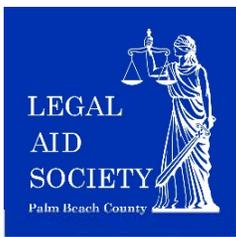




Legal Information and Resources during the COVID-19 Pandemic

Legal Aid Society of Palm Beach County, Inc.

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The Legal Aid Society of Palm Beach County is tracking the many developments and changes in the law that may impact the clients that we serve. We are aware that you have been inundated with news and proposals that are often conflicting as it relates to how to handle important financial obligations. Some proposals have been enacted, some are awaiting congressional approval, and others lack sufficient detail to make them understandable to our clients who just want to earn a living, feed their families and pay their bills.

The information found in this resource guide is not a substitute for legal advice. This is a guide. It is a starting point for residents of Palm Beach County. The purpose of this information is to provide you with knowledge to help you and your family make sound decisions that might impact your credit, housing, employment, and public benefits.

Special thanks to staff of the Legal Aid Society of Palm Beach County, Legal Services of Greater Miami, Inc., National Consumer Law Consumer Law Center, and the Consumer Financial Protection Bureau for the contribution of information and resources to this guide.

Robert A. Bertisch, Esq.
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Additional Funding Provided by Palm Beach County

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LANDLORD TENANT RESOURCES

What PALM BEACH COUNTY renters need to know during the coronavirus pandemic?

This document was developed to answer many of the questions that tenants have at this time regarding landlord-tenant relationships- from evictions to your rights if you are diagnosed with the corona virus. This document is not meant to be a complete summary of Florida's Landlord/Tenant Law nor is it intended for the purpose of providing legal advice.

I don't have enough money for this month's rent. Can my landlord evict me?

On April 2, 2020, Governor Ron Desantis issued an Executive Order suspending and tolling residential evictions for 45 days. This suspension regarding evictions specifically applies to evictions for non-payment of rent.

Additionally, Congress passed the CARES Act to address the COVID-19 crisis. As of March 27, 2020, if you are a tenant living in federally subsidized housing or your landlord has a federally backed mortgage loan (FHA, VA, Fannie Mae, Freddie Mac, etc.), the landlord cannot file an eviction for non-payment of rent or charge you late fees for the next 120 days (through July 25, 2020). After the 120 days, if you still owe rent to the landlord, the landlord must give you a 30-day notice to pay any outstanding rent before filing an eviction. For more information about CARES: <https://www.nhlp.org/wp-content/uploads/2020.03.27-NHLP-CARES-Act-Eviction-Moratorium-Summary.pdf>

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If I am protected from a non-payment eviction, do I still have to pay the rent?

Yes. Even if you live in federally subsidized housing or your landlord has a federally backed mortgage loan, you still owe the rent and will eventually have to pay it.

How do I know if my landlord has a federally backed mortgage loan?

Unfortunately, there is not an easy way for tenants to look up this information. If you need assistance, you should contact a member of our Fair Housing Project for assistance at 561-655-8944 ext. 326.

My housing isn't covered by these new protections. Can my landlord evict me?

If your housing isn't covered under the CARES Act and you do not pay next month's rent, your landlord can serve you with a 3-day notice to pay rent. You should talk to your landlord to see if you can work out a payment plan. After the deadline on the notice passes, the landlord can file an eviction in the court.

Can my landlord evict me?

Evictions in Palm Beach County are partly on pause during this pandemic. While your landlord can terminate your lease and file an eviction case against you, the issuance of Writ of Possessions are suspended currently. A Writ of Possession is the legal document that gives the Sheriff permission to remove you from your home.

Do I still have to pay rent right now?

Yes. Pay your rent like you normally do and get a receipt. If you can't make your rent payment, talk to your landlord right away. Tell your landlord why you can't make rent. Keep any papers you have about why you can't make rent, for example, if you got a letter or an email about losing your job or getting fewer hours. But, even if you can't pay rent, and your landlord ends your lease or files an eviction case against you, the sheriff can't come remove you from your home.

Can the landlord evict me without going to court?

No. A landlord has to go to court first and follow the law for evictions. A landlord cannot lock you out or do something else to make you leave. If this happens, call the police (911) right away. If this occurs, the tenant may sue for actual and consequential damages or 3 months' rent, whichever is greater, plus court costs and attorney's fees.

What if my lease is expiring at the end of the month?

Landlords and tenants should work together to figure out how people can remain in their apartments while this crisis is going on." Month-to-month leases could be one solution, if a tenant and a landlord can come to an agreement for the duration of the pandemic and then decide what happens once the crisis comes to an end. Such an agreement should be in writing.

What you should know about evictions, reasonable accommodations and the corona virus?

A sheriff will not remove you or ask you to leave your home since the court is not issuing "Writs of Possession." Additionally, a reasonable accommodation can be requested at any time during the eviction process, up until the tenant vacates the property. Thus, a person with a disability can request more time to vacate a property if the failure to vacate promptly is related to their disability.

Can my landlord raise my rent right now?

If you currently have a lease in effect, "that lease governs." But if you are at the end of the lease or a month-to-month tenant, a rent increase is still possible.

What if I don't feel safe in my home?

If you feel you are in danger of abuse, please call 911. They can help you to get help, safety and support. All court cases related to domestic violence are deemed an essential service by the 15th Judicial Circuit. You can still file a Petition for a restraining order during the COVID19 State of Emergency.

What if I need help paying my rent or my bills?

If you need help paying your rent, you may be able to get temporary help from the county. See next page for a list of area agencies that can possibly assist with rent and utility.

I have a Section 8 voucher, public housing, or some other subsidized housing and I lost my job. What should I do?

Immediately report your loss of income to your public housing authority so your rent can be adjusted. The next month's rent should be based on your new income. If there is a delay in adjusting your rent because of the COVID-19 crisis, you should receive a retroactive rent adjustment.

TENANTS' RIGHTS TO REPAIRS

Is my landlord required to make repairs during the Coronavirus pandemic?

Your landlord is required under Florida law to comply with local building, housing and health codes. Please note that the COVID-19 pandemic may delay your landlord's ability to make repairs. For non-urgent repairs, tell your landlord and give your landlord time to make repairs. If the problems in your unit affect your health and safety, ask the landlord to make repairs right away.

What structures are covered?

The following are structures that your landlord must keep in good repair: roof, windows, screens, doors, floors, steps, porches, exterior walls and the foundation. If your home is neither a single-family home nor a duplex, then the landlord must also keep the structure free from rodents and insects; and your landlord is required to provide garbage removal, plumbing, hot water and heat.

How Do You Report Repairs to Your Landlord?

1. Write a letter to your landlord, specifying the items that need to be repaired, along with the following:
 - a. Provide a seven-day deadline to make the repairs;
 - b. Inform landlord that if repairs are not made within seven days, you will exercise your right to withhold rent, or a portion of it;
 - c. Date the letter;
 - d. Make a copy of the letter to keep for your records; and
 - e. Send the letter by certified mail, return receipt requested (if you are unable to send the letter by certified mail, then take the letter to your landlord/property manager, and bring an adult with you to witness the delivery).
2. If your landlord makes some reasonable efforts toward making the repairs specified in the letter, then you should pay next month's rent timely, and keep track of continued efforts to complete the repairs.

What do I do if my landlord does not make the repairs that I requested? If the landlord does not make any effort to make the repairs, send a letter to the landlord through certified mail demanding that the repairs are made within 7 days of the letter or you will withhold your rent.

*See a sample of the letter below. If you have any questions or require assistance, please contact the Fair Housing Project of the Legal Aid Society of Palm Beach County, Inc. at 561-655-8944.

TENANT'S NOTICE TO LANDLORD OF INTENTION TO WITHHOLD RENT

Date:

Landlord's Name:

Address: City, State, Zip Code:

Dear: Landlord's Name:

This Notice is to advise you that you are in material non-compliance with the requirements of the Florida Residential Landlord and Tenant Act and/or our rental agreement.

Pursuant to Florida Statutes 83.60, I hereby give notice to the landlord that

I/We, _____ Tenant(s) of (Tenant's Address)

intend not to pay rent due unless and until each of the following repairs are completed in my rental unit within seven (7) days after delivery of this notice:

- 1.
- 2.
- 3.
- 4.
- 5.

The above cited defective condition(s) constitute(s) your material noncompliance with the landlord's obligation to maintain the premises, Florida Statutes 83.51(1). This letter is sent to you pursuant to Florida Statute 83.56.

Tenant's Signature:

Tenant's Name:

Phone Number:

*Tenant(s): Hand deliver to landlord or landlord's agent. Retain/Keep a copy for your records.

MORTGAGE RELIEF: TIPS AND GUIDANCE

The information provided in this guide is to assist you in the event that you are unable to make your mortgage payments due a loss of income or increase of expenses due to COVID-19.

What do I do if I cannot pay my mortgage because of the COVID-19 Pandemic?

If you can, pay your mortgage. If you cannot pay your mortgage, please communicate with your loan servicer preferably in writing to see what programs are available to help you during this crisis.

Have foreclosures been suspended in the State of Florida?

Governor Ron Desantis issued an Executive Order on April 2, 2020 suspending and tolling foreclosures for 45 days which means that no one in the State of Florida will be forced to move out of their home as a result of not paying their mortgage for 45 days from April 2, 2020. Please note that although foreclosures have been suspended in the State of Florida you are still responsible for the monthly payments and have not been relieved of this obligation.

In Palm Beach County, per the 15th Judicial Circuit Order: **Administrative Order 12.510 Mitigating Measures in Response to COVID-19 states that all scheduled foreclosure sales are hereby cancelled up to and including May 1, 2020.**

Non-essential court proceedings have been suspended beginning March 18, 2020, through the end of business on May 1, 2020, unless the presiding judicial officer determines that the matter may be effectively conducted remotely with all parties using communication equipment. For more information, see **AO 12.510**.

If foreclosure sales have been suspended in Palm Beach County, do I still have to pay my mortgage?

Yes, the 15th Judicial Circuit's Administrative Order (AO) does not excuse or toll any payment that you owe on your mortgage, nor is the Legal Aid Society of Palm Beach County, Inc. suggesting that you miss any mortgage payment due. Failure to timely remit your mortgage payment can result in late fees, interest and ultimately foreclosure.

I heard on the news that the federal government has suspended all foreclosures. Is that true?

The suspension announced by President Trump and members of the Administration only apply to limited circumstances to specific mortgage loans owned by federal agencies.

Has the federal government taken any action to impact foreclosures?

****There is no uniform federal policy concerning COVID-19 and suspension of mortgage loan foreclosures. The response varies by loan investor. Many outstanding mortgage loans are subject to rules imposed by these five major investors: Fannie Mae, Freddie Mac, Federal Housing**

Administration (FHA), Veterans Affairs (VA), and the U.S. Department of Agriculture's Rural Home Service (RHS).

Do you have any advice for contacting my mortgage servicer about any mortgage relief programs that are available?

Our strong advice is to proceed with caution in dealing with your mortgage servicer. While many mortgage loans are eligible for 12 months of forbearance as a result of directives from FHA, Fannie Mae and Freddie Mac, making that change can throw your escrow out of balance, cause interest and escrow advances to be turned into interest-bearing principal upon a modification or make the accounting more complicated.

Even if you try to communicate by phone with servicers, they are switching their employees who answer the phone to working from home and it is difficult to get through.

Are there any restrictions placed on mortgage servicers from reporting negative information to the credit bureaus?

Currently, there is no prohibition on negative credit reporting during that time frame.

How do I know if my loan is owned by one of the federal agencies that are helping homeowners?

The following are tools to quickly determine which investor's foreclosure suspension rules apply to a particular homeowner's mortgage loan:

- FANNIE MAE AND FREDDIE MAC LOANS: Fannie Mae and Freddie Mac have easy loan look-up websites to determine if they own a mortgage. See <https://ww3.freddie.mac.com/loanlookup/> and <https://www.knowyouroptions.com/loanlookup#>.
- FHA LOANS: To determine if a loan is FHA-insured, look for an FHA case number on the mortgage document, specific language in the mortgage and note forms, or through the payment of an FHA premium on the mortgage statement. In some cases, unfortunately, loans may have been stripped of their FHA-insured status; call HUD's National Servicing Center at 877-622-8525 if there are questions.
- VA LOANS: A VA guaranteed loan also has specific language in the note and mortgage identifying it as a VA loan, and there are fees paid to the VA noted in closing documents.
- While a borrower with a mortgage directly extended by the RHS will be very familiar with the agency, homeowners with privately serviced RHS-guaranteed loans often do not know the loan's status. If an RHS-guaranteed loan is suspected, directly ask the servicer to review the homeowners' closing documents.

How do I find information on any foreclosure moratoriums or foreclosure suspensions?

Below are links to Foreclosure Moratoriums and Suspensions by the Major Mortgage Investors:

- FHA — <https://www.hud.gov/sites/dfiles/OCHCO/documents/20-04hsgml.pdf>
- VA — https://www.benefits.va.gov/HOMELOANS/documents/circulars/26_20_8.pdf

- USDA Direct (bottom of page 1) — https://www.rd.usda.gov/sites/default/files/USDA_SA_COVID19_SFHContinuity03202020.pdf
- USDA Guaranteed — https://www.rd.usda.gov/sites/default/files/USDA_RD_SA_Foreclosure_and_Eviction_Relief_COVID19_NationalEmergency.pdf
- Fannie Mae — <https://singlefamily.fanniemae.com/media/22261/display>
- Freddie Mac — <https://guide.freddie.mac.com/app/guide/bulletin/2020-4>

FAIR HOUSING GUIDANCE

The state, local and federal fair housing laws prohibit discrimination based on race, color, gender, national origin, disability, religion, and familial status. In Palm Beach County, residents are protected by four additional protected classes including age, marital status, sexual orientation, and gender identity and expression.

Under the fair housing laws:

- It is illegal to deny you housing or shelter because you are from one of the countries most affected by Covid-19 or are perceived as being from such a country.
- It is illegal to have different rules for you than for everyone else because you are from one of the countries most affected by Covid-19 or are perceived as being from such a country.
- It is illegal for a landlord to send you terminate your lease or try to evict you because you are from one of the countries most affected by Covid-19 or are perceived as being from such a country.

RELIEF FOR CONSUMERS

What do I do if I can't pay my credit card bills?

If you're not able to pay your bills on time as a result of the coronavirus, contact your credit card companies, lenders and servicers to let them know about your situation. Being behind on your payments can have a lasting impact on your credit. The Consumer Financial Protection Bureau and other financial regulators have encouraged financial institutions to work with their customers to meet their community needs.

If you are already experiencing difficulty or anticipating problems making credit card payments as a result of the coronavirus, you should reach out to your credit card company by calling the number on the back of your credit card or on your monthly statements. Credit card companies and lenders may be able to offer you a number of options to help you. This could include waiving certain fees like ATM, overpayments, and late fees, as well as allowing you to delay, adjust, or skip some payments.

What if my credit card debt is being handled by a debt collection company?

If you currently have a debt in collections, you can contact the debt collector and try and work with the collector to identify a realistic repayment plan. The Consumer Financial Protection Bureau offers a number of resources for contacting and negotiating with debt collection companies.

STUDENT LOANS

What if I can no longer afford to pay my student loans?

As of March 20, 2020, all borrowers with federally held student loans will automatically have their interest rates set to 0% for a period of at least 60 days. In addition, each of these borrowers will have the option to suspend their payments for at least two months to allow them greater flexibility during the national emergency. This will allow borrowers to temporarily stop their payments without worrying about accruing interest.

Who can tell me if my loans will have their interest rate reduced?

Contact your loan servicer (<https://studentaid.gov/manage-loans/repayment/servicers#your-servicer>) online or by phone to determine if your loans are eligible. Your servicer is the entity to which you make your monthly payment. If you do not know who your servicer is or how to contact them, visit [StudentAid.gov/login](https://studentaid.gov/login) or call us at 1-800-4-FED-AID (1-800-433-3243; TTY for the deaf or hearing-impaired 1-800-730-8913) for assistance.

What if I have a student loan through a private lender?

If you have a private student loan, you will need to contact your loan administrator right to see if they are offering any relief or forbearance programs.

Where can I get additional information on student loans relief?

Please visit <https://studentaid.gov/announcements-events/coronavirus> for additional information.

PROPERTY TAX RELIEF

What if I am unable to pay my property taxes?

The State of Florida has extended the deadline to pay your property taxes from March 31, 2020 to April 15, 2020. For further information about property taxes and what to expect if you are unable to pay your property taxes by the extended deadline, please visit www.pbctax.com.

RELIEF FOR CAR OWNERS WITH AUTO LOANS

What if I cannot pay my car payment this month because of the COVID-19 pandemic?

You should contact your lender as soon as you know that you are not able to meet your monthly payment. You should ask the lender about any programs that you may be eligible for. Your lender may have programs that will reduce your car payment temporarily, allow you to skip a payment or two, or move your monthly payment to the end of your loan.

AVOIDING SCAMS IN THE ERA OF THE COVID-19 PANDEMIC

Scammers are taking advantage of fears surrounding the coronavirus. Below are some tips from the Consumer Financial Protection Bureau (CFPB) and Federal Trade Commission (FTC) websites on how to avoid scams in the era of the COVID-19 pandemic:

Scams offering COVID-19 vaccine, cure, air filters, testing

The FTC warned about an increasing number of scams related to vaccines, test kits, cures or treatments, and air filter systems designed to remove COVID-19 from the air in your home. There is no vaccine for this virus, and there is no cure. Testing is available through your local and state governments, but these tests are not delivered to your house. If you receive a phone call, email, text message, or letter with claims to sell you any of these items—it's a scam.

Fake coronavirus-related charity scams

A charity scam is when a thief poses as a real charity or makes up the name of a charity that sounds real to get money from you. Be careful about any charity calling you asking for donations. If you are able to help financially, visit the website of the organization of your choice to make sure your money is going to the right place. And be wary if you get a call following up on a donation pledge that you don't remember making—it could be a scam.

“Person in need” scams

Scammers could use the circumstances of the coronavirus to pose as a grandchild, relative or friend who claims to be ill, stranded in another state or foreign country, or otherwise in trouble, and ask you to send money. They may ask you to send cash by mail or buy gift cards. These scammers often beg you keep it a secret and act fast before you ask questions. Don't panic! Take a deep breath and get the facts. Don't send money unless you're sure it's the real person who contacted you. Hang up and call your grandchild or friend's phone number to see if the story checks out. You could also call a different friend or relative.

Scams targeting your Social Security benefits

While local Social Security Administration (SSA) offices are closed to the public due to COVID-19 concerns, SSA will not suspend or decrease Social Security benefit payments or Supplemental Security Income payments due to the current COVID-19 pandemic. Scammers may mislead people into believing they need to provide personal information or pay by gift card, wire transfer, internet currency, or by mailing cash to maintain regular benefit payments during this period. Any communication that says SSA will suspend or decrease your benefits due to COVID-19 is a scam, whether you receive it by letter, text, email, or phone call. Report Social Security scams to the SSA Inspector General online at oig.ssa.gov.

Say No if you are contacted by someone who ask you for your Social Security Number, bank account number, any credit card information, Medicare ID number, drivers license number or any other personally identifying information by phone, e-mail, or in person.

RELIEF FOR SMALL BUSINESSES

Many small businesses have been impacted by COVID-19. Below is some information and resources to help small business owners who have been impacted by COVID-19.

What if I have not filed my annual report with the State of Florida?

The State of Florida has extended the filing deadline for your annual report to June 30, 2020 on www.sunbiz.org. You will need your business information, document number and a valid form of payment. A late fee of \$400 will be assessed if the annual report is not filed by July 1, 2020.

What assistance is available from the federal government?

There are two forms of SBA loans available: Disaster Recovery Loans and Paycheck Protection Loans under the new CARES Act. For more information and to apply visit:

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources#section-header-2> and <https://www.sba.gov/funding-programs/loans/paycheck-protection-program#section-header-2>

What assistance is available from the State of Florida?

The State of Florida is offering loans through the Florida Small Business Emergency Bridge Loan Program. The loan is available to small businesses who have sustained economic damage up to \$50,000 per eligible small business. For more information, please contact the Florida Department of Economic Opportunity at <http://floridasbdc.org/disaster/ebf/>.

Can nonprofits apply for any loans or assistance? Florida's new COVID-19 bridge loan program?

Nonprofit organizations are not eligible for a Emergency Bridge Loan from the State of Florida. However, there are some federal loans and assistance available for nonprofits through the SBA's Economic Injury Disaster Advance Loan program. Additional information for nonprofit eligibility for financial assistance under the CARES Act may be found by visiting <https://www.councilofnonprofits.org/trends-policy-issues/loans-available-nonprofits-the-cares-act-public-law-116-132>).

Does your business need to have employees to apply for a Paycheck Protection Loan under the CARES Act?

Businesses that employ independent contractors may also apply, the loan amount is limited to \$100,000. Please visit <https://www.sba.gov/funding-programs/loans/paycheck-protection-program#section-header-2> for more info on eligibility and how to apply.

Below is a chart describing the key elements of both the Paycheck Protection Program (PPP) and the Economic Injury Disaster Loan (EIDL):



INFORMATION ON REEMPLOYMENT ASSISTANCE

What if I have been laid off due to the COVID-19 pandemic?

If you have been laid off, unable to work, or not being paid because of COVID-19, you can apply for Reemployment Assistance online or via phone. Please expect high call volume and issues with the website. You may also file apply for reemployment assistance by paper. For more information visit the Department of Economic Opportunities' official website:

<http://floridajobs.org/>

I lost my job, have substantially reduced hours, or was forced to take unpaid leave. What are my options:

You may file a claim for Unemployment Insurance benefits (a/k/a Reemployment Assistance) with the Florida Department of Economic Opportunity (DEO). To apply visit:

<https://connect.myflorida.com/Claimant/Core/Login.ASPX>

For more information about Reemployment Assistance as it relates to COVID-19, including eligibility requirements and how to file a claim, please visit http://floridajobs.org/docs/default-source/reemployment-assistance-center/ra-covid-19-faqs-eng.pdf?sfvrsn=805543b0_14. You may also call 800-204-2418 but it may be difficult to reach someone on the phone because of the large number of people calling.

I was denied reemployment assistance, what can I do?

You have a right to appeal your denial. You should immediately request an appeal hearing.

INCOME TAX RELIEF

What if I have not completed my 2019 income taxes?

The Internal Revenue Service has extended the federal income tax filing date from April 15, 2020, to July 15, 2020.

Do I have to request an extension to take advantage of the new filing date?

No, the extension to file your taxes has been automatically extended to all taxpayers.

Will I be eligible to receive a stimulus check?

Tax filers with adjusted gross income up to \$75,000 for individuals will receive \$1,200. Married couples with joint filing status with adjusted gross income up to \$150,000 will receive \$2,400. Parents will receive an additional \$500 per qualifying child. You will not be eligible for a payment if you were listed as a dependent on someone else's tax return.

Will I be eligible for a stimulus check if my only source of income is Social Security Retirement or Disability benefits?

Social Security recipients who are not typically required to file a tax return do not need to take any action, and will receive their payment directly to their bank account. The IRS will use the information on the Form SSA-1099 and Form RRB-1099 to generate \$1,200 Economic Impact Payments to Social Security recipients who did not file tax returns in 2018 or 2019. Recipients will receive these payments as a direct deposit or by paper check, just as they would normally receive their benefits.

How will I receive my stimulus check?

If you have previously received your income tax refund through direct deposit with the IRS, then you will receive your funds automatically. If the IRS does not have your direct deposit information on file then you will receive a paper check in the mail. For additional information, please contact the Internal Revenue Service at www.irs.gov.

PUBLIC BENEFITS

What if my Florida driver license is going to expire soon?

All Florida driver licenses, commercial driving licenses and identification cards set to expire in the next 30 days will be granted a 30-day extension beyond their current expiration date. Visit Florida Highway Safety and Motor Vehicles website for more information and updates.

How can I apply for food stamps?

To apply for food stamps, you will need to apply online at <https://www.myflorida.com/accessflorida/>.

I am a caregiver for a senior over the age of 60 years old, where can I get information and resources to help me?

You can contact the Area Agency on Aging for Palm Beach County at **866-684-5885** for help with services for seniors including food and nutrition, health and wellness, long term care, or home care.

What do I do if I suspect that a senior or vulnerable adult is being abused, neglected or financially exploited?

To report any known or suspected abuse, neglect, exploitation or self-neglect of vulnerable adults (elderly or disabled), please call the Florida Department of Children and Families' Florida Abuse Hotline which receives reports 24 hours a day: 1-800-962-2873. Reports are also accepted online at: <https://reportabuse.dcf.state.fl.us/>.

ADDITIONAL RESOURCES

***Please note that the information below is subject to change and for additional details the specific organization should be consulted.**

AUTO LOANS

If your auto loan lender is not working with you, there may still be options available. **Below are some recommendations from the National Consumer Law Center:**

AUTO – National Consumer Law Center Recommendations:

Keeping Current on Car Payments. Do not pay credit card debts, medical bills, or other low priority debts ahead of car payments. If you skip payments on low priority debts, you will not be in immediate danger of losing your property. Skip one or two car payments and you risk losing your car. If you find it necessary to miss payments on low priority debts, try to get caught up on your back-payments as soon as possible.

Keep Your Car's Damage Insurance Current. If your damage insurance lapses, the creditor is likely to add replacement insurance to your car payments that is much more expensive and offers much less protection than insurance you could purchase yourself. You will have even more trouble keeping up your now higher cost car payments.

Consider Cancelling Other Insurance and Add-ons. Often, as part of a car sale, the dealer has sold you add-on products—a service contract, credit life insurance, credit accident and health (or disability) insurance, credit unemployment insurance, GAP insurance, theft protection, tire protection, key fob replacement, or an auto club membership. These add-ons are often overpriced or even worth very little. Find out whether you can cancel these add-ons and get a rebate of the unused part of their cost. The rebate may help you make one or more of your payments on the car and may make future payments lower.

Negotiate with the Creditor. Some creditors may be willing to allow you to skip a payment or make a payment late. If you get an agreement, confirm it in writing. Make sure the agreement is one that you can comply with. For example, if the creditor allows you to make a payment ten days late, make sure before you agree to this that you really can make the payment then.

Sell the Car. If you cannot afford your car loan payments, insurance, and maintenance costs, you are generally better off selling the car than having it repossessed. Selling the car yourself before it is repossessed will bring in a much higher price than a repossession sale would, you will not have to pay the creditor for the creditor's repossession, storage, and sales expenses, and you can obtain a larger rebate on any service contract, automobile insurance, or credit insurance that you cancel along with the sale. Your credit rating will also be higher than if the car is repossessed.

Because the creditor has a lien on your car, you can only sell it with clear title if you use the sale proceeds to pay the creditor the full outstanding balance. If you cannot sell the car for as much as is owed on the loan, you will have to pay the creditor the difference, unless you convince the creditor to take less.

HYUNDAI

Offering up to six months of payment coverage if you bought a Hyundai between March 14 and April 30, 2020 and lost your job this year. It's also offering up to three months of deferred payments through April 30, as well as other coverage for customers who recently lost their job.

Link to Hyundai: <https://www.hyundaiusa.com/us/en/assurance/hyundai-assurance>

MORTGAGE RELIEF

Here is a list of what banks and mortgage companies are doing to help customers affected by the coronavirus:

ALLY

Effective Wednesday, March 18, Ally is offering the following financial support initiatives: Will defer payment for existing auto customers for up to 120 days without incurring late fees or finance charges. Will give new auto customers the option to delay first payment for 90 days. Will defer payment for existing mortgage customers for up to 120 days without incurring late fees or finance charges. Will waive overdraft, expedited checks and debit card fees for existing bank customers for the next 120 days.

Link to Ally: <https://www.ally.com/coronavirus-response/?CP=EML400001705>

BANK OF AMERICA

Will refund overdraft fees, non-sufficient funds fees and monthly maintenance fees upon request for banking and small business customers. Will defer payments and issue refunds on late fees upon request for banking and small business customers. Will defer payments and issue refunds on late fees for small business loans upon request. Will defer payments, with payments added to the end of the loan, for auto loans upon request. Will defer payments, with payments added to the end of the loan, for mortgages and home equity lines of credit upon request. Will pause foreclosure sales, evictions and repossession.

Link to BOA: <https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus>

CAPITAL ONE

Will offer financial relief options upon request, including limiting fees, providing minimum payment assistance and offering deferred loan payments.

Link to Capitol One: <https://www.capitalone.com/coronavirus/>

JPMORGAN CHASE

The bank has said it will offer additional assistance to those affected by coronavirus.

Link to Chase: <https://www.chase.com/digital/resources/coronavirus>

JP NUTTER MORTGAGE (Reverse Mortgages)

Effective March 18, 2020, JP Nutter will waive the assessment of new late fees for customers for the next 90 days. **Effective March 18, 2020, JP Nutter will suspend negative credit reporting for payments that are received after their due date for the next 90 days. Please note that this is not applicable to loans that have previously been reported as delinquent.** As an example, if a customer has not made their January and February 2020 mortgage payments, and is also not able to make their March 2020 payment, JP Nutter will continue to report them as 60 days delinquent to their credit bureaus as opposed to 90 days delinquent.

Effective March 18, 2020, foreclosures have been placed on hold for 90 days. If you are currently delinquent on your mortgage loan, JP Nutter will not refer your loan to foreclosure during this time period. JP Nutter has a several assistance programs that may assist you during this time. We strongly encourage you to contact the Default Counseling Department at [800-943-7334](tel:800-943-7334), ext 1865 or our Loss Mitigation Department, ext 1863, to discuss what program may work best for you.

CITI

Effective Monday, March 9, Citi will do the following for an initial 30 days: Will waive fees on monthly services and penalties for early CD withdrawal for banking customers. Will waive monthly service fees, remote deposit capture charges and penalties for early CD withdrawal for small business customers. Offer credit line increases and collection forbearance programs for credit card customers. Offer a range of hardship programs through their service provider, Cenlar FSB, for eligible mortgage customers. Link to Citi:

<https://online.citi.com/US/JRS/pands/detail.do?ID=covid19>

SANTANDER BANK

Will temporarily suspend payments, as well as refund late payment and overdraft fees for bank customers, stop collection calls, suspend mortgage and home equity line of credit foreclosures. It will also waive early withdrawal penalties on CDs and waive outgoing wire fees for customers. Will offer extensions and payment deferral accommodations for small business clients. And will offer credit card limit increases. It will also expand payment deferrals, waive late charges and issue lease extensions. Link for Santander: <https://www.prnewswire.com/news-releases/santander-us-announces-covid-19-relief-efforts-301028271.html>

TD BANK

Will offer financial relief options upon request, including fee refunds, early penalty-free access to CDs and payment extensions. Link for TD Bank: <https://www.td.com/us/en/personal-banking/COVID-19/>

WELLS FARGO

Will offer fee waivers, payment deferrals and other expanded assistance for credit card, auto, mortgage, small business and personal lending customers who contact Wells Fargo directly. Will suspend residential property foreclosure sales, evictions and involuntary auto repossessions. Link to Wells Fargo: <https://www.wellsfargo.com/jump/enterprise/coronavirus-response>

CREDIT CARD RELIEF

Credit card issuers offer customer assistance in response to Coronavirus:

[Additional information and resources can be found at https://www.bankrate.com/banking/coronavirus-list-of-banks-offering-help-to-customers-financial-hardship/](https://www.bankrate.com/banking/coronavirus-list-of-banks-offering-help-to-customers-financial-hardship/)

American Express

According to reporting from The Points Guy, American Express cardmembers who experience financial hardship as a result of coronavirus can reach out to Customer Care Professionals by calling the number on the back of any Amex card, using online chat or through the Amex app. The issuer is working with customers on an individual basis to find personal solutions which may include waiving late fees or return check fees, waiving interest charges for a period of time, reduced monthly payments or a temporary interest rate reduction.

Bank of America

Bank of America has a help page / <https://about.bankofamerica.com/promo/assistance/latest-updates-from-bank-of-america-coronavirus> for customers to find resources they can use if affected by coronavirus. Call the number on the back of your card or reach out online or via mobile app to ask about individual assistance options or the bank's hardship program.

Barclays

Customers already experiencing difficulty or anticipating problems making payments are encouraged to reach out to the specialist teams at Barclays for assistance. The issuer is also “enabling customers to apply for a temporary increase on their credit card limit.”

Capital One

Cardholders are encouraged to use digital tools online and via the Capital One mobile app for account management. According to the same New York Times report, Capital One may allow eligible cardholders facing hardship to skip payments without accruing interest, but those impacted financially by the virus should contact Capital One to work out an individual solution.

Chase

Account holders who have been affected by coronavirus should call the number on the back of their credit card or on their monthly statement.

Citi

Eligible Citi credit cardholders may make use of “always on” assistance programs, which include credit line increases and collection forbearance options. According to a representative from the issuer, cardholders are encouraged to reach out if they need assistance so Citi can work with them individually to understand their particular needs and ensure assistance accordingly.

Discover

In a statement, Discover said it “will be extending relief to qualified customers who are experiencing financial difficulty caused by the spread of COVID-19. Discover customers may receive assistance that can include support related to payment timing, fees and late payments.”

Fifth Third Bank

Fifth Third developed an assistance program for customers facing hardship due to the coronavirus. Credit cardholders may defer payments (up to three payments) and will not be charged late fees during the deferral period. The bank has a dedicated hardship assistance line which customers can reach by calling 866-601-6391 between 8 a.m. and 5 p.m. ET, Monday through Friday.

Goldman Sachs (Apple Card)

Apple notified its Apple Card customers via email that any cardholder seeking assistance may enroll in a Customer Assistance Program, allowing them to skip March payments without accruing additional interest charges on their balances.

Synchrony

Synchrony Bank customers facing financial hardship should contact Synchrony and engage with the issuer’s customer service teams to discuss options. These may include waiving fees and charges across credit card accounts, evaluating credit limits to assist with purchasing power and waiving fees on Synchrony Bank deposit accounts as needed.

U.S. Bank

U.S. Bank advises customers who have been impacted by coronavirus to reach out by calling 888-287-7817 to discuss individual solutions.

Wells Fargo customers experiencing hardship related to coronavirus and in need of assistance are encouraged to call 1-800-219-9739 to speak with a trained specialist about available options.