

# Resident Resources

Due to the unprecedented outbreak of COVID-19, federal, state, and local governments have developed many assistance programs for those affected by the virus. In an effort to assist residents, we have provided a brief overview of some federal, state, and county-specific programs aimed to assist residents who are experiencing financial hardship as a result of the pandemic.

***Note: This list is not all encompassing. Please contact your local county government for more information.***

## Federal Assistance

On March 27, 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, a \$2.2 trillion stimulus package containing a host of tax and economic provisions intended to help both businesses and individuals. To learn more about the CARES Act, please take a look at this [FAQ](#).

**Direct Cash Payments** Every American with a valid Social Security number making less than \$75,000 a year (\$150,000 for married couples) will receive \$1,200 each, and an additional \$500 for each child. Individuals earning between \$75,000 and \$99,000 a year, will receive a partial payment. Your income levels will be based on your 2018 tax return, or your 2019 tax return if you've already filed this year. To find out how much you may receive, please click [here](#).

**Federal Pandemic Unemployment Assistance** This program expands upon the state's unemployment benefits. States may administer an extra \$600 weekly payment to eligible people who are receiving regular unemployment benefits. It also provides payment to those not traditionally eligible for unemployment benefits (ie. self-employed, independent contractors, limited work history) who are now unable to work as a direct result of the COVID-19 health emergency. In order to apply for these benefits you must first apply for regular unemployment through the State of Florida's Reemployment Assistance program. To apply for Florida's Reemployment Assistance, please click [here](#). To learn more about Pandemic Unemployment Assistance, please visit the Department of Labor's [Unemployment Insurance Relief During COVID-19 Outbreak page](#).

## **Federal Aid for Small Businesses**

- [Small Business Administration Disaster Loan Program](#) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters in order to repair or replace

uninsured/underinsured disaster damaged property. For more information, please click [here](#).

- [Paycheck Protection Program](#) provides loans up to \$10 million to assist with job retention and is available for small businesses and other eligible organizations as well as those who are self-employed and independent contractors.
- [Employee Retention Credit](#) is a refundable tax credit for employers who kept their employees on the payroll, despite economic hardship caused by COVID-19. The tax credit is equal to 50% of qualified wages paid to an employee, with the maximum credit being \$5,000 per employee.

**Note: Note: The SBA announced the following statement on April 16th, "SBA is unable to accept new applications at this time for the Economic Injury Disaster Loan (EIDL)-COVID-19 related assistance program (including EIDL Advances) based on available appropriations funding." This announcement also includes the Paycheck Protection Program. On April 24th, Congress replenished the EIDL program and the Paycheck Protection Program.**

## **State Assistance**

### **Reemployment Assistance**

Reemployment Assistance provides financial assistance and reemployment services to those unemployed in the State of Florida. Please click [here](#) to learn more about Reemployment Assistance. To apply for Florida's Reemployment Assistance, please click [here](#).\*

\*Unfortunately, due to current circumstances, the Department of Economic Opportunity (DEO) has reported issues with filing initial claims because the agency's online system keeps crashing and the call center is overloaded. In response to these issues, the DEO has allowed residents to download the application from the agency's site and mail it in. Residents can also go to CareerSource locations, which provide the applications and assist them with submitting it. To find your local CareerSource Center, please click [here](#). FedEx is also offering free printing and mailing of the forms at more than 100 storefronts across the state.

### **Short Time Compensation**

Short-Time Compensation (STC) permits pro-rated Reemployment Assistance benefits to employees whose work hours and earnings are reduced as part of a STC plan to avoid total layoff of some employees. Please click [here](#) to learn more.

### **Small Business Assistance**

- [Florida Small Business Emergency Bridge Loan](#) assists small business owners located in all Florida counties that have experienced economic damage as a result of COVID-19. These short-term, interest-free working capital loans are intended to “bridge the gap” between the time an emergency strikes and the time a business has secured longer term recovery resources, such as sufficient profits from a revived business, receipt of payments on insurance claims or federal disaster assistance.

***Note: As of April 15th, the Florida Small Business Emergency Bridge Loan Program no longer has funds to provide further loans. This will be updated should more funds become available.***

- Enterprise Florida, Inc. (EFI) announced on April 6th that it will suspend initial fees for its [Microfinance Guarantee Program](#) to support Florida’s small business community impacted by COVID-19. EFI manages the Microfinance Guarantee Program designed to stimulate access to credit for entrepreneurs and small businesses in this state by providing targeted loan guarantees to lenders made to such entrepreneurs and small businesses. This program provides guarantees up to 50% on loans of \$250,000 or less.

### **Local Utilities**

- [Jacksonville Electric Authority \(JEA\)](#) is suspending service disconnections for customers who are unable to pay their bill on time during this emergency. JEA will issue a one-time rebate for all residential and commercial electric customers, which will arrive in the form of a credit on your May bill.

### **Internet**

- [Comcast](#) is providing free internet access for low-income customers
- Xfinity will refrain from charging late fees or disconnecting service for customers that call and let them know they cannot pay their bills during this time.
- Spectrum will not charge late fees or terminate service for households and small business customers affected by COVID-19 financially.
- Mediacom will not disconnect service or assess late fees to any customer who calls and informs the company that they cannot pay their bill during this period.
- COX has pledged that for 60 days through May 15, they will waive late fees and won’t terminate service for residential and small business customers affected financially by COVID-19.
- AT&T will waive late fees and won’t terminate service of any wireless, home phone or broadband residential or small business customer affected financially by the coronavirus pandemic.

## County Specific Assistance:

### Duval County

- The City of Jacksonville provides a comprehensive list of resources and information regarding COVID-19 on their [Recovery Resources page](#).
- [The City of Jacksonville COVID-19 Relief Program](#) will include \$40 million in direct stimulus for individuals to help with mortgage, rent and utility payments. This program will provide \$1,000 in relief to 40,000 households that meet certain criteria.
- [The City of Jacksonville Small Business Lending Program](#) assists local small businesses and nonprofits affected by the COVID-19 pandemic.
- [Duval County Public Schools](#) is handing out free, “Grab and Go” sack lunches at all DCPS schools from 11 am until 1 pm, Monday through Friday. You must have a child present in order to be given lunch, but you do not have to go to your child’s specific school.
- [Beaches Emergency Assistance Ministry](#) (BEAM) is operating a virtual food drive to buy food in bulk for its clients at a reduced cost – and minimize person-to-person contact.
- [Atlantic Beach Cares Program](#) assists residents in financial need with their utility bill. The city will not disconnect water for non-payment and will waive late fees.
- United Way helps provide assistance with rent, utilities, food, toiletries and gas (as needed) to families who are struggling as a result of COVID-19. Please visit your [Local United Way](#) website for more resources.

### Clay County

- Clay county provides recent localized information regarding COVID-19 on their [COVID-19 Update page](#).
- United Way helps provide assistance with rent, utilities, food, toiletries and gas (as needed) to families who are struggling as a result of COVID-19. Please visit your [Local United Way](#) website for more resources.

### Flagler County

- Flagler County provides recent local news and information regarding COVID-19 on their [homepage](#).
- United Way helps provide assistance with rent, utilities, food, toiletries and gas (as needed) to families who are struggling as a result of COVID-19. Please visit your [Local United Way](#) website for more resources.

### Nassau County

- Nassau County provides recent local news and information regarding COVID-19 on their [CoronaVirus Update page](#).
- United Way helps provide assistance with rent, utilities, food, toiletries and gas (as needed) to families who are struggling as a result of COVID-19. Please visit your [Local United Way](#) website for more resources.

### **Putnam County**

- Putnam County provides recent local news and information regarding COVID-19 on their [homepage](#).
- United Way helps provide assistance with rent, utilities, food, toiletries and gas (as needed) to families who are struggling as a result of COVID-19. Please visit your [Local United Way](#) website for more resources.

### **St. Johns County**

- St. Johns County provides recent local news and information regarding COVID-19 on their [COVID-19 Updates, Advisories, & Announcements page](#).
- United Way helps provide assistance with rent, utilities, food, toiletries and gas (as needed) to families who are struggling as a result of COVID-19. Please visit your [Local United Way](#) website for more resources.

## **Other National Programs:**

### **Another Round Another Rally**

- Another Round Another rally provides grants to chefs, servers, bartenders, dishwashers, sommeliers, managers or someone who holds any other type of hospitality role, they may be able to help. Another Round Another Rally is offering \$500 relief grants for hospitality workers who lost their jobs or had their hours slashed in the wake of the COVID-19 outbreak. To apply for a grant, please click [here](#).

### **Bartender Emergency Assistance Program**

- The Bartender Emergency Assistance Program provides relief to bartenders and others in the service industry who have been affected by COVID-19. To learn more, please click [here](#).

### **Feeding America**

- Feeding America is providing emergency food banks for people affected by COVID-19. Below you will find Feeding America's distribution partners in Northeast Florida:

- [Feeding Northeast Florida](#) in Jacksonville.

### **Golden Rule Charity**

- The Golden Rule Charity provides grants to hospitality workers in need. To learn more, please click [here](#).

### **Resident Relief Foundation**

- The Resident Relief Foundation provides rental assistance for residents who are facing eviction for the first time. Please click [here](#) for more information.

### **Restaurant Employee Relief Fund**

- The Restaurant Employee Relief Fund helps restaurant industry employees who are experiencing hardship as a result of the coronavirus disease (COVID-19) outbreak. Through this fund, grants will be made to restaurant industry employees who have been financially impacted by COVID-19, whether it was through a decrease in wages or loss of employment. If you would like to donate to this fund or learn more about it, please click [here](#).

### **United Way Fund**

- United Way assists local organizations in helping those affected by COVID-19. United Way has local organizations with local funds all across the state. To find your local United Way, please click [here](#).
- Asset Limited, Income Constrained, Employed (ALICE) Fund. The ALICE Fund provides rent, mortgage and utility assistance to help prevent eviction and homelessness.