

Frequently Asked Questions

What the federal CARES Act means for Aurorans affected by COVID-19

Congress has approved the Coronavirus Aid, Relief and Economic Security (CARES) Act, and the bill was signed into law by President Trump on March 27. In addition to the widely publicized payments going directly to most people in the U.S., there are numerous provisions specifically to help individuals who need support due to the COVID-19 pandemic.

Is there an extension on income tax filing?

The income-tax filing due date has been pushed to July 15 by both the IRS and the Colorado Department of Revenue.

Will I receive a cash payment through the CARES Act?

Anyone who filed a tax return this year or last year will be eligible to receive a cash payment. Individuals will receive \$1,200, married couples receive \$2,400, and child dependents under 17 receive \$500.

However, the rebate phases out at a 5% rate above adjusted gross incomes of \$75,000 for single filers, \$112,500 for heads of household, and \$150,000 for joint filers.

The IRS will send out rebates automatically via direct deposit or to the address provided on the last tax return submitted.

Is there any relief from my student loans during this time?

Most borrowers with federally held student loans (direct loans and FFEL loans) will see an automatic pause on their payments and interest through Sept. 30, 2020. During this period, borrowers will not be subject to involuntary collections (garnishment of wages, tax refunds, and Social Security benefits) and will not have any negative credit reporting for late payments.

For the latest information, visit www.ed.gov or your federal loan website.



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How does the CARES Act support seniors or those on Medicare?

The CARES Act gives the Secretary of Health and Human Services authority to allow more health care providers to provide telehealth services to Medicare members, including in the members' homes, to avoid potential exposure to COVID-19, and provide more flexibility in terms of how those telehealth services can be provided. Contact your provider to find out how to access these telehealth services.

Is there any relief for upcoming rent or mortgage payments?

Any homeowner with an FHA, VA, USDA or 184/184A mortgage, or a mortgage backed by Fannie Mae or Freddie Mac, who is experiencing financial hardship is eligible for up to six months' forbearance on payments, with a possible six-month extension. Contact your lender for more information.

Renters who have trouble paying rent also have protections under the act if they live in a property that has a federal subsidy or federally backed loan. Owners of these properties cannot file evictions or charge fees for nonpayment of rent for 120 days following enactment of the bill, and cannot issue a renter a notice to leave the property before 150 days after enactment.

The state is asking creditors to align with the federal government to suspend foreclosures and evictions. The governor has directed that no state law enforcement shall be used for eviction orders unless there is a public safety risk.

Will my utilities be shut off if I can't pay due to financial strain?

Utility service is regulated by the states rather than the federal government. Many states have ordered their utilities not to terminate service to customers during the crisis. For eligible households, \$900 million is included for the Low Income Home Energy Assistance Program to help low-income households with heating and cooling in homes, weatherization and energy-related low-cost home repairs or replacements. Under the Small Business Loans provided in the act, utility costs (electricity, water, gas, trash, and internet services) are eligible costs for which loans can be provided.

Does the CARES Act support VA hospitals?

The CARES Act includes \$19.57 billion in funding to ensure the Department of Veterans Affairs has the equipment, tests, telehealth capabilities and support

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services necessary to support veterans and the health care workforce at facilities nationwide.

Are there any programs for those experiencing homelessness?

\$4 billion in emergency grants can be used to place individuals into temporary housing, and additional provisions in the act cover housing and rental assistance more broadly.

Will I continue to receive my mail?

The Postal Service has a public-service obligation to deliver to every U.S. household and business. During this public health emergency, it has continued to serve as a lifeline for households, businesses and medical facilities. The stimulus bill provides critical emergency relief for the Postal Service so it can continue serving the public during this crisis.

Will Aurora or Colorado receive funding in the CARES Act?

In total, states and municipalities will receive \$150 billion from the CARES Act. This funding is to support necessary

expenditures incurred due to the COVID-19 public health emergency or state and local expenditures not accounted for in the most recent approved budget. The funds will be allocated based on the state's population.

What other measures are part of the CARES Act?

- \$955 million for the Administration for Community Living to support nutrition programs, home and community-based services, support for family caregivers, and expand oversight and protections for seniors and individuals with disabilities.
- Nearly \$25 billion in aid to provide food security, through school meals, the Supplemental Nutrition Assistance Program and food banks.
- There are numerous other provisions in the CARES Act. Go to [Congress.gov](https://www.congress.gov) to see the full legislation.

Where can I learn more?

For more information on the CARES Act and how it specifically impacts residents in Aurora, please contact Luke Palmisano at lpalmisa@auroragov.org or 303.739.7781.



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