

## CALIFORNIA & NATIONAL RESOURCES



SpringFour is here to help. The following guide provides information about statewide and national benefits, nonprofit relief funds, and other available financial assistance as well as tips for saving money during the COVID-19 pandemic. This guide is intended as a free resource for individuals, families, and small businesses.

As governments and organizations mobilize to confront the financial fallout of the Coronavirus, SpringFour is committed to providing the most recent information available. Please note that some of the resources listed may have changed after publication.

[Para ver la información de este documento en Español Haz Clic Aquí](#)

# CALIFORNIA UNEMPLOYMENT RESOURCES

## UNEMPLOYMENT INSURANCE (UI) BENEFITS

If you are unemployed and unable to work because of the COVID-19 Pandemic, you may be eligible for Unemployment Insurance (UI) benefits. You must file a UI claim to find out if you are eligible and learn your actual benefit amount. UI Assistance is provided for up to 26 weeks for new enrollees. In addition to regular UI, or if they are ineligible for regular UI, claimants may be eligible for federal programs:

### **Pandemic Unemployment Assistance (PUA)**

Provides a weekly payment to people who were not traditionally eligible for unemployment benefits (self-employed, independent contractors, gig workers, and others) and are unable to work as a direct result of the coronavirus public health emergency. PUA includes up to 86 weeks of benefits, beginning February 2, 2020. The date you can start collecting these benefits depends on when you were directly affected by COVID-19 and the date you filed your PUA claim.

### **Pandemic Emergency Unemployment Compensation (PEUC)**

Allows people who had exhausted their unemployment compensation benefits to receive up to 53 additional weeks of benefits through September 6, 2021, provided they "are able to work, available to work, and actively seeking work."

### **Federal Pandemic Unemployment Compensation (FPUC)**

An additional \$300 weekly benefit provided by the federal government through September 6, 2021.

[State guide to applying for benefits](#)  
[Unemployed COVID-19 Resources](#)

## CALIFORNIA STIMULUS & TAX BENEFITS

### GOLDEN STATE STIMULUS

The state of California is providing a stimulus to families and individuals who qualify. The Golden State Stimulus aims to support low-income Californians and help those facing a hardship due to COVID-19.

Currently, this is a one-time \$600 or \$1,200 payment per tax return. Californians may receive this payment if they receive the California Earned Income Tax Credit (CalEITC) or file with an Individual Taxpayer Identification Number (ITIN). Most Californians who qualify don't need to do anything to receive the stimulus payment. Stimulus payments are issued after an eligible 2020 tax return is processed.

Recently, the Governor announced a [proposal](#) to expand and add stimulus payments for more Californians.

[Golden State Stimulus | FTB.ca.gov](#)

### CALIFORNIA EARNED INCOME TAX CREDIT AND YOUNG CHILD TAX CREDIT

Low-income Californians who work and have low-income may qualify for the California Earned Income Tax Credit (CalEITC). This credit can reduce taxes owed or provide a refund.

Californians who qualify for CalEITC and have a child under the age of 6, may also qualify for the Young Child Tax Credit (YCTC).

Filing a California state tax return is required to claim both of these credits.

For more information, including eligibility criteria and a credit calculator, go to

[California Earned Income Tax Credit and Young Child Tax Credit | FTB.ca.gov](#)

## CALIFORNIA DISABILITY & PAID LEAVE

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### DISABILITY INSURANCE (DI) BENEFITS

If you are unable to work and able to provide a written certification by a state or local health officer that you are infected with, or suspected of being infected with, COVID-19, you are encouraged to file a Disability Insurance (DI) claim.

[Employment Development Department DI application](#)

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### PAID FAMILY LEAVE BENEFITS

If you're unable to work because you are caring for an ill or quarantined family member with COVID-19, you are encouraged to file a Paid Family Leave (PFL) claim.

[Employment Development Department PFL application](#)

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### PAID SICK LEAVE FROM YOUR EMPLOYER

[California Law regarding Sick Leave](#)

## OTHER CALIFORNIA RESOURCES

### CALIFORNIA COVID-19 RESPONSE - OFFICIAL WEBSITE

[COVID19.CA.GOV](https://www.covid19.ca.gov)      [Vaccine Information](#)

### FINDING EMPLOYMENT

Job Board for unemployed Californians [Onward CA](#)

### FINANCIAL HELP FOR INDIVIDUALS

Resources for undocumented workers from [Legal Aid at Work](#)

List of response Funds from [Philanthropy California](#)

### RENT, UTILITY, AND MORTGAGE ASSISTANCE

US Treasury COVID-19 Emergency Rental Assistance (ERA) and Housing Assistance Fund (HAF)

[Housing Is Key](#)

### HEALTH INSURANCE

[Health Insurance is required in California](#)

Individuals impacted by COVID-19, including job loss, may be eligible for coverage through [Covered California](#)

### SMALL BUSINESS ASSISTANCE

[California Infrastructure and Economic Development Bank \(IBank\)](#)

[The California Capital Access Program for Small Business](#)

[Small Business Tax Relief](#)

[Small Business Development Center](#)

[Governor's Office of Business and Economic Development](#)

## ECONOMIC STIMULUS PAYMENTS

**You must file a 2020 tax return even if you don't normally file to qualify for the third Economic Stimulus Payment and the Advanced Child Tax Credit Payment.**

[What's Different About the Third Economic Impact Payment](#)

### WHEN WILL I RECEIVE MY ECONOMIC STIMULUS PAYMENT?

[Economic Impact Payment Information Center | Internal Revenue Service](#)

The third stimulus payments are now being sent, with some coming in the mail in the form of checks or [EIP debit cards](#). No action is needed by most taxpayers; the payments will be automatic and, in many cases, similar to how people received the first and second round of Economic Impact Payments in 2020. As before, you should be able to track the status of your payment via the I.R.S.'s [Get My Payment](#) tool. Be aware that the volume of users sometimes overwhelms the site. The site refreshes once per day, usually overnight.

Previous payment information is no longer available in Get My Payment. For information on these payments, view or create your online account and check your mail for IRS Notices 1444 and 1444-B. Online Account is an online system that allows you to securely access your individual account information, including your Economic Impact Payments (EIP 1 and EIP 2). If you didn't get a first or second payment or got less than the full amounts, you may qualify for the 2020 Recovery Rebate Credit and must file a 2020 tax return even if you don't normally file.

[What to Do If You Haven't Received Your Stimulus Check or It's for the Wrong Amount](#)

### ADVANCE CHILD TAX CREDIT PAYMENTS IN 2021

There have been important changes to the Child Tax Credit (CTC) that will help many families receive advance payments starting this summer. For tax year 2021, families claiming the CTC will receive up to \$3,000 per qualifying child between the ages of 6 and 17 and \$3,600 per qualifying child under age 6. Advance payments of the 2021 Child Tax Credit will be made regularly from July through December to eligible taxpayers who have a main home in the United States for more than half the year.

[Advance Child Tax Credit Payments in 2021](#)

The [Child Tax Credit Non-filer Sign-up Tool](#) is available for families who are not required to file a 2020 tax return, didn't file one and don't plan to; and have a main home in the United States for more than half of the year.

## EMPLOYEE FINANCIAL RELIEF

### TAX RELIEF

[How to maximize your tax refund](#)

The Internal Revenue Service (IRS) provided updated information on the [Earned Income Tax Credit](#), the [Child Tax Credit](#), taxes on [unemployment benefit payments](#), and a [special section](#) focused on steps to help taxpayers, businesses and others affected by the COVID-19 pandemic.

Due to the February winter storms, taxpayers in Texas, Oklahoma and Louisiana have until June 15, 2021, to file various individual and business tax returns and make tax payments. Taxpayers in all other states should have paid their federal income tax due by May 17, 2021, to avoid interest and penalties.

Individual taxpayers who need additional time to file beyond the May 17 deadline can request a filing extension until October 15 by filing [Form 4868](#) through their tax professional, tax software or using the [Free File link on IRS.gov](#). Filing Form 4868 gives taxpayers until October 15 to file their 2020 tax return but does not grant an extension of time to pay taxes due.

[Track your Refund](#)

### UNEMPLOYMENT INSURANCE (UI) BENEFITS

[Look up your state eligibility here](#)

If you are unemployed, partly employed or have been quarantined or furloughed, you may be eligible for benefits through your state, as well as expanded federal assistance. The unemployment assistance in the most recently passed American Relief Plan is a second extension of the CARES Act passed in 2020. The number of weeks of benefits an individual may claim has increased from 50 to 79 for Pandemic Unemployed Assistance (PUA) and from 24 to 53 for Pandemic Emergency Unemployed Compensation (PEUC).

Federal Pandemic Unemployment Compensation (FPUC), a supplemental federal benefit, is available in some states through September 6. Individuals receiving benefits as of March 14, 2021 may continue through September 6, 2021, as long as the individual has not reached the maximum number of weeks.

[U.S. DOL Unemployment Insurance Relief During COVID-19 Outbreak](#)

### PAID LEAVE

Family and Medical Leave Act (FMLA) has been extended on a voluntary basis to provide paid leave for some workers if they have been diagnosed with the coronavirus, if they are caring for a family member who has it or if they are caring for a child or another dependent because of a school or care facility closing. Contact your Employer to find out if they are participating in the program. [Find out more about your rights and responsibilities](#)

## SMALL BUSINESS RESOURCES

### RELIEF FROM THE U.S. SMALL BUSINESS ADMINISTRATION

#### [Overview of programs](#)

#### EIDL LOAN

Economic Injury Disaster Loans are available for small business owners, including agricultural businesses in all US states, Washington DC and territories.

#### SVO GRANT

The Shuttered Venue Operators Grant provides emergency assistance for eligible venues affected by the COVID pandemic.

#### RESTAURANT REVITALIZATION FUND

The Restaurant Revitalization Fund provides restaurants with funding equal to their pandemic-related revenue loss up to \$10 million per business and no more than \$5 million per physical location.

#### OTHER FUNDING OPTIONS

The SBA provides a [list](#) of private funding options to help small businesses. Browse options available nationally, or input a zip code to explore location-specific funding.

### EMPLOYEE RETENTION TAX CREDIT

The new stimulus bill extends tax credit for qualified wages until June 30, 2021. Companies receiving PPP loans may now be eligible for the tax credit. The credit amount has been increased to 70% of wages and the credit cap increased to \$7000 for each of the first two quarters of 2021.

### EMPLOYEE AND FAMILY SICK LEAVE TAX CREDIT

Eligible employers may claim [tax credits](#) for sick and family leave paid to employees, including leave taken to receive or recover from COVID-19 vaccinations, for leave from April 1, 2021, through September 30, 2021.

### BUSINESS DEVELOPMENT RESOURCES

Small Business Development Centers - [Counseling](#)  
SCORE - [Mentorship program](#)  
IRS - [Covid-19 related tax credits](#)  
[Hello Alice Business Resource Center](#)

### RELIEF LOANS & GRANTS

[Chamber of Commerce - Save Small Business Opportunity Fund](#) - [Loan program](#)  
[GoFundMe Small Business Relief Initiative](#)  
[IFW COVID-19 Relief Fund for women](#)  
[Kiva Loans](#)  
Verizon [Small Business Relief Fund US](#)

## HELP WITH HOUSEHOLD EXPENSES

### MORTGAGE RELIEF

The CARES Act required the suspension of foreclosures and evictions for federally-backed mortgages, and for all mortgages, there are forbearance options that may help. The [Homeowner Assistance Fund \(HAF\)](#) is a new federal program to help homeowners experiencing a financial hardship as a result of COVID-19 catch up on mortgage and utility bills and pay other housing costs.

[Information about Mortgage Relief](#)

### PAYING RENT

Multiple state and local governments have COVID-19 Emergency Rental Assistance Programs and the CDC has extended an eviction moratorium until June 30, 2021.

[State and Local Rental Assistance](#)

[Eviction and Rental Assistance Information for Tenants](#)

### FOOD ASSISTANCE

Expansion of SNAP means that more people will be able to qualify with less restrictions. Maximum benefits for eligible participants were extended by six months. More college students and families with children under 6 years old are now eligible.

[Resources for food assistance](#)

### HEALTH INSURANCE

#### **Employer-provided Health Insurance - COBRA**

If you've recently lost your job you may be able to retain your employer health insurance for 18 months under the COBRA program. The recently passed American Rescue Plan (ARP) provides funding to pay for COBRA premiums from April 1 through September 30 (or until you qualify for new, employer-based health insurance) for people who have lost a job or had their hours reduced. In some cases, people who did not enroll previously due to cost may be able to enroll now.

#### **Affordable Care Act Health Coverage**

If you can no longer afford your health insurance you may be eligible for Medicaid or special enrollment in the healthcare marketplace. ARP lowers the cost of insurance provided through the marketplace. It is retroactive to January 1, 2021 and goes through 2022.

[Find your state marketplace](#)

[Health Insurance Marketplace Calculator](#)

[Get a free COVID-19 vaccine](#)

## OTHER WAYS TO SAVE MONEY

### HELP FROM YOUR BANK

Contact your financial institution if you are unable to pay your credit card bill, loan, or mortgage. Many lenders are waiving fees and allowing customers to postpone payments if they are impacted by COVID-19.

[See this list of Banks that are providing modifications and relief options to their customers](#)

### INTERNET ACCESS

The Emergency Broadband Benefit covers up to \$50 per month for eligible households. You may qualify if you are already eligible for lifeline or other broadband discounts, have children eligible for free or reduced lunch, have a household member who is a Pell grant recipient, or a household member that is unemployed.

[Contact your internet provider or apply for Lifeline to see if you qualify](#)

### STUDENT LOANS

Interest on student loans held by the federal government will be waived until at least September 30, 2021. After that payments will resume.

[Find out more about federal loan forbearance](#)

[Explore options for paying back student loans](#)

### GOVERNMENT BENEFITS

More people than ever may qualify for government benefits for food, housing, utility bills, healthcare, and financial assistance due to unemployment or loss of income.

Use this [Benefits Finder](#) to see what you might qualify for.

### FUNERAL EXPENSES

FEMA is providing financial assistance for COVID-19 related funeral expenses incurred after January 20, 2020. Assistance is limited to a maximum of \$9,000 per funeral and a maximum of \$35,500 per application per state, territory, or the District of Columbia. Applicants must call 844-684-6333 to get a COVID-19 Funeral Assistance application completed with help from FEMA's representatives. Multilingual services will be available.

[COVID-19 Funeral Assistance](#)

## DIRECT RELIEF FUNDS FOR INDIVIDUALS

**NOTE: Funding or application may be currently unavailable, but could open again soon check the website frequently for updates**

### RESTAURANT & SERVICE WORKERS

One Fair Wage - [Emergency Fund](#)

USBG National Charity Foundation [Grants](#)

[Support for food and beverage industry employees with children diagnosed with COVID-19](#)

Restaurant Workers Community Foundation - [Relief Fund](#)

[Bar Magic Hospitality Relief Board](#)

### ARTISTS

[Help for artists in any discipline- Artist Relief Project](#)

[List of different emergency funds for artists](#)

[Freelance artist emergency funding](#)

[Pioneer Assistance Fund to Support the Film Industry](#)

[Authors League Fund](#)

[Entertainment Industry Workers Fund](#)

Musicians - [Musicare Relief Fund](#)

Crafts discipline - [Cerf+](#)

[Musicians Foundation](#)

### STUDENTS

[The Scholarship Academy](#)

[Student Navigator Network](#)

[College and University Assistance programs](#)

### IMMGRANTS/UNDOCUMENTED

The Betancourt Macias Family Scholarship Foundation - [Financial Assistance](#)

Mission Asset Fund [Grants for Workers Left Out](#)