## The CARES Act

How Does Pandemic Relief Impact Me As A Refugee?

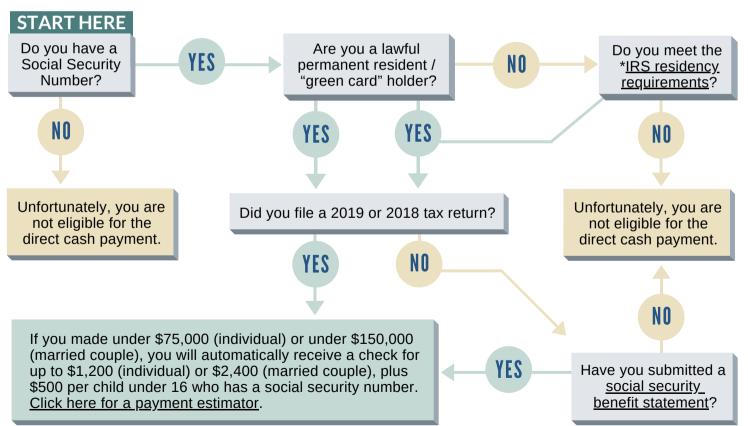
On March 27, 2020, Congress passed the CARES Act (Coronavirus Aid, Relief, and Economic Security Act). Many refugees and non-US citizens are eligible for benefits.



Regardless of any of these answers, you may also be eligible for free coronavirus testing.

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### First, let's see if you are eligible for the direct cash payment.



\*Lived in the U.S. for at least 31 days during 2020 AND a total of 183 days during the last 3-years.

If you were unemployed or provided care for a child or someone in your household due to COVID-19, you may be eligible for two weeks of paid leave from your employer and/or an additional 10 weeks of paid family leave, or about \$190 per week for up to 39 weeks.

U.S. citizens, green card holders, refugees, asylees, and others can apply - there is no minimum residency requirement.

You may qualify for emergency SNAP if you are have children or are pregnant. You will NOT be penalized under "public charge" rules for testing, treatment, or preventive care (including vaccines if a vaccine becomes available) related to COVID-19, or for use of unemployment insurances or any health care services.

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## Next, let's see if you might receive expanded unemployment insurance.

YES

#### START HERE

Have you been
laid off / fired / unable to work
because of the COVID-19 /
coronavirus and
related precautions / response?

NO NO

Unfortunately, you are not eligible for expanded unemployment insurance. However, you might still eligible for general unemployment insurance in your state.

Do you have the required work history? This is different for every state (see this link for a list by state) but typically ranges from 650 work hours to one year of full-time work. This can be for any employer.

YES

You are likely eligible for expanded unemployment insurance, and should <u>apply</u>.



### **Additional Unemployment Assistance Programs**

U.S. citizens, green card holders, refugees, asylees, and others with work authorization can apply - there is no minimum residency requirement:

PANDEMIC EMERGENCY UNEMPLOYMENT COMPENSATION: Individuals receiving state UI who have exhausted/will exhaust their state UI without finding a new job may be eligible for 13 additional weeks.

**PANDEMIC UNEMPLOYMENT ASSISTANCE:** Those NOT eligible for UI who were unemployed, unable to work, or partially unemployed due to COVID-19, or provided care for a household member directly affected by COVID-19, may be eligible for 39 weeks of their state's average UI (about \$190 per week).

**FEDERAL PANDEMIC UNEMPLOYMENT COMPENSATION:** Individuals receiving UI, PUA, or PEUC can receive an additional \$600 per week from March 27 - July 31, These payments are NOT income for purposes of eligibility for Medicaid or CHIP.



The CARES Act provides 8 weeks of cash-flow assistance through 100% federally guaranteed <u>loans</u> to small <u>businesses</u> with up to 500 employees, as well as self-employed individuals and certain non-profits that maintain their payroll during this emergency.

The size of the loans would equal 250% of an employer's average monthly payroll, up to \$10 million. If the employer maintains their employees, then the portion of the loan used for covered payroll costs, interest on mortgage obligations, rent, and utilities are forgiven.



Your local refugee resettlement agency may have knowledge of additional support for individuals and families during the COVID-19 pandemic. Please reach out to these partners to learn more.