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Providing Social Services, Information, Referral and Housing Counseling to the Lakewood and Ocean County Communities

Dear Clients,

During this trying time, the staff at the LRRRC is doing everything we can to assist the community. We are in continuous contact with federal, state, and private organizations to supply you with accurate and current program information. We are facing an unprecedented crisis, with many people losing their jobs, and businesses struggling to survive. Our caseworkers are answering calls as fast as they can, but we need your help to accommodate the need. Every day our phone lines and inboxes are flooded with hundreds of people scheduling appointments and asking questions regarding their situation. We want the community to know that we understand your frustration. We apologize for the backlog in appointments and are working overtime to address the unprecedented surge in daily appointment requests. To aid the community, we have compiled the answers to many of the most common questions we have been receiving. **Many of your questions will be answered by reviewing this document, and we strongly encourage you to review this information before calling an LRRRC representative.** You will be helping yourselves and helping others by freeing us up to assist clients with more complex situations that require specific advice. If you still have questions after reviewing this document, we urge you to schedule a phone appointment with a caseworker to discuss your situation by calling (732) 942-9292. You can also e-mail us at questions@lrrcenter.org, and we will do our best to get back to you within 2 business days. As always, our current program literature, recent announcements, and helpful links are posted on our website at info.lrrcenter.org.

Thank you in advance for your understanding!

The LRRRC Staff

Contents

CORONAVIRUS RELIEF STIMULUS CHECKS	3
NJFC UPDATES	5
SNAP BENEFIT CHANGES	6
JOB-RELATED COVERAGE FOR COVID-19	7
Tax-Related Provisions from the Federal Government through FFCRA	7
Earned Sick Leave.....	7
Unemployment Insurance and Pandemic Unemployment Assistance (PUA)	8
Partial Unemployment Insurance	13
Temporary Disability/Family Leave Insurance.....	14
MISCELLANEOUS	15

CORONAVIRUS RELIEF STIMULUS CHECKS

1. Will the government be sending me money?

Yes. The federal government is sending relief payments to individuals and families based on their income.

- Individuals who earned an income below \$75,000 will receive \$1,200
- Couples who earned an income below \$150,000 and filed a joint return will receive \$2,400.
- Parents will receive an additional \$500 for each child under age 17.
- Those who made higher than \$75,000 per individual and \$150,000 per couple will have their payments phased out based on their income.
- Individuals who made more than \$99,000, and couples who made more than \$198,000 will not be eligible at all.

Many families have already received these payments.

2. I have not yet received this payment. What do I do?

If the IRS already has your bank account information from your 2019 or 2018 return, it will transfer the money to you via direct deposit based on the recent income-tax figures it already has. The payments will also be automatic for people who receive Social Security retirement, survivor or disability benefits, and Supplemental Security Income. If you received your tax refund via check in 2019 or 2018, you will have to wait longer because the federal government is producing checks and mailing them in batches. If you prefer to receive the payment via direct deposit, you can update your information here: <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>. Select the blue button that says, "Enter your Information."

3. What information will I need to enter on the IRS direct deposit information portal?

The form will ask you for the following details:

- Full name and current mailing address
- An e-mail address (required)
- Date of birth and valid Social Security number
- Bank account number, type, and routing number, if you have one
- Identity Protection Personal Identification Number (IP PIN) you received from the IRS earlier this year if you have one
- Driver's license or state-issued ID, if you have one
- For each qualifying child: name, Social Security number or Adoption Taxpayer Identification Number and their relationship to you or your spouse

The "freefilefillableforms.com" site provided by the IRS is the only valid website where you can submit this information. If any other web page claims it can be used for this purpose, it is fraudulent.

4. I did not file taxes in 2019 or 2018. Am I eligible to receive the stimulus payment?

Assuming you fill the other eligibility criteria, you are eligible. Submit a simple return to the IRS here:

<https://www.freefilefillableforms.com/#/fd/EconomicImpactPayment>

5. What happens if I do not receive the money?

Everyone should receive the stimulus payment either via direct deposit or through a mailed check. However, the stimulus payments are actually advanced payments of a new tax credit for the 2020 tax year. So, if you don't get the full amount you are owed now, you will likely be able to claim the difference as a tax credit next year when you file your 2020 tax return. It will either result in an additional refund or reduce the amount of tax you owe. Details about how that will work are not yet available. The stimulus payments are not taxable.

6. How can I check the status of my stimulus payment?

For more information and to check the status of your stimulus payment, click

here: <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>. If the status is listed as unavailable, check back in a few days.

7. What If I had a child in 2019, but I haven't filed my 2019 return yet?

If you had a baby last year, but you haven't filed your 2019 return, you might be worried about losing \$500 because the IRS doesn't know about your baby. That actually could be a problem—you won't get that extra \$500 if you don't file before the IRS starts processing your payment. However, if you have a child now that is not on your 2018 return, you'll be able to account for him or her when you file your 2020 return next year (you'll get an extra \$500 credit then). So, while you won't get that additional \$500 in your stimulus payment now, you'll still get it later.

8. What if I had a child in 2020 – will I receive the extra \$500?

You will, but not until you file your 2020 return. If your stimulus check is less than what you're entitled to receive for any reason, you can make up the difference with an extra tax credit on your 2020 return.

9. Will I receive the extra \$500 for my 18-year-old son who lives with me?

Anyone over the age of 16 who can be claimed as a dependent on someone else's tax return (whether or not they are actually claimed as a dependent) won't receive a stimulus check and can't claim the tax credit on their 2020

return. That means no payments to children living at home who are 17 or 18 years old, or to college students who are 23 or younger at the end of the year who don't pay at least half of their own expenses. Other dependents won't receive stimulus payments, either. For example, an elderly parent living with you is not eligible.

NJFC UPDATES

10. My Medicaid / CHIP coverage was up for annual renewal. Will I lose coverage during this crisis?

No. No one will lose their Medicaid or CHIP coverage during this emergency, regardless of whether their enrollment was up for annual review or pregnancy coverage was scheduled to end. Even if your coverage was scheduled to be systematically disenrolled at the end of March, Medicaid and CHIP will continue to provide coverage for the duration of the emergency.

There are only three exceptions where people may lose Medicaid and CHIP eligibility:

- Those who move out of state
- Those who ask to be terminated, and
- Those who become eligible for Medicare.

11. I usually renew my Medicaid / CHIP coverage around this time. Will I be asked to renew during this crisis?

Annual renewals were delayed to ensure that everyone will have continuous coverage.

12. Do I need to pay a copay to get myself or my child tested or treated for COVID-19?

No Medicaid or CHIP enrollee will have to pay copays for COVID testing or office visits related to COVID testing.

13. Do I need to pay my CHIP premium during this crisis?

No. No Medicaid or CHIP enrollee will have to pay premiums during the emergency, including children on Plan D. Any payments made during this time will be credited towards future bills.

14. What other changes have NJFC made during this crisis?

Firstly, no Medicaid or CHIP enrollee will have to go through a prior authorization process for any hospitalization. Secondly, NJ FamilyCare enrollees can refill their prescriptions early and can get 90 days of their maintenance medication prescriptions filled at one time.

SNAP BENEFIT CHANGES

15. Do I need to be working to be eligible for SNAP during this crisis?

No. The Governor has temporarily waived the work requirement for the SNAP program. Anyone who applies for benefits will not have to participate in work activities at this time. Additionally, any open case that has a family member who is not being counted because he/she is not meeting the work requirement should qualify for additional benefits. Lakewood residents can respectfully e-mail snaplk@ocbss.ocean.nj.us and request that their case be reevaluated.

16. Is SNAP increasing their benefits during this crisis?

Yes. If you currently receive SNAP benefits, you may have received an extra benefit payment in March. Additionally, your April benefit was likely higher. The extra benefit is the difference in your current benefit and the maximum benefit amount for your family size.

17. Do I need to do anything to get the extra SNAP benefits?

No. For those who qualify, the additional benefits were automatically added to their EBT card.

JOB-RELATED COVERAGE FOR COVID-19

There are several government assistance programs available to you if you are experiencing a change in your ability to work due to COVID-19.

Tax-Related Provisions from the Federal Government through FFCRA

18. I am unable to work because I must be home to watch my children. What assistance is available?

The federal government created a program to help employers continue to pay their employees during COVID-19 through the Families First Coronavirus Response Act (FFCRA). There are two broad types of assistance available starting April 2 – (1) paid sick leave for employees who are sick or seeking a diagnosis and (2) paid family leave for those unable to work due to childcare or other medical reasons. Each program has its requirements and qualifying conditions. In both cases, employers must lay out the wages and will be reimbursed fully through payroll taxes. There is also a refundable income tax credit for self-employed individuals.

- If you are an **employee**, we encourage you to talk to your employer to find out if this leave covers you.
- If you are an **employer**, we encourage you to speak to your tax and business consultant to learn about the rules and to take advantage of these programs to help your employees get through this difficult time.
- If you are **self-employed**, there is a refundable income tax credit that may help you.

19. How much of my salary will these programs cover?

- **PAID SICK LEAVE:** The paid sick leave will provide 100% of wages up to \$511/day for 10 days for someone who is sick themselves, and 67% of wages up to \$200/day for 10 days for someone caring for another individual who is sick.
- **PAID FAMILY LEAVE:** The paid family leave will provide 67% of wages up to \$200/day for 12 weeks for someone who is caring for a child whose school is closed. The first 10 days are unpaid, but the employee can overlap with 10 days of paid sick leave. Discuss with your employer whether you can take paid family leave intermittently and whether you can receive the remaining 1/3 of your salary through PTO or other paid leave.

For more information and FAQs, click here: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

Earned Sick Leave

20. What is earned sick leave? Do I qualify?

This is not new. Effective October 2018, all NJ employers must provide Earned Sick Leave to their employees. An employee can accrue 1 hour of earned sick leave for every 30 hours worked up to 40 hours per year. Earned

sick leave accrued may be used for many situations associated with the current pandemic. These situations include someone who has symptoms of COVID-19, an employee who was exposed and quarantined, an employee that does not want to work because he is afraid of getting the virus, and a worker who is unable to work because of school or daycare closure. You can read more about Earned Sick Leave here:

<https://www.nj.gov/labor/worker-protections/earnedsick/law.shtml>

Unemployment Insurance and Pandemic Unemployment Assistance (PUA)

21. I am out of work. What should I do?

People in the following situations are eligible for unemployment insurance:

- A person who is out of work because their employer voluntarily closed, including an employee who was put on furlough.
- A person who is out of work because their employer was ordered closed.
- A worker who has fewer work hours available due to business slow down or lack of demand.

If you work for an employer that participates in NJ State Unemployment and you fall into one of the above-listed categories, you can apply online here: <https://myunemployment.nj.gov/>

22. When should I apply for Unemployment?

Although benefits will be retroactive to the end of January, we recommend that you apply for Unemployment right away. Since the website is limited and volume is high, we also recommend taking screenshots and saving proof of your application to ensure that you receive retroactive benefits.

23. How much money will I receive if I am approved for Unemployment Insurance?

You will receive 60% of your average weekly earnings during the base year up to \$713 per week. For claims filed in April 2020, the base year is January 1, 2019, through December 31, 2019. The full base chart is on page #9 of this document:

<https://www.lrrcenter.org/public/user/pages/files/brochures/Paid%20Work%20Leaves.Brochure.website.pdf>

Anyone eligible for Unemployment will receive an additional \$600 per week above their calculated benefit amount until the week of July 25, 2020 (and retroactive to the week ending on April 4, 2020).

24. What do I need to do to receive the extra \$600?

You do not need to do anything. This payment will automatically be sent as a second deposit to the account in which you receive your unemployment benefits – there is no need to submit an additional application.

25. Do I need to do anything while receiving Unemployment Insurance?

You must certify for benefits each week, even before you are approved. Before certifying for benefits, review this helpful guide: <https://myunemployment.nj.gov/labor/myunemployment/covidinstructions.shtml>. Visit the Unemployment homepage for instructions on when to certify for benefits. You will need to report any wages earned when you certify.

26. I tried to claim benefits, and the system says "claim not payable." What does that mean?

That means that your claim is being processed. Due to the record amount of people applying for Unemployment, the processing time is longer than usual. It makes sense that your status is pending. Your benefits will be retroactive. Continue to certify for benefits weekly.

27. I checked my claim status, and the system says I have a \$0 benefit amount. What does that mean?

That means that more wage information is needed to process your claim. Please check your Inbox for an e-mail from e-Adjudication or for an appointment for a telephone interview in the mail to request more information.

28. How long will my unemployment benefits last?

Typical Unemployment Insurance lasts for 26 weeks. Due to COVID-19, you will be able to receive benefits for an additional 13 weeks, for a total of 39 weeks.

29. Can I receive extra benefits if I have dependents?

Yes. Your weekly benefit amount could increase by up to 15% because of dependency benefits. Here are a few facts about dependency benefits:

- Dependency benefits are only available if your spouse is not employed during the week that you establish your claim.
- Dependency benefits offer an extra 7% for the first dependent and an additional 4% for each of the next two dependents.
- A dependent can be an unemployed spouse or an unmarried child under the age of 19.
- An unmarried child who is a full-time student is considered a dependent as long as he/she is younger than 22.
- Even if you are eligible for dependency benefits, the standard weekly benefit amount will not exceed \$713.

30. How do I receive dependency benefits?

To receive dependency benefits, you will need to mail proof of dependents within six weeks of filing your claim. You can submit a copy of your most recent federal or state tax return as proof of dependents.

Dependency benefit forms are available

here: <https://www.lrrcenter.org/public/user/pages/files/applications/Paid%20Leaves/Unemployment.Dependency%20Benefits.Application.pdf>

31. I am self-employed / an independent contractor and cannot work due to COVID-19. Given the nature of my job, until now, I did not qualify for Unemployment Insurance. Is there any assistance available to me?

Yes. On March 27, a law expanding unemployment assistance was passed. The law creates Pandemic Unemployment Assistance (PUA), which will provide unemployment benefits to many that are typically not eligible for Unemployment, including those who are self-employed, independent contractors, those with limited work history, and others.

32. What are the eligibility requirements for Pandemic Unemployment Assistance?

PUA is available for people who can self-certify that they are able and available to work but are unemployed or partially unemployed due to:

- Having been diagnosed with COVID-19 or experiencing symptoms and seeking a medical diagnosis,
- a member of the individual's household has been diagnosed with COVID-19,
- the individual is providing care for a family member or household member who has been diagnosed with COVID-19,
- the individual is the primary caregiver for a child or other person in the household who is unable to attend their school or another facility as a direct result of COVID-19,
- the individual is unable to reach the place of employment because of a quarantine imposed as a direct result of COVID-19,
- the individual is unable to work because a health care provider has advised the individual to self-quarantine due to COVID-19 concerns,
- the individual was scheduled to commence employment and does not have a job or is unable to reach the job as a direct result of COVID-19,
- the individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19,
- the individual has to quit their job as a direct result of COVID-19, or
- the individual's place of employment is closed as a direct result of COVID-19.

33. How do I apply for PUA?

The process for applying for this program has not yet been established. However, the first step will be to complete a regular unemployment application at www.myunemployment.nj.gov. If you only qualify for Unemployment due to one of the expanded PUA categories, you will likely receive a denial determination. You will then be able to apply for PUA. We will be publicizing application instructions once they become available. We already know that the first step to qualifying will be to get denied from the state, and you can do that now by completing a regular unemployment application. If you are self-employed, use the application guide at this link to help you apply: <https://myunemployment.nj.gov/labor/myunemployment/independentcontractors.shtml>.

34. How much money will I receive if I am approved for PUA?

Those who receive PUA will receive 60% of their average weekly wages, as well as an additional \$600/week until the week of July 25, 2020.

35. I am self-employed. How will my wages be calculated for PUA?

Wages for self-employed will be calculated based on your 2019 return. In the absence of a 2019 return, wages will be based on your 2018 return. If you started your business in 2020, you might still qualify. You should apply. The minimum weekly benefit amount for those receiving PUA will be \$231 + \$600.

36. I was about to start a job. Will I still qualify for Unemployment? What if I did not fulfill the work requirement?

Generally, to be eligible for Unemployment, you would have to fulfill the work requirement during the base year. For claims filed in April 2020, the base year is January 1, 2019, through December 31, 2019. The full base chart is on page #9 of this document:

<https://www.lrrcenter.org/public/user/pages/files/brochures/Paid%20Work%20Leaves.Brochure.website.pdf>

However, PUA allows someone who does not have sufficient work history and who is impacted by COVID-19 to qualify. As with all PUA applications, you must first get a denial letter from Unemployment to qualify.

37. I have both W2 and 1099 income. I applied for Unemployment and got approved for a benefit only based on my W2 income. What should I do?

Since you qualify for benefits for your self-employment only through PUA, and you did not receive a denial, you should appeal the decision and ask for your self-employment income to be included in the benefit

calculation. You can submit an appeal here:

<https://myunemployment.nj.gov/labor/myunemployment/appeals/claimant/>

38. I was approved for benefits, but I am only being given the option to claim benefits from last week.

How can I get the retroactive benefits?

Generally, unemployment benefits only go retroactive as of the week that you filed. PUA will provide the benefits retroactive to the date that you became unemployed. Guidance about how to apply for that should be available shortly.

39. I tried to apply for Unemployment online but ran into an error. What should I do?

If you run into an error while applying, you should keep trying via the Internet Explorer browser. If you still experience trouble, you must reach out to the unemployment office for assistance by calling 856-507-2340, 201-601-4100, or 732-761-2020. It may take many attempts to reach a representative. The Department of Labor asks that everyone be patient as they are experiencing record-high call volume.

40. I am being offered to work my regular hours, but it is difficult for me to work because my children are home. Do I qualify for Unemployment?

You will likely be eligible for PUA. However, before filing for Unemployment, we recommend that you speak with your employer and come to an agreement so as not to jeopardize the future of your job. We strongly encourage all employees to attempt to work out an arrangement with their employers that is agreeable to all parties.

41. If I become temporarily disabled while receiving Unemployment, do I still qualify for Unemployment?

You will qualify for Disability During Unemployment. You should notify Unemployment when you certify for benefits. You will not get the additional \$600/week.

42. What do I do about health insurance now that I am unemployed?

If you receive health insurance from your employer and are planning to file for Unemployment, clarify with your employer if COBRA is an option and how much it will cost you. You may want to explore enrolling in NJ FamilyCare or The Marketplace, depending on your income and situation. You can view our healthcare program literature for more information at www.info.lrrcenter.org. If you are receiving other paid work leave, discuss with your employer whether your health insurance contribution will change.

Partial Unemployment Insurance

43. Fortunately, I am still employed. However, my employer has given me far fewer hours than I worked previously. Am I eligible for any Unemployment benefits?

Yes, if you are working more than 20 percent less than you worked previously, you may qualify for partial unemployment benefits. To qualify, you must have experienced at least a 20 percent reduction in your work hours. For example, if you worked a 40-hour week, you will only be eligible for benefits if you cannot work more than 32 hours.

44. How much money will I receive under partial Unemployment Insurance?

The partial benefit rate calculated using the following steps:

- First, your weekly benefit rate is determined based on 60% of your average weekly earnings before having your hours reduced. For example, if your average weekly earnings were \$500, your weekly benefit rate would be \$300.
- Next, 20% of that number is added on top of the base number. This new number is now your base weekly benefit rate for receiving partial unemployment benefits. For example, if your weekly base benefit was \$300, your partial weekly benefit would be \$360.
- You will then receive the above-calculated number MINUS any money that you have earned in the past week. For example, if your partial unemployment benefit is \$360, and you were able to work a bit during the week and earned \$100, that week, you will receive \$260 in benefits. If the next week you can work a little more, making \$200, you will receive a weekly benefit of \$160.
- Any income that you earn that is less than 20% of your adjusted weekly benefit amount will result in you receiving your regular weekly base benefit (and will not be deducted from your partial benefit rate). For example, if your partial Unemployment weekly benefit is \$360 and you work and make \$50, you will receive your regular weekly base benefit rate of \$300.
- In addition to the above base weekly benefit, as long as you receive \$1 of unemployment benefit in a week, you will also receive an additional \$600 a week until the week of July 25, 2020.
- Looking at another example, let's say that until COVID-19, you made \$1,000/week. First, your base weekly unemployment benefit will be set at 60% of your base pay, namely \$600. Next, 20% of \$600 is added to the \$600, making your total partial weekly benefit \$720. If one week you manage to work making \$200, then that week, you will receive \$520 + \$600 from Unemployment. If the next week you can work significantly more, making \$500, you will receive \$220 + \$600. If the next week you can work more, making \$850, that week, you will receive no benefits.

Temporary Disability/Family Leave Insurance

45. I am unable to work because I got sick with COVID-19. What assistance is available for me?

You may be eligible for temporary disability and/or family leave insurance. People in the following situations are eligible for temporary disability and/or family leave insurance:

- A person who has COVID-19, or symptoms of COVID-19
- Workers who were exposed and quarantined and their companies remain open
- Workers who are immune-compromised and advised by a healthcare provider to self-quarantine
- A health care worker exposed at work and self-quarantined
- A worker who is caring for a sick family member

If you work for an employer that participates in NJ State Disability/Family Leave Insurance, you can apply online here: <https://myleavebenefits.nj.gov/>

46. What are the income requirements to qualify for temporary disability and/or family leave insurance?

To qualify, you must have either earned \$10,000 or worked at least 20 weeks, earning a minimum of \$200 per week during your base year. Also, for both of these programs, you will need a doctor to confirm your disability. If you have symptoms of COVID-19, we recommend calling your doctor to discuss your symptoms to help establish a chain of evidence testifying to your inability to work.

47. How much money will I receive from temporary disability and/or family leave insurance?

Your weekly benefit amount will be two-thirds of your average weekly earnings during your base year period. The maximum weekly benefit amount for January 1 - June 30, 2020, is \$667. For claims dated after July 1, 2020, the benefit rate increases to 85% up to a maximum weekly benefit of \$881.

48. For how long can I receive temporary disability and/or family leave insurance

- **Temporary Disability Insurance:** You can receive Temporary Disability Insurance for up to 6 months (26 weeks) for every 12-month period. If you expect your disability to last longer than 12 months, you may qualify for SSI. The first week you take off is called a waiting week. If your disability continues for a total of 22 days or more, you will be paid for the waiting week. There is an option of applying for disability insurance during Unemployment.
- **Family Leave Insurance:** You can receive up to 6 weeks (42 days) of Family Leave Insurance for every 12-month period. The 12-month period begins on the first day that family leave is taken. For claims dated after July 1, 2020, you can receive up to 12 consecutive weeks of Family Leave Insurance

or 56 intermittent days. You can also take Family Leave Insurance to bond with a child up until the child's first birthday.

Click here for more information and FAQs from the Department of Labor: <https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>

MISCELLANEOUS

49. Do I have to submit my taxes by April 15?

No. The federal and state tax filing deadlines have been extended until July 15.

50. Help! I cannot pay my mortgage. Is any assistance available for me?

Yes. The state has announced a 90-day grace period for mortgage payments for borrowers who have been economically impacted by the coronavirus outbreak. This includes a grace period for all mortgage payments, relief from fees and charges, and no credit score changes for accessing relief. Contact and work directly with your mortgage servicer to learn about and apply for available relief.

Additionally, the Governor has also announced a moratorium on removals of individuals due to evictions or foreclosures.

The Lakewood Resource and Referral Center provides comprehensive social service information, referrals, counseling, community education, and assistance in navigating both government and private-sector programs. We can be reached at 732-942-9292, and we are located at 212 2nd Street, Suite 204. For more information, to donate, or to be added to our mailing list to receive valuable tips and special program announcements, visit www.lrrcenter.org.