

Direct Payments, Unemployment Insurance, And Other Financial Support For Virginians

The COVID-19 pandemic is inflicting historic harm on Americans' health, and on our economy. The damage in Northern Virginia is severe, and all of us can do our part to help end this crisis by staying home, washing our hands, and following guidelines from public health officials.

The hardship caused by the outbreak is widespread, but there are resources and assistance available for many. This summary is intended to be a guide to forms of financial support offered by the federal and state government for workers and families.

I helped enact or modify these programs in Congress, and continue to seek additional, sustained relief for Virginians to help them weather this difficult time.

Direct Payments For Virginians

The CARES Act, which I helped to pass into law, directs the IRS to deliver most Americans a payment of \$1,200 each for adults, and \$500 per dependent child under age 17. The size of payments is reduced on a sliding scale beginning at \$75,000/year for individuals and \$150,000/year for couples, phasing out entirely for those earning more than \$99,000/year individually or \$198,000/year for couples.

Most people will not need to do anything to receive their direct payment. Payments will be processed using direct deposit or address information already on file with the IRS for tax returns filed in 2018 or 2019. Non-filers [do not need](#) to file tax returns to receive payments; instead, they should [enter information here at IRS.Gov](#).

Payments began this past weekend.

An explanation of the economic impact payments is available [here](#), with an [FAQ](#), and a factsheet on the program created by the House Ways and Means Committee is [here](#).

UPDATE – Additional Links: [IRS information center](#) | [IRS FAQ](#) | [Expected Timeline](#) | [Social Security](#) | [FAQ](#)

Expanded Unemployment Insurance

The CARES Act also includes a major expansion of unemployment benefits. The law increased benefit payments by [\\$600 per week](#), and expanded the program to cover other classes of workers, including gig workers and the self-employed. In Virginia, unemployment benefits are administered by the [Virginia Employment Commission](#). Workers who have not been laid off but have seen significant reductions in hours causing a decrease in income may also be eligible for unemployment benefits.

Applications for unemployment benefits should be submitted [here](#). VEC created a helpful [tutorial video](#) to walk applicants through the process in addition to this [FAQ on claims related to coronavirus](#). **NOTE:** after filing your initial unemployment claim, you [must file weekly continuing claims](#).

I've been contacted by many constituents recently who have had trouble getting processed for benefits. Issues have primarily been caused by (1) delayed guidance from the Department of Labor needed to implement new unemployment insurance payments and (2) Virginia's unemployment system being overwhelmed by ten or more times as many applicants as it has ever had to process before. **Fortunately**, the DOL guidance was issued late last week, and Governor Northam [announced](#) a capacity surge to meet the increased demand.

With these adjustments made, VEC will begin processing unemployment claims under the CARES Act this week. **I strongly encourage all workers harmed by the COVID-19 pandemic to pursue all available options for assistance, including unemployment benefits** if they qualify.

UPDATE: send questions or issues relating to unemployment insurance to workforce@governor.virginia.gov

Paid Leave

Thanks to a provision I helped push for in the Families First and Coronavirus Response Act, **tens of millions of American private sector workers are newly eligible for paid leave during the pandemic**. The policy applies to employees of private sector employers with fewer than 500 employees, as well as many public sector workers. It covers those impacted for health reasons by coronavirus, or those caring for others during the pandemic, including children unable to attend school.

This [Department of Labor poster](#) explains the basics of the policy, with more specific guidance [here](#), an [FAQ](#), and a [factsheet on COVID-19 paid leave provisions](#) from the House Committee on Appropriations.

Federal Workers

The Families First and Coronavirus Response Act also extended **new paid leave provisions to cover federal employees** for those in certain circumstances, including those under quarantine/isolation orders, those being treated for COVID-19, those caring for others in quarantine or under treatment for COVID-19, or those caring for children because schools have been closed in response to the pandemic.

This [Department of Labor poster](#) explains the basics of the new policy, and OPM has addressed more specific questions [here](#).

Though it did not, in my opinion, happen swiftly enough (and required [strong urging from me](#) and many of my colleagues), OPM has [updated telework guidance](#) to include most of the federal workforce. OPM answered a number of questions about policies affected by COVID-19 in an FAQ [here](#).

Tax Filing

Following [requests](#) by the House Ways and Means Committee, on which I serve, **the federal tax filing deadline was extended to July 15**. Because of the Commonwealth's budget timeline, however, the state tax filing deadline [has only been extended to June 1](#).

Students

Though individuals claimed as a dependent by someone else are not eligible for direct payments, there are benefits for students under the CARES Act. Most importantly, **all federal student loan borrowers have been placed in forbearance**, meaning those with federal student loans may temporarily stop making loan payments until September 30, 2020, without facing penalties or interest.

Further details for student borrowers are available via the [Department of Education](#), and a factsheet on CARES Act education provisions is available from the [House Committee on Education and Labor](#).

Additional Support

Governor Northam released this [FAQ answering important questions for workers in Virginia](#), I strongly recommend it. My office also created a summary of [housing resources](#) for those having trouble paying their rent or mortgage, or facing other housing issues, and a summary of [food assistance](#) resources for Northern Virginians in need.

I encourage you to read and share these resources with any who need help.

We are all in this together!