**Benefits for Displaced Workers**

As of March 28, 2020

Unemployment

* Regular State – you can collect unemployment per state qualification of loss of job due to COVID related layoff; the first week waiting period is waived retroactive to Jan 27
* State unemployment has been extended for those eligible another 13 weeks - some states currently allow 13 weeks so this would be 13 more for a total of 26 weeks, other states allow up to 26 weeks already so this would extend those benefits to 39 weeks
* State unemployment has been added for 13 weeks for those who previously could not apply (such as ran out of unemployment benefit already, not enough work history, etc.)
* Federal unemployment (this is new) is $600/ week through end of July for the unemployed
  + Any qualify who would not previously qualify – independent contractors, self-employed, already ran out of unemployment, not enough work history, etc.
* Must apply on your state unemployment site (the states will handle the Federal as well)
* Also here is a link to find your state unemployment online
* <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/Find-Unemployment-Benefits.aspx?newsearch=true>

Recovery rebate

* Under the plan as it was negotiated, single Americans would receive $1,200, married couples would get $2,400 and parents would see $500 for each child under age 17
* However, the payments would start to phase out for individuals with adjusted gross incomes of more than $75,000, and those making more than $99,000 would not qualify at all
* Check will be deposited or sent via how your last US tax return was completed

Retirement plan

* You can take up to $100,000 out as a distribution by the end of 2020 (?), penalty free
* You may take a loan up to $100,000 with a five-year payback window; the first year requires no payment
* Contact your retirement plan provider

Federal student loans

* You can stop payment through the end of September 2020 with no penalty or interest
* Go to your lenders website to find out how

Rent/ mortgage

* Protections against foreclosures and evictions
* The bill includes housing protections against foreclosures on mortgages and evictions for renters.
* People with a Federally backed mortgage loan can seek a forbearance for up to one year; this means no payment is due however interest might accrue. Contact your bank.
* Landlords of a multi family residence/ apartment with a federally backed loan may also seek forbearance up to 90 days and cannot evict during that time period. Contact your landlord.
* Landlords of a single-family residence with a federally backed loan cannot evict for 120 days after the act was in effect (March 28). Contact your landlord.

Health insurance

* If you lost your health insurance, you can extend this through COBRA
* You can also try to get on your spouse’s plan
* You can enroll in a new plan through the health insurance Marketplace <https://www.healthcare.gov/>
* You can try to get Medicaid and/or CHIP

CHIP

* You may be eligible to apply for this now for your children.
* The Federal Pandemic Unemployment Compensation (the $600 per week) will not count as income for purposes of determining eligibility for Medicaid and the State Children’s Health Insurance Program (CHIP).
* <https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/>
* You might also now be eligible for Medicaid <https://ahca.myflorida.com/contact/index.shtml>

SNAP (Food Stamps)

* Eligibility has not changed however you may now be eligible for the Supplemental Nutrition Assistance Program and Child Nutrition Program due to a reduced income
* <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program>

WIC (Women Infant Children)

* Additional nutritional **assistance** for pregnant women and children under 5.
* <https://www.fns.usda.gov/wic>

TANF (Temporary Assistance for Needy Families)

* The TANF program, which is time limited, assists families with children when the parents or other responsible relatives cannot provide for the family's basic needs.
* <https://www.hhs.gov/answers/programs-for-families-and-children/what-is-tanf/index.html>

Additional assistance/ relief may be offered from:

* utility companies
* credit card companies
* house or cell phone service
* internet providers
* vehicle loans
* other loans