

available within days of a successful application and this loan advance will not have to be repaid. To apply visit <https://covid19relief.sba.gov>

The Express Bridge Loan Pilot Program

allows small businesses, who have a business relationship with an SBA Express Lender, to access up to \$25,000. These loans can provide vital economic support to help overcome the temporary loss of revenue small businesses are experiencing and can be a term loan or used to bridge the gap while applying for a direct SBA Economic Injury Disaster loan. If a small business has an urgent need for cash, while waiting for decision and disbursement on an EIDL, they may qualify for an SBA Express Disaster Bridge Loan.

SBA Disaster Economic Injury Loans are now available. These loans may provide small businesses (3.75%) and nonprofits (2.75%) with working capital loans of up to \$2 million at a 30-year term that can help overcome the temporary loss of revenue small businesses are experiencing. To apply for a COVID-19 Economic Injury Disaster Loan and loan advance visit <https://covid19relief.sba.gov>

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and participating Farm Credit System institution. Other regulated lenders will be available to accept applications once they are approved and enrolled in the program. Please consult with your local lender to determine if they are participating in the program. Lenders may begin processing loan applications as soon as April 3, 2020. The Paycheck Protection Program will be available through June 30, 2020.

This program is for any small business affected by coronavirus/COVID-19 with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organizations or 501(c)(19) veteran organizations. Hospitality and food industry small businesses with more than one location could also be eligible if the individual locations employ less than 500 workers.

SBA Local Assistance

SBA works with several local partners to counsel, mentor, and train small businesses. The SBA has 68 District Offices, as well as support provided by its Resource Partners, such as SCORE offices, Women's Business Centers, Small Business Development Centers and Veterans Business Outreach Centers. When faced with a business need, use the SBA's Local Assistance Directory to locate the office nearest you.

For additional information regarding available COVID-19 resources in the Third Congressional District please visit my website at:
<https://delauro.house.gov/coronavirus-resources>

Please feel free to contact my office if have any questions regarding any of the listed resources.

District Office

59 Elm Street, Suite 205
New Haven, CT 06510
Phone: **203-562-3718**
Fax: 203-772-2260

COVID-19

Third District Constituent Resources

United States Representative
ROSA DELAURO
Representing the Third District of Connecticut



 twitter.com/rosadelauro
 delauro.house.gov
 facebook.com/CongresswomanRosaDeLauro
 youtube.com/user/RosaDeLauro

General Information

The State of Connecticut's COVID-19 portal includes daily updates on Connecticut's testing data, FAQ, the Governor's Executive Orders and more. Please visit <https://portal.ct.gov/Coronavirus>

Unemployment

The CARES Act expands who can receive benefits such as self-employed, contract, artist and gig economy employees, adds 13 weeks of unemployment benefits to Connecticut's existing 26 weeks and adds a \$600 per week additional federal payment to make the average worker whole during this crisis. To access these benefits, simply file an unemployment claim with the Connecticut Department of Labor. If you have already filed, then you do not need to do anything further. If your benefits recently expired, reopen your claim to access the additional 13 weeks. You can find more information by visiting <http://www.ctdol.state.ct.us/DOLCOVIDFAQ.PDF>

One-time Economic Impact Payment

The CARES Act contains a one-time \$1200 payment for single filers who make up to \$75,000 a year, \$150,000 for those filing jointly, and a \$500 credit for each qualifying child under the age of 17. These payments phase out after those amounts. If you filed a 2018 or 2019 tax return, or for those on Social Security that received a SSA 1099 or a RRB 1099 for those on Railroad Retirement, you do not need to do anything to receive the payment, the payment will be sent to you.

A one-time payment will also be available to those that do not make enough money to file a tax return, this includes those that have no income or income that comes from certain benefits programs, such as Supplemental Security Income, Railroad Retirement, etc. If you fall under this category, please visit <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here>

To check eligibility and the status of your payment visit <https://www.irs.gov/coronavirus/economic-impact-payments>

Health Insurance

If you lost your health insurance coverage as a result of the COVID-19 crisis Access Health CT has opened up their Open Enrollment Period through April 17th. In addition, a qualifying life event would allow you to enroll past that date. To enroll or for more information visit www.accesshealthct.com

211 Resource Guide

For programs that may be able to help with basic needs, please visit <https://uwc.211ct.org/covid19resources>

School Meals

To determine which districts are providing food to students and which are providing emergency meals visit the State Department of Education at <https://portal.ct.gov/sde> For larger cities and towns visit <https://www.211ct.org/search/67323125>

SAMHSA Disaster Distress Helpline (DDH)

DDH (800-895-5990) provides immediate crisis counseling to anyone experiencing psychological distress. The line is available 24-7 any day, anytime. Individuals can also text 'TalkWithUs' or 66746. Other helplines are available by visiting https://www.211ct.org/search?page=1&location=Connecticut&taxonomy_code=5404&service_area=connecticut

**Mortgages and Loans

The State of Connecticut and most of CT's banks and lending institutions have agreed on a 90-day grace period for all mortgage payments; relief from fees and charges for 90 days; no new foreclosures for 60 days; and all with no impact to your credit score. You must contact your financial institution to access this relief. You can contact the Connecticut Department of Banking for additional information. <https://portal.ct.gov/DOB/Consumer/Consumer-Help/-COVID-19-Mortgage-Relief>

**Insurance Premium Relief

This State of Connecticut executive order creates a 60-day grace period for Premium Payments, Policy Cancellations and Non-Renewals of Insurance Policies

through June 1st. Please contact your provider to access this relief and inform them that you are experiencing hardship due to COVID-19. <https://portal.ct.gov/CID/News-Releases/Press-Releases/Press-Releases-20200402B>

**Rent

State of Connecticut executive order 7X prohibits landlords from issuing a notice to quit or begin eviction proceedings before July 1, 2020. An automatic 60-day grace period for payment must be granted to tenants for rent due in April 2020. Upon the request of tenants, landlords must grant a 60-day grace period for rent due in May 2020. Tenants must notify the landlord that they are suffering financial difficulties as a result of COVID-19.

Any excess security deposits of more than one month's rent can be applied to cover April, May or June rent. More information can be found at <https://portal.ct.gov/Coronavirus/Information-For/Homeowners-and-Renters>

**Utilities

Connecticut's Public Utilities Regulatory Authority (PURA) has suspended shutoffs for residential and non-residential customers until May 1, 2020. For more information visit <https://portal.ct.gov/PURA/Press-Releases/2020/Expand-Scope-of-Investigation-from-COVID-19>

****Please note these bills are NOT forgiven.** These measures are intended to provide some short-term relief.

Small Business Assistance

The SBA offers two **SHORT TERM** bridge loan programs: **The Economic Injury Disaster Loan Emergency Advance (EIDL)** will provide up to \$10,000 of economic relief to businesses currently experiencing temporary difficulties. This program is for any small business with less than 500 employees (including sole proprietorships, independent contractors and self-employed persons), private non-profit organizations or 501(c)(19) veterans organizations affected by COVID-19. The EIDLEA advance funds will be made