

*NAVIGATING UNEMPLOYMENT
DURING CORONAVIRUS*

RESOURCES FOR WORKERS

GUIDE FOR COLLIN COUNTY WORKERS

NAVIGATING UNEMPLOYMENT IN THE TIME OF CORONAVIRUS RESOURCES FOR WORKERS

Over the past several months, Texas and our entire nation has experienced an unprecedented threat in the form of coronavirus.

During this critical time, I have spoken with countless constituents regarding the devastating effects of this pandemic on their employment, families, health, and communities.

As your Representative in Congress, I am fully committed to combating coronavirus and am actively engaged with local, state, and federal officials every single day.

While families face mounting uncertainty about the future, one thing is clear – *we are in this together.*

There is no doubt Americans need support at this very moment and the federal government has acted quickly to provide this much-needed help directly to the workers and families in need.

As you consider information in this guide, please don't hesitate to reach out should you have questions. While some programs are administered by the State of Texas, I am here to help you in any way possible during these uncertain times.

If you need additional assistance, please call my office at (972) 202-4150 or send me an email online.

Sincerely,



Van Taylor
Member of Congress



CONTENTS

Congress took swift action to pass four pieces of bipartisan legislation to provide relief for all Americans. First, we passed H.R. 6074 and H.R. 6201 to provide paid sick and family medical leave for workers, expand food aid to those in need, support free COVID-19 testing, and help guarantee health insurance providers cover the costs of COVID-19 care and treatment.

To provide vital assistance for workers and businesses who were suddenly unemployed or forced to shut down as a result of coronavirus, Congress then passed H.R. 748, the *CARES Act* and H.R. 266, the *Paycheck Protection Program and Health Care Enhancement Act* to provide needed safety nets for those who have found themselves struggling to provide for their families as a result of the economic impacts of COVID-19.



UNEMPLOYMENT INSURANCE



DIRECT RELIEF CHECKS



PAID SICK AND FAMILY LEAVE



OTHER RESOURCES

UNEMPLOYMENT

In an effort to provide financial relief for those who have been laid off, furloughed, ordered to self-quarantine, or are experiencing reduced working hours due to COVID-19, I voted to provide \$1 billion in emergency administrative grants to increase state capacity to process applications, make payments, and provide a federally funded extra week of benefits.

Then, I voted for the *CARES Act* which dedicates \$250 billion to give workers more access to benefits during this public health emergency.

Unemployment Insurance is a partnership between the federal government and individual states who administer the program and set benefit levels and length within certain federal guidelines. The *CARES Act* makes several major changes to this system, including:

EXPANDED UNEMPLOYMENT BENEFITS

- Created the temporary Pandemic Unemployment Assistance (PUA) program which covers individuals who weren't previously eligible for unemployment benefits like part-time employees, freelancers, independent contractors, gig workers, and the self-employed
- Created the Federal Pandemic Unemployment Compensation (FPUC) program which is a Federal component that adds an additional \$600 per week on top of a claimant's regular or PUA benefits
- Makes available 13 additional weeks of unemployment for those who need it
- Supports work share programs as an alternative to layoffs

UNEMPLOYMENT INSURANCE IN TEXAS

Congress is giving unemployment recipients an additional \$600 per week for 4 months on top of the amount given to them through their state Program. In Texas, benefits typically range between \$69 to \$521 per week.

Texas unemployment beneficiaries were previously limited to 26 weeks of benefits, but individuals will now be eligible for 39 total weeks.

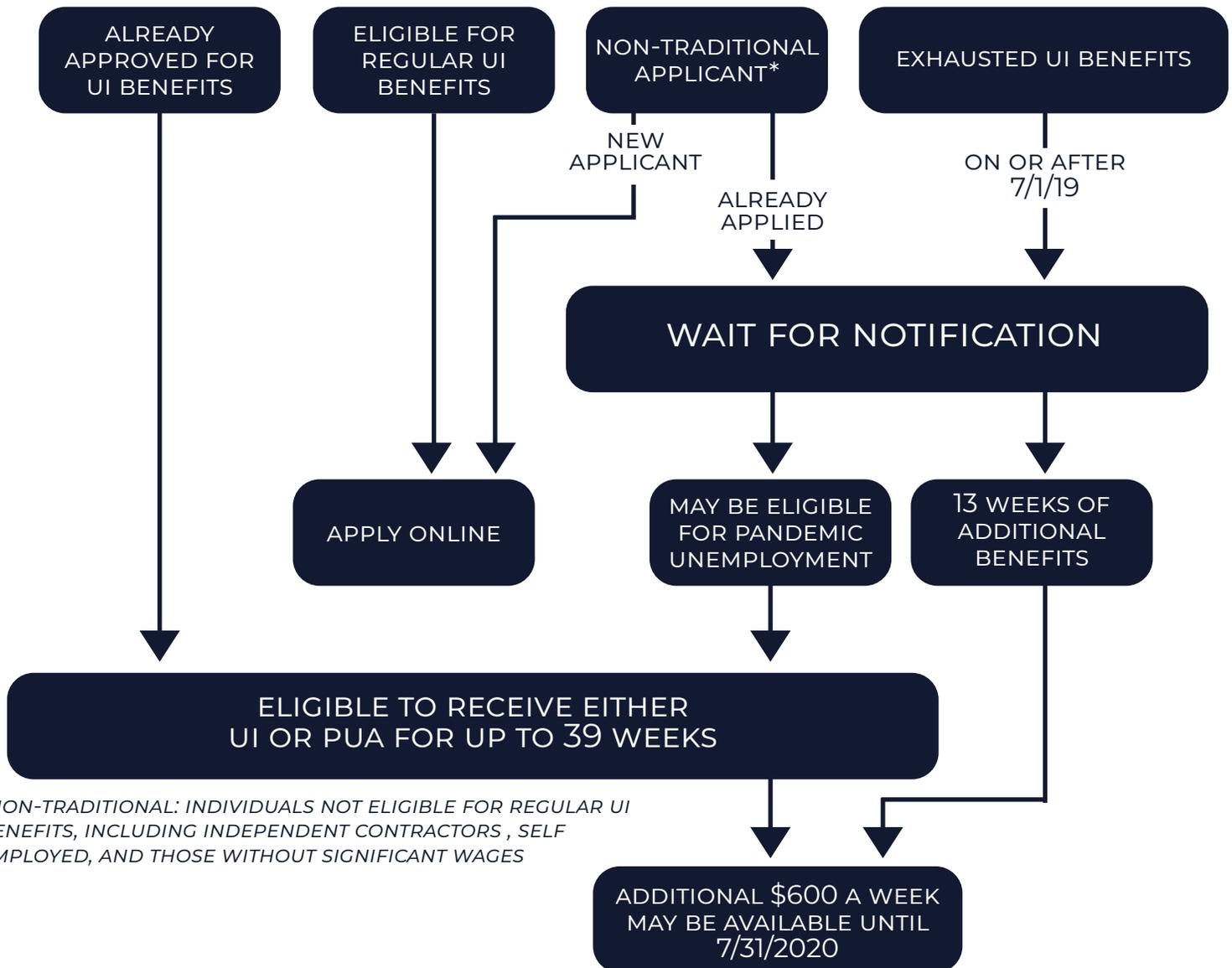
UNEMPLOYMENT

FILING FOR BENEFITS

If you are unable to work, have been laid-off, or had hours reduced due to COVID-19, you may be eligible for benefits.

Apply for unemployment insurance benefits from the Texas Workforce Commission online at www.twc.texas.gov.

For more information, call their hotline at 800-939-6631.



**NON-TRADITIONAL: INDIVIDUALS NOT ELIGIBLE FOR REGULAR UI BENEFITS, INCLUDING INDEPENDENT CONTRACTORS, SELF EMPLOYED, AND THOSE WITHOUT SIGNIFICANT WAGES*



UNEMPLOYMENT

If you are not currently working, teleworking or on paid leave, you may be eligible for:

	REGULAR UNEMPLOYMENT	PANDEMIC EMERGENCY UNEMPLOYMENT	PANDEMIC UNEMPLOYMENT ASSISTANCE
ADDITIONAL \$600 PER WEEK*	✓	✓	✓
NUMBER OF WEEKS	UP TO 26 WEEKS	UP TO 13 WEEKS	UP TO 39 WEEKS
WHO IS ELIGIBLE	PAST WAGES + QUALIFYING SEPARATION	EXHAUSTED REGULAR UNEMPLOYMENT ON OR AFTER 7/1/19	SELF-EMPLOYED CONTRACT WORKERS MONETARY INELIGIBLE
FILL OUT APPLICATION	✓	✓	✓
APPLIES TO COVID-19	✓	✓	✓
EXPIRES	ONGOING STATE PROGRAM	LAST PAYMENT 12/26/20	LAST PAYMENT 12/26/20
HOW TO APPLY	UI.TEXASWORKFORCE.ORG	UI.TEXASWORKFORCE.ORG	UI.TEXASWORKFORCE.ORG

*AVAILABLE UNTIL 7/31/2020

WHEN TO APPLY

To help prevent website outages and ensure every applicant is able to file their claims, TWC is asking Texans to apply during designated times and days, based on the number their area code begins with.

Area code begins with 9, file on:
Monday, Wednesday, and Friday
8:00 AM - 12:00 PM

Area code begins with 7 or 8, file on:
Tuesday, Thursday, Saturday
8:00 AM - 12:00 PM

Area code begins with 3, 4, 5, 6, file on:
Monday, Wednesday, and Friday
1:00 PM - 5:00 PM

Area code begins with 2, file on:
Tuesday, Thursday, Saturday
1:00 PM - 5:00 PM

ECONOMIC IMPACT PAYMENT

The *CARES Act* provides a one-time check for American workers to help them as our country continues its work to defeat the novel coronavirus.

- The full credit amount (\$1,200 individuals, \$2,400 couples, \$500 for children) is available for individuals with income at or below \$75,000 (\$112,500 for heads of household), and couples with income at or below \$150,000
- If you have dependent children under 17, you will receive an additional \$500 per child
- Your tax rebate amount will be reduced by \$5 for each \$100 your income exceeds the above income limits
- That means for those without children, an individual will not receive any rebate if their income exceeds \$99,000; and the same is true for couples with more than \$198,000 of income

WHO IS ELIGIBLE TO RECEIVE AN ECONOMIC IMPACT PAYMENT?

Any person that has a valid Social Security number, is not considered as a dependent of someone else, and whose adjusted gross income does not exceed the thresholds noted above, is eligible to receive the credit. This means workers, those receiving welfare benefits, Social Security beneficiaries, and others are all eligible.

WHEN WILL I RECEIVE MY PAYMENT?

The first wave of payments were distributed to Americans the week of April 13, 2020. As of April 17, 2020, the Internal Revenue Service had sent out over 88 million Economic Impact Payments out of a total of 150 million that will be sent.

DO ECONOMIC IMPACT PAYMENTS NEED TO BE REPAID?

Unless obtained by fraud, payments do not need to be repaid. If an individual experienced an income loss in 2020 or if they have an increase in family size, they may be able to claim an additional credit of the difference when the individual files their 2020 tax federal income tax return in Spring of 2021.

ECONOMIC IMPACT PAYMENT

FREQUENTLY ASKED QUESTIONS

How much money will those eligible receive?

The full credit amount (\$1,200 individuals, \$2,400 couples, \$500 for children) is available for individuals with AGI at or below \$75,000 (\$112,500 for heads of household), and couples with AGI at or below \$150,000. If you have children, you will receive an additional \$500 per child.

- Your tax rebate amount will be reduced by \$5 for each \$100 your AGI exceeds the above thresholds.
- This means an individual without children will not receive any rebate if their AGI exceeds \$99,000, a couple without children will not receive any rebate if their AGI exceeds \$198,000, and a family of four will not receive any rebate if their AGI exceeds \$218,000.

How will the IRS determine who receives a payment and how much that payment will be?

For those that have filed a return with the IRS in 2018 or 2019, the IRS will use the most recent tax return to determine eligibility.

The IRS does not have my direct deposit information. What can I do?

The IRS launched the “Get My Payment” web application which allows taxpayers who filed their tax return in 2018 or 2019 and did not provide their banking information on their return to submit direct deposit account information.

Additionally, the IRS has launched an online tool to help non-filers register for rebate checks. Visit [IRS.gov](https://www.irs.gov) and select the “Non-filers: Enter Payment Info Here” button. Be prepared to provide basic information including Social Security number, name, address, and dependents. The IRS will use this information to confirm eligibility and calculate and send an economic impact payment.

How can Social Security beneficiaries who are not typically required to file a tax return receive a rebate check?

The IRS will use the information on the Form SSA-1099 for Social Security beneficiaries who did not file tax returns in 2018 or 2019. Beneficiaries do not need to take any action.

ECONOMIC IMPACT PAYMENT

FREQUENTLY ASKED QUESTIONS (CONTINUED)

Can you receive a rebate check if you are claimed as a dependent on another taxpayer's tax return?

Someone who is claimed as a dependent on another taxpayer's tax return is not eligible to receive the \$1,200 refund check themselves.

Are non-tax filers eligible to receive a rebate check?

Yes. The IRS has launched an online tool to help non-filers register for rebate checks. Visit [IRS.gov](https://www.irs.gov) and select the "Non-filers: Enter Payment Info Here" button. Be prepared to provide basic information including Social Security number, name, address, and dependents. The IRS will use this information to confirm eligibility and calculate and send an economic impact payment.

Are the rebate checks considered taxable income?

The credit is not taxable, consistent with other refundable tax credits.

Will the rebate check affect my eligibility for federal programs, like Supplemental Security Income?

No, the rebate is considered a tax refund and is not counted towards eligibility for federal programs.

Could my rebate check be offset by any outstanding money owed to the government?

The rebate checks are not subject to the majority of offsets, including student debt and state debts. The only administrative offset that will be enforced applies to those who have past due child support payments that the states have reported to the Treasury Department.

Can you receive a \$500 child credit for a dependent claimed on your tax return if that child is 17 or older?

No. Children 17 and older are not eligible for the \$500 per child tax credit.

PAID LEAVE

WHO HAS TO PROVIDE PAID FAMILY AND MEDICAL LEAVE?

I voted to pass the bipartisan *Families First Coronavirus Response Act*, which guarantees two weeks of paid sick leave and up to three months of paid family and medical leave for many American workers.

The Department of Labor's Wage and Hour Division (WHD) administers and enforces the new law's paid leave requirements. Visit [DOL.gov](https://www.dol.gov) for more information from the Department of Labor.

FREQUENTLY ASKED QUESTIONS

What are the changes to the Sick and Family Medical Leave Act?

If your ability to work has been impacted by COVID-19, your employer may be required to temporarily provide for fully paid sick leave. Public and Private employers with less than 500 employees will now be required to provide full-time employees with two weeks (80 hours) paid sick leave as well as part-time employees on a pro-rated basis.

Additionally, due to COVID-19, some employers may be required to temporarily extend *Family and Medical Leave Act* (FMLA) benefits to employees who must stay home to care for a minor child whose school or care provider is unavailable due to COVID-19. If this situation applies to you, employers would be required to provide you with ten weeks paid leave at two-thirds of your wages. However, payments are not to exceed \$200 per day and \$10,000 total for the 10 weeks.

Can I use Paid Family and Medical Leave if I am quarantined?

Paid Family and Medical Leave was only expanded to employees who must stay home to care for a child whose school or daycare is closed due to COVID-19.

Can I use Paid Family and Medical Leave if I am sick with COVID-19?

There are no federal requirements for paid medical leave. Family and Medical leave provides for UNPAID leave when you are sick. FMLA guarantees job-protection and continuation of group health coverage.

ADDITIONAL RELIEF

TAX RELIEF

The Department of Treasury and IRS have moved Tax Day from April 15, 2020 to July 15, 2020. While taxpayers have an additional 90 days to file without interest or penalties, those who may receive tax refunds should file now to collect rebate. Visit [IRS.gov](https://www.irs.gov) for more details.

SOCIAL SECURITY

On March 17, the SSA suspended all in-person services until further notice. If you already have a scheduled appointment, the SSA will attempt to contact you by phone and/or reschedule for a telephone appointment. Their services are available online at [SSA.gov](https://www.ssa.gov) or by calling 1-800-772-121

STUDENT LOANS

All borrowers with federally held student loans will automatically have their interest rates set to 0% from March 13, 2020 until September 30, 2020. In addition, each of these borrowers will have the option to suspend their payments, without worrying about accruing interest. However, continuing to make payments during the administrative forbearance could help you pay down your loan balance more quickly because the full amount of a payment will be applied to principal once all interest accrued prior to March 13, 2020, is paid. Learn more at [StudentAid.gov](https://studentaid.gov).

HOUSING PROTECTIONS

The Texas Supreme Court issued an order stopping eviction proceedings until April 30. There are exceptions for criminal activity or if the tenants "pose an imminent physical threat."

Fannie Mae and Freddie Mac have suspended all foreclosures and Evictions for homeowners with mortgages backed by government Enterprises. Those looking to determine whether your mortgage is backed by a government enterprise, visit [ConsumerFinance.gov](https://www.consumerfinance.gov).

The *CARES Act* also stipulates landlords cannot charge any fees or Penalties for nonpayment of rent. The eviction suspension lasts for 120 days after the bill becomes law, or July 25, 2020.

ADDITIONAL RELIEF

HEALTH SAVINGS AND FLEXIBLE SPENDING ACCOUNTS

The *CARES Act* enables individuals to utilize HSAs or FSAs to purchase over-the-counter medications tax-free without a prescription. This bill will also enable High-Deductible Health Plans to provide coverage for telehealth before the patient hits their annual deductible.

EXPANDED TELEHEALTH SERVICES

Congress passed legislation to expand the use of telehealth services to respond to surging requests. This enables more providers to diagnose and treat patients in a safe and fast environment without requiring patients to leave their own homes.

MODIFICATIONS TO RETIREMENT PLANS

The *CARES Act* enables Americans to tap into their 401(k)s, IRAs, and other qualified retirement accounts for up to \$100,000 for the entirety of 2020 without facing a 10% penalty for early withdrawals. It also waives required minimum distributions for retirement accounts for the entirety of 2020 for older Americans.

CREDIT PROTECTIONS

Legislation passed by Congress stipulates lenders should mark consumer's (who take advantage of payment modifications) credit as current for the period of time beginning on January 31, 2020 and continuing 120 days after the end of the national emergency declaration. Be sure to check your credit report and ensure no errors were made.

PAYCHECK PROTECTION PROGRAM

To help workers provide for their families and continue earning a Paycheck from their employer, Congress has provided more than \$650 billion in forgivable loans to small businesses who continue to keep their employees on the payroll.

LEGISLATION

PHASE I - H.R. 6074, THE CORONAVIRUS PREPAREDNESS AND RESPONSE SUPPLEMENTAL APPROPRIATIONS ACT

\$8.3 billion funding package for coronavirus preparedness and response. The legislation specifically works to make diagnosis tests more broadly available, provides \$2.2 billion for the Centers for Disease Control and Prevention, delivers resources to the State Department and the USAID to protect Americans abroad and prevent the spread of the virus worldwide, and includes \$20 million to administer disaster assistance loans for small businesses.

PHASE II - H.R. 6201, THE FAMILIES FIRST CORONAVIRUS RESPONSE ACT

Provides paid leave for workers, expands food aid to those in need, supports zero-cost testing, ensures health insurers cover COVID-19 related costs, and provides states with additional Medicaid resources.

PHASE III - H.R. 748, THE CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT

Also known as the *CARES Act*, this critical legislation provides needed economic safety nets for individuals and businesses that were suddenly unemployed or forced to shut down, not because they acted irresponsibly or needed a bailout, but because they needed to protect their employees and community from the further spread of Coronavirus – in many cases under a government order.

PHASE IV - H.R. 266, THE PAYCHECK PROTECTION AND HEALTHCARE ENHANCEMENT ACT

Provides an additional \$310 billion for the Paycheck Protection Program and another \$50 billion for separate nonprofit and small business disaster loans. This legislation also provides an additional \$75 billion for hospitals and healthcare workers on the front lines of the pandemic and an additional \$25 billion for researching, developing, manufacturing, purchasing, and administering COVID-19 tests.

CONTACTS

FEDERAL CONTACTS

Internal Revenue Service

(800)-829-4933

7 a.m. to 7 p.m. EST

Department of Labor

Live assistance is available Monday through Friday from 7:00 a.m. to 7:00 p.m. CT by calling, 1-866-4-USA-DOL (1-866-487-2365).

Federal Student Aid

Email studentaid@ed.gov or call 1-800-433-3243 for assistance Monday through Friday 7 a.m. to 10 p.m. CT and Saturday through Sunday 10:00 a.m to 4:00 PM CT.

STATE OF TEXAS CONTACTS

Texas Workforce Commission

Customer service representative are available Monday through Friday, 8:00 a.m. to 6:00 p.m. CT by calling (866)-274-1722.

Texas Comptroller Office

Customer service representatives are available Monday through Friday, 8:00 a.m. to 5:00 p.m. CT by calling (800)-252-8880.

Texas Department of State Health Services

Customer service representatives are available Monday through Friday, 7:00 a.m. to 8:00 p.m. CT by calling dial 2-1-1, then choosing Option 6 for updates. If you experience difficulty calling, please email coronavirus@dshs.texas.gov.

CONGRESSMAN VAN TAYLOR

Email me on my website at VanTaylor.house.gov/contact 24 hours a day for assistance or call (972) 202-4150.

Visit VanTaylor.house.gov/coronavirus for additional resources.