We have long known that both medical and social care are essential to ensuring the health and wellness of a population. The current pandemic threatens both the health and the socioeconomic status of millions of Americans and has made addressing these needs a matter of national emergency. Policymakers at local, state and national levels are taking unprecedented steps to shore up the health care resources needed to address COVID-19 as well as the social safety nets which are essential to addressing its sequelae.

The resources we’ve compiled below are intended to assist the Consortium community as we respond to this crisis in our respective capacities, as family members, teachers, learners, and those responsible for serving vulnerable members of our community.

We will update this guide as frequently as possible, given the rapidly-changing environment. If you would like to contribute information to this page, or correct an oversight, please contact Consortium Executive Director Sarah Hooper at hoopers@uchastings.edu or Consortium Program Manager Sarah Manasevit at manasevitsarah@uchasting.edu.

Resource Overview:

A. Health Insurance Coverage/Copays
B. Housing
C. Loans
D. Utilities
E. Employment/Income Concerns
F. Food Access
G. Fraud
H. Discrimination
I. Older Adults
J. Tax Resources
K. Additional Resources
A. Health Insurance Coverage/Copays

Medicare

- **Coronavirus Testing & Treatment**: Medicare will cover coronavirus testing with no co-pay, as well as medically necessary hospitalization, and other visits related to COVID-19. Testing is covered when a doctor or other health care provider orders it, so long as the patient got the test on or after February 4, 2020. Medicare Advantage plans are required to waive co-pays under the Families First Coronavirus Response Act (H.R. 6201, signed March 18). Hospitalization will be covered if patient cannot be discharged due to quarantine. Additionally, the Centers for Medicare and Medicaid Services (CMS) has since issued an interim final rule on their policy revisions in response to COVID-19. Most notably, CMS has expanded COVID-19 testing to include at home testing for “homebound” individuals who are either homebound due to a confirmed or suspected cause of COVID-19 or where a physician determines the individual has a condition that makes them more susceptible to contracting COVID-19. CMS’ interim final rule [here](#). For additional guidance on coverage, see Medicare guidance [here](#).

- **Speed Up Access to Nursing Home Care**: Normally patients must spend three days (midnights) in a hospital before Medicare will cover a nursing facility stay. The Centers for Medicare & Medicaid Services (CMS) has waived that requirement for patients who must be transferred as a result of this emergency. For more information on this and other ways CMS is easing restrictions on healthcare services, see more information [here](#).

- **Telehealth**: Under the Coronavirus Aid, Relief, and Economic Security Act (CARES) enacted on March 27, 2020, patients will no longer be required to have a pre-existing relationship with a provider to take advantage of virtual provider services. Thus, new and existing patients are now able to receive medical care via telehealth. (H.R. 748 Sec. 3703). CARES has also expanded eligible services for telehealth, and removed site limitations (H.R. 748 Sec. 3704). More information on eligible telehealth services available [here](#). Of note, nursing home residents will also be able to take advantage of both physician and non-physician practitioner services via telehealth as a consequence of CMS waiving its in-person visit requirements. Summary of telehealth policies in response to COVID-19 available [here](#). Most recently, in their final interim rule on policy and regulation revisions in response to COVID-19, CMS affirmed telehealth expansion under CARES and further expanded telehealth services to include nursing home admission and discharge visits, inpatient rehabilitation hospitals, home health and hospice. CMS’ interim final rule [here](#).

Covered California and Medi-Cal

- **Extended Enrollment**: Covered California has extended enrollment to June 30, allowing more Californians without health insurance to obtain coverage. Special enrollment remains in effect, and would allow those with a qualifying event such as losing one’s job to sign up for insurance. Medical enrollment remains year-round. More on Covered California’s response to COVID-19 in their press release, [here](#).
Coronavirus Testing and Treatment: Both private health plans and Medi-Cal will be required to provide coverage of COVID-related visits and testing with no co-pay. On March 5th, California DMHC issued an All Plan Letter to commercial and Medi-Cal health plans with this guidance, available here.

Tricare
- The Secretary of Veterans Affairs will be covering all COVID-19 diagnostic testing. Veterans in need of diagnostic testing may locate their local VA here (H.R. 6201).

Indian Health Service
- The Secretary of Health and Human Services will cover in full, without any cost-sharing, all COVID-19 diagnostic testing obtained through the Indian Health Service. More information from the Indian Health Service here (H.R. 6201).

Uninsured
- Testing for COVID-19 for uninsured individuals will be reimbursed through the National Disaster Medical System, per the Families First Coronavirus Response Act (H.R. 6201).

B. Housing

Renters
- Rental Increase Protections: In CA, emergency declarations trigger price gouging limits on rent (and other consumer goods) for at least 30 days from the date of declaration (March 4, 2020). Individuals with rent increases should seek legal assistance. For more information, see the Attorney General’s press release.
- Eviction Protections:
  - Federal: Starting March 27, under CARES, any tenant renting a unit in a multi-family property, defined as five units or more, and whose landlord has received a forbearance under CARES, is protected from eviction for 120 days. After which, tenant is entitled to 30-days notice prior to eviction (H.R. 748 Sec. 4024). Note, state and local actions may provide tenants additional eviction protections (See “CA Statewide” and “San Francisco City & County” infra.). More on tenant eligibility under CARES here.
  - CA Statewide: Effective starting March 27, Governor Newsom has issued an executive order banning enforcement of evictions for renters effected by COVID-19. The order lasts through May 31 and prevents landlords from evicting tenants and courts and law enforcement from enforcing evictions. See Newsom’s executive order for additional information, including tenant requirements. Most recently, on April 6th, the Judicial Council of California adopted an emergency rule prohibiting California courts from issuing court summons in all eviction cases except those necessary to protect public health and safety. The rule in effect halts all evictions for the duration of COVID-19, and requires eviction proceedings
that have already begun to be delayed by at least 60 days from their initial trial date. The Council’s emergency rule available here. Unlike previous measures, California Advocates for Nursing Home Reform (CANHR) has interpreted this rule to include eviction protections for residents of nursing homes and residential care facilities. CANHR alert available here.

- San Francisco City & County: San Francisco issued a 30-day halt to evictions if a tenant can’t pay rent due to COVID-19. This is particularly relevant for individuals with high COVID-19 related medical expenses or households with hourly employees/gig economy workers, who will be most severely impacted economically by the “shelter in place” order.

Homeowners
- **Federally Backed Mortgages:** Under CARES, borrowers with federally backed loans are eligible for mortgage forbearance. To determine whether your mortgage is federally backed contact your servicer by following these steps. While conditions and duration of the forbearance are determined by property type, all forbearance options are guaranteed free from penalties and additional fees, and will not negatively impact a borrower’s credit score.

  - Single Family (1-4 units): As of March 18, homeowners are protected from all foreclosure actions for 60 days, whether or not the action is related to COVID-19. Homeowners directly impacted by COVID-19 may request a forbearance for up to 180 days with the option to obtain an additional forbearance of up to 180 days after that. To request a forbearance, contact your loan servicer and state your COVID related difficulty. No additional documentation of distress is required. (H.R. 748 Sec. 4022).

  - Multi-Family (5 or more units): Homeowners of multifamily properties, who are both current on their payments and are experiencing financial hardship as a result of COVID-19, may request a forbearance for up to 30 days. After which, the homeowner may request to extend the forbearance for up to two additional 30-day periods. Homeowners who have received a forbearance under CARES may not evict tenants from the applicable property until after the forbearance has expired (see “Renters” section, supra). To request a forbearance, contact your local servicer, and be prepared to provide documentation of your financial hardship (H.R. 748 Sec. 4023).

- **Non-Federally Backed Mortgages:** As of yet, there is no uniform federal policy on foreclosures due to COVID-19 for non-federally backed mortgages, and loan investors remain free to set their own policies. Several major financial agencies have recommended that banks grant modifications to borrowers without penalty. Full Interagency statement here. Major mortgage investors’ voluntary policies available here: 1) FHA 2) VA 3) USDA Direct 4) USDA Guaranteed 5) Fannie Mae 6) Freddie Mac

  - In California, Citigroup, JPMorgan Chase, U.S. Bank, and Wells Fargo and nearly 200 state-chartered banks, credit unions, and servicers have agreed to offer a 90-day grace period, which will not be reported for late
payment, to eligible Californians struggling to make mortgage payments as a result of COVID-19.

C. Loans

Bank Loans
- Both the Office of the Comptroller (OCC) and Federal Deposit Insurance Corporation (FDIC) have issued statements encouraging banks to work with their customers to meet evolving needs in light of COVID-19. Suggested accommodations include waiving fees, offering repayment accommodations, extending payment due dates, and increasing daily withdrawal limits at automated teller machines. To learn more, read the OCC’s statement here and FDIC’s statement here.

Federal Student Loans
- Federal Legislation: Under CARES, Direct Loans and FEELS loans currently owned by the Department of Education will be suspended through September 30, 2020, during which time interest accrual, negative credit reporting, and involuntary loan collection will also be suspended. Further, months during which payment was suspended will be counted towards loan forgiveness. Qualifying borrowers will receive notice of their rights no later than April 11, 2020. (H.R. 748 Sec. 3513). More information on eligibility, terms, and repayment available here.
- Agency Action: The Department of Education has suspended interest on all federally held student loans for a period of at least 60 days. Further, borrowers may elect to suspend payments for at least two months, effectively allowing borrowers to suspend loan payments without accruing interest. Department of Education's press release here.

D. Utilities

CA Statewide
- Statewide Policy: The California Public Utilities Commission (CPUC) is taking action to protect consumers from utility shutoffs related to COVID. This can include water, power, and telecommunications. See press release here and the CPUC website for more information.
- Low Income Customers: Most recently, CPUC has suspended renewal requirements for low income customers enrolled in California Universal Telephone Service Program (California LifeLine), California Alternate Rates for Energy (CARE), and Family Electric Rate Assistance (FERA), such that participants’ services will not be terminated for non-payment. Press release here.

Power
- Voluntary Termination Suspension:
  - PG&E announced a voluntary moratorium on service disconnection related to COVID-related economic hardship.
Other utility companies who have committed to a voluntary moratorium include: Ameren, American Electric Power, Dominion Energy, Duke Energy, Evergy, FirstEnergy, Georgia Power, NV Energy, and PECO.

Edison Electric Institute, the trade association for many utility companies, announced it would also be suspending disconnections for nonpayment. List of members here.

Internet/Telecomm

- **FCC Initiatives:**
  - The FCC has asked telecom companies to take the Keep Americans Connected pledge, a 60-day commitment from telecom companies to: refrain from turning off service for inability to pay due to COVID-19, waive any late fees where late payment is due to COVID-19, and open free wifi hot spots for public use. To date, more than 500 companies have taken the pledge. Full list available here.
  - In an effort to ensure that low-income consumers participating in the Lifeline program continue to have access to broadband and phone service during COVID-19, the FCC has waived usage requirements, de-enrollment procedures, and extended a previous waiver of re-certification requirements through May 29, 2020. Press release here.

- **Comcast:** Comcast announced that it is offering its Xfinity Wifi for free nationwide, offering unlimited data plans for customers, and no disconnect or late fees for those affected by the COVID-19 crisis. For more information see here.

E. Employment/Income Concerns

Federal Aid

- **The Coronavirus Aid, Relief, and Economic Security Act (CARES):** Under CARES, millions of Americans will be eligible for a one-time payment formally referred to as a recovery rebate. The rebate is treated as a “tax credit,” which means the payment is not taxable and should not impact your eligibility for many social services, such as Medi-Cal, CalFresh or SSI. To receive payment, individuals must have a social security number; therefore, undocumented residents are ineligible (please see “Undocumented Resources” section for alternative sources of aid, infra). Additionally, those claimed as dependents on someone else’s tax return are ineligible. Payments are determined based on adjusted gross income (AGI) as reported on your most recent tax return. The following chart shows AGI cut offs for receiving the full rebate amount:

<table>
<thead>
<tr>
<th>Filing status</th>
<th>AGI amount</th>
<th>Stimulus check amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$75,000 or less</td>
<td>$1,200</td>
</tr>
<tr>
<td>Married filing jointly</td>
<td>$150,000 or less</td>
<td>$2,400</td>
</tr>
</tbody>
</table>

Last Updated 4/15/2020
Filers whose income exceeded the AGI thresholds indicated above may still qualify for scaled payments: single filers whose AGI was greater than $75,000 and less than $99,000, heads of household whose AGI was greater than $112,500 and less than $136,500, and married filers with a combined AGI greater than $150,000 and less than $198,000 are all eligible for scaled payments. Filers eligible for scaled payments will have their rebate reduced by $5 dollars for every $100 over the AGI thresholds listed above. Single filers whose AGI exceeded $99,000, heads of household whose AGI exceeded $136,500, and married filers whose combined AGI exceeded $198,000 are ineligible for the rebate. (H.R. 748 Sec. 6428). If you filed a tax return in 2018 or 2019 you can expect to receive a rebate automatically via direct deposit. If you did not file in 2018 and you have not yet filed for 2019, it is recommended that you file now to receive your rebate (for more information on filing see “Tax Resources,” infra). More detailed information on what to expect and answers to common questions available here.

Workers

- **The Coronavirus Aid, Relief, and Economic Security Act** (CARES): CARES significantly expands the relief available to workers affected by COVID-19, including providing relief for workers who are typically ineligible for unemployment benefits. While the Department of Labor has yet to instruct States on exactly how to make these benefits available, workers can expect to see the following benefits available in the near future, and should check with CA’s Employment Development Department frequently for updates:
  - Pandemic Unemployment Compensation: Workers eligible for and receiving unemployment benefits will receive an additional $600 a week payment from the federal government. The law does not, however, amend initial eligibility for unemployment benefits (See “Reduced Hours Due to COVID-19,” infra). This benefit will be available through July 31, 2020 (H.R. 748 Sec. 2104).
  - Pandemic Emergency Unemployment Compensation: Workers who have exhausted their unemployment benefits under state law will be eligible for an additional 13 weeks of emergency unemployment benefits under CARES (H.R. 748 Sec. 2107).
  - Pandemic Unemployment Assistance (PUA): Workers who are ordinarily ineligible for unemployment benefits and whose income has been impacted by COVID-19 may be eligible for up to 39 weeks of pandemic unemployment assistance, subject to certain criteria and exclusions. Assistance is to be applied retroactively starting on or after January 27, 2020 and ending on or before December 31, 2020 (H.R. 748 Sec. 2101). This measure will be of particular importance for gig workers, independent
contractors, those who are self-employed, and part time employees, as all of these workers are typically ineligible for unemployment benefits. Additionally, workers eligible for PUA will also qualify for the $600 weekly payment available through July 31, 2020. More on PUA eligibility criteria here.

- **Reduced Hours Due to COVID-19:** Workers who have reduced work hours because their employer has reduced their hours or shut down operations due to COVID-19 can file for CA Unemployment Insurance, and will be able to collect on their claim the first week they are out of work, as per Governor Newsom’s executive order waiving the one-week waiting period. File an Unemployment Insurance claim here.

- **CA State Disability Insurance:** Workers certified by a medical professional as unable to work due to having or being exposed to COVID-19 are eligible for State Disability Insurance. To file, follow the California’s Employment Development Department’s instructions.

- **Paid Family Leave:** Caregivers unable to work because they are caring for an ill or quarantined family member with COVID-19 as certified by a medical professional are eligible for Paid Family Leave, which is up to 6 weeks of benefits. To file, follow the California Employment Development Department’s instructions.

- **The Federal Families First Coronavirus Response Act** requires, as of March 18th, covered employers subject to certain exemptions to provide:
  
  - **Emergency Leave:** Employees requiring leave to care for a child because either the child’s school has been closed or their childcare provider is unavailable as a result of COVID-19 may be entitled to unpaid leave for the first ten days and paid leave thereafter.
  
  - **Emergency Paid Sick Leave:** An employee unable to work because 1) the employee is subject to quarantine, 2) has been advised not to work by a healthcare professional, 3) is experiencing symptoms of, or substantially similar to, COVID-19, or 4) is caring for either a child whose childcare is unavailable or an individual affected by COVID-19 is entitled to paid sick time.
  
  - **Unemployment:** Eligibility requirements and access to unemployment compensation will be expanded to cover a larger number of claimants impacted by COVID-19 (H.R. 6201).

**Undocumented Workers**

- **Uniquely Vulnerable:** Undocumented workers rarely receive the protections and benefits that are traditionally guaranteed to employees. Further, to date, all of the federal aid measures designed to assist workers impacted by COVID-19 have excluded undocumented workers. As a result, undocumented workers are especially financially and physically vulnerable at this time.

- **CA Initiatives:**
  
  - On Wednesday, April 15th, Gavin Newsom announced the creation of a $125 million coronavirus relief fund for undocumented workers. Undocumented workers providing essential services during COVID-19 can
expect a one-time payment of $500 per adult with a cap of $1000 per household. Newsom’s executive order here.

- *Legal Aid at Work* has compiled a list of relief funds for undocumented workers in California to help mitigate some of the financial uncertainty that is particularly acute for undocumented workers right now, list available here.

**Employers**

- **Unemployment Insurance Work Sharing Program**: Employers experiencing a downturn in their businesses or services as a result of the coronavirus’ impact on the economy may apply for the [UI Work Sharing Program](https://www.caui.com) which allows employers to retain their trained employees by reducing their hours and wages that can be partially offset with UI benefits.
- **Payroll Tax Credits**: Employers covered under the Families First Act may be eligible for payroll tax credits equal to 100% of employer paid wages for either qualified sick leave wages paid under the Emergency Paid Sick Leave Act or qualified family leave wages paid under the Emergency Family and Medical Leave Expansion Act (H.R. 6201). For more information see the Internal Revenue Service’s press release here.

**Social Security**

- For individuals receiving retirement, disability, and other benefits through the [Social Security Administration](https://www.ssa.gov) (SSA), most services are still available online. Stay up to date on what SSA is doing in response to COVID-19 here.
- The SSA is triaging services to individuals with the most "dire need" as defined on their website: [https://www.ssa.gov/coronavirus/](https://www.ssa.gov/coronavirus/) Their definition of dire need includes processing Medicare/Medicaid applications for healthcare coverage.
- SSA is extending deadlines and suspending rep payee accountings, continuing disability reviews, and processing/collection of overpayments: [https://www.ssa.gov/coronavirus/](https://www.ssa.gov/coronavirus/)

**F. Food Access**

**Congressional Legislation**

- Congress first increased funding to the WIC, SNAP, and food bank programs in the Families First Coronavirus Response Act, signed on March 18th (H.R. 6201). A second wave of funding has since been awarded under CARES, allocating an additional $8.8 billion to child nutrition programs, $15.5 billion to SNAP, and a combined $750 million to other food distribution and assistance programs (H.R. 748 Sec. 6002).
- Under the Families First Coronavirus Response Act, Congress also loosened restrictions on schools and child care centers to make it easier to continue providing meal service.
• The work/training requirements for SNAP have also been waived at this time (H.R, 6201).

Non-Profits
• Meals on Wheels provides food delivery to older adults and people with disabilities. Congress boosted funding to Meals on Wheels in HR 6201 on March 18th. For information about the service in your area, contact the Area Agency on Aging in the county where the older or disabled person resides.

G. Fraud

Vaccination Scams
• As of March 5, 2020, there is no vaccine for COVID-19 and a vaccine is not anticipated for approximately 18 months. The Federal Trade Commission has identified scams developing around this. Individuals should not give personal information or payment to any entity (online or in person) offering medical services or tests not directly ordered by their physician. Note that older family members with cognitive impairment may be particularly at risk for these scams and you should take steps to protect them.

Consumer Protection
• Emergency declarations in CA trigger price gouging limits on consumer goods for at least 30 days from the date of declaration (March 4, 2020). Individuals with rent increases should seek legal assistance. For more information, see the Attorney General’s press release.

H. Discrimination

U.S. Climate
• Minorities in the United States are experiencing heightened discrimination and xenophobia as a direct result of COVID-19. Misinformation about COVID-19, unfortunately spread at even the highest levels of government, have created a hostile and at times violent environment for Chinese and Asian Americans living in the United States. Increasingly the targets of hate crimes, Chinese and Asian Americans are forced to navigate the double threat of race-based violence in the midst of a global health crisis.

Resources
• National Immigration Law Center (NILC): NILC has compiled a list of short updates on access to healthcare for immigrants and their families; covering, among other topics, implications of the Family First Act, Emergency Medical Treatment and Labor Act, Emergency Medicaid, and the Affordable Care Act. Full update available here.
• **National Council of Asian Pacific Americans (NCAPA):** NCAPA, a coalition of 34 national Asian Pacific American organizations, is an excellent legal and educational resource for Asian Americans and Pacific Islanders. Of note, most recently, the organization along with 260 Civil Rights Organizations called on Congress to denounce the racist and xenophobic attacks stemming from COVID-19. Full letter [here](#).

• **Protecting Immigrant Families (PIF):**
  - **Talking Points:** In response to efforts by anti-immigrant activists to link discourse around immigration with infectious diseases, PIF has compiled a list of talking points and strategies to avoid common pitfalls, available [here](#).
  - **Know Your Rights Fact Sheet:** PIF has compiled a short and straightforward document for immigrants, outlining their rights both when seeking medical treatment and with respect to obtaining medical insurance. Document available [here](#), and includes referrals for free and low-cost resources and advice.

• **The Asian & Pacific Islander American Health Forum (APIAHF):** APIAHF has created a crowd-sourced database of in-language resources on COVID-19 for Asian Americans, Native Hawaiians, and Pacific Islanders. Database [here](#).

I. Older Adults

**High Risk**

- Older adults are at a heightened risk during this pandemic, with the mortality rate for older persons estimated at 15% (compared to a mortality rate of around 4% for the general population). Older adults are advised to stay home and self-isolate as much as possible. Unfortunately, evidence shows that social isolation is also a major risk factor for poor health in older adults. To help, check in on your older family member and consider using these resources:

**Social Isolation**

- Agencies are providing phone calls to socially-isolated older adults. San Francisco based organizations include:
  - **The Institute on Aging Friendship line** provide calls in English, Mandarin, Cantonese, and Spanish. Friendship Line number is 800-971-0016.
  - **Well Connected** and **Well Connected Español** connect individuals to virtual classes, conversations, and other activities and are accessible by telephone. Programs are available in both English and Spanish.
  - **Social Call** matches individuals for weekly friendly phone chats (and in-person visits in San Francisco).

**Resources:**

- **Area Agencies on Aging:** These agencies are available by law in every county in the United States and are responsible for coordinating services and supports for older adults. Most of the services provided are free or low cost. Services include
Meals on Wheels, legal services, adult day care, and financial management. To find the agency in your area, see here.

- **Alzheimer’s Association**: Most older adults do not have dementia, and dementia is not a “natural” part of aging. However, the risk for such disease increases with age. If you suspect an older friend or relative is not able to care for themselves because of dementia, contact your local Alzheimer’s Association for resources and supports.

- **DAS and other SF Mutual Aid**: The Department of Disability and Aging Services (DAS) through Shanti is offering a service for older adults who are based in San Francisco, where volunteers assist with discrete, one-time tasks, such as delivering groceries or taking out the trash. To arrange, seniors or their advocates should call the DAS intake and referral line at 415-355-6799. Additionally, many networks are offering mutual aid to seniors, people with disabilities and/or health conditions, and at-risk workers. In most cases, mutual aid resources range from financial support to non-financial assistance. One such mutual aid effort in the Bay Area, organized by Senior and Disability Action, Bay Resistance, and a variety of community organizations and labor unions, can be found here.

**J. Tax Resources**

**Individual Income Tax Returns**

- **Filing for 2019**: IRS and FTB have both extended the deadline to file and pay your 2019 individual income tax returns to July 15, 2020. The IRS offers free online filing for federal returns for most taxpayers. For low to moderate income earning individuals, disabled filers, non-English speaking filers, and senior citizens, the IRS offers filing assistance through SFHDC’s Volunteer Income Tax Assistance (VITA). To make an appointment call 415-822-1022.

- **Estimated Tax Payments for 2020**: If you owe quarterly estimated tax payments for 2020, the first and second payments are both due on July 15, 2020.

**Stimulus Payments**

- **Under CARES**, Congress has approved stimulus payments to eligible taxpayers. Payment is based on your 2018 or 2019 federal income tax return, and is treated as a tax-exempt, tax credit (H.R. 748 Sec. 6428). If your refund is usually taken to pay amounts you owe to federal and state agencies, such as back taxes to the IRS or FTB, or overpaid Social Security Benefits or Unemployment, you will still receive the full amount of the payment. However, you may not receive your full payment if you are behind on child support payments (for more information on federal stimulus payments under CARES, see “Employment/Income Concerns: Federal Aid,” supra).

**Tax Refunds**

- **Back Taxes**: The IRS is temporarily granting refunds to individuals, who despite owing back taxes, need the funds to pay necessary living expenses during
COVID-19. Eligibility is restricted to individuals who have not yet filed for 2019. Eligible filers, after completing their 2019 tax return but before filing, should contact Taxpayer Advocate Service. Please note, for fastest response It is recommended that you complete a Form 911, and fax it to your local TAS office.

- **Additional Verifications:** In some instances, the IRS may send a letter requesting additional information from a taxpayer before releasing their refund. If you have received requests for any of the following, contact the UC Hastings Low-Income Taxpayer Clinic at 415-703-8287 or ltc@uchastings.edu to see whether you qualify for free assistance:
  - Earned Income Tax Credit and/or Child Tax Credit examinations – the IRS requests documents to show tax credit eligibility, such as student school or medical records.
  - Wage Verification Reviews – the IRS asks for documentation verifying reported income, such as copies of Forms W-2 or 1099.
  - Identity Theft Verification – the IRS requires a filer to contact their offices or use the online tool to verify their identity.

**IRS Tax Collection**

- Under the new People First initiative, created in response to COVID-19, the IRS will be suspending payments under Installment Agreements and Payments on Offers in Compromises due between April 1 and July 15, 2020. In most cases, the IRS will also be refraining from issuing new liens, levies, or wage garnishments during this period.

**K. Additional Resources**

- LawHelp.org
- LegalAidatWork
- Justice in Aging
- La Raza Centro
- Consumer Financial Protection Bureau
- CDC Website
- WHO Website
- SFDPH Website