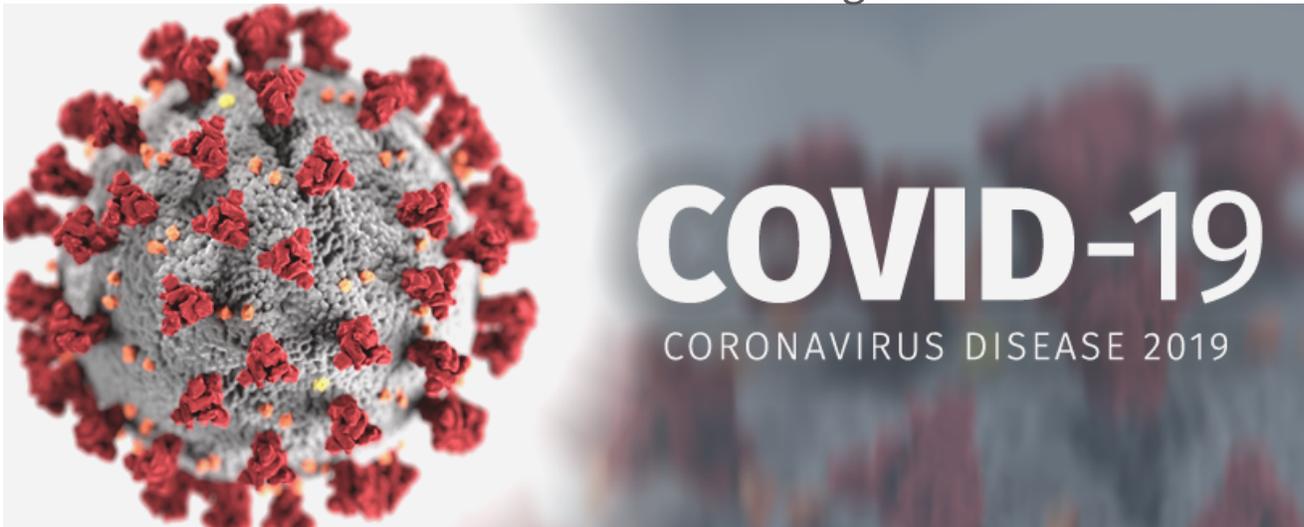


# RUSH RESOURCE GUIDE

Available Resources for Combatting the Coronavirus



## **A MESSAGE FROM CONGRESSMAN BOBBY L. RUSH**

These are perilous times and we are currently living through one of the gravest healthcare crises in our nation's history. However, we cannot give into grief and we must instead remain vigilant in our fight against this dreaded disease.

In the following pages I have compiled a list of resources you will need to combat the coronavirus. Additionally, you will find federal, state, and local resources to support you and your loved ones as we all navigate the economic and social fallout that is gripping our nation, our state, and our district.

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## CDC GUIDANCE

It is critical we all take preventive measures to limit the spread of this dreaded disease. Here is my recommended six-pack for combatting the corona-virus:

- **Clean your hands often with soap and water;**
- Avoid touching your eyes, nose, and mouth;
- Stay home when you are sick, except when you are receiving medical care;
- **Practice social distancing by avoiding mass gatherings and maintaining distance from others, especially those who are sick;**
- Cover your cough or sneeze with a tissue, and throw the tissue in the trash; and lastly
- Clean and disinfect frequently touched objects and surfaces by using a regular household cleaning spray or wipes.

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*These preventive measure may be inconvenient, but they are absolutely necessary, and **they will save lives.***

— Rep. Rush



**COVID 19**  
CORONAVIRUS DISEASE

### STOP THE SPREAD OF GERMS

Help prevent the spread of respiratory diseases like COVID-19.

- Avoid close contact with people who are sick.** (Illustration: Two people shaking hands, one with a red 'X' over them, and a person coughing into their elbow with virus particles around them.)
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.** (Illustration: A person coughing into a tissue.)
- Avoid touching your eyes, nose, and mouth.** (Illustration: A person touching their face with a red 'X' over the hand.)
- Clean and disinfect frequently touched objects and surfaces.** (Illustration: Hands being cleaned with a spray nozzle.)
- Stay home when you are sick, except to get medical care.** (Illustration: A house with a person in bed and a person at a medical facility.)
- Wash your hands often with soap and water for at least 20 seconds.** (Illustration: Hands being washed with soap and water.)

For more information: [www.cdc.gov/COVID19](http://www.cdc.gov/COVID19)

### CDC Fact Sheets:

- [What You Need to Know](#)
- [What to Do If You Are Sick](#)
- [What the Public Should Do](#)
- [Stop the Spread of Germs](#)

For more information, visit: [www.coronavirus.gov](http://www.coronavirus.gov).

If you are a resident of Illinois and have a question, please call the Illinois Department of Public Health's coronavirus hotline at **1-800-889-3931**.



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*The Coronavirus Aid, Relief, and Economic Security (CARES) Act will bring much needed relief to families and workers across my district and the nation.*

— Rep. Rush

## FAMILIES & WORKERS FIRST

### Direct Payments to individuals and families:

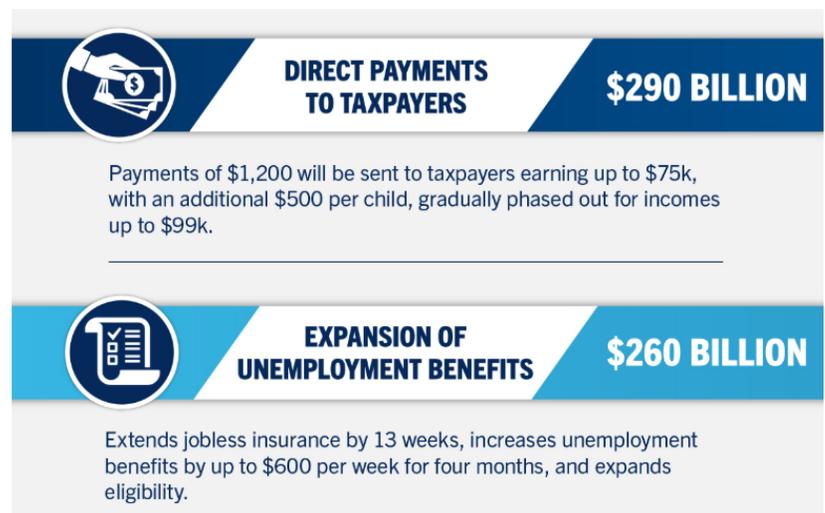
- Individuals making up to \$75,000 (\$150,000 for married couples) will receive payments of \$1,200 with an additional \$500 payment per minor child.
- These payments will be issued by the IRS via direct deposit and will be based on 2019 or 2018 tax return or 2019 Social Security statement.
- If you receive Social Security, retirement, or other social safety net benefits, you may still qualify for direct payments. These payments will not be taxable nor represent “resources” for program eligibility purposes.

For more information, please visit: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>



### Unemployment Insurance

More laid-off and furloughed workers than ever before (including those new to the job market) will be eligible for Unemployment Insurance and will see an additional \$600 per week to match the average paycheck for up to 4 months of benefits.



### What about the self-employed?

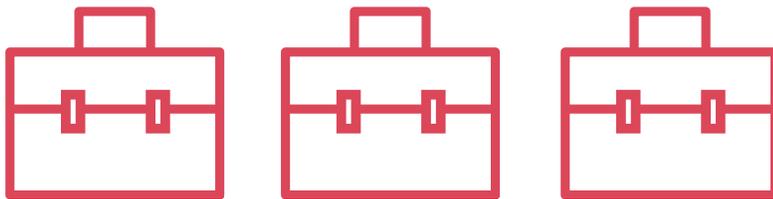
The CARES Act expands the eligibility of unemployment insurance to include **workers in the gig economy and self-employed workers.**

Residents seeking more information about unemployment benefits should contact the state unemployment insurance program by clicking [here](#).

# SMALL BUSINESSES

## Forgivable Loans and Grants

- Congress secured \$350 billion in forgivable loans and \$10 billion in grants to small businesses, tribal business concerns, and certain nonprofits.
- Loans through a new SBA 7(a) Paycheck Protection Program can be forgiven when used for payroll costs (including paid leave, health care, and other costs) to retain workers, and other expenses such as rent, mortgage interest, and utilities. **Independent contractors, sole-proprietors, and other self-employed persons are eligible for these loans.**
- Small businesses can also apply for up to \$10,000 in grants to retain workers and pay for debt obligations.



*This landmark legislation provides small businesses with hundreds of billions of dollars in relief and forgivable loans in order to keep their employees on payroll.*

— Rep. Rush

EIDLs vs PPP		
Small Business Loans		
AVAILABLE THROUGH THE CARES ACT		
<b>EIDLs</b> <b>Economic Injury Disaster Loans</b> <b>\$10B Available</b>	<b>LOANS</b> 	<b>PPP</b> <b>Paycheck Protection Program</b> <b>\$349B Available</b>
<b>ABOUT</b> EIDLs are administered and approved by the U.S. Small Business Administration (SBA).		In the PPP, loans are backed by the SBA through local lenders.
<b>ELIGIBILITY</b> <ul style="list-style-type: none"> <li>• Small businesses (&lt; 500 employees)</li> <li>• Sole-proprietors</li> <li>• Independent contractors</li> <li>• 501(c)6 organizations &amp; more!</li> </ul>		<ul style="list-style-type: none"> <li>• Small businesses and non-profits (&lt; 500 employees)</li> <li>• Sole proprietors</li> <li>• Self-employed &amp; freelance workers</li> </ul>
<b>FINANCING</b> <ul style="list-style-type: none"> <li>• Maximum Granted: \$2M</li> <li>• Interest: 3.75% (2.75% for non-profits)</li> <li>• Duration: Up to 30 years</li> <li>• Deferment options available</li> </ul>		<ul style="list-style-type: none"> <li>• Maximum Granted: Lesser between 2.5X Payroll or \$10M</li> <li>• Interest: 4%</li> <li>• Duration: Up to 10 years</li> <li>• Defer for 6-12 mo.</li> </ul>
<b>KEEP IN MIND</b> EIDLs offer a bridge loan program of \$10,000 to cover immediate costs & is forgivable if certain criteria are met.		<ul style="list-style-type: none"> <li>• No personal or collateral guarantee is required.</li> <li>• Forgiveness granted if funds are used on operating expenses within 8 weeks of receiving.</li> </ul>
<b>APPLY</b> <b>HOW</b> Apply at <a href="http://www.sba.gov/disaster">www.sba.gov/disaster</a>		<b>HOW</b> Apply with an SBA-approved lending institution.
<b>WHEN</b> Available now!		<b>WHEN</b> Available Soon! See local lender for details.

## How do I apply?

Small businesses, tribal business concerns, 501(c)(3) nonprofits, and 501(c)(19) veterans organizations should contact their lender and the Small Business Administration office directly.

## SBA Illinois District Office

By phone: 312-353-4528

Online: [illinois.do@sba.gov](mailto:illinois.do@sba.gov)



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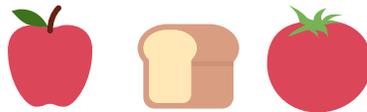
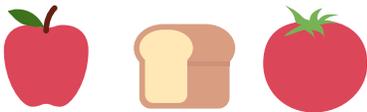
*As millions find themselves unemployed as a result of the coronavirus, it is absolutely essential that individuals and families are still able to put food on the table.*

— Rep. Rush

## FOOD ASSISTANCE

### Supplemental Nutrition Assistance

- The Supplemental Nutrition Assistance Program (SNAP), more commonly known as food stamps, ensures that Americans receive the food they need, especially if they are newly unemployed.
- Congress has invested in SNAP in the last three coronavirus bills to help Americans put food on the table during this crisis.
- In order to apply for SNAP, contact your state SNAP office or the U.S. Department of Agriculture’s Food & Nutrition Services regional offices near you.
- The Women Infants and Children (WIC) program provides access to nutritious foods to low-income pregnant women or mothers. To see if you are eligible for WIC benefits click here.



### Food Banks

Congress has now secured \$850 million in emergency funding for The Emergency Food Assistance Program (TEFAP) to help food banks face increased utilization and demand in countless communities across the country due to the coronavirus. Click here for your state contacts or find a local food bank near you. To find food assistance near you, call the USDA National Hunger Hotline at:

**1-866-3-HUNGRY or 1-877-8-HAMBRE**

### School Meals

As more schools close due to coronavirus, Congress has provided emergency funding for Child Nutrition Programs to ensure students can still receive their free or reduced-price school meals during this time. To learn more, click here to learn more about what Illinois is doing during this time.



# PROTECTING RENTERS & HOMEOWNERS

## Eviction Protections

- Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally-backed mortgage, and who are unable to pay their rent, are protected from eviction for 4 months.
- 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.
- Renters whose landlord is not abiding by the moratorium should contact the relevant federal agency that administers their housing program or their local Legal Aid office.

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*Rent might be due on the 1st, but many Americans are currently unable to pay. The CARES Act ensures millions of Americans won't lose their homes due to COVID-19.*  
— Rep. Rush



## What about homeowners?

Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages (for members of federally-recognized tribes) and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request forbearance on their payments for up to 6 months, with a possible extension for another 6 months without fees, penalties, or extra interest.

**Homeowners should contact their mortgage servicing company directly.**

# RELIEF FOR STUDENT BORROWERS

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*"As unemployment rises, Congress is committed to ensuring that student loan borrowers do not suffer additional economic harm from COVID-19.*

*— Rep. Rush*

If you have student loan debt, Congress secured several options outlined below for borrowers that help provide relief through September 30, 2020. During this period, a borrower will be able to:

- Pause payments for federal student loan borrowers who have Direct Loans and Federal Family Education Loan (FFEL), which means these borrowers will not be required to make any payments toward outstanding interest or principal balance.
- Suspend interest accrual for such loans so that these balances don't accrue.
- Avoid forced collections such as garnishment of wages, tax refunds, & Social Security benefits.
- Halt negative credit reporting.



**Legislation passed by Congress will also ensure:**

- Borrowers continue to receive credit toward Public Service Loan Forgiveness,
- Income-Driven Repayment forgiveness, and loan rehabilitation.

For additional guidance on how to apply and learn about next steps as this critical relief becomes available, please refer to the U.S. Department of Education [website](#).

## VETERANS

Congress provided robust emergency funding to ensure the Department of Veterans Affairs (VA) has the equipment, tests, and support services — including setting up temporary care sites, mobile treatment centers and increasing telehealth visits to allow more veterans to get care at home — necessary to provide veterans with the additional care they need.

For further guidance as this funding and initiatives are implemented, please refer to the U.S. Department of Veterans Affairs [website](#).



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*As a veteran myself, I know the toll that service can take on one's mind, body, and soul. It is paramount that we honor their sacrifice and take care of our veterans always, but especially now.*

— Rep. Rush

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*If we are going to flatten the curve and stop the spread of this dreaded disease, we are going to need to stay home. That's why Congress expanded family and sick leave for all Americans.*

— Rep. Rush

## EMERGENCY PAID LEAVE

Many workers in America currently have no paid leave and are being forced to choose between their paycheck, their health, and the health of the people around them.

The emergency paid leave provisions passed by Congress and signed into law by the President are a critical step toward protecting families' financial security and mitigating the spread of the coronavirus. For more information, please click [here](#).

