

## Families First Coronavirus Response Act (FFCRA)

Signed into law on March 18, 2020, effective April 1, 2020

Applies to public sector employees and private sector employees with fewer than 500 employees who are unable to work (including telework) for the following reasons:

1. subject to a federal, state, or local quarantine or isolation order due to COVID-19
2. advised by health care provider to self-quarantine due to COVID-19
3. has symptoms of COVID-19 and is seeking a diagnosis – diagnosis not required
4. caring for someone in groups 1 or 2
5. caring for a child whose school or child care is closed due to COVID-19
6. has any other “substantially similar condition” specified by the US Department of Health and Human Services

### **Two weeks of paid leave**

- 80 hours (or the equivalent of two weeks’ work for part-timers) at 100% of normal salary or wage, up to \$511 daily and \$5110 total, for reasons 1-3 (you are sick or quarantined)
- 80 hours (or the equivalent of two weeks’ work for part-timers) at 2/3 of normal salary or wage up to \$200 daily and \$200 total for reasons 4 and 6 (caring for someone who is sick or quarantined)
- The 80 hours of paid leave is in addition to any other paid leave the employee may be entitled to

### **Expanded FMLA with partial pay**

- Up to 12 weeks of expanded FMLA/CFRA leave at at 2/3 of normal salary or wage, up to \$200 daily and \$1200 total, for reason 5 (caring for a child who is out of school or child care)
- Some exemptions are available for employers with fewer than 50 employees if compliance would pose an economic hardship

## Coronavirus Aid, Relief and Economic Security Act (CARES Act)

Signed into law on March 27, 2020, effective April 1, 2020

### **Unemployment benefits**

- If unemployment or reduction in hours is caused by COVID-19 the federal government provides up to \$600 per week in addition to the existing unemployment benefits in your state for up to 4 months. Remember, unemployment means that you are able to work and were laid off through no fault of your own.

- This supplement is available to replace up to 100% of lost wages for a maximum of \$1050 per week.
- The supplement applies to workers who may otherwise not get employment benefits, including gig workers, independent contractors, and people with a limited work history.
- Federal aid also provides for an extension for how long an unemployed person can receive benefits – adding on 13 weeks of benefits for a total of 39 weeks, expiring on December 31, 2020.
- After the 4 months of enhanced benefits, the unemployed worker will receive benefits for the remaining weeks at the normal benefit amount set by the state
- Californians may apply online at the EDD’s website: [edd.ca.gov](http://edd.ca.gov). Note that California has waived the waiting period and unemployed workers can receive benefits immediately.

### **Cash payment**

- One-time payment of \$1,200 per individual or \$2,400 per married couple for those earning a max of \$75,000 per year or \$150,000 per couple (based on adjusted gross income 2018 or 2019 taxes)
- Those making over this amount will receive less, with those making over \$99,000 or \$198,000 per couple not receiving anything
- Families will receive \$500 per child, which is reduced for those making over \$75,000/\$150,000
- The payments will be calculated and made with no need to apply. Details of how the payment will be made are uncertain.

### **Student loan relief**

- Payments are suspended until September 30, 2020 for federally owned loans only.

### **Retirement funds**

- You may withdraw up to \$100,000 from a qualified retirement account without penalty if you, your spouse, or a dependent is diagnosed with COVID-19 or your income is affected. Note that this does not apply to pensions, such as CALPERS.
- Loan limits are increased for plans that offer loans – contact the Plan Administrator for details
- The requirement to take an RMD is suspended for those over 70

### **Mortgage relief**

- For federally backed mortgage loans only, you can request forbearance without penalty if you can document financial hardship due to COVID-19

### **Eviction protections**

- Evictions for nonpayment of rent are suspended for 120 days only in properties that are insured, guaranteed, supplemented, protected, or assisted by federally backed loans.