COVID-19 Financial Resources

(*Current as of 6/22/20*)

State/Federal Aid

- **CA EDD** (Employment Development Department) COVID-19 Resources <u>https://www.edd.ca.gov/about_edd/coronavirus-2019.htm</u>:
 - The federal <u>CARES Act</u> has added these provisions to expand unemployment benefits so we can help more Californians impacted by COVID-19:
 - <u>Pandemic Unemployment Assistance</u> New program to provide unemployment benefits for people who don't usually qualify for regular state Unemployment Insurance.
 - <u>Pandemic Emergency Unemployment Compensation</u> A 13-week benefit extension for people who have used all benefits available in their regular Unemployment Insurance claim.
 - <u>Pandemic Additional Compensation</u> An additional \$600 federal stimulus payment automatically added to each week of benefits received between March 29 and July 25, 2020. (CURRENTLY ENDS ON JULY 31, 2020)
- Educational Relief includes information & links for those students and families affected by COVID-19, including student debt relief programs https://covid19.ca.gov/education/#top
- Assistance for Renters & Homeowners –PDF that provides links to those who are unable to pay their mortgage or rent as a result of COVID-19 https://www.bcsh.ca.gov/coronavirus19/renters mortgage guidance.pdf
- Childcare Options links to finding childcare, the department of social services, and the department of education <u>https://covid19.ca.gov/childcare/#top</u>

Sacramento Utilities

- SMUD Resources:
 - Statement on Suspension of Power Shut-Off https://www.smud.org/en/Corporate/About-us/News-and-Media/2020/2020/SMUD-extends-suspension-of-power-shutoffs-for-non-payment-through-January-4
 - General Financial Assistance Information & Application

https://www.smud.org/en/Customer-Support/Financial-assistance

- PG&E Resources:
 - Discounts through the CARE and FERA programs <u>https://www.pge.com/en_US/residential/save-energy-money/help-paying-your-bill/longer-term-assistance/care/care.page</u>
 - Links to other resources for families and small businesses <u>https://www.pge.com/en_US/about-pge/company-</u> information/protective-protocols/covid19-protections.page

Business Loan Programs

• **SBA Coronavirus Relief Loans** - The SBA is allowing small businesses statewide to apply for disaster relief loans of up to \$2 million with interest rates at 2.75% for nonprofits and 3.75% for small businesses. Repayment can extend up to 30 years.

https://www.sba.gov/funding-programs/disaster-assistance

- Women's Economic Venture's Quick Response Loans Women's Economic Venture's is offering local small businesses impacted by COVID-19 up to \$10,000 in hardship loans with 4.5% interest rates and 36-month term. First payment is deferred for three months https://www.wevonline.org/loans-2/quick- response-loans/
- Sacramento Small Business Economic Emergency Relief Loan A \$1 million fund for businesses to borrow up to \$25,000 if they were impacted by the coronavirus outbreak. (NOTE: Fund is currently exhausted and not taking new applications. Businesses should check back if additional funding becomes available.)

http://www.cityofsacramento.org/covid19-relief

• **COVID-19 Layoff Aversion Fund** - The Workforce Development Board (WDB) of Solano County is issuing grants to help businesses with fewer than 500 employees in the county to avoid layoffs. Applicants must demonstrate a need for layoff aversion support due to the impacts of COVID-19. <u>https://solanoemployment.org/layoff-aversion-fund</u>

Legal & Medical Care Assistance

- Sacramento County Legal Resources links to various free legal aid programs in our region https://www.needhelppayingbills.com/html/sacramento_free_legal_aid.html
- **MyCalWin** Sacramento County Health Care Resources and Programs; this is often more expedient than going through the State <u>https://www.mybenefitscalwin.org</u>