



COVID-19 Resource Guide

The public health emergency that we face today is one of the greatest challenges our nation has ever faced.

Last week, Congress passed the [Coronavirus Aid, Relief, and Economic Security \(CARES\) Act](#), which is the third package aimed at addressing this crisis. Previously, Congress passed the [Coronavirus Preparedness and Response Supplemental Appropriations Act](#) and the [Families First Coronavirus Response Act](#). Together, these laws dramatically expand critical financial lifelines for families, establish new benefits and protections for workers, create new tools for small businesses to meet payroll and other expenses, and provide relief for students and schools.

This COVID-19 Resource Guide will help you understand all the benefits that are available to you and your community — and how to access them. Please refer to these points if you or others want to learn more about medical care, prevention techniques, support for workers (including the unemployed), support for small businesses, guidance for schools and childcare centers, travel assistance, mental health assistance, income taxes, and the general assistance my office can provide to you.

I would like you to know that while both my local and Washington, DC offices are teleworking, we are still working fulltime to serve you. If you are having issues with a federal agency, please contact my office at (805) 379-1779. You can also access additional information and reach me on my website at www.JuliaBrownley.house.gov. As this is an evolving situation, please check my website periodically for updates.

My main concern and top priority are the health and safety of my constituents. If you have any concerns or questions, please do not hesitate to contact me.

Please stay home, stay healthy, and be safe.

Sincerely,

JULIA BROWNLEY
Member of Congress



BEST PRACTICES



MEDICAL CARE

If you or someone in your family is sick, please call your doctor or medical provider before going to a clinic, urgent care, or emergency room. If you do not have access or cannot reach a medical professional, please call the California Department of Public Health at (916) 558-1784.

Common symptoms of COVID-19 include a fever, cough, and shortness of breath. If you develop emergency warning signs, get medical attention immediately. Emergency warning signs include difficulty breathing or shortness of breath, persistent pain or pressure in the chest, new confusion, inability to arouse, and bluish lips or face.

TESTING

Congress has passed legislation to significantly expand the number of COVID-19 test kits and makes sure testing is free. Visit <https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Immunization/nCOV2019.aspx> to learn more about when and how to get a test. However, please call your doctor or medical provider before going to a clinic, urgent care, or emergency room.

PREVENTION

We all have a critical responsibility for slowing the spread of COVID-19 and it is critical that in doing so we follow the best public safety advice from the Centers for Disease Control and Prevention (CDC) and the Ventura County Department of Public Health. Here are some tips and common-sense measures from the CDC that you can use to protect yourself and your loved ones:

- Avoid close contact with people who are sick
- Avoid touching your eyes, nose, and mouth with unwashed hands
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available

To stay up to date and informed about COVID-19 locally, you can go to www.vcemergency.com. There are also other resources that are also available to you:

- If you are at higher risk of getting very sick from COVID-19, please read the CDC's recommendations: <https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/high-risk-complications.html>.
- If you would like updates from Ventura County Department of Public Health, please sign up here: <https://cobapps.countyofventura.org/lists/?p=subscribe&id=16>. Alternately, you can sign up to receive VC Emergency Alerts by texting "VCALERT" to 313131.
- If you would like to see the latest information on COVID-19 including maps of its spread and impact in the United States, please visit: <https://coronavirus.jhu.edu/>.

MENTAL HEALTH

The effects of COVID-19 are very stressful to many of us, as fear and anxiety about a disease and employment and related uncertainty can be overwhelming and cause strong emotions in adults and children. Coping with stress will make you, the people you care about and your community stronger. CDC mental health information and resources are online at: <https://www.cdc.gov/coronavirus/2019-ncov/prepare/managing-stress-anxiety.html>, Ventura County's resources are available at <https://www.vcemergency.com/coping>.

INDIVIDUALS & FAMILIES



UNEMPLOYMENT INSURANCE

More laid-off and furloughed workers than ever before will be eligible for expanded Unemployment Insurance, including individuals who are self-employed and gig economy workers. Congress has passed legislation to provide unemployed workers with an additional \$600 per week, above normal state benefits, for up to 4 months. These benefits will be available immediately.

Congress expanded unemployment benefits that provide temporary financial assistance to workers who are unemployed through no fault of their own, including losing their jobs due to COVID-19. Details about how the program works and who qualifies is available online at <https://www.benefits.gov/benefit/1690>. Additionally, the State of California has resources that can help individuals needing assistance. California residents can file a claim with the Employment Development Department at: https://www.edd.ca.gov/Unemployment/UI_Online.htm.

DIRECT PAYMENTS TO INDIVIDUALS & THEIR FAMILIES

- Individuals making up to \$75,000 (\$150,000 for married workers) will receive payments of \$1,200 with an additional \$500 payment per minor child (under age 17). The payments decrease and stop altogether for single workers making more than \$99,000 (\$198,000 for married workers and \$218,000 for a family of four).
- 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 someone has not filed a tax return in 2018 or 2019 and does not receive Social Security benefits, the [IRS recommends](#) filing a return to receive payment. If the IRS does not have the taxpayer's bank account information, the taxpayer should look for a letter from the IRS detailing how to receive their payment.
- 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. Click here for more information from the [IRS](#).

ADDITIONAL RESOURCES:

- [Committee on Ways & Means fact sheet & FAQ on direct payments](#)
- [Committee on Ways & Means FAQ on Social Security and direct payments](#)

NURITION ASSISTANCE PROGRAM

The Supplemental Nutrition Assistance Program (SNAP) is a federal program administered in California as CalFresh. You can access information on how to apply at: <https://www.ventura.org/human-services-agency/how-to-apply-for-calfresh/>.

After you have filled out your application and gathered all the required paperwork, you may fax your application to 805-658-4539 or mail it to:

County of Ventura
Human Services Agency L#5290
855 Partridge Drive
Ventura, CA 93003

INCOME TAXES

The Treasury Department and Internal Revenue Service have announced that the federal income tax filing due date has been extended from April 15, 2020, to July 15, 2020. Taxpayers can also defer federal income tax payments due on April 15, 2020, to July 15, 2020, without penalties and interest, regardless of the amount owed. Taxpayers should still be sure to file their income tax return by this deadline. The IRS has established a special webpage at <https://www.irs.gov/coronavirus> for more information. This webpage also offers advice to help taxpayers, businesses, and others affected by COVID-19. The State of California has also announced an extension to file and pay taxes by July 12, 2020 and has set up a special webpage at <https://www.ftb.ca.gov/about-ftb/newsroom/covid-19/index.html> for more information.

HOMEOWNER & RENTERS PROTECTIONS

- **Mortgage Forbearance:** 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.
- **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. Property owners are also prohibited from issuing a 30-day notice to a tenant to vacate a property until after the 4-month moratorium ends. 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.

ENERGY ASSISTANCE FOR LOW INCOME FAMILIES

This legislative package includes \$900 million to help low income Americans and their families heat and cool their homes. To learn more about the Low Income Home Energy Assistance Program (LIHEAP) in your state, click [here](#).

SENIORS

In our efforts to combat the coronavirus, we must take into consideration those at highest risk for complications. Many resources exist in for seniors in the County including the Ventura County Area Agency on Aging, which aims to enable all older persons to obtain services that promote and maintain the optimum level of functioning in the least restrictive setting possible. They can be reached at <https://www.vcaaa.org/for-seniors/>, 805-477-7300 or at 805-477-7300. You can also contact Senior Concerns at <https://www.seniorconcerns.org/> or by calling (805) 497-0189.

EMERGENCY PAID LEAVE



Many American workers 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 are a critical step toward protecting families' financial security and mitigating the spread of the coronavirus.

Below is information on eligibility for emergency paid sick leave and paid family leave.

ADDITIONAL RESOURCES:

- **Committee on Education and Labor Fact Sheet: Who is Eligible for Leave** [link](#)
- U.S. Department of Labor [Fact Sheet for Employees](#)
- U.S. Department of Labor [Fact Sheet for Employers](#)
- U.S. Department of Labor [Questions and Answers](#)
- U.S. Department of Labor poster for [federal workers](#) and one for all [other employees](#)
- U.S. Department of Labor [questions & answers](#) document about employer posting requirements, as well as a [Field Assistance Bulletin](#) describing the 30-day non-enforcement policy.
- Treasury, IRS & Department of Labor Announcement [link](#).

SMALL BUSINESSES



SMALL BUSINESS FORGIVEABLE 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.
- Small businesses, tribal business concerns, 501(c)(3) nonprofits, and 501(c)(19) veterans organizations in your district should contact their lender and the Small Business Administration office directly. For a list of SBA offices by state with contact information please [click here](#).
- **ADDITIONAL RESOURCE:** [Committee on Small Business fact sheet & FAQ on provisions in the CARES Act](#)

Struggling to get started? For information on the following topics please [click here](#):

- The Paycheck Protection Program
- The Emergency Economic Injury Grant
- The Small Business Debt Relief Program
- Free counseling to help you navigate these uncertain economic times

PAID SICK AND FAMILY LEAVE TAX CREDIT

- Employers who provide required leave to their employees and who employ less than 500 employees are eligible for a tax credit to offset the costs of such leave. This tax relief will be provided against quarterly payroll taxes (those paid in connection the Form 941). **For additional guidance, please refer to the [IRS's website](#).**

ADDITIONAL RESOURCES:

- [Small Business Owner's Guide to the CARES Act](#)
- [Committee on Small Business: SBA State and Regional Lenders](#)
- [Lead Small Business Development Centers \(SBDCs\) by State or Region](#)
- [Women's Business Centers Master Contact List](#)
- [Committee on Small Business: The CARES Act for Small Businesses Flow Chart](#)

TRAVEL ASSISTANCE



REPATRIATION OF AMERICANS

Travel restrictions are rapidly evolving. Although most airlines have reduced their number of domestic flights, individuals can still travel via air. However, your risk of exposure to respiratory viruses like COVID-19 may increase in crowded settings, particularly closed-in settings with little air circulation. As a result, many governments and organizations have limited air travel to essential only. Depending on your own circumstances, you should consider delaying or cancelling your travel plans.

You can find the latest information about international travel advisories from the State Department at <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html/>. The CDC recommends that travelers avoid all nonessential travel to China, South Korea, Iran, and Europe. The U.S. and Canada have mutually agreed to close the northern border to nonessential travel. Likewise, the U.S. and Mexico have also agreed to close the southern border to nonessential travel. The CDC also advises that older adults and those with chronic medical conditions consider postponing nonessential travel to Japan.

Americans are strongly advised to enroll in the Smart Traveler Enrollment Program every time they leave the country to receive alerts and emergency information. You can sign up for this program online at <https://step.state.gov/step/>.

Additionally, if you or a loved one is overseas and trying to get back to the United States, the State Department asks that you contact the nearest U.S. embassy or consulate, or call the State Department's assistance call center at 1-888-407-4747 (from the US and Canada) or at +1 202-501-4444 (from overseas).

STUDENTS & EDUCATORS



STUDENT LOAN RELIEF FOR BORROWERS

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.
- Ensure a borrower continues 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](#).

ADDITIONAL RESOURCE:

- [Student Aid FAQ for COVID-19](#)

VENTURA COUNTY SCHOOLS

Closures of schools in Ventura County will be extended through May 1st for all Ventura County school districts. The Ventura County Office of Education has also announced that school districts will continue to offer meal service for students while the State of California stay home order is in effect. For an up to date list of those schools, please visit: <https://www.vcoe.org/meals>. For more information on COVID-19 from the Ventura County Office of Education, please visit: <https://www.vcoe.org/coronavirus>.

INTERIM GUIDANCE FOR SCHOOL AND CHILDCARE PROGRAM ADMINISTRATORS

Schools and childcare programs have a critical role in slowing the spread of diseases and protecting vulnerable students and staff. If you are an administrator of a childcare program or a K-12 school, the CDC has resources available at <https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-schools.html>.

VETERANS



VETERAN RESOURCES

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](#).**

ADDITIONAL RESOURCES:

- *Additional Resource:* [VA FAQ on COVID-19](#)
- *Additional Resource:* [List of all VA Medical Centers](#)
- *Additional Resource:* Veterans Crisis Line 1-800-273-8255

GENERAL SUPPORT



I am committed to assisting all constituents to the best of my ability. During these uncertain times, my office can help answer your questions and work to address your needs, especially with the federal government. As the federal government expands its response to the COVID-19 crisis, you may need help requesting unemployment benefits, accessing benefits for Social Security or the Department of Veteran Affairs, getting a loved one back home from overseas, securing small business assistance, and much more. Please don't hesitate to contact my office at (805) 379-1779 if I can help in any way.

WASHINGTON, DC TOURS

To aid ongoing efforts to combat COVID-19, many tourist attractions in Washington, DC and other locations nation-wide are closed. In consultation with the Office of the Attending Physician, the House has closed the United States Capitol to all tours. Tours of the White House, Supreme Court, Bureau of Engraving and Printing, Treasury, Federal Bureau of Investigations Headquarters and Smithsonian Museums have also been closed until further notice. These closures align with the CDC's suggestion that Americans avoid gatherings of more than 10 people.

Given these restrictions, my office is unable to provide previously scheduled tours at this time. If you have questions or previously requested a tour in Washington, please contact my DC office at (202) 225-5811.

ADDITIONAL RESOURCES

- Ventura County's Coronavirus Hotline: 211
- VC Emergency Information: <https://www.vcemergency.com/> or call (805) 648-9283
 - For text alerts, text "VCALERT" to 313131
- Ventura County Community Foundation: <https://vccf.org/> or call (805) 988-0196
- Salvation Army: https://ventura.salvationarmy.org/ventura_corps/ or call (805) 659-3598
- Project Understanding: <http://www.projectunderstanding.org/> or call (805) 652-1326
- California Department of Public Health: <https://www.cdph.ca.gov/covid19> or call (916) 558-1784
- Ventura County Public Health: <http://www.vchca.org/agency-divisions/public-health>

For assistance, please contact any of my offices, or visit my website at <https://juliabrownley.house.gov>.
My staff and I are working remotely, but are here to help.

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Washington, DC 20515
(202) 225-5811

Thousand Oaks Office
223 E. Thousand Oaks Blvd.
Suite 220
Thousand Oaks, CA 91360
(805) 379-1779

Oxnard Office
201 E. Fourth Street
Suite 209B
Oxnard, CA 93030
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