



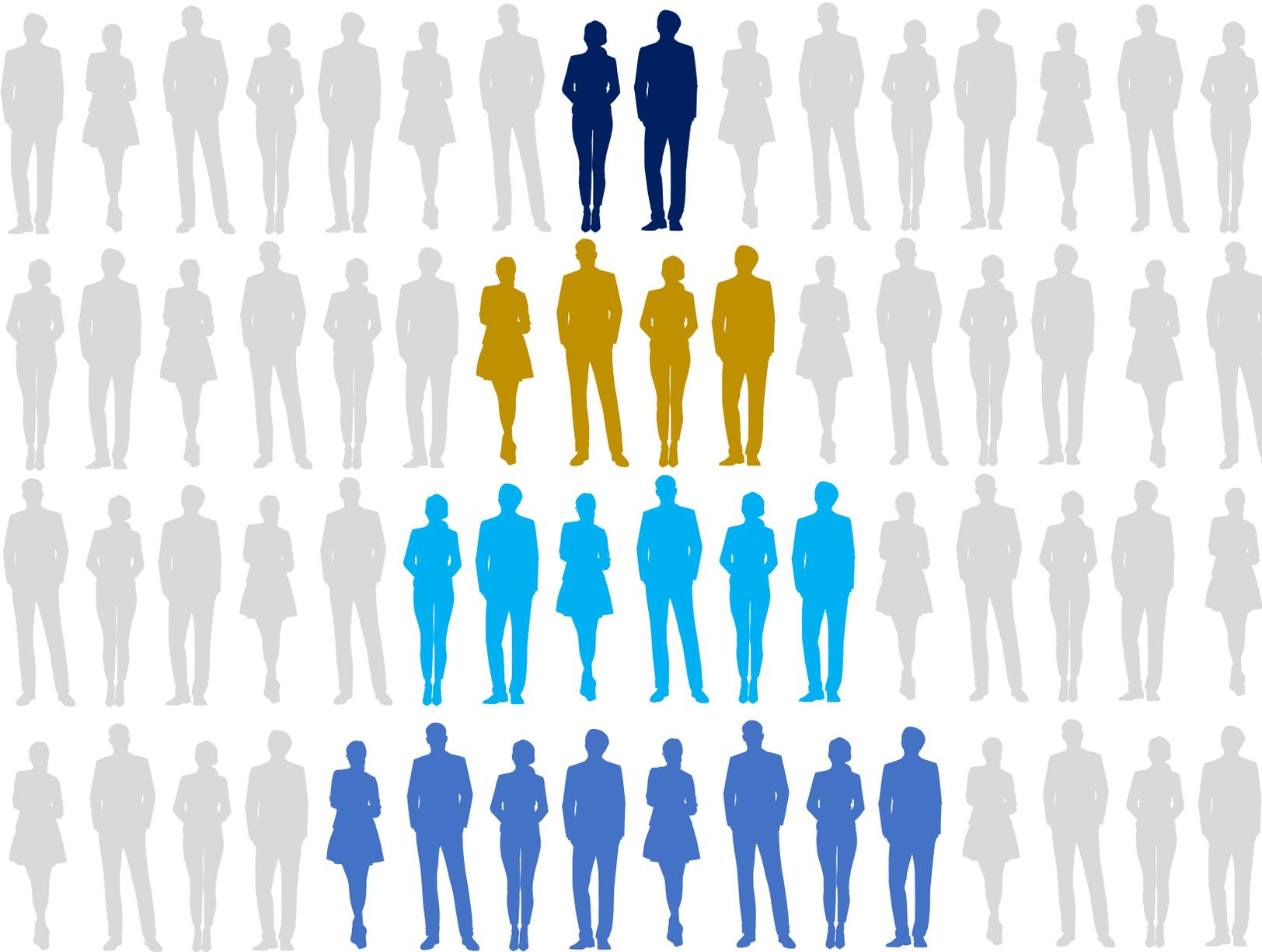
ECONOMIC
DEVELOPMENT

COUNCIL

COVID RECOVERY GUIDE

For Residents

April 10, 2020



Contents

Federal Programs	2
Economic Impact Payments	2
Disaster Unemployment Assistance	4
Health Insurance Continuation - COBRA	4
Child Nutrition Programs	5
Special Supplemental Nutrition Program for Women, Infants and Children (WIC)	6
Supplemental Nutrition Assistance Program	7
State	8
Community Services Block Grant Program- CSBG	8
Unemployment Insurance	9
Emergency Child-Care	9
Local	10
Feed BN	10
Policy Changes.....	11
Federal	11
Student Loan Relief	11
Federal Mortgage Relief	12
Credit Reporting Guidance	13
Federal Tax Return	14
State.....	15
Illinois Income Tax and Payment Relief	15
About the EDC	15

Financial Resources

The Bloomington-Normal Economic Development Council has compiled and organized a list of various federal, state, and local resources to assist with the sustainability of McLean County residents experiencing hardship during Covid-19.

The following programs are designed to assist residents that are experiencing a temporary loss in revenue, extend or alleviate deadlines, or ensure employee paychecks.

Federal Programs



Economic Impact Payments

Internal Revenue Service

Amount

\$1,200 - \$2,400

U.S. residents will receive the Economic Impact Payment of \$1,200 for individual or head of household filers, and \$2,400 for married filing jointly if they are not a dependent of another taxpayer and have a work-eligible Social Security number with adjusted gross income up to:

- \$75,000 for individuals
- \$112,500 for the head of household filers and
- \$150,000 for married couples filing joint returns

Taxpayers will receive a reduced payment if their AGI is between:

- \$75,000 and \$99,000 if their filing status was single or married filing separately
- 112,500 and \$136,500 for the head of household
- \$150,000 and \$198,000 if their filing status was married filing jointly

The amount of the reduced payment will be based upon the taxpayer's specific adjusted gross income.

Eligible retirees and recipients of Social Security, Railroad Retirement, disability, or veterans' benefits, as well as taxpayers who do not make enough money to normally have to file a tax return, will receive a payment. This also includes those who have no income, as well as those whose income comes entirely from specific benefit programs, such as Supplemental Security Income benefits.

Retirees who receive either Social Security retirement or Railroad Retirement benefits will also receive payments automatically.

Who Is Not Eligible

Although some filers, such as high-income filers, will not qualify for an Economic Impact Payment, most will.

Taxpayers likely won't qualify for an Economic Impact Payment if any of the following apply:

- Your adjusted gross income is greater than
 - \$99,000 if your filing status was single or married filing separately
 - \$136,500 for head of household
 - \$198,000 if your filing status was married filing jointly

Adjustments

Eligible individuals with adjusted gross income up to \$75,000 for single filers, \$112,500 for head of household filers and \$150,000 for married filing jointly are eligible for the full \$1,200 for individuals and \$2,400 married filing jointly. In addition, they are eligible for an additional \$500 per qualifying child.

For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$112,500/\$150,000 thresholds. Single filers with income exceeding \$99,000, \$136,500 for the head of household filers, and \$198,000 for joint filers with no children are not eligible and will not receive payments.

People who filed a tax return for 2019 or 2018

No additional action is needed by taxpayers who:

- Have already filed their tax returns this year for 2019. The IRS will use this information to calculate the payment amount.
- Haven't filed yet for 2019 but filed a 2018 federal tax return. For these taxpayers, the IRS will use their information from 2018 tax filings to make the Economic Impact Payment calculations.

People who aren't typically required to file a tax return

Social Security and Railroad Retirement recipients who are not typically required to file a tax return need to take no action. The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate Economic Impact Payments of \$1,200 to these individuals, even if they did not file tax returns in 2018 or 2019. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits. Social Security Disability Insurance (SSDI) recipients are also part of this group who don't need to take action.

For Social Security, Railroad retirees, and SSDI who have qualifying children, they can take an additional step to receive \$500 per qualifying child.

There are other individuals such as low-income workers and certain veterans and individuals with disabilities who aren't required to file a tax return, but they are still eligible for the Economic Impact Payments. Taxpayers can check the IRS.gov tool - Do I Need to File a Tax Return? - to see if they have a filing requirement.

The IRS will soon provide guidance for these individuals on the steps to take to get their payment as soon as possible.



Disaster Unemployment Assistance

Amount

Varies

The Disaster Unemployment Assistance (DUA) program provides unemployment benefits to individuals who have become unemployed as a direct result of a Presidentially declared major disaster.

In order to qualify for this benefit, your employment or self-employment must have been lost or interrupted as a direct result of a major disaster declared by the President of the United States. You must have been determined not otherwise eligible for regular unemployment insurance benefits (under any state or Federal law).

Payment will be made to an unemployed worker, who as a direct result of a Presidentially declared major disaster:

- No longer has a job.
- Is unable to reach their place of work.
- Cannot work due to damage to the place of work.
- Becomes the head of the household and is seeking work because former head of the household died as a result of the disaster.
- Cannot work because of a disaster-incurred injury.

In the event of a disaster, the affected state will publish announcements about the availability of Disaster Unemployment Assistance. To file a claim, individuals who are unemployed as a direct result of the disaster should contact their State Unemployment Insurance agency. Individuals who have moved or have been evacuated to another state should also contact the state agency.

Applications for Disaster Unemployment Assistance (DUA) must filed by an individual within 30 days of the announcement of the availability of DUA in the state. Individuals must follow the instructions in the announcement and file for DUA based on the filing methods used by the state (i.e. in person, mail, telephone, or internet).

[State of Illinois Department of Employment Security Website](#)

[Disaster Unemployment Assistance Application](#)



Health Insurance Continuation - COBRA

Amount

Varies

The American Recovery and Reinvestment Act of 2009 contains the Consolidated Omnibus Budget Reconciliation Act (COBRA) premium assistance provisions that expand COBRA eligibility and provide eligible individuals with a 65 percent reduction of their COBRA premiums for up to 9 months.

If eligible, these individuals pay only 35 percent of their COBRA premiums to the plan, and the remaining 65 percent is paid by the employer through a payroll tax credit. Individuals denied the COBRA Premium Assistance made available under the American Recovery and Reinvestment Act may seek an expedited review of that denial by the Secretary of Labor.

To be eligible for assistance, you must meet all of the following requirements:

- You must be eligible for continuation coverage under COBRA or a state law that provides comparable continuation coverage (for example, so-called "mini-COBRA" laws) at any time during the period beginning September 1, 2008, and ending December 31, 2009
- You must elect continuation coverage when first offered or during the additional election period
- You must have a qualifying event for the continuation coverage that is the employee's involuntary termination during the period beginning September 1, 2008, and ending December 31, 2009.

The applicant (person requesting review of a denial of premium assistance) may either be the former employee or a member of the employee's family who is eligible for COBRA continuation coverage or the COBRA premium assistance through an employment-based health plan. The employee and his or her family members may each elect to continue health coverage under COBRA, request the premium assistance, and request a review of a denial of premium assistance.

For more information on COBRA and to determine eligibility, please visit the [COBRA FAQ's Website](#).



Child Nutrition Programs
U.S. Department of Agriculture

Amount
Varies

Congregate Meal Waivers: FNS has approved waivers from all 50 states, DC, Guam, Puerto Rico, and the Virgin Islands, enabling Summer Food Service Program (SFSP) and National School Lunch Program Seamless Summer Option (SSO) sponsors to serve meals in a non-congregate setting and at school sites during school closures related to the coronavirus. FNS also issued guidance on meal delivery using existing authorities in summer meal programs.

Pandemic EBT: As a result of the Families First Coronavirus Response Act of 2020, children who would receive free or reduced-price meals if not for school closures are eligible to receive assistance under this provision. USDA is providing guidance to state agencies on plan requirements in order to receive approval.

Nationwide Meal Times Waiver: FNS has provided a nationwide waiver to support access to nutritious meals while minimizing potential exposure to the novel coronavirus.

Nationwide Non-congregate Feeding Waiver: FNS has provided a nationwide waiver of congregate feeding requirements to support access to nutritious meals while minimizing potential exposure to the novel coronavirus.

[Nationwide Afterschool Activity Waiver](#): FNS has provided a nationwide waiver to support access to nutritious meals and snacks while minimizing potential exposure to the novel coronavirus.

[Nationwide Meal Pattern Waiver](#): FNS has provided nationwide approval for states to locally waive specific meal pattern requirements as needed to support access to nutritious meals when certain foods are not available due to the novel coronavirus.

[Nationwide Parent/Guardian Meal Pickup Waiver](#): FNS is allowing states approved for non-congregate feeding to waive the rule preventing parents and guardians from picking up meals for their children, as long as they protect accountability and integrity.

[Nationwide Community Eligibility Provision \(CEP\) Data Waiver](#): FNS is extending CEP election, notification, and reporting and deadlines for School Year 2020-21.

[Nationwide Waivers of Child Nutrition Monitoring](#): FNS has used its authority under FFCRA to waive certain onsite monitoring requirements for the school meals programs, the Child and Adult Care Food Program, and the Summer Food Service Program, to maintain program integrity and support social distancing while providing meals.

[60-Day Reporting Waiver](#): Under its FFCRA authority, FNS is extending the 60-day reporting deadline for all state agencies, school food authorities, and CACFP and SFSP sponsoring organizations for January and February 2020.



Special Supplemental Nutrition Program for Women,
Infants, and Children (WIC)
U.S. Department of Agriculture

Amount

Varies

Additional Funding for WIC:

- The Families First Coronavirus Response Act provided the WIC Program with \$500 million to remain available through September 30, 2021, for increases in program participation. FNS will work with the state to ensure funding is available to state agencies that require additional funds based on enrollment.

Physical Presence Waivers:

- FFCRA gives USDA authority to grant waivers to states of the requirement that participants and applicants physically come into the clinic to enroll or re-enroll, including the ability to defer certain requirements used to determine nutritional risk.

Remote Benefit Issuance Waivers:

- FFCRA gives USDA authority to grant waivers to states of the requirement that participants physically come into the clinic to pick up WIC EBT cards and/or paper coupons. This ensures participants have what they need to receive continued nutrition assistance.

Food Package Substitution Waivers:

- FFRCA provides USDA the authority to allow states and Indian Tribal Organizations to permit appropriate substitutes for the types and amounts of certain WIC-prescribed foods if their availability is limited.

For more information, visit the [FAQ's Page](#) for WIC.



Supplemental Nutrition Assistance Program
U.S. Department of Agriculture

Amount

Varies

[Emergency Allotments:](#)

- USDA will be granting waivers to states to allow for the issuance of emergency allotments (supplements) based on a public health emergency declaration by the Secretary of Health and Human Services under section 319 of the Public Health Service Act related to an outbreak of COVID-19 when a state has also issued an emergency or disaster declaration.

[Pandemic EBT:](#)

- As a result of the Families First Coronavirus Response Act of 2020, children who would receive free or reduced price meals if not for school closures are eligible to receive assistance under this provision. USDA is providing guidance to state agencies on plan requirements in order to receive approval.

Extended Certification Periods:

- Waive Periodic Reporting: The Families First Coronavirus Response Act gives USDA authority to grant waivers to allow states the flexibility to adjust deadlines for participants to re-enroll (i.e., "recertify") to continue receiving SNAP benefits.

[Adjustments to Interview Requirements:](#)

- Under FFRCA authority, FNS is allowing state SNAP agencies to adjust interview requirements, provided an applicant's identity has been verified, and other mandatory verifications are made.

[Time Limit for Able-bodied Adults without Dependents \(ABAWD\):](#)

- The recently enacted Families First Coronavirus Response Act, which was signed on March 18, 2020, temporarily and partially suspends the time limit for ABAWD participation in SNAP.

Flexibility for Quality Control Interviews:

- USDA is allowing states to conduct telephone interviews instead of face-to face-interviews for SNAP Quality Control purposes in March, April, and May 2020. USDA has also offered states an optional 45-day extension on QC case reviews due in April, May,

and June 2020. States must notify FNS in advance if they choose to implement these flexibilities and must follow all other requirements as specified in SNAP.

USDA Foods Programs

- **Additional Funding for TEFAP:**
 - The Families First Coronavirus Response Act provided an additional \$400 million to The Emergency Food Assistance Program (TEFAP), which provides USDA-purchased food to state agencies via formula for distribution via local agencies such as food banks. Up to \$100 million of the additional funding may be used to offset higher food distribution costs due to COVID-19.
- **[Disaster Household Distribution:](#)**
 - Under a Presidential Declaration of a National Emergency, FNS may approve state requests for Disaster Household Distributions for targeted areas to meet specific needs when traditional channels of food are unavailable and not being replenished on a regular basis. DHD provides boxed foods to households using existing inventories of USDA-purchased foods.

State



Community Services Block Grant Program- CSBG
Department of Commerce & Economic Opportunity

Amount

Varies

Through the CSBG program, Community Action Agencies (CAAs) offer a variety of services to assist individuals and families in moving towards self-sufficiency. Federal funding is provided to Illinois' 36 Community Action Agencies to deliver locally designed programs and services for low-income individuals and families. CAAs may partner with local governments, community-based organizations, and the private sector to provide services.

CSBG helps individuals attain the skills, knowledge, and motivation necessary to achieve self-sufficiency and provide immediate life necessities such as food, shelter, medicine, etc. Equal emphasis is placed on self-sufficiency efforts and providing relief for the immediate needs of eligible low-income populations. Individuals served must be at or below 125% of the federally established poverty level.

CAAs can assist with rental assistance, transportation, food, clothing, health-related services, and other programs designed to increase self-sufficiency, such as job preparedness, vocational skills training, education, and housing assistance, nutrition programs, and income management.

In the case of an emergency or disaster, food pantries, clothing, temporary shelter, transportation, daycare, and medical services may be provided to meet immediate and urgent family needs. In these cases, emergency services may be provided to persons or families with higher incomes due to swift or temporary poverty circumstances.

To view eligibility and apply for this program visit the website here: [Program Eligibility](#)



Unemployment Insurance
Illinois Department of Employment Security

Amount

Varies

Unemployment insurance benefits provide temporary financial assistance to workers unemployed through no fault of their own that meet Illinois' eligibility requirements. Unemployment insurance is a state-operated insurance program designed to partially replace lost wages when you are out of work. Like fire, accident, health, and other types of insurance, it is for an emergency: when you are temporarily or permanently out of a job, or if you work less than full time because of lack of work.

The program ensures that, if you meet the eligibility requirements of the law, you will have some income while you are looking for a job, up to a maximum of 26 full weeks in a one-year period, depending on when the claim was established. Unemployment insurance, however, cannot and does not protect you against wage losses while you are absent from work due to illness or while you are idle by choice.

In order to qualify for this benefit program, you must have worked in Illinois during the past 12 to 18 months and have earned at least a minimum amount of wages as determined by our guidelines. You must also be able to, available for, and actively seeking work each week that you are collecting benefits.

[Unemployment Insurance Benefits Handbook](#)

[How to File Unemployment Insurance with the State of Illinois.](#)



Emergency Child-Care
Illinois Office of Childhood Development

Amount

Varies

For Essential Workers Seeking Child Care

A dedicated help line has been created so Child Care Resource and Referral Agencies (CCR&Rs) can help connect essential worker families to emergency child-care. Call toll-free (888) 228-1146. The helpline will be available from 9:00 AM - 3:00 PM Monday through Friday to answer calls, but callers will be able to leave a message 24 hours a day.

To find emergency child-care in your area, visit [COVID-19 Emergency Provider Search](#).

During the declared COVID-19 Public Health Emergency, the children of Prioritized Essential Workers are eligible to receive child-care through the IDHS Child Care Assistance Program (CCAP). Prioritized Essential Workers include those working in Health Care, Human Services, essential Government services (e.g. Corrections, law enforcement, fire department), and essential Infrastructure.

The [COVID-19 Prioritized Essential Workers Child Care Application](#) includes instructions that clarify who is eligible to receive child-care through this program.

For Qualified Individuals Who Want to Volunteer to Support Emergency Child Care

Qualified volunteers who are willing to temporarily work in an Emergency Child Care Home or Center should complete an [Emergency Child Care Staffing Survey](#). You will be contacted if there is a need in your area.

Communities are encouraged to activate and mobilize volunteer networks. However, all volunteers who take care of children should also have a current background check. Below is a list of potential individuals and organizations who already work with children in your community and may already be background checked:

- Child-care and support staff whose program has closed
- School teachers and auxiliary staff whose school has closed
- Already active classroom assistants
- Already active parent volunteers
- Faith-based programs
- Independent tutoring programs
- Volunteer sports programs
- Children's museum staff
- Music and arts programs
- Park district programs
- After school programs
- Local public health department staff
- Community college early care and education students and faculty
- Members of the Red Cross
- Community service organizations

Local



Feed BN
United Way

Amount

Varies

With the Coronavirus causing school closures across Unit-5 and District-87, we need to act quickly to ensure that the children who rely on school provided meals for their main source of food. We are organizing and coordinating with local community leaders & businesses to ensure the children of Bloomington-Normal do not go hungry during this time of crisis. We will be serving FREE hamburgers and hotdogs everyday that school is out so that our children can eat.

ALL ILLINOIS SCHOOLS CLOSED UNTIL 3/30/2020! Help us Feed the kids that are going to go hungry! We have teamed up with GILL STREET EATS, HEALTHY IN A HURRY, CENTRAL IMAGE WRAPS, PLATINUM PLUMBING, THE BOYS AND GIRLS CLUB OF MCLEAN COUNTY AND CPN to feed the displaced school kids.... from food trucks, in Bloomington-Normal. The schools will be serving

meals as well, but the buses will not be running. We are currently searching for locations to serve from as we speak.

Visit <https://www.feedblonokids.com/>

Policy Changes

The Bloomington-Normal Economic Development Council has compiled and organized a list of various federal, state, and local policy changes to assist with the sustainability of McLean County residents experiencing hardship during COVID-19.

Federal



Student Loan Relief

U.S. Department of Educations

Amount

Varies

To provide relief to student loan borrowers during the COVID-19 national emergency, federal student loan borrowers are automatically being placed in an administrative forbearance, which allows you to temporarily stop making your monthly loan payment. This suspension of payments will last until September 30, 2020, but you can still make payments if you choose.

Interest is being temporarily set at 0% on all federal student loans.

From March 13, 2020, through September 30, 2020, the interest rate is 0% on the following types of federal student loans owned by ED:

- Defaulted and nondefaulted Direct Loans
- Defaulted and nondefaulted FFEL Program loans
- Federal Perkins Loans

Please note that some FFEL Program loans are owned by commercial lenders, and some Perkins Loans are owned by the institution you attended. These loans are not eligible for this benefit at this time.

For more information visit the [Loan FAQ Website](#).



Federal Mortgage Relief

Consumer Financial Protection Bureau

Amount

Varies

A new federal law, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, puts in place two protections for homeowners with federally backed mortgages:

- A foreclosure moratorium for 60 days beginning March 18. During that time:
 - Homeowners:
 - Will not be charged late fees
 - Will not be evicted from their homes
 - Lenders:
 - Will not initiate foreclosure proceedings
 - Will suspend foreclosure proceedings already in process
- A right to forbearance for homeowners who are experiencing financial hardship due to the COVID-19 emergency.

If you don't have a federally backed mortgage, you still may have relief options through your mortgage servicer or from your state.

If you can pay your mortgage, pay your mortgage.

Don't call your mortgage servicer if you aren't facing an immediate issue. Mortgage servicers are getting a lot of calls and need to first help those who won't be able to pay their mortgage. Check their website first for possible options.

If you can't pay your mortgage, or can only pay a portion, contact your mortgage servicer immediately.

For more information, visit the [Consumer Finance Bureau's Guide to Mortgage Relief](#).

Multi-Family Housing

If you live in an apartment building with a federally-backed mortgage, you're safe from eviction till late July.

- You're covered by a 120-day eviction moratorium for not paying rent. The moratorium started March 27.
- You can't be charged late fees or penalties for not paying rent during this time.



The CARES Act requires lenders to report to credit bureaus that consumers are current on their loans if consumers have sought relief from their lenders due to the pandemic. The Consumer Finance Bureau's statement informs lenders they must comply with the CARES Act. The Bureau's statement also encourages lenders to continue to voluntarily provide payment relief to consumers and to report accurate information to credit bureaus relating to this relief.

Credit Reports

If you haven't requested your free annual credit reports, you can get copies at AnnualCreditReport.com. Each of the three nationwide credit reporting agencies (also known as credit reporting companies) – Equifax, TransUnion, and Experian – allow you to get your report for free once every twelve months. You can request additional reports for a small fee if you've already received your free report. Be sure to check your reports for errors and dispute any inaccurate information.

Contacting Your Lender If Unable to Pay

Many lenders have announced proactive measures to help borrowers impacted by COVID-19. As with other natural disasters and emergencies, they may be willing to provide forbearance, loan extensions, a reduction in interest rates, and/or other flexibilities for repayment.

Some lenders are also saying they will not report late payments to credit reporting agencies or waiving late fees for borrowers in forbearance due to this pandemic. If you feel you cannot make payments, contact your lenders to explain your situation and be sure to get confirmation of any agreements in writing.

Credit reporting under the CARES Act

The recently passed Coronavirus Aid, Relief, and Economic Security (CARES) Act places special requirements on companies that report your payment information to credit reporting companies. These requirements apply if you are affected by the coronavirus disease pandemic, and if your creditor makes an agreement (called an "accommodation" in the Act) with you to defer a payment, make partial payments, forbear delinquency, modify a loan, or other relief.

How your creditors report your account to credit reporting companies under the CARES Act depends on whether you are current or already delinquent when this agreement is made.

- If your account is current and you make an agreement to make a partial payment, skip a payment, or other accommodation, then the creditor is to report to credit reporting companies that you are current on your loan or account. This applies only if you are meeting the terms of the agreement.
- If your account is already delinquent and you make an agreement, then your account will maintain that status during the agreement until you bring the account current.

- If your account is already delinquent and you make an agreement, and you bring your account current, the creditor must report that you are current on your loan or account.

This CARES Act requirement applies only to agreements made between January 31, 2020, and the later of either:

- 120 days after March 27, 2020, or
- 120 days after the national emergency concerning COVID–19 ends.

For more information, read the [Consumer Finance Bureau's Guide to Protecting Your Credit During Coronavirus](#).



Federal Tax Return
Internal Revenue Service

Amount

Varies

The Treasury Department and Internal Revenue Service announced that the federal income tax filing due date is automatically 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. This deferment applies to all taxpayers, including individuals, trusts and estates, corporations, and other non-corporate tax filers as well as those who pay self-employment tax.

Taxpayers do not need to file any additional forms or call the IRS to qualify for this automatic federal tax filing and payment relief. Individual taxpayers who need additional time to file beyond the July 15 deadline can request a filing extension by filing Form 4868 through their tax professional, tax software, or using the Free File link on IRS.gov. Businesses who need additional time must file Form 7004.

The IRS urges taxpayers who are due a refund to file as soon as possible. Most tax refunds are still being issued within 21 days.

For more information, visit the [IRS Coronavirus Website](#).

State



Illinois Income Tax and Payment Relief *Illinois Department of Revenue*

Amount

Varies

The Illinois Department of Revenue (IDOR) is following the federal government in providing special tax filing and payment relief to individuals and businesses in response to the COVID-19 Outbreak.

- The 2019 income tax filing and payment deadlines for all taxpayers who file and pay their Illinois income taxes on April 15, 2020, are automatically extended until July 15, 2020. This relief applies to all individual returns, trusts, and corporations. This relief is automatic; taxpayers do not need to file any additional forms or call IDOR to qualify.
- Penalties and interest will begin to accrue on any remaining unpaid balances as of July 16, 2020. You will automatically avoid interest and penalties on the taxes paid by July 15, 2020.

Taxpayers can find more information, including common questions and answers, on our website at tax.illinois.gov. Questions may also be emailed to the department through the email addresses listed below.

Individual income tax questions:

REV.TA-IIT@illinois.gov

Business and withholding income tax questions:

REV.TA-BIT-WIT@illinois.gov

About the EDC

The EDC helps businesses in McLean County grow and attracts new businesses to our community. We are a leadership organization, investing our community's assets to grow and improve our prosperity and quality of life.

For More Information Visit

