



Coronavirus Pandemic
**Individual Financial Assistance:
Rebates and Unemployment Benefits**

The ongoing coronavirus pandemic poses many challenges to our district's workers, families, and community members. During this difficult time, I'm committed to doing everything I possibly can to keep you safe, prepared, and well-informed.

I'm working with federal, state, and local officials to coordinate assistance and connect you with the information you need.

I hope this guide is a helpful resource as we all navigate uncertain times. If your question or concern is not addressed here, please don't hesitate to call us at 202-225-2815 or 804-401-4110.

Sincerely,



Abigail D. Spanberger
Member of Congress

Reliable Resources

World Health Organization: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

Centers for Disease Control and Prevention: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>

National Institutes of Health: <https://www.nih.gov/health-information/coronavirus>

Virginia Department of Health: <http://www.vdh.virginia.gov/coronavirus/>

Rep. Spanberger's Website: <https://spanberger.house.gov/services/coronavirus.htm>

2020 Rebates: Frequently Asked Questions

What are Recovery Rebates, and where do they come from?

On March 27th, the Coronavirus Aid, Relief, and Economic Security (CARES) Act became law. The CARES Act was a bipartisan effort to protect and provide relief to American workers, small businesses, medical workers, and the broader economy from the impacts of the COVID-19 (coronavirus) pandemic currently impacting the nation.

Among other provisions, this bill includes the creation of a recovery rebates program through the U.S. Department of Treasury to help provide everyday Americans with immediate relief through one-time cash payments of \$1,200 per adult and \$500 per child.

Americans who receive a rebate can use them for relief on rent, food costs, childcare, or anything else they might need during this challenging time. Recovery rebates are direct payments that do not have to be repaid.

Who gets a Recovery Rebate?

In order to make sure that we are targeting those who need the most help, not everyone will qualify for a recovery rebate. The only identification required is that those receiving rebates must have Social Security Numbers for themselves and their qualifying children. In order to receive a full rebate, those filing must fall below the following adjusted gross income (AGI) thresholds in their last tax filing:

- For those filing an individual return: \$75,000 or less
- For those filing as a head of household: \$112,500 or less
- For those filing jointly: \$150,000 or less

What if I'm above the income threshold?

Earners who make more than these thresholds may be eligible for a partial rebate. They can calculate their expected rebate by multiplying the difference between their AGI and the applicable threshold above by 5% and then subtracting that quantity from their expected rebate.

For example, let's say you are a married couple with one child making \$170,000 annually in AGI. To calculate your rebate, you'd do the following:

Step 1: Determine your expected rebate before you factor in your income.

$$(\# \text{ of children} \times \$500) + (\# \text{ of adults} \times \$1,200) = \text{Unadjusted-Rebate}$$

$$(1 \text{ child} \times \$500) + (2 \text{ adults} \times \$1,200) = \$2,900 \text{ Unadjusted Rebate}$$

Step 2: Determine your income discount factor.

$$(\text{Your income} - \text{income threshold}) \times 5\% = \text{Discount Factor}$$

$$(\$170,000 - \$150,000) \times 5\% = (\$20,000) \times 5\% = \$1,000 \text{ Discount Factor}$$

Step 3: Find your income-adjusted rebate.

$$\text{Unadjusted Rebate} - \text{Discount Factor} = \text{Income-Adjusted Rebate}$$

$$\$2,900 - \$1,000 = \$1,900 \text{ income-adjusted rebate}$$

What if I don't have an income?

You can still qualify for a rebate! There is no earned income requirement to be eligible for a rebate, but non-filers may need to take additional steps to receive their rebates. Rebates are available even for those who have no income, as well as those whose income comes entirely from non-taxable means-tested benefit programs, such as SSI benefits. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with the Internal Revenue Services (IRS) to make sure these beneficiaries receive an automatic advance payment. The IRS will also conduct a public awareness campaign to reach other non-filers and provide them with information on how they can access rebates.

Who classifies as an adult?

What if I am claimed as an adult dependent? Under the CARES Act, those who are under 17 qualify as a child and qualify for a \$500 recovery rebate while those age 17 or above qualify as an adult. Americans claimed as adult dependents, a category that includes those 17 or older but still claimed as a dependent, would not qualify for a rebate under the CARES Act.* Unlike for child dependents, those claiming an adult dependent would also not qualify for an additional \$500 payment under the CARES Act.

** Since the passage of the CARES Act, Rep. Spanberger helped introduce legislation that would change the definition of a qualifying dependent for the purposes of the Recovery Rebates Program. If passed, this bill would ensure that anyone claiming an adult dependent would also qualify for an additional \$500 direct payment for each adult dependent.*

When will I get my rebate, and how will it be delivered to me?

Congress has directed Secretary of the Treasury Steve Mnuchin to send recovery rebates as soon as possible to the American people. However, this process may take time. There are many Americans who will be receiving rebates, and the Department of the Treasury and Internal Revenue Service (IRS) will need time to sort through who is expected to get a rebate and what the amount will be for each of those who qualify.

Rebates will be delivered automatically—by the IRS—to most Americans who file individual federal income tax returns. The IRS will work to deliver rebates quickly in the form of advance payments. For people who filed a federal income tax return in 2018 or 2019, payment processing will be based on payment or address information already on file with the IRS. When available, electronic direct deposit will be used in place of mailing a physical check. Once a payment is made, the Treasury must reach out to each person to send a rebate with information on where the payment was sent, on which date, and in what amount, along with a phone number and contact information for cases where the payment was not received.

Do rebates need to be repaid?

No, rebates do not need to be repaid. If an individual experienced an income loss in 2020 or if they have an increase in family size, they may be able to claim an additional credit of the difference when the individual files their 2020 tax federal income tax return in 2021.

Unemployment Compensation: Frequently Asked Questions

What did the CARES Act do to expand Unemployment Compensation (UC)?

In response to concerns over the COVID-19 public health crisis and rising unemployment claims nationwide, Congress included in the CARES Act a significant expansion of unemployment insurance benefits through new temporary benefit programs designed to cover more Americans and replace a higher portion of income for workers impacted by this crisis than usually available.

The newly created Federal Pandemic Unemployment Compensation (FPUC) benefit program provides an additional \$600 per week in UC benefits for any worker eligible for state or federal UC benefits. The FPUC benefit will be paid in addition to and at the same time as regular state or federal UC benefits. This program is designed to help supplement traditional UC benefits in a way that will encourage displaced workers to follow public health guidance and stay home—instead of looking for new opportunities until it is safe to do so.

The CARES Act also creates the Pandemic Unemployment Assistance (PUA) program which is based on the successful Disaster Unemployment Assistance Program. The PUA program helps expand eligibility to provide unemployment compensation to workers who are not normally eligible for benefits, so long as their unemployment was connected to the COVID-19 pandemic, as determined by the state and the Department of Labor. Expanded eligibility will provide benefits to

self-employed individuals, independent contractors, “gig-economy” employees, and individuals who were unable to start a new job or contract due to the pandemic. If you meet one of the categories listed here, you can apply for this program through the Virginia Employment Commission (VEC).

Finally, the CARES Act extends traditional UC benefits available by an additional thirteen weeks for all workers who have exhausted their regular benefits.

Are self-employed workers and workers in the gig economy eligible for unemployment compensation generally or the Federal Pandemic Unemployment Compensation (FPUC) benefit specifically?

Yes. Ordinarily, self-employed and gig-economy workers would not have coverage under the unemployment compensation system or be eligible for benefits, in part, because they do not have employers who contribute to the UC system. However, under the CARES Act, self-employed workers will receive Pandemic Unemployment Assistance based on their recent earnings. These same workers will also be able to receive the \$600 a week FPUC supplement on top of that benefit.

How much Pandemic Unemployment Assistance (PUA) would self-employed workers, individuals about to start work, and others receive?

While the specific amount could vary by state, all PUA recipients would be eligible for an additional \$600 per week under the CARES Act. These workers would also receive a base benefit calculated according to state benefit formulas and using recent information about their wages. At this time, Virginia is awaiting guidance from the U.S. Department of Labor on how to implement PUA. For the latest updates from the Virginia Employment Commission, please visit <http://www.vec.virginia.gov/covid19>.

What about tipped workers? Does their tip income count for UC?

Yes. Under federal law, tips are considered part of compensation for UC. Under the CARES Act, tipped workers who qualify for UC will all receive the Federal Pandemic Unemployment Compensation, an additional \$600 per week payment, on top of their state UC payment like any other worker receiving UC benefits. Unemployed workers who do not have enough reported income to qualify for state UC payments, but would also be able and available to work, but for COVID-19, may also be eligible for a smaller federal payment under the Pandemic Unemployment Assistance program.

What about workers in the performing arts and other industries that were about to start new jobs and had them canceled due to the COVID-19 outbreak?

They also can receive PUA benefits and a FPUC supplemental benefit. Workers who had a contract or other offer of employment suspended due to the COVID-19 outbreak would be eligible for Pandemic Unemployment Assistance calculated by their state’s UC program, and also for the \$600 per week FPUC supplement.

Why does the CARES Act replace 100 percent of wages for the average worker? Will that discourage people from working?

The COVID-19 pandemic has created a unique, difficult, and unprecedented situation. Normally, the goal of UC benefits is to provide earned benefits to tide workers over while they search for new jobs, and UC does not replace all of the worker's lost wages in part to incentivize finding a new job quickly. However, in this case, public health officials tell us the best thing most Americans can do is to stay home.

In order to best reflect this new reality, the CARES Act creates a temporary UC program that ensures that workers who should stay home can and are not pressured to look for new work during a time where doing so would contradict guidance from public health officials.

Will federal and state workers receive the Federal Pandemic Unemployment Compensation?
Yes, so long as they are eligible for UC under Virginia state law.

What about workers who are not laid off, but have their hours reduced?

Individuals who are still working are generally not eligible for UC benefits. However, the CARES Act adds new federal supports for Short-Time Compensation (STC) or "work sharing" programs, that allow employers to make an agreement with the state UC office to reduce hours, instead of laying people off, and then have workers receive partial UC benefits for their lost hours. In Virginia, we have had a work-share program since 2014.

Can workers get UC at the same time as they receive employer-provided paid leave?

No, workers who are receiving paid leave are not eligible for UC.

Can self-employed workers get UC and also claim the refundable tax credit for lost wages in the Families First Coronavirus Response Act?

No, workers who elect to claim the refundable credit would not be eligible for UC for that time period.

When do the temporary emergency benefit increases end?

The \$600 per week FPUC supplement will be available until July 31, 2020. All other CARES Act provisions are in place until December 31, 2020.

Can workers on UC receive health insurance benefits from their prior employer?

Yes. Workers receiving UC are eligible to stay on employer-sponsored insurance through COBRA but will no longer receive employer contributions for the premium. Workers who lost their job and were previously covered by employer-sponsored insurance are eligible for a special enrollment

period in the ACA marketplace for coverage and may be eligible for advanced premium tax credits and cost-sharing subsidies.

Unemployment Resources

Virginia Employment Commission (VEC)

866-832-2363; online at <http://www.vec.virginia.gov/>

For unemployment insurance information, please visit: <http://www.vec.virginia.gov/unemployed>

For unemployment insurance frequently asked questions, please visit:
<http://www.vec.virginia.gov/frequently-asked-questions>

For information regarding your VEC local office, please visit:
<http://www.vec.virginia.gov/find-a-job/vec-local-offices>

A note from the VEC:

“Beginning with claims effective March 15, 2020, Governor Northam has directed that the one week waiting period and the requirement to conduct a weekly job search both be suspended for those receiving unemployment insurance benefits.

VEC will begin issuing \$600 provided for by the CARES Act once we have received guidance from the United States Department of Labor and have modified our system to implement that guidance.

Currently, the online claim filing system is operational but not sending confirmation numbers. Claims are being received and we are working on fixing the problem.”

For more information about Unemployment Insurance benefits and to file a claim, please visit <http://www.vec.virginia.gov/node/11699>.

Bank Information

Several banks have set up contact lines to work with individuals impacted by COVID-19. If a bank is not listed below, reach out to them to find out what they are doing to assist those affected by COVID-19.

The Federal Deposit Insurance Corporation (FDIC) and the National Credit Union Administration (NCUA) have also put out information for bankers and consumers.

FDIC: <https://www.fdic.gov/coronavirus/index.html>

NCUA: <https://www.ncua.gov/>

Other banks assisting during COVID-19:

- Bank of America: <https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>
- Capital One: <https://www.capitalone.com/coronavirus/>
- Chase: <https://www.chase.com/digital/resources/coronavirus>
- CitiBank: <https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>
- Discover: <https://www.discover.com/coronavirus/>
- Fifth Third Bank: <https://www.53.com/content/fifth-third/en/alerts/covid-support.html>
- PNC: <https://www.pnc.com/en/customer-service/coronavirus-update.html>
- TCF Bank: <https://www.tcfbank.com/about-tcf/covid19>
- Truist: <https://www.truist.com/coronavirus-information>
- US Bank: <https://www.usbank.com/splash/covid-19.html>
- Wells Fargo: <https://newsroom.wf.com/press-release/corporate-social-responsibility/wells-fargo-donates-62-5-million-aid-coronavirus>

Note: Virginia banks, credit unions, and financial service providers are operating under precautionary measures, with increased focus on mobile, phone, and online services. If you anticipate having trouble making a loan payment, please notify your lender or loan servicing company as soon as possible to discuss your options. Early and regular communication is important. [More information from the Virginia Bankers Association](#)

Additional COVID Resources for Employees & Other Individuals

Information on paid sick leave and expanded family medical leave

The Families First Coronavirus Response Act requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. The Department of Labor's Wage and Hour Division administers and enforces the new law's paid leave requirements. These provisions will apply from the effective date through December 31, 2020.

Fact Sheet for Employers: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

Fact Sheet for Employees: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

Questions and Answers: <https://www.dol.gov/agencies/whd/pandemic/ffcra-question>

Assistance and Resources for Employees During COVID

The Centers for Disease Control and Prevention has issued [guidance for businesses and employees](#).

The U.S. Department of Labor has developed some [guidelines](#) for how companies can prepare their workplace for COVID-19. In addition, the Occupational Safety and Health Administration (OSHA) has launched a [COVID-19 website](#) with information specifically for workers and employers. There is also information on issues relating to wages and hours worked under the [Fair Labor Standards Act](#).

If a business experiences a temporary or permanent layoff, the Commissioner of the Virginia Employment Commission will waive the one-week waiting period to ensure workers can receive benefits as soon as possible. The Virginia Employment Commission will also give affected workers special consideration on deadlines, mandatory re-employment appointments, and work search requirements. The Office of the Governor has provided a [Frequently Asked Questions guide](#) for workers who have been temporarily laid off or discharged during this public health crisis.

To file a nonpayment of wages claim, please visit the Virginia Department of Labor's website at <https://www.doli.virginia.gov/labor-law/payment-of-wage-english/>.

Virginia's Office of Safety and Health is addressing health and safety employees' concerns related to COVID-19 with a phone/fax investigation. To file a Health or Safety Complaint please follow the link for assistance. File an online complaint [here](#).

The Governor's office will be activating regional workforce teams to support employers that slow or cease operations. Employers who do slow or cease operations will not be financially penalized for an increase in workers requesting unemployment benefits.

The Virginia [Bureau of Insurance](#) has [information](#) on their website for those Virginians who have recently lost their employee-sponsored health insurance. The Virginia Bureau also has [information](#) on insurance costs related to COVID-19.

The U.S. Department of Transportation's [Federal Motor Carrier Safety Administration \(FMCSA\)](#) has issued a national emergency declaration to provide hours-of-service regulatory relief to commercial vehicle drivers transporting emergency relief in response to COVID-19.

For answers to frequently asked questions for workers whose hours have been cut back or eliminated or have had to miss work due to quarantine, visit:
<https://www.governor.virginia.gov/media/governorvirginiagov/governor-of-virginia/pdf/Frequently-Asked-Questions-from-Workers-Regarding-COVID-19.pdf>.

OSHA guidance can be found online at <https://www.osha.gov/SLTC/covid-19/>.

Additional Information and Assistance for Individuals

The State Corporation Commission (SCC) has issued an [order](#) directing utilities it regulates, such as electric, natural gas, and water companies in Virginia, to suspend service disconnections for 60 days to provide immediate relief for any customer, residential and business, who may be financially impacted by the COVID-19 outbreak.

Frequently asked questions regarding Governor Northam's Executive Order No. 53, which orders the closure of certain non-essential businesses, bans all gatherings of more than 10 people, and closes all K-12 schools for the remainder of the academic year, can be found here:

<https://www.doli.virginia.gov/wp-content/uploads/2020/03/Frequently-Asked-Questions-Regarding-EO-53.pdf>.

For any questions related to COVID-19 and Executive Order No. 53 please contact covid19questions@doli.virginia.gov.

The State Corporation Commission's Bureau of Insurance offers information for Virginia residents who have recently lost their employer-sponsored health insurance:

http://www.scc.virginia.gov/newsrel/i_coverageloss_20.aspx.

Federal Agency Resources:

- [U.S. Department of Labor](#)
- [U.S. Department of the Treasury](#)
- [Internal Revenue Service: Coronavirus Tax Relief](#)
- [U.S. Small Business Administration](#)
- [Centers for Disease Control and Prevention](#)

If you are experiencing difficulties with a federal agency, please contact Rep. Spanberger's office for assistance at 804-401-4110, or online at <https://spanberger.house.gov/contact/>.

Statewide Resources

Governor's Office

804-786-2211

<https://www.governor.virginia.gov/>

For up-to-date information on the Governor's executive orders as they relate to COVID-19, please visit: <https://www.governor.virginia.gov/executive-actions/>.

Coronavirus (COVID-19) in Virginia: Employment and Financial Support

For up-to-date information regarding support for affected workers, unemployment insurance, utilities, and corporate, state, and individual taxes, please visit

<https://www.virginia.gov/coronavirus/employment-and-financial-support/>.