



## December 2020 COVID Relief Bill

*What the benefits are, who qualifies for them, and how to access them*

### 1. Money sent directly to Families

**What:** \$600 for each adult \*and\* each child.

**Who Qualifies:**

- Individuals making up to \$75,000 a year will receive \$600;
- Couples making up to \$150,000 will receive \$1,200; and
- Dependents will receive \$600.

**How to Access this Aid:** No action is necessary on your part; you will receive a check in the mail \*or\* a direct deposit from the Internal Revenue Service (IRS). If you have any issues receiving your payment, contact our office for help [here](#).

### 2. Increase to Unemployed Insurance

**What:** An extra \$300 per week in unemployment insurance (on top of any state - issued benefits you already receive), for up to 50 weeks, through March 14, 2021.

**Who Qualifies:**

- Anyone eligible for unemployment benefits, including gig workers and contractors; and
- Self-employed individuals who make at least \$5,000 per year but do not qualify for conventional or pandemic unemployment insurance programs are eligible for \$100/week in additional unemployment assistance.

**How to Access this Aid:** You can find state unemployment resources [here](#) and national resources [here](#). For Employment Development Department assistance, please contact your member of the [California State Legislature](#).

### 3. Support for Small Business and Nonprofits

**What:** A new round of Paycheck Protection Program (PPP) forgivable loans, with a maximum loan amount per business of \$2 million, available to an *expanded list* of businesses and nonprofits and covering an *expanded list* of expenses. If you did not qualify for the first round of PPP loans, check your eligibility again, as you may qualify now. Businesses that have already received a PPP loan in 2020 are eligible to apply for a second PPP loan. **NOTE: our office will soon be releasing a PPP-specific guide!**

**Who Qualifies:**

- Businesses with up to 300 employees that can demonstrate a 25 percent drop in revenues from the fourth quarter of 2019 to the same period this year;

- Newly-eligible entities: certain seasonal employers, housing cooperatives, newspapers, TV and radio stations, and 501(c)(6) business associations; and
- Theaters, concert halls, museums, and other venues that have been forced to close because of the pandemic.

**How to Access this Aid:** Contact your bank to apply; eligible lenders are listed [here](#). For more help, contact the Small Business Association's [Orange County District Office](#).

#### **4. Eviction Protection**

**What:** A ban prohibiting evictions between now and January 31, 2021.

**Who Qualifies:**

- Individuals earning \$99,000 or less per year; and
- Couples filing jointly and earning \$198,000 per year.

**How to Access this Aid:** This protection applies automatically. However, if your landlord attempts to evict you, you can access a form to show your landlord [here](#).

#### **5. Rental Assistance**

**What:** \$25 billion in funding for rental assistance, which covers overdue rent, rent that you will owe in the future, utility payments, and other housing-related expenses.

**Who Qualifies:**

- Individuals or families with a household income of less than \$71,807 (note: this income level is specific to residents of Orange County);
- Individuals or families with one or more household members who can demonstrate a risk of homelessness if they do not receive this assistance; and
- Individuals or families with one or more household members who qualify for unemployment benefits or experienced pandemic-related financial hardship

**How to Access this Aid:** For help with housing and information on rental assistance, contact the [OC Housing Authority](#).

# Additional Provisions

## 6. Food Assistance

**What:** A 15% increase to the maximum Supplemental Assistance Nutrition Program (SNAP) benefits, through June 30, 2021 — an increase of about \$25 per person each month.

**Who:** Current SNAP recipients and others who are [eligible](#) for SNAP assistance.

**How to Access this Aid:** For information on SNAP in Orange County, you can visit the [Orange County Social Services Agency](#). The bill also provides \$175 million in emergency funding for nutrition programs for older Americans. To learn more about these programs, visit the [Orange County Office on Aging](#).

## 7. Extension of Flexible Savings Account Funds

**What:** Flexibility for health and dependent care Flexible Savings Accounts (FSAs).

**Who:** Individuals who have a Dependent Care Flexible Savings Account they use to pay for child care services. Specifically, the bill:

- Allows individuals to carry over unused benefits up to the full annual amount from 2020 to 2021 and 2021 to 2022;
- Allows plans to extend the maximum age of eligible dependents from 12 to 13 for the 2020 plan year and for unused amounts from the 2020 plan year carried over into the 2021 plan year; and
- Allows plans to permit a change in election amounts for health and dependent care FSAs for plan years ending in 2021.

**How to Access this Aid:** More information will be provided soon by the IRS and by your employer. If you have additional questions or concerns, contact our office [here](#).

## 8. Child Care Assistance

**What:** \$10 billion to help parents get back to work and keep child care providers open.

**How to Access this Aid:** These grants will be provided through the states. The California Department of Social Services has more information available [here](#).

## 9. Help for Our Students and Schools

**What:** \$82 billion for the Education Stabilization Fund (ESF).

**Additional, Key Provisions:**

- Expands the Pell Grant program, which will make hundreds of thousands of students eligible for Pell Grants and increase award amounts for many current Pell recipients;

- Restores Pell Grant eligibility for defrauded students, including those who attended shuttered for-profit schools like Corinthian Colleges; and
- Streamlines the process for applying for financial aid by simplifying the Free Application for Federal Student Aid (FAFSA) and expanding outreach and activities to support students completing the FAFSA.

**Note:** This legislation does not include any additional student loan relief. However, student loan relief provisions created by the CARES Act in 2020 have been extended through January 21, 2021.

**How to Access this Aid:** For more information on the Pell Grant program, you can visit the Department of Education website [here](#), which will be updated in the coming days.

## 10. Help for Patients and Hospitals

**What:** Makes health care more affordable for Americans and addresses health care workforce shortages, which:

- Includes my legislation that reduces the income threshold for medical expense deductions from 10% to 7.5%;
- Also includes my legislation to enforce federal parity laws that will help make mental health care more affordable;
- Bans surprise billing, which prevents doctors, hospitals, and insurers from charging patient fees on most out-of-network care not covered by the insurer;
- Increases access to telehealth services and allows Medicare recipients to receive mental health services via telehealth in their own home;
- Creates 1,000 new Medicare medical residency positions directed to hospitals with the greatest need; and
- Includes a three-month delay on Medicare cuts and a one-time payment to help physicians adjust to Medicare fee schedule changes.

For additional information or further assistance, please contact our office at (202) 225-5611 or (949) 668-6600 or submit a question through our website [here](#).

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