Act made available without matching requirements for funds. For more information, visit https://www.acf.hhs.gov/fysh/programs/runaway-homeless-youth
- $15.5 billion additional funding for Supplemental Nutrition Assistance Program (SNAP). This funding is sent to the states, and individuals or families that need access to SNAP can apply directly to the state.
$8.8 billion in additional funding for Child Nutrition Programs. Children are considered categorically eligible for these programs if their family qualifies for SNAP or other federal assistance programs. Schools are reimbursed for the cost of meals.

**Child Nutrition Programs**

**Congregate Meal Waivers:** FNS has approved waivers from all 50 states, DC, Guam, Puerto Rico, and the Virgin Islands, enabling Summer Food Service Program (SFSP) and National School Lunch Program Seamless Summer Option (SSO) sponsors to serve meals in a non-congregate setting and at school sites during school closures related to the coronavirus. FNS also issued guidance on meal delivery using existing authorities in summer meal programs.

**Pandemic EBT:** As a result of the Families First Coronavirus Response Act of 2020, children who would receive free or reduced-price meals if not for school closures are eligible to receive assistance under this provision. USDA is providing guidance to state agencies on plan requirements in order to receive approval. ([Guidance for States on Pandemic EBT](#))

**Nationwide Mealtimes Waiver:** FNS has provided a nationwide waiver to support access to nutritious meals while minimizing potential exposure to the novel coronavirus.

**Nationwide Non-congregate Feeding Waiver:** FNS has provided a nationwide waiver of congregate feeding requirements to support access to nutritious meals while minimizing potential exposure to the novel coronavirus. ([Guidance for States on Non-Congregate Feeding Nationwide Waivers](#))

**Nationwide Afterschool Activity Waiver:** FNS has provided a nationwide waiver to support access to nutritious meals and snacks while minimizing potential exposure to the novel coronavirus. ([Guidance for States on Afterschool Activity Nationwide Waivers](#))

**Nationwide Meal Pattern Waiver:** FNS has provided nationwide approval for states to locally waive specific meal pattern requirements as needed to support access to nutritious meals when certain foods are not available due to the novel coronavirus. ([Guidance for States on Meal Pattern Waivers](#))

**Nationwide Parent/Guardian Meal Pickup Waiver:** FNS is allowing states approved for non-congregate feeding to waive the rule preventing parents and guardians from picking up meals for their children, as long as they protect accountability and integrity. ([Guidance for States on Meal Pickup Waivers](#))

**Nationwide Community Eligibility Provision (CEP) Data Waiver:** FNS is extending CEP election, notification and reporting and deadlines for School Year 2020-21. ([Guidance for States on CEP Waivers](#))

**Nationwide Waivers of Child Nutrition Monitoring:** FNS has used its authority under FFCRA to waive certain onsite monitoring requirements for the school meals programs, the Child and Adult Care Food Program, and the Summer Food Service Program, to maintain program integrity and support social distancing while providing meals. ([Guidance for States on Monitoring Waivers](#))

**Nationwide 60-Day Reporting Waiver:** Under its FFCRA authority, FNS is extending the 60-day reporting deadline for all state agencies, school food authorities, and CACFP and SFSP sponsoring organizations for January and February 2020. ([Guidance on 60 Day Reporting Waivers](#))

**Special Supplemental Nutrition Program for Women, Infants and Children (WIC)**
Additional Funding for WIC: The Families First Coronavirus Response Act provided the WIC Program with $500 million to remain available through Sept. 30, 2021 for increases in program participation. FNS will work with state to ensure funding is available to state agencies that require additional funds based on enrollment.

Physical Presence Waivers: FFCRA gives USDA authority to grant waivers to states of the requirement that participants and applicants physically come into the clinic to enroll or re-enroll, including the ability to defer certain requirements used to determine nutritional risk.

Remote Benefit Issuance Waivers: FFRCA gives USDA authority to grant waivers to states of the requirement that participants physically come into the clinic to pick up WIC EBT cards and/or paper coupons. This ensures participants have what they need to receive continued nutrition assistance.

Food Package Substitution Waivers: FFRCA provides USDA the authority to allow states and Indian Tribal Organizations to permit appropriate substitutes for the types and amounts of certain WIC-prescribed foods if their availability is limited. (Guidance for States on Food Package Substitution Waivers)

WIC and Food Distribution Q&As: Information on the WIC and food distribution programs in response to COVID-19, including authorities as provided through FFCRA.

Supplemental Nutrition Assistance Program

Emergency Allotments: USDA will be granting waivers to states to allow for the issuance of emergency allotments (supplements) based on a public health emergency declaration by the Secretary of Health and Human Services under section 319 of the Public Health Service Act related to an outbreak of COVID-19 when a state has also issued an emergency or disaster declaration. (Guidance for States on Emergency Allotments)

Pandemic EBT: As a result of the Families First Coronavirus Response Act of 2020, children who would receive free or reduced-price meals if not for school closures are eligible to receive assistance under this provision. USDA is providing guidance to state agencies on plan requirements in order to receive approval. (Guidance for States on Pandemic EBT)

Extended Certification Periods; Waive Periodic Reporting: The Families First Coronavirus Response Act gives USDA authority to grant waivers to allow states the flexibility to adjust deadlines for participants to re-enroll (i.e., "recertify") to continue receiving SNAP benefits.

Adjustments to Interview Requirements: Under FFRCA authority, FNS is allowing state SNAP agencies to adjust interview requirements, provided an applicant’s identity has been verified and other mandatory verifications are made. (Guidance for States on Interview Requirements)

Time limit for Able-bodied Adults without Dependents (ABAWD): The recently enacted Families First Coronavirus Response Act, which was signed by President Donald J. Trump on March 18, 2020, temporarily and partially suspends the time limit for ABAWD participation in SNAP. (Guidance for States on Time Limits for ABAWDs)

Flexibility for Quality Control Interviews: USDA is allowing states to conduct telephone interviews instead of face-to-face interviews for SNAP Quality Control purposes in March, April and May 2020. USDA has also offered states an optional 45-day extension on QC case reviews due in
April, May and June 2020. States must notify FNS in advance if they choose to implement these flexibilities and must follow all other requirements as specified in SNAP.

**USDA Foods Programs**

**Additional Funding for TEFAP:** The Families First Coronavirus Response Act provided an additional $400 million to The Emergency Food Assistance Program (TEFAP), which provides USDA-purchased food to state agencies via formula for distribution via local agencies such as food banks. Up to $100 million of the additional funding may be used to offset higher food distribution costs due to COVID-19.

**Disaster Household Distribution:** Under a Presidential Declaration of a National Emergency, FNS may approve state requests for Disaster Household Distributions for targeted areas to meet specific needs when traditional channels of food are unavailable and not being replenished on a regular basis. DHD provides boxed foods to households using existing inventories of USDA-purchased foods.

**TEFAP Flexibilities:** An overview of state agency flexibilities in The Emergency Food Assistance Program (TEFAP) in response to COVID-19.

**WIC and Food Distribution Q&As:** Information on the WIC and food distribution programs in response to COVID-19, including authorities as provided through FFCRA.

**Social distancing options when paying for groceries with SNAP benefits during COVID-19**

Until recently federal regulation barred SNAP EBT from being used as a method of online payment for SNAP eligible items. Currently the Food and Nutrition Service (FNS) is running a pilot with a small number of states and vendors testing acceptance of online EBT payments, however participation in the pilot is very limited at this time.

Although Alaska vendors are not currently able to accept SNAP EBT as a method of online payment, there are several options that would allow for a retailer to continue to get food to its SNAP clients in light of the social distancing recommendations related to COVID-19. These include:

- SNAP client placing their order online or over the phone and picking it up at the store. If the store has a wireless POS the customer would be able to complete the transaction without having to leave their car.
- SNAP client placing their order online or over the phone and having the order delivered to their designated delivery address. The transaction can be completed using a wireless POS.
- SNAP client placing their order online or over the phone and designating a person to pick the order at the store using the clients EBT card. The transaction can be completed, using the SNAP clients EBT card, in the store or by using a mobile POS device outside of the store.

Vendors are encouraged to reach out to their retailer association or FNS with any COVID-19 processing questions. Additional information can be found on the FNS website at: [FNS COVID-19 response website](https://www.fns.usda.gov/coronavirus) and [SNAP Retailer Service Center](https://www.fns.usda.gov/snap-retailer-service-center).

**HELPFUL LINKS:**

Housing Providers
The CARES Act provides $3 billion for housing providers to help more than 4.5 million low-income households made up of more than 9.6 million individuals currently assisted by the US Department of Housing and Urban Development to safely remain in their 25 homes or access temporary housing assistance in response to economic and housing disruptions caused by COVID-19. This funding will help low-income and working-class Americans avoid evictions and minimize any impacts caused by loss of employment, and childcare, or other unforeseen circumstances related to COVID-19. This includes:

- $1.935 billion to allow public housing agencies (PHAs) to keep over 3.2 million Section 8 voucher and public housing households stably housed.
- $1 billion to allow the continuation of housing assistance contracts with private landlords for over 1.2 million Project-Based Section 8 households.
- $685 million for the Public Housing Operating Fund, distributed to PHAs.
- $300 million for Native American Housing Assistance:
  - $200 million of which will go to Native American Housing Block Grants.
  - $100 million of which will go to tribes under the Indian Community Development

State Moratorium for Evictions because of Nonpayment
The Alaska Legislature passed SB 241 in response to the COVID-19 disaster. SB 241 provides a moratorium on evictions from rental properties and storage units containing personal belongings for nonpayment of rent through June 30, 2020 for a person experiencing a financial hardship due to COVID-19. The statutory cause of action for forcible entry and detainer for nonpayment of rent and any other statutory cause of action that could be used to evict or otherwise eject a person for nonpayment is suspended for persons experiencing financial hardship during the disaster.

A person seeking protection under this section shall provide a signed statement stating, under penalty of perjury, that they are experiencing financial hardship due to the COVID-19 disaster emergency or declaration (including government mandates affecting their ability to work). Tenants must consider all sources of income, including any financial assistance provided to mitigate the financial impacts of COVID-19, when declaring a financial hardship and are not absolved of the responsibility of paying the debt. This section does not prevent evictions for misconduct, violations of
law, or violations of contracts outside of inability to pay rent, nor can it be construed to increase civil liability of the landlord in a court of law.

**Forbearance for State Loans**

Prohibits the state from finding a borrower in default or seizing loan collateral from a borrower experiencing a financial hardship due to the COVID-19 disaster declaration through **November 15, 2020**. Applies to state agencies, the Alaska Industrial Development and Export Authority, the Alaska Commission on Postsecondary Education, and the Alaska Housing Finance Corporation when providing single family residential mortgage loans and public housing assistance. Does not apply to other Alaska Housing Finance Corporation loans, the Alaska Permanent Fund Corporation, the Alaska Mental Health Trust Authority, the Alaska Municipal Bond Bank, the Alaska Retirement Management Board or the Department of Revenue, Treasury Division.

**Moratorium on Foreclosures**

Prohibits a lender from foreclosing on a property owned by person experiencing financial hardship due to the COVID-19 disaster declaration through **June 30, 2020**. A borrower seeking protection under this section shall provide a signed statement stating, under penalty of perjury, that they are experiencing financial hardship due to the COVID-19 disaster emergency or declaration (including government mandates affecting their ability to work). Borrowers must consider all sources of income, including any financial assistance provided to mitigate the financial impacts of COVID-19, when declaring a financial hardship and are not absolved of the responsibility of paying the debt. The property must be owned by a “natural” person, not a company. This section does not apply to property that is vacant or abandoned or commercial.

**Moratorium on Disconnection of Residential Utility Service**

SB 241 provides that a public utility may not disconnect residential utility service for nonpayment during the COVID-19 public health emergency disaster declaration and shall make reasonable efforts to reconnect utility service to a dwelling occupied by a person experiencing financial hardship related to the COVID-19 disaster declaration.

A person seeking protection under this section shall provide a signed statement stating, under penalty of perjury, that they are experiencing financial hardship due to the COVID-19 disaster emergency or declaration (including government mandates affecting their ability to work) and work with the public utility to negotiate and agree to a deferred payment agreement. Customers must consider all sources of income, including any financial assistance provided to mitigate the financial impacts of the disaster declaration, when declaring a financial hardship and are not absolved of the responsibility of paying the debt.

The public utility may not impose interest or late fees on a person receiving protection under this section. The RCA and the Alaska Energy Authority (AEA) may not deny a utility otherwise eligible to receive power cost equalization (PCE) payments on behalf of a utility customer PCE payments for customers receiving protection under this section.

**Financial Assistance to Address Homelessness**

SB 241 allows the Alaska Housing Finance Corporation (AHFC) to provide additional funds using existing programs to prevent homelessness - $5 million is provided for this purpose.

**HELPFUL LINKS**
INTERNET ACCESS

**GCI**

GCI is offering complimentary services for those that are affected by the coronavirus. **Through May 31, 2020, GCI internet customers can level up to the next plan for free.** That means more speed and data for Alaska families. With more people staying home right now, higher speed plans will let more people connect, stream, and download at the same time. As a reminder, GCI’s No Worries Internet plans do not have surprise overage fees. Even if you use all the high-speed data included in your plan, you stay connected with 10 Mbps for the remainder of your billing cycle.

**HOW TO GET YOUR FREE UPGRADE**

1. Log into your account at [my.gci.com](http://my.gci.com).
2. Click the UPGRADE button next to your internet plan.
3. Select one plan level higher than your current plan.
4. Click the UPGRADE NOW button to confirm your selection.
5. You may enjoy your free upgrade until May 31. The credit will not show up here in MyGCI but will be applied to an upcoming bill -- you'll only need to pay your current monthly amount. After May 31, you will automatically be reset to your original internet plan level, unless you contact us prior to asking to remain on the upgraded plan.

**Free Entry Level Internet until May 31, 2020**

GCI is offering a FREE No Worries Internet plan through May 2020. The plan includes wi-fi capability and equipment.

- For our urban customers: GCI “No Worries – Fast” internet plan
- For our rural customers: GCI “Rural No Worries – Basic” internet plan
- In addition, GCI is waiving credit checks and deposits for qualifying K-12 students and teachers. Please work with your school for more information, and to receive the code to obtain this benefit.

**WHAT YOU NEED TO KNOW IN ORDER TO RECEIVE THESE OFFERS:**

To qualify for the free GCI service, your household must have GCI serviceability. GCI will verify this when they contact you, based on your physical service address. Offer applies to households that do not have an Internet plan with GCI as of March 19, 2020. Depending on location, free plan will consist of No Worries “Fast” plan or Rural No Worries “Essential” plan at no cost through May 31, 2020. After May 31, internet service will be disconnected unless customer calls us to continue service on a paid basis.
Households that include Alaska K-12 students or teachers, as confirmed by school or school district officials, are exempt from credit check and deposit requirements. Service includes a self-installed Wi-Fi modem; after service is terminated, customer must return all equipment including Wi-Fi modem within 2 weeks or customer will be charged a $120 equipment fee. Terms and conditions and additional charges and fees may apply.

**GCI pledges for the next 60 days to:**
- Not terminate service to any residential or small business customers because of their inability to pay their bills due to COVID-19.
- Waive late fees any residential or small business customers incur because of their economic circumstances due to COVID-19.
- Open their Wi-Fi hotspots to any American who needs them.

If your ability to pay is impacted by this pandemic, please contact GCI so they can work with you individually to waive late fees and avoid suspended service.

**Alaska Communications**

ACS will not terminate service to any residential or small business customers because of their inability to pay their bills due to the disruptions caused by the coronavirus pandemic. Please email them at customerscare@acsalaska.com or call 800-808-8083 to set up a payment arrangement. ACS will waive any late fees that any residential or small business customers incur because of their economic circumstances related to the coronavirus pandemic.

- For bill payment options, please visit https://www.alaskacommunications.com/BillPay or log into your customer portal at https://accountview.alaskacommunications.com

ACS is offering one month free to all new home internet customers through April 30, 2020. Learn more at alaskacommunications.com/offer.