COVID-19 Community Resource Guide

Prepared for the 22nd Congressional District of Texas by Rep. Pete Olson
TO MY CONSTITUENTS

Dear Friend,

As we work together as a nation to fight the pandemic caused by COVID-19, I’m fighting for the safety and well-being of our families, our communities and our nation. This guide provides information on our efforts in Congress to help protect our health and safety, as well as promote the economic strength needed to get us through this pandemic as a stronger America.

In the following pages, you will find an overview of federal, state and local resources and what they mean for you. It also includes helpful information that answers frequently asked questions with links to additional resources. Information and actions continue to change, and this guide will be updated accordingly.

Our region has taken the hits from natural disasters like Hurricane Harvey and other floods, as well as economic hardship before. As I see Texans rising to meet the challenges of caring for the sick, producing desperately needed personal protective equipment and supporting local businesses struggling to survive, I’m eternally proud to be a Texan.

Please know that my team and I are here to help. Please do not hesitate to call my office if you need assistance. You can submit a request for help through my website olson.house.gov, or you can call my offices at (281) 494-2690 or (202) 225-5951.

It’s an honor to represent you, and I am here to help.

Very respectfully,

[Signature]
According to the Centers for Disease Control (CDC), COVID-19 is a new coronavirus that was not previously identified. This new coronavirus strain is different from previous ones that commonly circulate among humans and cause mild illness, like the common cold.

Thankfully, COVID-19 has a very high survival rate. However, individuals who are elderly or have underlying health conditions like respiratory disease are at higher risk. People can carry the COVID-19 virus without displaying symptoms, that’s why we must each do our part to help prevent the spread.

There are simple things you can do to keep yourself and others healthy:

- Wash your hands often with soap and water
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash
- Wear a mask when in public or at risk of close contact with others
- Stay at home when you are sick
- Avoid touching your eyes, nose and mouth with unwashed hands
- If you feel you are experiencing coronavirus symptoms (fever, cough and shortness of breath) please contact your local health department.

The Center for Disease Control (CDC) is your direct source for the latest coronavirus-related news and updates. The CDC is operating a coronavirus hotline available toll free at 1-800-CDC-INFO (1-800-232-4636), Option #8. Information is also available on the CDC website [here](https://www.cdc.gov/coronavirus).
RESOURCES AT A GLANCE

Health Authorities

Harris County
(832) 927-7575

Fort Bend County
(281) 633-7795

Brazoria County
(800) 511-1632

Texas Department of State Health Services
(877) 570-9779

Fort Bend County Coronavirus Dashboard and Online Information Center

Unemployment

Texas Workforce Commission

Tax Filing (deadline extended until July 15)

Internal Revenue Service
IRS Economic Impact (Stimulus Check) Hotline: 1-800-919-9835

Help for Small Businesses

Small Business Administration (SBA) Houston Branch
(713) 773-6500
In order to help American workers and families cope with economic restrictions implemented to combat the spread of COVID-19, Congress allocated federal funds in the form of Economic Impact Payments (stimulus checks) to be sent to individuals and families.

- Eligible taxpayers who filed tax returns for either 2019 or 2018 will receive an Economic Impact Payment of up to $1,200 for individuals or $2,400 for married couples. Parents also receive $500 for each qualifying child.

- The Treasury Department and the Internal Revenue Service began making these payments in April. If you filed taxes for 2018 or 2019 and your direct deposit information is on-file with the IRS, you will receive your payment automatically with no action required on your part.

- Individuals and others who typically do not file returns will need to submit a simple tax return only so the IRS can have the most up-to-date information to determine eligibility and to find out where to send the payment.

Quick Links:

- IRS Economic Impact Payment Center (Get and Track Your Payment)
- Economic Impact Payment Information
- “Get My Payment” FAQ
Unemployment insurance has been significantly expanded in the wake of Coronavirus and will remain so for the duration of the crisis.

Because so many workers are now working in non-traditional arenas, Congress created a new Pandemic Unemployment Assistance program to help those not traditionally eligible for UI. Such newly covered individuals include self-employed and independent contractors, like gig workers, as well as those who are unable to work or telework as a result of the coronavirus public health emergency.

- Congress has provided an additional $600/week payment to each UI or Pandemic Unemployment Assistance recipient for 4 months beginning April 1 through July 31, 2020.
- An additional 13 weeks of unemployment is available to help those who remain unemployed after weeks of state unemployment are exhausted.
- Funding has been provided to states for the first week of unemployment so that states can waive the traditional “waiting week” before benefits begin and individuals can be paid quickly.

**Frequently Asked Questions about Unemployment Benefits:**

**Are self-employed and independent contractors eligible?**
Yes. Self-employed and independent contractors, like gig workers, are eligible for Pandemic Unemployment Assistance. This also covers workers laid off from churches and religious institutions who may not be eligible under the state’s traditional program.

**Are furloughed workers eligible?**
Yes. States have policies in place to allow furloughed workers to receive unemployment benefits and part-time workers can receive partial benefits.

The Pandemic Unemployment Assistance program also helps workers stay connected to their employer by allowing unemployment benefits for workers who have a job but are unable to work or telework due to COVID-19-related reasons and are not receiving paid leave through their employer.

**How much do unemployed workers get?**
It varies. Unemployment benefits across the country averaged $385 per week in February 2020 but vary significantly by state. Generally, a person’s benefits replace about 1/3 to 1/2 of their wages.

Congress has created an additional $600 per week on top of whatever a person would normally receive in their state (expires July 31, 2020).
How long do unemployment benefits last?
It varies by state, but most states provide access to unemployment benefits for a maximum of 26 weeks. Congress created an additional 13 weeks of unemployment funds for those who need it (expires December 31, 2020).

Are unemployment benefits taxable and do they count as income?
Yes. Unemployment benefits are taxable income and they generally count as income when determining eligibility for public assistance programs.

As unemployment is administered via the state, questions specific to personal unemployment claims should be directed to your representative in the Texas State Legislature.

**Quick Links:**

- [Texas State Legislature – Connect with Your Representative](#)
- [Texas Unemployment Benefits Services](#)
- [U.S. Department of Labor How to File for Unemployment](#)
• Loan payments have been suspended and prevented from accruing interest on all federal student loans through September.

• The suspension of payments would not adversely impact a borrower’s eligibility for loan forgiveness.

• All involuntary collection of federal student loan debt, including wage garnishment and tax refund offset, has been halted through September.

• Eligible loans include: Direct Loans, Federal Perkins Loans, and Federal Family Education Loan (FFEL) Program loans held by the Department of Education.

• Please note that while debt collection is paused for eligible federal student loans, debt collection may continue for other consumer loan obligations.

• For instance, FFEL Program loans that are owned by private lenders, and some Perkins Loans which are owned by the college or university you attended, are not covered.

• Private student loans are not eligible for these new protections, but you can contact your private student loan servicer to see if they would provide some payment or interest relief.

**Quick Links:**

[Department of Education Information on Student Loan Forbearance](#)

Department of Education’s Office of Federal Student Aid phone number: 1-800-872-532
For renters living in “covered dwellings” Congress has provided a temporary moratorium on evictions as well as late fees for nonpayment of rent or other charges for a period of 120 days that started on March 27, 2020.

A “covered dwelling” can generally be defined as a rental home that is receiving federal subsidies, or a property with a federally backed mortgage.

Specifically, this includes rental housing supported by the following federal housing programs:

- Public housing; Section 8 Housing Choice Vouchers; Section 8 Project-Based Rental Assistance; Section 202 Supportive Housing for the Elderly; Section 811 Supportive Housing for Persons with Disabilities; Housing Opportunities for Persons With AIDS (HOPWA); McKinney-Vento Homeless Assistance grants; Section 236 Preservation program; HOME investment partnerships; Rural Development multifamily housing (Section 516 Farm Labor Housing Grants, Section 542 Rural Development Vouchers, Section 521 Rural Rental Assistance, Section 533 Housing Preservation grants); and the Low Income Housing Tax Credit (LIHTC) program.

It also includes rental housing with a single-family or multifamily mortgage that is:

- Purchased or securitized by Fannie Mae or Freddie Mac; insured by the Federal Housing Administration (FHA); guaranteed, directly provided by, or insured by the Department of Veterans Affairs (VA); guaranteed, directly provided by, or insured by the Department of Agriculture (USDA); or guaranteed under HUD’s Native American or Native Hawaiian Home Loan Guarantee programs.

Further, landlords would not be allowed to issue a notice to vacate until after this temporary moratorium and they would not be allowed to require a tenant to vacate the unit until 30 days after the notice is given.

Renters should be advised that the moratorium only applies to evictions for nonpayment of rent, not for other causes.

Renters should also be advised that although they may be protected from eviction proceedings temporarily under this bill, the bill does not treat nonpayment of rent during this period as forgiven and these unpaid amounts will accrue during this period even if fees are not assessed.

Renters should not have to do anything to benefit from this prohibition on evictions and late fees. Renters who believe their landlord is out of compliance with these provisions should contact their local legal aid or the relevant federal agency.
Homeowners with “federally backed mortgages” are eligible for assistance. Federally backed mortgages are defined as mortgages for single-family homes that are:

- Purchased or securitized by Fannie Mae or Freddie Mac; insured by the Federal Housing Administration (FHA), including reverse mortgages or Home Equity Conversion Mortgages (HECMs); guaranteed, directly provided by, or insured by the Department of Veterans Affairs (VA); guaranteed, directly provided by, or insured by the Department of Agriculture (USDA); or guaranteed under HUD’s Native American or Native Hawaiian Home Loan Guarantee programs.

Homeowners that do not know whether their mortgage fits this definition should reach out to their mortgage servicer to find out. Your mortgage servicer is the company that you send your mortgage payments to each month.

For context, 70 percent of mortgages in the current market are federally backed. Homeowners with mortgages that are not federally backed are not covered under the CARES Act.

Homeowners who are suffering financial hardship directly or indirectly related to COVID-19 should contact their servicer to request a forbearance.

Homeowners will have to attest to financial hardship caused directly or indirectly by COVID-19 to receive a forbearance but are not required to provide any further documentation to prove such financial hardship.

**Quick Links:**

- [Department of Housing and Urban Development (HUD) Coronavirus Resource Page](https://www.hud.gov/coronavirus)
- [Department of Housing and Urban Development (HUD) Rental Assistance](https://www.hud.gov/rentalassistance)
- [Texas Department of Housing and Community Affairs](https://www.tdhca.state.tx.us/)


Paycheck Protection Program

• The Paycheck Protection Program (PPP) is a federal program administered through local financial institutions that provides cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency.

• Loans can be forgiven if employers maintain their payroll, which would help workers remain employed as well as help affected small businesses and our economy snap back quicker after the crisis.

• PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees, and at least six months of deferral with maximum deferrals of up to a year.

• A wide variety of costs can be covered by these loans, but not all, so interested businesses should consult with their financial institutions before making any decisions.

• Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between February 15, 2020 and June 30, 2020. Loans are available through June 30, 2020.

Quick Links:

Small Business Administration (SBA)
Paycheck Protection Program Information

Find Eligible Paycheck Protection Program Lenders

Paycheck Protection Program FAQ

Connect with Your Local SBA Office
Small Business Debt Relief Program

• This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans.

• Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months.

• This relief will also be available to new borrowers who take out loans within six months of the bill becoming law.

Economic Injury Disaster Loans (EIDL) & Emergency Economic Injury Grants

These grants provide an emergency advance of up to $10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL).

• To access the advance, you first apply for an EIDL and then request the advance.

• The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

The Paycheck Protection Program and Health Care Enhancement Act provides an additional $10 billion in funding for the EIDL.

Quick Links:

SBA Debt Relief Information

EIDL Information

EIDL Application
Tax Credit for Employee Retention

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 fulltime 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.

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.

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

Quick Links:

- New Employer Tax Credits Information
- Employee Retention Credit FAQ
- Delay of Payment of Employer Payroll Taxes FAQ
Passports

• The Passport Agency has extremely limited U.S. passport operations. If you apply or renew now, you will experience significant delays of several months to receive your U.S. passport and the return of your citizenship evidence documents (such as birth certificates or naturalization certificates). Unless you have a life-or-death emergency, please wait until they resume normal operations to apply for or renew your passport.

• The Passport Agency is only able to offer in-person service at centers for customers who need to travel internationally within 72 hours due to a qualified life-or-death emergency.

• Life-or-death emergencies are serious illnesses, injuries, or deaths in your immediate family (e.g., parent, child, spouse, sibling, aunt, uncle, etc.) that require you to travel outside the United States within 72 hours.

• To make an appointment call the National Passport Information Center at 877-487-2778 (888-874-7793 TDD/TTY) Monday – Friday, 7am – 4pm CT, except federal holidays. Call 202-647-4000 outside of these hours to make an appointment.

State Department Repatriations

• The Department of State is making every effort to assist U.S. citizens overseas who wish to return to the United States.

• If you need assistance being repatriated to the United States, please register for the STEP program and State will send you instructions to register for an evacuation flight for the country you are in.

• You may also reach out to the closest U.S. Embassy or Consulate with your name, date of birth, passport number, location, who they are traveling with, and specific circumstances.

• Contact information for Embassy and Consulates worldwide can be found here.
On March 18, U.S. Citizenship and Immigration Services temporarily suspended routine in-person services to help slow the spread of COVID-19. USCIS plans to begin reopening offices on or after June 4, unless the public closures are extended further.

During this time, individuals may still submit applications and petitions to USCIS. Online filing remains the most convenient and interactive way to submit forms, check the status of your case, and receive notices.

USCIS will provide emergency services for limited situations. To schedule an emergency appointment, contact the USCIS Contact Center at this link.

In response to the COVID-19 pandemic, USCIS has extended the flexibilities it announced on March 30 to assist applicants and petitioners who are responding to certain, Requests for Evidence, Continuations to Request Evidence (N-14), Notices of Intent to Deny, Notices of Intent to Revoke, Notices of Intent to Rescind and Notices of Intent to Terminate regional investment center, and Filing date requirements for Form I-290B, Notice of Appeal or Motion.

USCIS will consider a response to the above requests and notices received within 60 calendar days after the response due date set in the request or notice before taking action. USCIS will consider a Form I-290B received up to 60 calendar days from the date of the decision before it takes any action.

Most nonimmigrants can mitigate the immigration consequences of COVID-19 by timely filing an application for extension of stay (EOS) or change in status (COS). USCIS continues to accept and process applications and petitions, and many of our forms are available for online filing.

USCIS will reuse previously submitted biometrics in order to process valid Form I-765, Application for Employment Authorization, extension requests due to the temporary closure of Application Support Centers (ASC) to the public in response to the COVID-19 pandemic.

Applicants who had an appointment scheduled with an ASC on or after the March 18 closure or has filed an I-765 extension will have their application processed using previously submitted biometrics. This will remain in effect until ASCs are open for appointments to the public.

USCIS Field Offices are currently closed. Once they open they will begin to reschedule interviews and oath ceremonies that were canceled due to COVID-19.
State Department Visa Services

• The State Department temporarily suspended routine visa services at all U.S. Embassies and Consulates.

• The Machine Readable Visa (MRV) fee/application fee is valid and may be used for a visa appointment in the country where it was purchased within one year of the date of payment.

• Mission critical cases may be processes within resource and local limitations. These include adoptions, immigrant visa applications for those who will age out, H-2 visas, doctors/nurses who are traveling to US to contribute to COVID-19 response, and air/sea crew maintaining supply chains.

• H-2 visa applicants whose previous visas expired in the last 48 months, and who did not require a waiver of ineligibility the last time they applied, do not need to be interviewed in-person if they are applying for the same visa classification as their previous visa.

• Presidential Proclamations on Novel Coronavirus (PPs 9984, 9992, 9993, & 9996) suspends entry into the United States of aliens who were physically present in the People’s Republic of China, Iran, the Schengen Area, the United Kingdom, and Ireland within the 14 days preceding entry or attempted entry into the United States.

• Presidential Proclamation Suspending Entry of Immigrants (PP 10014) Suspends entry of certain immigrants who present risk to the U.S. labor market during the economic recovery following the COVID-19 outbreak.

• Exceptions include: certain healthcare professionals, aliens seeking an EB-5 investor visa, spouses and children of U.S. citizens, prospective adoptees of U.S. citizens, United States Armed Forces members & their spouses and children, and aliens seeking to enter pursuant to an Afghan and Iraqi Special Immigrant Visa.

• LPRs and those holding valid immigrant visas on the effective date are not subject to the proclamation.

• K-1 Fiancé(e) Visas are nonimmigrant visas, and therefore unaffected.
You can also visit these links to see agency-by-agency resources, guidance and contact information:

- U.S. Department of Health and Human Services
- U.S. Department of Education
- U.S. Department of Agriculture
- U.S. Department of Labor
- U.S. Department of Homeland Security
- U.S. Department of State
- U.S. Department of Veterans Affairs
- U.S. Environmental Protection Agency
- U.S. Small Business Administration
- Centers for Medicare and Medicaid

Employers and employees can view the Department of Labor Wage and Hours Division’s (WHD) guidance regarding the requirements in the Families First Coronavirus Response Act by following these links:

- Employer Fact Sheet
- Employee Fact Sheet
- Families First FAQ