

Resources for North Jersey Residents & Families

New Jersey Department of Health (NJDOH) Hotline:

- The New Jersey Department of Health (NJDOH) opened a [24-hour hotline](tel:1-800-222-1222) (1-800-222-1222) for the public to ask questions about the novel coronavirus.

Coronavirus Testing:

- Find information on coronavirus testing sites in New Jersey [HERE](#).

Direct Financial Assistance to Americans:

- Recently enacted federal bipartisan legislation provides direct cash payments to those qualifying with Social Security Numbers (SSNs).
 - \$1,200 for individual filers; \$2,400 for joint filers
 - Additional \$500 cash payment is available per child
- The full payment amount is available to those with adjusted gross income up to \$75,000 with a max of \$99,000 (individual) and \$150,000 with a max of \$198,000 (married), with a sliding phase out beyond these amounts.
- Curious to see if your family will qualify? You may calculate how much you will receive by clicking [here](#).
- Frequently asked questions (FAQs) regarding these payments are available [here](#).
- Further regarding Economic Impact Payments is available via the IRS (and regularly updated) at: <https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>

Paid Emergency Leave:

Recently enacted federal bipartisan legislation provides:

- Paid emergency leave with two weeks of paid sick leave.
 - Eligible full-time employees are entitled to two weeks (80 hours) of fully-paid time off to self-quarantine, seek a diagnosis, or receive treatment for the Coronavirus.
- Paid family and medical leave for parents who have children out of school for long periods of time.
 - Eligible full-time employees are entitled to twelve weeks paid time off at two-thirds of their regular pay to care for a family member or child whose school has closed due to the Coronavirus.

Unemployment Benefits for Workers Who've Been Furloughed or Laid Off:

- Recently enacted federal bipartisan legislation significantly expanded Unemployment Insurance for those out of work due to the impact of the coronavirus.
- These measures include:
 - Full paycheck replacement: a \$600 increase for every American, which will equal 100 percent of wages for the average worker without a paycheck during this crisis.
 - Waiving waiting weeks for benefits: allows states to waive standard waiting requirements for approval of unemployment benefits, so that workers can claim benefits more quickly.
 - Extension of benefits: an additional 13 weeks of federally-funded unemployment insurance benefits will be available immediately.
 - Expanding access: allows part-time, self-employed, and gig economy workers negatively impacted by this pandemic to access unemployment benefits.
- For more information on eligibility for NJ's Unemployment [benefits](#) and [FAQs](#).
- For more information on eligibility for New Jersey's Unemployment benefits, visit here: <https://www.nj.gov/labor/worker-protections/earnedsick/covid.shtml>
- For FAQs on coronavirus-related unemployment provisions, click [HERE](#).

New Jersey COVID-19 Jobs & Hiring Portal:

- Did you lose your job or have your hours reduced as a result of COVID-19? Businesses across New Jersey need thousands of workers for immediate hire. Learn more about who is hiring in your community here: <https://jobs.covid19.nj.gov/>

New Jersey is Looking for Healthcare Professionals to Volunteer to Serve:

- The State is welcoming anyone with prior medical experience to visit covid19.nj.gov/volunteer to join New Jersey's frontline army against COVID-19.
- New Jersey needs the help of qualified health, mental health, and related professionals to supplement our health care capacity on a temporary basis right now. Please visit the state's website to submit your information if you are willing and able to support our response to this outbreak.

New Jersey COVID-19 Fraud Task Force & New Jersey Division of Consumer Affairs' Price Gouging Complaint Form:

- New Jersey has established a joint federal-state COVID-19 fraud task force to investigate and prosecute a wide range of misconduct arising from this pandemic, including the unlawful hoarding of medical supplies, price gouging, charity scams, procurement fraud, insurance fraud, phishing schemes, and false and misleading investment opportunities.
- Residents are encouraged to report possible misconduct through a hotline established by the National Center for Disaster Fraud at (866) 720-5721 or disaster@leo.gov.
- Residents who believe that businesses have unfairly increased their prices are encouraged to file a complaint with the New Jersey Division of Consumer Affairs either [online](#) or by calling (973) 504-6240.

Manufacturing & Donating Personal Protective Equipment (PPE) and Supplies:

- Find information from the Federal Emergency Management Agency (FEMA) on how to help here: <https://www.fema.gov/coronavirus/how-to-help>.
- For anyone in New Jersey who has PPE they wish to donate, like N95 respirators, face shields, protective goggles, surgical masks, or other protective equipment, visit covid19.nj.gov/ppedonations.

Food Assistance:

Recently enacted federal bipartisan legislation strengthened nutrition security initiatives, including SNAP, student meals, seniors' nutrition and food banks.

This allows for increased flexibility in New Jersey to continue to provide school meal programs to children who are out of school because of the Coronavirus. Additional funding is going to food banks to provide meals to seniors who are homebound through programs like Meals on Wheels.

Find information on New Jersey food security programs here:

- NJHelps.org: <https://www.njhelps.org/>
- The New Jersey Department of Human Services — Division of Family Development (DFD)'s SNAP and WFNJ Updates During Coronavirus: <https://www.childcarenj.gov/SocialServices>

Resources for North Jersey Businesses

Small Businesses:

- **New Federal Resources:**

- The programs and initiatives in the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was just passed by Congress are intended to assist business owners with whatever needs they have right now. Many new resources are now available for small businesses, as well as certain non- profits and other employers.
- To keep up to date on when these programs become available, please stay in contact with the New Jersey District SBA Offices in Newark at 973-645-2434 or by visiting their website: <https://www.sba.gov/offices/district/nj/newark>
- View the Small Business Owner’s Guide to the CARES Act [here](#).
- The following questions might help point you to the right resources. Do you need:
 - Capital to cover the cost of retaining employees? Then the [Paycheck Protection Program](#) might be right for you.
 - A quick infusion of a smaller amount of cash to cover you right now? You might want to look into an [Emergency Economic Injury Grant](#).
 - To ease your fears about keeping up with payments on your current or potential SBA loan? The [Small Business Debt Relief Program](#) could help.
 - Just some quality, free counseling to help you navigate this uncertain economic time? The [resource partners](#) might be your best bet.

- **Payment Protection Program (PPP) Loans:**

- The purpose of the Paycheck Protection Program is to help you retain your employees, at their current base pay. The program would provide cash-flow assistance through 100 percent federally guaranteed loans to employers who maintain their payroll during this emergency. PPP has a host of attractive features, such as forgiveness of up to 8 weeks of payroll based on employee retention and salary levels, no SBA fees and at least six months of deferral with maximum deferrals of up to a year.
 - Loans are available through June 30, 2020. The maximum loan size is \$10 million.
 - You may find a list of participating SBA Lenders in New Jersey by clicking [here](#).
 - To find out more about the program, visit the Small Business Administration website here: <https://www.sba.gov/funding-programs/loans/paycheck-protection-program>.
 - Frequently asked questions about the Paycheck Protection program can be found [here](#).
 - How to find an SBA PPP Lender: <https://www.sba.gov/paycheckprotection/find>

- SBA PPP website: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>
- Treasury PPP website: <https://home.treasury.gov/policy-issues/top-priorities/cares-act/assistance-for-small-businesses>
- **Economic Injury and Disaster Loan (EIDL) and Emergency Grant Program:**
 - The CARES Act temporarily expands eligibility for SBA economic injury disaster loans (EIDL), and provides an emergency advance of up to \$10,000 to small businesses and private non-profits harmed by COVID-19 within 3 days of applying for an SBA Economic Injury Disaster Loan (EIDL).
 - You can apply for an EIDL online with the SBA at: <https://covid19relief.sba.gov/#/>
 - When you apply, you can request an emergency grant of \$10,000.
 - The SBA will provide the grant within 3 days of receiving your application.
 - You will not have to repay the grant, even if your application for a loan is denied.
 - You can visit an SBA resource partner who can help guide you through the loan application process. You can find your nearest Small Business Development Center (SBDC) or Women's Business Center [here](#).
 - For additional information or to obtain help preparing the loan application please contact the New Jersey District SBA Offices in Newark at 973-645-2434 or by visiting their website: <https://www.sba.gov/offices/district/nj/newark>
- **Small Business Debt Relief Program:**
 - Under the CARES Act, the SBA will cover all loan payments on 7(a) loans, including principal, interest, and fees, for six months. This relief will also be available to new borrowers who take out loans within six months of the bill being signed into law.
 - The SBA will pay the principal and interest of current 7(a) loans for a period of six months.
 - The SBA will also pay the principal and interest of new 7(a) loans issued prior to September 27, 2020.
 - You may find out more about the different types of 7(a) loans by visiting: <https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans>

Contractors:

Congress has provided certain relief and protection for government contractors. Agencies will be able to modify terms and conditions of a contract and to reimburse contractors at a billing rate of up to 40 hours per week of any paid leave, including sick leave. The contractors eligible are those whose employees or subcontractors cannot perform work on site and cannot telework due to federal facilities closing because of COVID-19.

If you need additional assistance, please reach out to [your local](#) Small Business Development Center, Women's Business Center, SCORE chapter, or SBA District Office. You should also work with your agency's contracting officer, as well as the agency's Office of Small and Disadvantaged Business Utilization (OSDBU).

Other CARES Act provisions to benefit employers and small businesses:

- Employee Retention Tax Credit -- The CARES Act creates a refundable payroll tax credit for businesses and non-profits that retain their employees during the COVID-19 crisis. The tax credit is equal to 50% of wages and compensation. There is an overall limit on wages per employee of \$10,000.
- Advanced Tax Credits for Paid Leave -- The CARES Act allows employers to receive an advance tax credit for required paid sick leave (under the Families First Coronavirus Response Act) instead of having to be reimbursed.
- Delay of Payment of Employer Payroll Taxes -- Employers and self-employed individuals may defer payment of the employer share of the Social Security tax they otherwise are responsible for paying.
- Net Operating Loss Modifications -- The provision relaxes the limitations on a company's use of losses. Net operating losses (NOLs) are currently subject to a taxable-income limitation, and they cannot be carried back to reduce income in a prior tax year. The provision also temporarily removes the taxable income limitation to allow an NOL to fully offset income. These changes will allow companies to utilize losses and amend prior year returns, which will provide critical cash flow and liquidity during the COVID-19 emergency.
- Treasury Fund for Larger Businesses -- The CARES Act authorizes \$454 billion for loans, loan guarantees and investments in support of facilities established by the Federal Reserve to support lending to eligible businesses, states, or municipalities.

New Jersey Small Business Development Center (SBDC) Assistance:

New Jersey small businesses can visit the New Jersey Small Business Development Center website for information about COVID 19 emergency support programs: <https://njsbdc.com/>.

For free counseling services, click the tab for "Counseling" and register as a "new business" or "existing business."

New Jersey Economic Development Authority (NJEDA) Small Business Emergency Assistance Grant Program:

In response to the economic challenges being faced by New Jersey Small and Medium sized businesses and non-profits, the New Jersey Economic Development Authority (NJEDA) has created the Small Business Emergency Assistance Grant Program.

Apply now to the Small Business Emergency Assistance Grant at: forms.business.nj.gov/grant

Applications are open now and will close April 10, 2020, at 9 a.m. Completed applications will be considered on a first come, first serve rolling basis. Businesses can now access the full [Notice of Funding Availability](#).

New Jersey Economic Development Authority (NJEDA) Small Business Emergency Assistance Loan Program

A \$10 million program that will provide working capital loans of up to \$100,000 to businesses with less than \$5 million in revenues. Loans made through the program will have ten-year terms with zero percent for the first five years, then resetting to the EDA's prevailing floor rate (capped at 3.00%) for the remaining five years.

Applications open on April 13, 2020, at 9:00 a.m. To see whether you qualify, please use the [NJ COVID-19 Business Support Eligibility Wizard](#).

Other Resources for Businesses:

- The Small Business Owner's Guide to the CARES Act is available [here](#).
- The House Committee on Small Business' guide summary of the CARES Act is available [here](#).
- The U.S. Chamber of Commerce's Coronavirus Emergency Loan Guide for small businesses is available [here](#).

Manufacturing & Donating Personal Protective Equipment (PPE) and Supplies

- Find information from the Federal Emergency Management Agency (FEMA) on how to help here: <https://www.fema.gov/coronavirus/how-to-help>.
- For any business in New Jersey who has PPE they wish to donate, like N95 respirators, face shields, protective goggles, surgical masks, or other protective equipment, visit covid19.nj.gov/ppedonations.

State Resources

New Jersey COVID-19 Information Hub: covid19.nj.gov

- The New Jersey COVID-19 Information Hub, available at covid19.nj.gov, provides New Jersey residents with the most up-to-date information about COVID-19 and the State's response, including information about services such as food assistance and small business assistance.

- The New Jersey COVID-19 Information Hub includes a COVID-19 Symptom Checker, so New Jersey residents can receive tailored advice depending on their symptoms, including information about testing. It will also increase the State's ability to analyze the spread of COVID-19.

New Jersey Department of Health (NJDOH) Hotline

- The New Jersey Department of Health (NJDOH) opened a [24-hour hotline](tel:18002221222) (1-800-222-1222) for the public to ask questions about the novel coronavirus.

Coronavirus Testing

- Find information on coronavirus testing sites in New Jersey [HERE](#).

New Jersey COVID-19 Jobs & Hiring Portal

- Did you lose your job or have your hours reduced as a result of COVID-19? Businesses across New Jersey need thousands of workers for immediate hire. Learn more about who is hiring in your community here: <https://jobs.covid19.nj.gov/>

New Jersey is Looking for Healthcare Professionals to Volunteer to Serve

- The State is welcoming anyone with prior medical experience to visit covid19.nj.gov/volunteer to join New Jersey's frontline army against COVID-19.
- New Jersey needs the help of qualified health, mental health, and related professionals to supplement our health care capacity on a temporary basis right now. Please visit the state's website to submit your information if you are willing and able to support our response to this outbreak.

New Jersey COVID-19 Fraud Task Force & New Jersey Division of Consumer Affairs' Price Gouging Complaint Form

- New Jersey has established a joint federal-state COVID-19 fraud task force to investigate and prosecute a wide range of misconduct arising from this pandemic, including the unlawful hoarding of medical supplies, price gouging, charity scams, procurement fraud, insurance fraud, phishing schemes, and false and misleading investment opportunities.
- Residents are encouraged to report possible misconduct through a hotline established by the National Center for Disaster Fraud at (866) 720-5721 or disaster@leo.gov.
- Residents who believe that businesses have unfairly increased their prices are encouraged to file a complaint with the New Jersey Division of Consumer Affairs either [online](#) or by calling (973) 504-6240.

Manufacturing & Donating Personal Protective Equipment (PPE) and Supplies

- Find information from the Federal Emergency Management Agency (FEMA) on how to help here: <https://www.fema.gov/coronavirus/how-to-help>.

- For anyone or any business in New Jersey who has PPE they wish to donate, like N95 respirators, face shields, protective goggles, surgical masks, or other protective equipment, visit covid19.nj.gov/ppedonations.

Resources for Front-Line Medical Workers & First Responders

Manufacturing & Donating Personal Protective Equipment (PPE) and Supplies

- Find information from the Federal Emergency Management Agency (FEMA) on how to help here: <https://www.fema.gov/coronavirus/how-to-help>.
- For anyone or any business in New Jersey who has PPE they wish to donate, like N95 respirators, face shields, protective goggles, surgical masks, or other protective equipment, visit covid19.nj.gov/ppedonations.

New Jersey is Looking for Healthcare Professionals to Volunteer to Serve

- The State is welcoming anyone with prior medical experience to visit covid19.nj.gov/volunteer to join New Jersey's frontline army against COVID-19.
- New Jersey needs the help of qualified health, mental health, and related professionals to supplement our health care capacity on a temporary basis right now. Please visit the state's website to submit your information if you are willing and able to support our response to this outbreak.

Contact

If you are a Fifth District resident with questions regarding the coronavirus, please email coronavirusNJ5@mail.house.gov.

CDC — COVID-19 Symptoms

COVID
CORONAVIRUS
DISEASE **19**

CORONAVIRUS DISEASE 2019 (COVID-19)

SYMPTOMS* OF CORONAVIRUS DISEASE

Patients with COVID-19 have reportedly had mild to severe respiratory illness.

Symptoms can include

- Fever
- Cough
- Shortness of breath

*** Symptoms may appear 2–14 days after exposure. If you have been in China within the past 2 weeks and develop symptoms, call your doctor.**



www.cdc.gov/COVID19

314705-B February 13, 2020 12:00 PM