



COVID-19 RESOURCES FOR INDIVIDUALS

Tax Provisions

The CARES Act provides additional relief to Americans in the form of a [**one-time economic impact payment**](#) of \$1,200 per individual, \$2,400 for married couples, and \$500 per child for those with a valid SSN. There are no earned income or tax liability requirements to receive these rebate checks.

- The full rebate amount is available for those with incomes at or below \$75,000 for individuals, \$112,500 for head of household, and \$150,000 for married couples. Above those amounts, the rebate amount is reduced as a taxpayer's income exceeds those thresholds.
- The amount is completely phased-out for single filers with incomes exceeding \$99,000, \$146,500 for head of household filers with one child, and \$198,000 for joint filers with no children.

For the vast majority of Americans, no action on their part will be required in order to receive a rebate check as the IRS will use a taxpayer's 2019 tax return if filed, or in the alternative their 2018 return. This includes many low-income individuals who file a tax return in order to take advantage of the refundable Earned Income Tax Credit and Child Tax Credit.

The **US Department of Treasury and the IRS** are also working to provide flexibility to individuals and businesses during this time. Actions taken so far include:

- A [**90 day postponement of the tax filing deadline**](#) (to July 15) and a [**90 day deferral for tax payments**](#) (to July 15), up to \$1 million for individuals and pass-through businesses and \$10 million for corporations, with no interest and no penalties.
- A halt in some IRS enforcement actions, including certain levies and collection notices, until further notice. The IRS alerted its employees of this policy on March 17.
- On March 25, the IRS announced that it is [**postponing certain payments**](#) related to installment agreements and offers in compromise.

IRS Resources:

- [**COVID-19 dedicated IRS webpage**](#)
- [**IRS Filing and Payment FAQs**](#)

On March 28, [**New York State announced**](#) that it will postpone the state tax filing deadline to **July 15** to match the federal deadline.

Resource:

- [**New York Department of Taxation and Finance**](#)

Expanded Unemployment Assistance

In the CARES Act, Congress created the **Pandemic Unemployment Assistance** program through December 31, 2020 to provide unemployment benefits to those not traditionally eligible for unemployment benefits. This covers individuals such as the self-employed, independent contractors, those with limited work history, and others who are unable to work as a direct result of the coronavirus public health emergency.

- Congress added an additional \$600 per week payment to each recipient of unemployment insurance or Pandemic Unemployment Assistance for up to four months.
- In addition, for those who need it, the bill provides an additional 13 weeks of benefits beyond what states typically allow.

Through passage of H.R. 6201, Congress immediately provided \$500 million in emergency administrative grants to increase state capacity to process unemployment applications and make payments. It also makes an additional \$500 million available to states that experience a 10% percent increase in unemployment to provide 100% federally funded benefits to provide extra weeks of benefits.

The Federal Government, through the Department of Labor, has provided **significant flexibility for states to amend their laws to provide UI benefits** in multiple scenarios related to COVID-19. For example, federal law allows states to pay benefits where:

- An employer temporarily ceases operations due to COVID-19, preventing employees from coming to work;
- An individual is quarantined with the expectation of returning to work after the quarantine is over; and
- An individual leaves employment due to a risk of exposure or infection or to care for a family member. In addition, federal law does not require an employee to quit in order to receive benefits due to the impact of COVID-19.

Unemployment Resources:

- [DOL press release](#)
- [COVID-19 dedicated DOL webpage](#)
- [State Unemployment Provisions](#)
- [Unemployment Benefits Finder](#)
- [New York Unemployment Benefits](#)
- [New York Unemployment Benefits Filing Instructions](#)
- [New York Unemployment Benefits FAQs](#)

Child Care: Guidance, FAQs and resources from the Administration for Children and Families (ACF) on state flexibility to assist child care providers and families in response to COVID-19: <https://www.acf.hhs.gov/occ/resource/occ-covid-19-resources>

Mortgage, Rent, and Utilities

Foreclosure Moratorium and Consumer Right to Request Forbearance. The CARES Act temporarily prohibits foreclosures on all federally-backed mortgage loans for a 60-day period beginning on March 18, 2020 and provides up to 180 days of forbearance for borrowers of a federally-backed mortgage loan who have experienced a financial hardship related to the COVID-19 emergency. Applicable mortgages included those purchased by Fannie Mae and Freddie Mac, insured by HUD, VA, or USDA, or directly made by USDA. Homeowners should contact their mortgage servicing company directly.

Temporary Moratorium on Eviction Filings. For 120 days beginning on the date of enactment, landlords are prohibited from initiating legal action to recover possession of a rental unit or to charge fees, penalties, or other charges to the tenant related to such nonpayment of rent. This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and federally-issued or guaranteed mortgages.

Forbearance of Residential Mortgage Loan Payments for Multifamily Properties with Federally Backed Loans. The CARES Act temporarily provides up to 90 days of forbearance for multifamily borrowers with a federally backed multifamily mortgage loan who have experienced a financial hardship. Borrowers receiving forbearance may not evict or charge late fees to tenants for the duration of the forbearance period. Applicable mortgages include loans to real property designed for 5 or more families that are purchased, insured, or assisted by Fannie Mae, Freddie Mac, or HUD.

Home Energy Assistance: The CARES Act includes \$900 million in funding to help low income Americans and their family's heat and cool their homes. New York's Home Energy Assistance Program can be found [here](#).