U.S. Congresswoman

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COVID-19

INFORMATION & RESOURCES

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INFORMATION & RESOURCES

COVID-19

As we all navigate uncharted waters — I wanted to share COVID-19 information, resources, and updates with you all. This document will be continuously updated to provide you with current federal, state, and local information.

Many of you have written, called, and emailed my office seeking answers. You want to know how you can put food on the table when your job has laid you off. You want to know why our brave health care workers don't have access to personal protective medical equipment. You want to know what to do if you have COVID-19 symptoms. You want to know what resources are available for small businesses.

My office and I have been working around the clock to provide those answers and advocate for you, your families, and your businesses.

I hear you, and I am here to fight for and serve you.

I will continue doing everything I can, in Washington and here in Iowa, to help us survive and thrive. It's an honor to serve you.

SERVING YOU

Like many businesses, schools, and organizations — my office has instituted a telecommuting policy to protect public health and slow the spread of COVID-19. We are fully operational, and are here to assist you with federal agencies, answer questions and concerns, and are performing all essential legislative functions.

Contact my office by visiting: **axne.house.gov/contact**

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CINDY AXNE
IOWA'S 3RD CONGRESSIONAL DISTRICT

PUBLIC HEALTH INFORMATION

All information below is pulled from the following updated and credible coronavirus disease 2019 (COVID-19) resources:

Centers for Disease Control (CDC): coronavirus.gov
COVID-19 Response in Iowa: coronavirus.iowa.gov

RECOMMENDATIONS FOR PREVENTION:

There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19). The best way to prevent illness is to avoid being exposed to this virus. However, as a reminder, CDC always recommends everyday preventive actions to help prevent the spread of respiratory diseases, including:

- Avoid close contact with people who are sick
- Avoid touching your eyes, nose, and mouth
- Stay home when you are sick
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe

COVID-19 SYMPTOMS:

Reported illnesses have ranged from mild symptoms to severe illness for confirmed COVID-19 cases. These symptoms may appear 2-14 days after exposure (based on the known information about the incubation period of MERS-CoV viruses):

- Fever
- Cough
- Shortness of breath
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

This list is not exhaustive. Please consult your medical provider for any other symptoms that are severe or concerning. ***Even if you do not display these symptoms, you are still a potential asymptomatic carrier of COVID-19.***

WHAT TO DO IF YOU HAVE SYMPTOMS:

Call your doctor. If you think you have been exposed to COVID-19 and develop a fever and symptoms, such as cough or difficulty breathing, call your health care provider for medical advice, including whether you should be tested for COVID-19.

PUBLIC HEALTH INFORMATION

WHEN TO SEEK EMERGENCY MEDICAL CARE:

If you are experiencing symptoms, the first thing you should do is call your doctor/health care provider, to get their guidance. **Your doctor is your best resource.**

- If you are sick, stay home except to get medical care. Avoid public areas and public transportation.
- Call ahead before visiting your doctor. This will help the healthcare provider's office take steps to keep other people from getting infected or exposed.
- Ask your healthcare provider to call the local or state health department. Persons who are placed under active monitoring or facilitated self-monitoring should follow instructions provided by their local health department or occupational health professionals, as appropriate.
- Stay at home until instructed to leave: Patients with confirmed COVID-19 should remain under home isolation precautions until the risk of secondary transmission to others is thought to be low.
- You can also contact Iowa Public Health, call 2-1-1 or visit CORONAVIRUS.gov.

HIGH-RISK GROUPS:

Studies of COVID-19 have shown that certain groups are at a higher risk if exposed to coronavirus. Those groups include:

- People aged 65 years and older
- People who live in a nursing home or long-term care facility
- Other high-risk conditions could include:
  - People with chronic lung disease or moderate to severe asthma
  - People who have serious heart conditions
  - People who are immunocompromised including cancer treatment
  - People who are pregnant should be monitored since they are known to be at risk with severe viral illness, however, to date data on COVID-19 has not shown increased risk

Many conditions can cause a person to be immunocompromised, including cancer treatment, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications.

COPING DURING COVID-19 – MENTAL HEALTH RESOURCES:

COVID-19, and the accompanying physical and financial worries, can cause considerable amounts of stress. The Iowa Department of Public Health has free, confidential help available 24/7 at YourLifeIowa.org.

RESOURCES

GENERAL RESOURCES

TAX DEADLINES:

Federal: The deadline for filing your taxes and payment of any liabilities is now **July 15, 2020.**

State: Filing and payment deadlines for income, franchise, and moneys and credits taxes with a due date on or after March 19, 2020, and before July 31, 2020, are now due **July 31, 2020.**

AVOIDING COVID-19 SCAMS:

Scammers are taking advantage of fears surrounding the coronavirus. They're setting up websites to sell bogus products, and using fake emails, texts, and social media posts as a ruse to take your money and get your personal information.

The emails and posts may be promoting awareness and prevention tips, and fake information about cases in your neighborhood. They also may be asking you to donate to victims, offering advice on unproven treatments, or contain malicious email attachments.

Here are some tips to help you keep the scammers at bay:

- Don't click on links from sources you don't know. It could download a virus onto your computer or device. Make sure the anti-malware and anti-virus software on your computer is up to date.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying that have information about the virus. For the most up-to-date information about the Coronavirus, visit the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO).
- Ignore online offers for vaccinations. If you see ads touting prevention, treatment, or cure claims for the Coronavirus, ask yourself: if there's been a medical breakthrough, would you be hearing about it for the first time through an ad or sales pitch?
- Do your homework when it comes to donations, whether through charities or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.
- Be alert to "investment opportunities." The U.S. Securities and Exchange Commission (SEC) is warning people about online promotions, including on social media, claiming that the products or services of publicly-traded companies can prevent, detect, or cure coronavirus and that the stock of these companies will dramatically increase in value as a result.

If you come across any suspicious claims, report them to the FTC at ftc.gov/complaint.

RESOURCES

TRAVEL RESOURCES

DOMESTIC TRAVEL RESTRICTIONS:

There are currently no domestic travel restrictions or advisories in place. However, several states are enforcing "stay at home" restrictions. The CDC recommends that all Americans postpone discretionary travel, and minimize any travel for high-risk populations.

INTERNATIONAL TRAVEL RESTRICTIONS:

The U.S. State Department raised its travel advisory for all international travel to Level 4, the most serious category, warning all American to not travel internationally and advising all Americans who are abroad to return to the United States or make preparations to shelter in place to reduce the chance of contracting COVID-19.

The State Department has created a 24-hour public hotline for Americans abroad who are impacted by the COVID-19 crisis.

For callers in the U.S. and Canada, the number is **888-407-4747.**

For those dialing from overseas, the number is **202-501-4444.**

Travelers should also enroll in the State Department's Smart Traveler Enrollment Program (STEP) to receive alerts and make it easier to locate them in an emergency: **step.state.gov/step/**.

RESOURCES

FREQUENTLY ASKED QUESTIONS ON DIRECT PAYMENTS TO IOWANS

WHEN WILL THE REBATES BE DISTRIBUTED?

The Internal Revenue Service (IRS) is delivering rebates in the form of advance payments. For people who filed a federal income tax return in 2018 or 2019, payment processing is based on payment or address information already on file with the IRS. If you want to check the status of your payment, visit the IRS portal for direct payments: https://www.irs.gov/coronavirus/economic-impact-payments

HOW LARGE ARE THE REBATES?

The amount of the rebate depends on family size. The payment is $1,200 for each adult individual ($2,400 for joint filers), and $500 per qualifying child under age 17. The advance payment of rebates is reduced by $5 for every $100 of income to the extent a taxpayer's income exceeds $150,000 for a joint filer, $112,500 for a head of household filer, and $75,000 for anyone else (including single filers).

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.

MANY INDIVIDUALS DON'T NEED TO FILE A TAX RETURN. ARE NON-FILERS ELIGIBLE FOR REBATES?

Yes. 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. The Social Security Administration will share information for Social Security (Old-Age, Survivors, and Disability Insurance) beneficiaries with IRS to help ensure these beneficiaries receive a payment.

IF I'M A COLLEGE STUDENT, AM I ELIGIBLE FOR A REBATE?

If you are still claimed as a dependent on the tax return of your parent, guardian, or another provider, you are not eligible for a rebate. If you file your own taxes and you are not claimed as a dependent, you will be eligible under the regular criteria.

RESOURCES

SMALL BUSINESS RESOURCES

The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was just passed by Congress are intended to assist business owners with whatever needs they have right now.

WHERE DO I START?

The following questions might help point you in the right direction. Do you need:

- **Capital to cover the cost of retaining employees?** Then the Paycheck Protection Program might be right for you.
- A quick infusion of a smaller amount of cash to cover you right now? You might want to look into an **Emergency Economic Injury Grant**.
- To ease your fears about keeping up with payments on your current or potential SBA loan? The **Small Business Debt Relief Program** could help.
- Just some quality, free counseling to help you navigate this uncertain economic time? The **resource partners** might be your best bet.

PAYMENT PROTECTION PROGRAM (PPP) LOANS

The program provides cash-flow assistance for businesses under 500 employees through 100 percent federally guaranteed loans to small businesses to maintain their payroll and pay their bills during this emergency. **If employers maintain their payroll, the loans will be forgiven**, which would help workers remain employed, as well as help affected small businesses and our economy to snap back quicker after the crisis.

PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees and no payments for at least six months.

Small businesses and other eligible entities will be able to apply if they were harmed by COVID-19 between **February 15, 2020 and June 30, 2020**. This program is retroactive to February 15, 2020, in order to help bring workers who may have already been laid off back onto payrolls. Loans are available through June 30, 2020.

For more information on PPP, visit:
https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses

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RESOURCES

SMALL BUSINESS RESOURCES

ECONOMIC INJURY DISASTER LOANS & EMERGENCY ECONOMIC INJURY GRANTS

These grants provide an emergency advance of up to $10,000 to small businesses and private non-profits harmed by COVID-19 within three days of applying for an SBA Economic Injury Disaster Loan (EIDL).

To access the advance, you must first apply for an EIDL and then request the advance. The advance does not need to be repaid under any circumstance, and may be used to keep employees on payroll, to pay for sick leave, meet increased production costs due to supply chain disruptions, or pay business obligations, including debts, rent and mortgage payments.

To apply for an EIDL, visit: **https://covid19relief.sba.gov/#/**

SMALL BUSINESS DEBT RELIEF PROGRAM

This program will provide immediate relief to small businesses with non-disaster SBA loans, in particular 7(a), 504, and microloans. Under it, SBA will cover all loan payments on these SBA loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the President signing the bill into law.

For more information, visit: **https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/sba-debt-relief**

COUNSELING & TRAINING

If you, like many small business owners, need a business counselor to help guide you through this uncertain time, you can turn to your local Small Business Development Center (SBDC), Women's Business Center (WBC), or SCORE mentorship chapter. These resource partners, and the associations that represent them, will receive additional funds to expand their reach and better support small business owners with counseling and up-to-date information regarding COVID-19. There will soon be a joint platform that consolidates information and resources related to COVID-19 in order to provide consistent, timely information to small businesses.

To find a local resource partner, visit: **https://www.sba.gov/local-assistance/find/**

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RESOURCES

WORKER RESOURCES

Congress has passed a $2 trillion relief package to assist Americans through a combination of direct assistance and strengthened social safety net programs.

ENHANCED UNEMPLOYMENT INSURANCE:

Congress has provided a $600 increase in unemployment insurance benefits to match the average paycheck of laid-off or furloughed workers. In addition, gig workers, the self-employed, and independent contractors will now be eligible for unemployment benefits. Finally, the CARES Act provides for an additional 13 weeks of unemployment for all workers.

FILING FOR UNEMPLOYMENT:

If you are unable to work, have been laid-off, or had your hours reduced due to COVID-19, you may be eligible for unemployment benefits.

You can apply for unemployment benefits at: **iowaworkforcedevelopment.gov**

Iowa Workforce Development is processing unprecedented numbers of unemployment claims in these challenging times. Because wait times can be longer with the increased volume, it is important that you file any claim for unemployment **as soon as possible**.

PAID SICK LEAVE:

I voted to pass the bipartisan Families First Coronavirus Response Act, which guarantees two weeks of paid sick leave and up to three months of paid family and medical leave for many American workers.

The Families First Coronavirus Response Act expands access to emergency paid sick leave to as many as 87 million U.S. workers. Many of these workers currently have no paid leave and are being forced to choose between their paycheck, their health, and the health of the people around them. This is a critical step toward protecting families' financial security and mitigating the spread of the coronavirus.

Learn more about the paid sick leave provisions on the next page.

RESOURCES

FAMILIES FIRST CORONAVIRUS RESPONSE ACT – PAID SICK LEAVE:

The Families First Coronavirus Response Act creates emergency paid sick leave, as well as paid family leave in the case of school closures, for working families impacted by COVID-19. It does so by requiring employers with up to 500 employees to provide paid sick leave and paid family leave, while providing a refundable payroll tax credit to employers to cover 100 percent of the cost of wages. There is also a refundable income tax credit for self-employed individuals.

WHO IS ELIGIBLE?

- Employees at companies with fewer than 500 employees
- Local, state, and federal government employees
- Employees who work under a multiemployer collective agreement and whose employers pay into a multiemployer plan.

WHAT ARE THEY ELIGIBLE FOR?

- Eligible full-time employees are entitled to two weeks (80 hours) of fully paid time off (up to $511 per day) to self-quarantine, seek a diagnosis or preventive care, or receive treatment for COVID-19.
- Eligible part-time employees are entitled to fully paid time off (up to $511 per day) for the typical number of hours that they work in a typical two-week period to self-quarantine to seek a diagnosis or preventive care, or receive treatment for COVID-19.
- Eligible full-time employees are entitled to ten weeks (80 hours) paid time off at two-thirds of their regular pay (up to $200 per day) to care for a family member or to care for a child whose school has closed, or if their child care provider is unavailable due to COVID-19.
- Eligible part-time employees are also entitled to the typical number of hours that they work in a typical two-week period at two-thirds of their typical pay (up to $200 per day) to care for a child whose school has closed, or if their child care provider is unavailable, due to COVID- 19.

WHO PAYS FOR THE EMERGENCY PAID SICK LEAVE?

- Employers initially front the cost of emergency paid sick leave but will be fully reimbursed by the federal government through a refundable tax credit that counts against employers' payroll tax, which all employers pay regardless of non-profit/for-profit status.
- The reimbursement will cover both the wages paid and the employer's contribution to employee health insurance premiums during the period of leave.
- Employers will submit emergency paid sick leave expenses as part of their estimated quarterly tax payments. If employer's costs more than offset their tax liability, they will get a refund from the IRS, and this credit will be advanceable by the IRS.

LEARN MORE: https://axne.house.gov/services/updates-novel-coronavirus-covid-19/resources-families-during-coronavirus-outbreak#FAQs

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RESOURCES

STUDENT RESOURCES

Students and families with school-aged children across Iowa are struggling. I've been working to ensure our school districts and universities receive emergency educational funding. Additionally, I am pushing for additional legislation to ensure our college-aged students are not left behind in recovery efforts.

EDUCATION RESOURCES IN THE CARES ACT

The CARES Act creates an **Educational Stabilization Fund** to support K-12 schools and colleges and universities during the COVID-19 national emergency. The Educational Stabilization Fund includes a total of roughly $30 billion in relief divided into three separate pools: funds to support K-12 education; funds to support higher education institutions; and funds to governors for discretionary relief.

Projections we have considered show Iowa getting $71 million for K-12, $120 million for higher education, and $26 million through the Governor's fund for an estimated **$217 million.**

STUDENT LOAN RELIEF

The CARES Act also instructs federal student loan providers to **defer payments, principal, and interest** for all federally-owned student loans through September 30, 2020. These deferrals do not require opt-in or additional action by student borrowers.

During this time, there is also no negative credit reporting or involuntary collections on federally-owned student loans, and it won't compromise programs like Public Service Loan Forgiveness. The Education Department is also required to notify you when payments are due to resume.

ELIMINATED STUDENT LOAN REPAYMENT ASSISTANCE TAX

The income tax on employer-driven student loan repayment assistance has been eliminated for this year.

SCHOOL CLOSURES

Governor Reynolds has recommended school closures that have now been extended to the end of April, and some districts have proactively extended those closures beyond that date. For questions about your districts' policies, I recommend you contact them directly.

WHY AREN'T COLLEGE STUDENTS GETTING DIRECT PAYMENTS?

If you are still claimed as a dependent on your parent or guardians' tax return, you are not eligible for direct payments. I've cosponsored legislation to change the definition of a child to allow direct payments for dependent students up to age 24, and permenantly disabled adults.

RESOURCES

VETERAN RESOURCES

Congress must ensure that school closures and layoffs due to the impact of COVID-19 does not affect the benefits our veterans earned through their service or exacerbate the issue of veterans' homelessness in our community.

I have stayed in regular contact with veterans and veterans' advocates in our district and am committed to providing veterans with the resources they need to make ends meet and continue their education. Additionally, I have spoken to local VA Hospital administrators to ensure they have the support they need from Congress to care for veterans who may need treatment as a result of COVID-19.

U.S. DEPARTMENT OF VETERANS AFFAIRS:

The Veterans' Administration (VA) has implemented an aggressive public health response to protect and care for veterans in the face of the health risks presented by COVID-19.

For veterans seeking information on V.A. work to combat coronavirus, visit:
https://www.publichealth.va.gov/n-coronavirus/

HEALTH CARE PROVIDER RESOURCES

I spoke with administrators from our local hospitals and health systems who are exceptionally concerned about the lack of personal protective equipment, or PPE, for their doctors and nurses on the front lines of this crisis.

Health care providers are heroes. We cannot afford for them to get sick -- they need comprehensive PPE to keep themselves, their family, and the public healthy. We must use our trading partners, the Defense Production Act, and private industries wherever possible to secure the resources we need to protect our health care professionals and first repsonders.

EMERGENCY STIMULUS FOR HOSPITALS + HEALTH SYSTEMS:

Congress is making available $130 billion for hospitals on the frontlines of the COVID-19 fight to provide additional resources.

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WHAT HAS REP. AXNE DONE?

SERVING AND REPRESENTING YOU

My office and I have been working around the clock to protect Iowa families, advocate for local small businesses, and hold federal agencies and officials accountable for their COVID-19 responses. Read below or visit my website to read more: **axne.house.gov**

- We need to utilize all available routes to get adequate personal protective equipment for our health care providers. I led over 60 of my colleagues in the House in a letter to U.S. Trade Representative Lighthizer, Ambassador Brandstad, and the Defense Department to get them to work with trade partners to help get additional PPE supplies in the U.S.
  - **After sending that letter, the U.S. Trade Representative announced they would be eliminating tariffs on masks, ventilators, and other PPE**
- While dealing with the numerous burdens of these challenging times, Iowans should not need to worry that they might lose the roof over the head as well. Last month, I called for a moratorium on **all evictions and foreclosures** for federally backed properties – including those properties backed by Freddie Mac and Fannie Mae.
  - **Both Freddie and Fannie agreed to halt foreclosures and evictions, and the CARES Act also ensures those moratoriums are in place for the duration of this public health crisis.**
  - I've also requested that utility companies do not shut off water, electric, heat, or gas for nonpayment during this crisis.
- I introduced the **Coronavirus Housing Counseling Support Act** to expand Americans' access to housing advice to navigate the economic impacts of the novel coronavirus (COVID-19) pandemic.
  - The bill authorizes an additional $700 million for U.S. Department of Housing and Urban Development (HUD) sponsored housing counseling agencies, which provide advice for Iowans who need help navigating issues with rent, avoiding default or foreclosure, reverse mortgages, and credit.
- I successfully encouraged Congressional leadership to include greater flexibility and resources for the U.S. Department of Agriculture so they can protect farmers and producers during this crisis.
- **I've called on Governor Reynolds to issue a 'stay-at-home' order for all of Iowa**
- I'm continuing to advocate for additional investments in paid family leave, rural communities, infrastructure, rural development, and health care resources as Congress begins to consider a 'Phase IV' legislative package in the coming weeks.

WHAT HAS CONGRESS DONE?

PHASE ONE

The first bipartisan congressional package to address COVID-19 consisted of an $8.3 billion emergency supplemental appropriations bill. It appropriated funds to develop and research a vaccine, fund public health programs, procure pharmaceuticals and medical supplies, facilitate the development of new therapies and treatments, and gave an estimated $7 billion in low-interest loans to affected small businesses, to help cushion the economic blow of this public health emergency.

PHASE TWO

The second bipartisan congressional COVID-19 bill, the Families First Coronavirus Response Act, secured free COVID-19 testing and provided family and worker protections. The Families First Coronavirus Response Act (H.R. 6201):

- Established free testing for COVID-19 for all Americans.
- Secured emergency paid leave with two weeks of paid sick leave and up to three months of paid family and medical leave.
- Secured enhanced Unemployment Insurance, a step that will extend protections to furloughed workers.
- Strengthened nutrition security initiatives, including SNAP, student meals, seniors' nutrition, and food banks.
- Increased federal funds for Medicaid to support our local, state, tribal, and territorial governments and health systems, so that they have the resources necessary to combat this crisis.

PHASE THREE

The third bipartisan congressional COVID-19 funding bill, the CARES Act, is a nearly $2 trillion stimulus package to help American families, businesses, and workers get back on their feet. It includes:

- $350 billion for small businesses
- $150 billion for local and state governments
- $130 billion for hospitals, who are on the front lines of fighting COVID-19
- Direct one-time payments of $1,200 to most American adults
- Loans to businesses
- An expansion of unemployment insurance + other social safety net programs

STAY UPDATED

IF YOU WANT TO STAY UP TO DATE AND RECEIVE MORE INFORMATION

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