

Last updated June 30, 2021

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

This guide will be updated 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](mailto:hoopers@uchastings.edu) or Consortium Program Manager Sarah Manasevit at [manasevitsarah@uchastings.edu](mailto:manasevitsarah@uchastings.edu).

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### **Resource Overview:**

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

## A. Vaccinations

### Federal

- **Approved Vaccinations:** As of April 19, 2021, the CDC has authorized and recommended the following vaccinations: Pfizer-BioNTech, Moderna. The up-to-date list and details regarding each vaccination can be found [here](#).

### California

- **Vaccine Prioritization:** California is allocating COVID-19 vaccines as they become available to ensure equitable distribution.
- **Now Vaccinating:** Every Californian 12 or older is eligible to be vaccinated.
- **Vaccination Locations:** COVID-19 mass vaccination sites, private providers, and local retail pharmacies are currently providing COVID-19 vaccinations. Individuals can visit [VaccineFinder.org](#) to find local vaccination sites.
- **Vaccination Scheduling:** Schedule your vaccine appointment [online](#) or call (833) 422-4255 or contact your health insurance provider. Individuals seeking vaccinations from their local pharmacy can schedule appointments at [VaccineFinder.org](#).
- **Vaccination Cost:** The federal government is providing the vaccine free of charge to all people living in the United States, regardless of their immigration or health insurance status. If a health plan enrollee receives a bill related to the coverage or administration of a qualifying COVID-19 vaccine, they should first file a grievance with their health plan and include a copy of the bill. If their health plan refuses to reimburse for the cost or takes more than 30 days to respond, the enrollee should file a complaint with the DMHC Help Center at [www.Health-Help.ca.gov](#) or 1-888-466-2219. More information can be found [here](#) and [here](#).
- **Transportation:** As of February 23, 2021 Muni and Paratransit will be free for those traveling to get vaccinated for COVID-19. This includes trips in both directions. The SFMTA is also providing additional access to taxi service for those who use the [Essential Trip Card](#). Free transportation can also be obtained via MyTurn or by calling California state's COVID-19 hotline at (833) 422-4255. For more information see [here](#).

## B. Health Insurance Coverage/Copays

### Medicare

- **Coronavirus Testing & Treatment:** Medicare continues to cover coronavirus testing with no co-pay, as well as medically necessary hospitalization, and other visits related to COVID-19. For additional guidance on coverage, see Medicare guidance [here](#).  
**Telehealth:** Under the CARES Act, 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). More information [here](#).

### Covered California and Medi-Cal

- Special Enrollment: In response to President Biden’s [executive order](#), Covered California is [offering special enrollment](#) through May 15, 2021, during which time anyone who is uninsured and eligible can sign up for health insurance. More information on Covered California and how to apply available [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, 2020 California DMHC issued an All Plan Letter to commercial and Medi-Cal health plans with this guidance, available [here](#).

#### Tricare

- Tricare plans over COVID-19 tests [where medically necessary](#). 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

- Necessary testing or care for COVID-19 for uninsured Californians will be reimbursed through the National Disaster Medical System, per the Families First Coronavirus Response Act (H.R. 6201). More information [here](#).

## C. Housing

#### Renters

- Eviction Protections:
  - Federal: The national eviction moratorium issued by the Center for Disease Control has been [extended through July 31, 2021](#). Renters must meet certain criteria, including but not limited to: 1) renter certifies under penalty of perjury that they have used their “best efforts” to obtain all available government assistance for rent or housing 2) renter’s income does not exceed \$99,000 if single or \$198,000 if married 3) eviction would likely cause the renter to be without housing or force them to move into a living situation that would increase their chances of getting sick and/or spreading the virus. Eligibility requirements and additional renter protection resources available [here](#). The Emergency Rental Assistance Program helps renters and landlords receive assistance with arrears and/or prospective rent and utility bills. Information regarding eligibility and the application can be found [here](#).
  - CA Statewide: Governor Newsom has [extended Senate Bill \(SB\) 91](#), which protects California renters from eviction for nonpayment of rent through September 30, 2021 if coronavirus or the quarantine impacted a

renter's ability to pay all or part of their rent between March 4, 2020 and September 30, 2021. The latest extension also pledges to pay off all unpaid rent and utility bills for qualifying renters from April 2020 through September 30, 2021.

- City/County: Additional protections may be available through your city or county. For help, check with your local legal aid organization for additional information: [www.lawhelp.org](http://www.lawhelp.org) (search by zip code)

## Homeowners

- **Federally Backed Mortgages:** Under [CARES](#), and [extended](#) under the American Rescue Act through September 30, 2021, 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. As of March 18, under President Biden's direction, homeowners will be protected from all foreclosure actions through [September 30, 2021](#), whether or not the action is related to COVID-19. To request a forbearance, contact your loan servicer and state your COVID related difficulty by September 30, 2021. No additional documentation of distress is required. For borrowers who entered forbearance on or before September 30, 2020, this new action will provide up to six months of additional mortgage payments forbearance in three-month increments. More information and mortgage relief resources available [here](#).
- **Non-Federally Backed Mortgages:** Under the CARES Act and California [Assembly Bill 3088](#) issuers of non-federally backed loans are required to comply with federal and state guidance regarding borrower options following a COVID-19 related forbearance. Servicers of non-federally backed loans must:
  - Communicate forbearance and post-forbearance options as described in AB 2088. Servicer must provide this information in the borrower's preferred language where the servicer regularly communicates with borrowers in that language.
  - If a servicer denies a forbearance request, the notice of default must be recorded pursuant to California Civil Code Section 2924 and include a statement as to whether a forbearance was or was not subsequently provided.

Homeowners and renters can visit [consumerfinance.gov/housing](http://consumerfinance.gov/housing) for up-to-date information on their relief options, protections, and key deadlines.

## D. 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 Small Business Loans

- The U.S. Small Business Administration (SBA) is offering a loan under the Paycheck Protection Program (PPP) intended to help businesses keep their workforce employed during the pandemic. PPP loans are ultimately forgiven if: 1) all employee retention criteria are met and 2) funds are used exclusively on eligible expenses. The application deadline has been [extended](#). PPP loans may be submitted through June 30, 2021. More information on criteria and how to apply available [here](#).
- The American Rescue Act established a 14-day, exclusive PPP loan application period for businesses and nonprofits with fewer than 20 employees. To expand access to the program, the SBA has:
  - Revised PPP's funding formula to allow sole proprietors, independent contractors, and self-employed individuals to receive more financial support;
  - Extended PPP eligibility to small business owners with prior non-fraud felony convictions;
  - Extended PPP eligibility to small business owners who have been delinquent in making student loan payments;
  - Ensured access for non-citizen small business owners who are lawful U.S. residents by allowing them to apply using their Individual Taxpayer Identification Number (ITIN);
  - More information on the SBA's COVID relief programs available [here](#).

#### Federal Student Loans

- Executive Action: By way of memorandum addressed to the Secretary of Education, the executive branch has extended the federal student loan forbearance first established under the CARES act through September 30, 2021. Executive memorandum available [here](#).

### E. 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. More information can be [found here](#).

- 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](#).

#### Internet/Telecomm

- FCC Initiatives:
  - The FCC currently has no active initiatives to help low-income consumers pay bills during COVID. Previously, the FCC 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 September 30, 2021. Press release [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 extended waivers of usage requirements, de-enrollment procedures, and re-certification requirements through September 30, 2021. More on Lifeline during COVID [here](#).
- Comcast: Comcast announced that it will continue offering unlimited data plans for customers, no disconnect or late fees for those affected by the COVID-19 crisis, and free access to more than 1.5 million public Xfinity WiFi hotspots through June 30, 2021. More information on Comcast's commitments [here](#).
- San Francisco Community Living Campaign: San Francisco seniors and people with disabilities may be provided tablets, Internet access, and training. To find out if you qualify, contact [tech@sfccommunityliving.org](mailto:tech@sfccommunityliving.org) or (415) 821-1003 ext. 109. More information [here](#).

## F. Employment/Income Concerns

#### Federal Aid

- **American Rescue Package:** The bill [authorizes a third round of one-time stimulus payments](#) of up to \$1,400 for most Americans; extends additional unemployment support to millions still out of work; and makes major changes to the tax code to benefit families with children. It also sets aside new federal money to help schools reopen, aid cities and states facing budget shortfalls, and assist in the distribution of coronavirus vaccine doses.
- The following chart shows AGI cut offs for receiving the full rebate amount:

<b>Filing status</b>	<b>AGI amount</b>	<b>Stimulus check amount for March 2021</b>
Single	\$75,000 or less	\$1,400
Married filing jointly	\$150,000 or less	\$2,800
Head of Household	\$112,500 or less	\$1,400
Dependents under 17 claimed on most recent tax filing	N/A	\$1,400, received by legal guardian

- More information including phase out schedules for taxpayers earning above the AGI cut offs available [here](#).

#### Workers

- **American Rescue Act:** This Act extends Pandemic Unemployment Assistance (PUA), Pandemic Additional Compensation (PAC), and Pandemic Emergency Unemployment (PEUC) through September 4, 2021. More information on the respective programs available [here](#). Please note these benefits are considered federal taxable income and must be reported to the IRS. More information on reporting taxable unemployment compensation available [here](#).
  - **Pandemic Unemployment Assistance (PUA):** Provides unemployment benefits to those who are ineligible for Unemployment Insurance (UI) and are unemployed or partially employed for a COVID-19 permissible reason. Self-employed and individual contractors who may not otherwise be entitled to unemployment benefits are eligible as are persons who have used all of their regular UI and extended benefits. Per the terms of the program's extension, workers are eligible for up to 86 weeks of payments. Workers who submitted a claim prior to December 27<sup>th</sup>, 2020 are eligible to claim starting February 2, 2020, whereas workers who submitted a PUA

application on or after December 27<sup>th</sup>, 2020 are eligible to claim starting December 6<sup>th</sup>, 2020. Payment amounts range from \$167 to \$450 per week depending on both the time period for which they are meant to compensate and workers' total 2019 income. Workers with an existing PUA claim do not need to take any further action to receive the extension or additional weeks of payments. More information on the extension and how to file a PUA claim available [here](#).

- Pandemic Additional Compensation (PAC): Workers eligible for and receiving unemployment benefits will automatically receive an additional \$300 a week for unemployment between December 27, 2020, and September 4, 2021.
  - Pandemic Emergency Unemployment Compensation (PEUC): Provides a benefit extension for people who have used all benefits available in their regular Unemployment Insurance claim. To qualify for a PEUC extension, your regular UI claim must have started on July 8, 2018 or after. Workers will be able to certify for the new weeks on their PEUC claim by April 30, 2021. Workers who have used all of their PEUC, may still [qualify for a FED-ED extension](#), more information [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](#).
  - Workers Compensation in CA: On September 17, 2020, Governor Newsom signed into effect two bills expanding worker's compensation. The first, SB 1159 available [here](#), expands access to workers compensation for front line workers by creating a rebuttable presumption that death or injury due to COVID-19 arose out of and in the course of employment and is compensable for specified dates of injury. Additionally, under this bill, all employees will be presumed to have contracted COVID-19 on the job if there was an outbreak at the site where they worked and they tested positive for the illness within 14 days of performing work at the site. This bill will remain in effect until January 1, 2023 subject to certain limitations, including both the requirement that an employee exhaust their paid sick leave benefits and that they meet specified certification requirements before receiving any temporary disability benefits. See bill for complete list of requirements and definitions, including what constitutes an "outbreak." Under the second bill, AB 685 available [here](#), employers must report known cases to employees who may have been exposed to COVID-19 within one business day. See "Employers" section below for more on AB 685.
  - 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](#).

- **CA Supplemental Sick Leave:** Per, [Senate Bill \(SB\) 95](#), which creates new California Labor Code Sections 248.2 and Section 248.3, California employers with more than 25 employees nationally will have to pay their California employees with up to 80 hours of COVID-19–related paid leave. Among the many reasons for which an employee can take COVID supplemental paid sick leave are (1) attending an appointment for a COVID-19 vaccine; (2) being under a government-ordered COVID-19 quarantine or a health care provider instructed self quarantine; and (3) caring for a family member, including parents-in-law, grandparents, grandchildren, and siblings who are under a quarantine order or whom a health care provider has advised to self-quarantine. The leave is retroactive to January 1, 2021, and the statute expires on September 30, 2021.
- **The Federal Families First Coronavirus Response Act:** The [FFCRA](#) mandated leave expired on December 31, 2020. In 2021, covered employers can choose to continue to provide the same paid sick leave and paid family leave, but they are not required to do so.
- For a summary of the Federal and CA benefits available to employees and how to access them see this [chart](#).
- If you believe your employer has violated your rights, you may consider filing a complaint with the [Department of Labor](#). Information on how to file a complaint available [here](#). To learn more about your workplace rights, [A Better Balance](#) offers a free and confidential legal helpline (1-833-633-3222).

#### 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:**
  - [The Golden Status Stimulus payment](#) is a one-time \$600 or \$1,200 payment per tax return. You may receive this payment if you receive the [California Earned Income Tax Credit \(CalEITC\)](#) or file with an Individual Taxpayer Identification Number (ITIN). To qualify, you must:
    - Have [filed your 2020 taxes](#)
    - Be either:
      - A CalEITC recipient; or
      - An [ITIN](#) filer who made \$75,000 or less (total CA AGI)
    - Live in California for more than half of the 2020 tax year
    - Be a [California resident](#) on the date payment is issued
    - Not be eligible to be claimed as a dependent
  - [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](#).

- [California Immigrant Youth Justice Alliance](#) has likewise compiled a list of resources for undocumented Californians, ranging from basic information to available aid and relief funds by region. 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](#) 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). Eligible employers will be able to claim these credits based on qualifying leave they provide between the effective date and December 31, 2020. For more information see the Internal Revenue Service's press release [here](#).
- [Expanded Reporting Requirements Under OSHA](#): Assembly Bill 685, signed by Governor Newsom on September 17, 2020 expands the California Occupational Safety and Health Act's definition of "imminent hazard" to include risk of exposure to COVID-19 and will remain in effect until January 1, 2023. Under this expanded definition, employers who receive notice of a potential workplace exposure to COVID-19 are required to inform employees who were on the same premises as the qualifying individual during the infectious period. Employers are required to give notice to at-risk employees within one business day of learning of the potential exposure. Employers must also inform all employees of their intended disinfection and safety plan in response to the potential exposure. Employers who fail to comply with notification requirements will be subject to civil penalty. Employers are further required to report within 48 hours of learning that their site has reached the requisite number of cases constituting a COVID-19 outbreak certain prescribed information to the local public health agency in the jurisdiction of the compromised worksite. For full reporting requirements, see AB 685 available [here](#).

## Social Security

- For individuals receiving retirement, disability, and other benefits through the [Social Security Administration](#) (SSA), most services are still available online.
- SSA is extending deadlines and suspending rep payee accountings, continuing disability reviews, and processing/collection of overpayments. Stay up to date on what SSA is doing in response to COVID-19 [here](#)

- Beware of scams related to Social Security benefit suspension: <https://oig.ssa.gov/newsroom/news-releases/march20-advisory>

## G. Food Access

### Congressional Legislation

- **Pandemic-Electronic Benefit (P-EBT):** Under the Families First Coronavirus Response Act, children ordinarily eligible for free or reduced-price school meals but whose schools closed due to COVID-19 were eligible for (P-EBT) benefits through June 30, 2020. Recently, the federal government approved P-EBT 2.0, allowing states to provide benefits for the entirety of the 2020-2021 school year. While information about the program is still forthcoming, families can prepare by making sure that their school has their most current mailing address on file. There will be no P-EBT 2.0 application. Instead, when P-EBT 2.0 begins, cards will automatically be mailed to eligible children based on the mailing address on file with their school. Stay up to date on PEBT-2.0 [here](#).

### 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 18, 2020. For information about the service in your area, contact the [Area Agency on Aging](#) in the county where the older or disabled person resides.

## H. Discrimination

### Racism and Inequality

- **Asian American Communities:** Misinformation about COVID-19, unfortunately [spread at even the highest levels of government](#), has created a hostile and at times violent environment for Asian Americans living in the United States. Increasingly the targets of hate crimes, Asian Americans are [forced to navigate the double threat](#) of race-based violence in the midst of a global health crisis. [The Asian Pacific Policy and Planning Council](#) recently launched a site to track these incidents, which will guide future prevention efforts. If you have experienced or witnessed micro-aggressions, bullying, harassment, hate speech, or violence targeting Asian Americans during the pandemic you are encouraged to report it [here](#). The Asian American Psychological Association has also compiled a [list of resources](#) to support Asian Americans in navigating the challenges posed by COVID-19.
- **Black Communities:** Black communities in the US are experiencing significantly higher rates of COVID-19 contraction and mortality. Structural inequalities, such as a long history of redlining resulting in densely populated black neighborhoods

with inadequate access to healthy food and medical care, in combination with micro-level racism, such as racial bias among treating physicians, are largely responsible for these gross health disparities. More about the role of structural and micro-level racism in COVID-19 outcomes available [here](#). Additionally, the [NAACP](#) has published a thorough [report](#) on the systemic inequities highlighted by the pandemic along with advocacy recommendations, as well as a [reporting site](#) for those who have experienced discrimination during the pandemic.

#### Race Sensitive Resources:

- [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. Most recently, the coalition submitted a list of priorities to Congress in response to the gross health disparities Asian Pacific American communities are experiencing and the surge in hate crimes against Asian Americans as a result of COVID-19. Letter available [here](#).
- [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](#).
- [Racial Equity Tools](#): A website designed to support individuals and groups working towards racial equity, [Racial Equity Tools](#) has compiled an extensive list of race-sensitive resources and educational materials available [here](#).
- [The African American Policy Forum](#): The [African American Policy Forum](#) is a cutting-edge think-tank dedicated to dismantling structural inequity. The Forum has recently embarked on a new initiative called “Under the Blacklight,” a speaker series moderated by Kimberle Crenshaw addressing the intersectional vulnerabilities laid bare by COVID. Series available [here](#).
- [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](#). NILC has also recently released a summary of the provisions in the U.S. Citizenship Act that affect immigrant access to health and benefits, analysis available [here](#).
- [America’s Voice Education Fund](#): A non-profit fighting to transform the immigration system and ensure freedom and security for immigrants in the U.S., [America’s Voice](#) has compiled a list of resources ranging from healthcare to unemployment benefits, available [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.
- Practical Tips:
  - Co-authored by a black family medicine doctor and a critical race theory scholar, [this article](#) offers practical tips for patients of color on how to mitigate micro-level discrimination in the healthcare system.
  - The National Association of School Psychologists has put together a [list of tips](#) for parents and caregivers outlining how to support children experiencing stigma and racism during COVID-19.

## 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). Unvaccinated 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. Examples can be found [here](#).
- **Behavioral Health:** The U.S. Administration on Aging through their [elder care locator](#) offers both national and local mental health resources for older adults. List of resources available [here](#).

## J. Tax Resources

### Individual Income Tax Returns

- **Filing for 2020:** Unless you choose to file for an [extension](#), federal taxes and any remaining federal income taxes owed for 2020 are due May 17, 2021. There are two notable federal exceptions: (1) Taxes are due April 15 for anyone paying estimated taxes, including any small business; (2) Taxes are due June 15 for anyone living in Texas, Oklahoma, and Louisiana who were hit by the February storms. State filing deadlines for tax returns vary. The California filing deadline is May 17, 2021. 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.
- **Earned Income Tax Credit (EITC) Relief:** Low- to moderate-income workers with qualifying children may be eligible to claim the Earned Income Tax Credit (EITC) if certain qualifying [rules](#) apply. If your earned income was higher in 2019 than in 2020, you can use the 2019 amount to figure your EITC for 2020. This temporary relief is provided through the Taxpayer Certainty and Disaster Tax Relief Act of 2020. More information [here](#).
- **Self-Employed Sick and Family Leave Tax Credit:** Under the Families First Coronavirus Response Act (FFCRA), eligible self-employed individuals are able to determine their qualified sick and family leave equivalent tax credits with the new IRS form [7202](#). Eligible taxpayers should claim the tax credits on their 2020 Form 1040 for leave taken between April 1, 2020 and December 31, 2020. More information [here](#).

- Charitable Tax Deduction: Individual taxpayers can now claim an "above-the-line" deduction of up to \$300 for cash donations made to charity during 2020. While cash contributions to most charitable organizations qualify, those made to supporting organizations and donor-advised funds do not. More information including a qualifying organization search tool available [here](#).

#### Stimulus Payments

- Unlike employment benefits (see the Workers section of Employment/Income Concerns), [stimulus payments are not considered taxable income](#). Additionally, taxpayers who were eligible for the 2020 stimulus payments and [didn't receive](#) one or both or who received less than what they were owed—e.g. taxpayers whose 2019 income was higher than their 2020 income or people who did not file tax returns for 2019 or 2018- will be able to receive the money owed to them via their 2020 federal tax return by claiming the [refundable Recovery Rebate Credit](#).

#### Small Businesses Tax Returns

- Filing for 2020: Congress has determined that small business owners who received a tax-free, forgiven loan from the Paycheck Protection Program [are permitted to deduct businesses expenses](#) paid for with their loan money. Legislation available [here](#).

#### 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 [litc@uchastings.edu](mailto:litc@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.

#### K. Additional Resources

- [LawHelp.org](#)
- [LegalAidatWork](#)
- [Justice in Aging](#)

- [La Raza Centro](#)
- [Consumer Financial Protection Bureau](#)
- [CDC Website](#)
- [CDC Weekly COVID-19 Newsletter](#)
- [WHO Website](#)
- [SFDPH Website](#)

#### Volunteer or Donate

- [The Mental Health Fund](#): Become a crisis counselor for those suffering from mental health issues due to the pandemic. Counselors are trained to answer texts from people in a crisis, and to that end learn active listening, collaborative problem solving, and safety planning.
- [Little Brothers of SF](#): Help your local San Francisco elderly population by donating kits filled with essentials including toiletries and cleaning supplies.
- [San Francisco Food Bank](#): Volunteer at the San Francisco/Marin Food Bank where you can help get food out to your community.