

RESILIENCE:

Engaging Partners & Leveraging Resources for Faith Based Organizations & Vulnerable Communities



St. Athanasios Greek Orthodox Church (Paramus, New Jersey) livestreamed services.

Follow On Guidance from Rutgers' Miller Center for Community Protection and Resilience

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Part IV: Connecting Communities with Partners & Resources

By all accounts, we must anticipate several more weeks and even months ahead before we see a flattening of the curve across the country. As your community continues to isolate, engaging partners and leveraging resources for your community will be essential. It will keep your community strong in spirit, mind and body.



St. Athanasios Greek Orthodox Church livestreamed services.



Family and friends celebrate Passover Seder via video chatting.

Government Resources Available:

Federal - federal stimulus, HR 748, the **Coronavirus Aid Relief and Economic (CARE) Security Act** was signed into law Friday March 27, 2020.

Economic Impact Payment (also known as Stimulus checks) to households:

Most Americans will receive a check for \$1,200 and they should arrive automatically. The amount of the check will be reduced based on the adjusted-gross-income filed from the previous year's tax returns. The IRS explains:

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 head of household filers and
- \$150,000 for married couples filing joint returns

Go to the IRS <u>website</u> for more information.

Tax filing deferred dates:

The U.S. Treasury and Internal Revenue Service (IRS) announced the April 15, 2020, filing deadline has been moved to July 15, 2020.

• If you expect a refund, however, the IRS suggests filing as soon as you can.

For more information, visit the IRS <u>website</u>.

Employer Tax Credits created in response to COVID-19:

- Credit for Sick and Family Leave
- Caring for Someone with Coronavirus
- Care for Children due to School or Daycare Closure
- Employee Retention Credit

Visit the IRS <u>website</u> for more information.

Mortgage Forbearance:

Mortgage holders can request a delay in paying their mortgage for up to a year.

• Go directly to your mortgage servicing company and you tell them your situation. Many reports indicate that they do not require proof (i.e. doctor's note or layoff documentation).

Unemployment Insurance Flexibilities:

The U.S. Department of Labor's unemployment insurance program provides cash benefits to those workers who have become unemployed through no fault of their own. It is a joint state-federal program administered individually by each state.

The CARES Act created additional benefits:

- \$260 billion translating to a \$600 increase for every American struggling without a paycheck during the crisis
- An extension of benefits to an additional 4 months of federally funded unemployment insurance
- Expanding Access to allow part-time, self-employed and gig economy workers to access unemployment benefits

Look up your state for information and how to file on the Career One Stop website.

Small Business Assistance:

Learn about the Paycheck Protection Program on the Small Business Administration's website.

• \$376 billion in loan forgiveness grants to small business (less than 500 employees) and non-profits to maintain existing workforce to help pay for payroll, rent, mortgage and utilities. Loan amounts are 2.5 times each business' average 2019 payroll costs and require maintaining staff on payroll.

Learn about the <u>Economic Injury Disaster Loan Emergency Advance</u> on the Small Business Administration's website.

• \$10 billion for SBA emergency grants of up to \$10,000 to provide immediate relief for small business, private non-profit or veterans groups operating costs and will not have to be repaid.

Learn about the <u>SBA Express Bridge Loans</u> on the Small Business Administration website.

• \$17 billion for SBA to cover 6 months of payments for small businesses with existing SBA loans – terms are up to \$25,000 loans, quick turnaround and all or part will be repaid.

State Updates: Review the latest executive orders from Governors

Some examples include:

- <u>New Jersey Governor Executive Orders</u>
- <u>New York Governor Executive Orders</u>
- <u>Connecticut Governor Executive Orders</u>

State Updates: Review the latest COVID-19 guidance from state offices of homeland <u>security/preparedness</u>

Some examples include:

- <u>New Jersey Office of Homeland Security & Preparedness</u>
- <u>New York State Division of Homeland Security and Emergency Services</u>
- <u>Connecticut State Division of Emergency Management and Homeland Security</u>

Local Updates:

- Non-profits expanding food distribution sites in coordination with local food banks
- Camden NJ providing food for students and families
- <u>Community FoodBank of New Jersey COVID-19 Updates and Information</u>
- <u>Philadelphia mobile food pantry pop-ups</u>

Online School Resources:

- Laptops for students to do homework in Camden, NJ
- <u>Coronavirus: Newark Students Get Laptops, Free Internet During School Closure</u>
- <u>CircleTime Fun</u>
- <u>Have Fun Teaching</u>

- Achieve3000
- Khan Academy

Free Online Courses:

- <u>Class Central</u>
- <u>Coursera</u>
- <u>Yale</u>
- <u>Rosetta Stone</u>

Free Online Fitness Classes:

- Orangetheory
- Gold's Gym
- <u>Planet Fitness</u>
- <u>YMCA</u>
- <u>CorePower Yoga</u>
- <u>ZUMBA</u>
- <u>Headspace meditation</u>