





Coronavirus Pandemic Federal Relief Update for New Jerseyans: The American Rescue Plan

Compiled by the Office of U.S. Senator Cory Booker
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THE AMERICAN RESCUE PLAN: AN OVERVIEW	3
THE AMERICAN RESCUE PLAN AND FAMILIES LIKE YOURS	10
HEALTH RESOURCES FOR NEW JERSEYANS	11
VACCINE INFORMATION	14
HELPFUL NUMBERS FOR NEW JERSEYANS	16
MENTAL HEALTH RESOURCES FOR NEW JERSEYANS	17
INFORMATION ON DIRECT PAYMENTS	18
INFORMATION ON UNEMPLOYMENT INSURANCE	19
INFORMATION ON TAX RELIEF FOR WORKING FAMILIES	22
RESOURCES FOR SCHOOLS AND EDUCATORS	24
RESOURCES FOR NEW JERSEY SMALL BUSINESSES	25
RESOURCES FOR HOMEOWNERS AND RENTERS	28
ACCESSING FREE & LOW-COST INTERNET IN NEW JERSEY	30
RESOURCES FOR NEW JERSEY COUNTIES, TOWNS AND MUNICIPALITIES	31

THE AMERICAN RESCUE PLAN: AN OVERVIEW

The American Rescue Plan, signed into law by President Biden on March 11, 2021, is a historic investment that will help get the COVID-19 crisis under control, bring urgently needed economic relief to millions of New Jerseyans and people across the country, and put resources to work in the communities, hospitals, schools and small businesses that need them.

What is in the American Rescue Plan?

Stimulus Checks

- \$1,400 direct payments to individuals making less than \$75,000 or couples making less than \$150,000 and each of their dependent children. (Some individuals earning up to \$80,000 and couples earning up to \$160,000 will be eligible to receive a reduced amount of this benefit).
- **This will total \$9.62 billion in combined direct payments for 3,691,546 eligible New Jersey households – an average of \$2,605 per household.**
 - On top of \$600 checks approved in December, these \$1,400 payments fulfill a promise of providing \$2,000 stimulus payments per person.
- Unlike previous rounds, adult dependents are eligible for payments
- Citizen spouses and children living in mixed-status families are also eligible

Unemployment Insurance (UI)

- Emergency provisions expanding unemployment insurance benefits that were due to lapse Mar. 14 will be extended to Sept. 6
- These changes extend the \$300 federal weekly enhanced unemployment benefit through Sept. 6
- The American Rescue Plan makes the first \$10,200 of unemployment insurance benefit income tax-free for individuals earning up to \$150,000
- Freelancers, gig workers and independent contractors are eligible for expanded benefits.
- **Over 268,000 New Jerseyans whose federal UI benefits were due to expire this week will have them extended.**

Tax Credits

CHILD TAX CREDIT EXPANSION

- Expands the existing Child Tax Credit for families with children by up to \$1,600 per child, from \$2,000 to \$3,600 per child under age six and \$3,400 per child under age 18.
- Families will become able to receive the credit as a monthly payment.
 - **More than 1.6 million New Jersey children benefit from this expanded credit, including an additional 560,000 children who previously did not qualify for the full benefit.**
 - **82% of New Jersey children will now be eligible for the Child Tax Credit**
 - In addition to benefiting millions of New Jersey children, these changes will lift 10 million American children out of poverty, including an estimated **89,000 in New Jersey.**

EARNED INCOME TAX CREDIT EXPANSION

- The American Rescue Plan includes the largest expansion of the Earned Income Tax Credit (EITC) for workers without children in over a decade:
 - Nearly triples the maximum credit
 - Extends eligibility to 17 million more low-income workers under 25 without children
 - Minimum age to claim childless credit dropped to 19 from 25; upper age limit eliminated
 - Would put more money in the pockets of **354,000 New Jersey workers** struggling to get by
- Includes the Student Loan Tax Relief Act making all forgiven student loan debt tax-free

CHILD AND DEPENDENT CARE TAX CREDIT

- The American Rescue Plan expands the Child and Dependent Care Tax Credit so that working families can receive up to \$4,000 for the child care expenses of one child and \$8,000 for two or more kids.

Vaccines/Testing

- The American Rescue Plan provides \$14 billion for vaccines, helping to scale up America's vaccine capacity.
- The law also provides \$49 billion for testing, contact tracing, genomic sequencing to track new variants and monitor of COVID-19 to better prevent its spread.
- It also provides \$7.6 billion to hire 100,000 public health workers to administer vaccines and support the pandemic response.

State/Local Assistance

- The American Rescue Plan provides \$360 billion in direct, flexible aid to every state, county and municipal government, to help cover increased costs and lost revenues due to the pandemic, while keeping essential public workers on the job and maintaining critical services for residents; includes \$10 billion to expand broadband internet access.
 - **The law provides an estimated \$10.2 billion for New Jersey, including approximately \$6.4 billion for the state plus another \$192 million for broadband, \$1.823 billion combined for all 21 counties, and \$1.741 billion split among all 565 municipalities.**
- The law provides \$50 billion for Federal Emergency Management Administration (FEMA) Disaster Relief Fund (DRF) to reimburse state and local COVID response costs at 100% cost share.
 - **New Jersey has already received \$2 billion from FEMA DRF.**

Small Business Assistance

- \$25 billion in targeted assistance will benefit hard-hit restaurants, bars and eateries
- \$7.25 billion in additional funding for the Paycheck Protection Program (PPP) will help hard-hit small businesses retain workers, and more nonprofits will be eligible for the program.
- \$15 billion will be made available for Economic Injury Disaster Loan (EIDL) advance grants
- \$1.25 billion in grants for shuttered concert and stage venues will be available.
- \$10 billion for the State Small Business Credit Initiative will be available.
- The Employee Retention Tax Credit (ERTC) will be extended through the end of 2021 to provide a maximum \$14,000 payroll tax credit per employee to help keep employees on payroll at struggling businesses.

Schools/Child Care

- The American Rescue Plan includes \$128.55 billion to safely reopen K-12 schools, upgrade ventilation systems, reduce class sizes, implement social distancing, purchase personal protective equipment (PPE), hire more staff and avoid teacher layoffs. The law includes \$2.75 billion for non-public schools.
 - **\$2,764,588,000 of this funding will go to New Jersey K-12 schools:**
 - **\$138.2 million reserved to address learning loss**
 - **\$27.6 million reserved for summer enrichment**
 - **\$27.6 million reserved for afterschool programs**
 - **\$73,135,000 of this funding will go to New Jersey non-public schools**
- The Rescue Plan includes \$39.58 billion for higher education, requiring colleges to use at least half the money they receive to provide emergency financial aid for students
 - **\$895,648,000 of this funding will go to New Jersey colleges**
- \$2.9 billion in funding will be reserved for Minority Serving Institutions (MSIs)
- The Rescue Plan also includes:
 - \$7.172 billion to help provide internet connectivity and devices to students so they can participate in online learning
 - \$24 billion for an emergency stabilization fund to help child care providers to pay staff, rent, purchase PPE and supplies
 - **\$429 million of these Child Care Stabilization Grants will go to New Jersey**
 - \$15 billion for the Child Care and Development Block Grant program to help child care providers provide financial relief for families help struggling to pay the cost
 - **\$268 million in CCDBG grants will go to New Jersey**
 - \$1 billion for Head Start
 - **\$16 million in Head Start funding will go to New Jersey**

Housing Assistance

- The American Rescue Plan includes:
 - \$100 million for Neighborworks to support housing counseling services
 - \$21.5 billion for rental assistance
 - **\$466 million for emergency rental assistance will go to New Jersey**
 - Nearly 400,000 New Jerseyans report being behind on their rent and over 2 million or 32% of New Jerseyans report having difficulty paying household expenses

- \$10 billion for mortgage assistance
- \$5 billion for emergency Housing Choice Vouchers for people experiencing or at risk of homelessness, survivors of domestic violence, and victims of human trafficking
- \$5 billion for homelessness funding distributed through the HOME program formula
- \$20 million to support U.S. Department of Housing and Urban Development (HUD) fair housing initiatives
- \$4.5 billion for the Low-Income Home Energy Assistance Program (LIHEAP)
 - **\$158.6 million in LIHEAP funding will go to New Jersey**
- \$500 million to a new water assistance program modeled after LIHEAP to help low-income families pay water bills that was created in the Coronavirus Response and Relief Supplemental Appropriations Act passed in December

Nutrition Assistance

- The American Rescue Plan includes:
 - \$880 million for the Special Nutrition Program for Woman, Infants and Children (WIC)
 - An extension of a 15% increase in the maximum Supplemental Nutrition Assistance Program (SNAP) benefit through Sept. 30
 - An extension of the Pandemic EBT program that provides nutrition assistance funds in lieu of reduced-price and free meals for students during both the school year and the summer
 - [510,000 or 9% of New Jersey adults have reported not having enough to eat](#)

Health Care

- The American Rescue Plan:
 - Creates parity in Medicare payments for hospitals in so-called “all-urban” states, unlocking millions in federal funding for New Jersey hospitals on the frontlines of the pandemic
 - Provides staffing, services and supplies for in-home or virtual maternal, infant and early childhood home visits
- The American Rescue Plan also includes:
 - \$7.6 billion in funding for Community Health Centers (CHCs)

- \$10 billion in Defense Production Act (DPA) funding to meet the need for medical supplies and PPE
- \$35 billion to make Affordable Care Act (ACA) plan premiums more affordable
- 100% COBRA premium assistance for laid-off workers on employer plans through September
- A provision Extends Medicaid coverage for women for 12 month postpartum for five years
- 100% Medicaid coverage for COVID-19 vaccines and treatments with zero cost to patients and fully covers vaccines for one year after the COVID-19 public health emergency ends
- A provision that provides \$500 million for strike teams in skilled nursing facilities
- \$200 million for infection control in skilled nursing facilities
- Over \$3.5 billion for behavioral and mental health services
- Nearly \$10 billion in additional support for Medicaid Home and Community Based Services
- \$50 million for the Title X program
- \$100 million in environmental justice grants to address health outcome disparities from pollution and COVID

Transportation

- The American Rescue Plan includes:
 - [\\$30.5 billion in funding for transit agencies](#), including \$1.5 billion for the Capital Investment Grant (CIG) program that is [funding the replacement of the Portal Bridge](#)
 - **This funding includes an estimated \$2 billion for NJ TRANSIT.**
 - **The funding will result in an additional \$77,821,390 in CIG funding for the Portal North Bridge project**
 - \$1.7 billion in funding for Amtrak, including \$970 million for the Northeast Corridor (NEC)
 - \$8 billion to support airport operations
 - **\$164,022,331 for Newark Liberty International Airport**
 - **\$6,483,633 for Atlantic City International Airport**
 - **\$5,857,137 for Trenton-Mercer Airport**
 - **\$854,000 combined for New Jersey general aviation airports**
 - \$15 billion to support airline industry workers

Veterans

- The American Rescue Plan includes:
 - \$14.8 billion for Veterans Affairs (VA) health care
 - \$750 million for state veterans homes
 - \$386 million for rapid retraining of unemployed veterans
 - \$272 million for VA claims and appeals processing
 - \$100 million for VA supply chain modernization efforts
 - \$10 million for the VA Office of Inspector General to provide oversight
 - \$1 billion to cover waiver of VA co-pays for treatment provided to eligible veterans

Consumer Protection

- The American Rescue Plan includes \$30.4 million in funding to help the Federal Trade Commission crack down on COVID-related scams

Support for Farmers of Color

- The American Rescue Plan includes the [Emergency Relief for Farmer of Color Act](#), that provides more than \$5 billion in debt relief and assistance for farmers of color who have faced widespread and longstanding discrimination and have seen disproportionate impacts from the pandemic
- This is a historic first step towards addressing decades of hurt experienced by Black farmers and farmers of color due to discrimination

THE AMERICAN RESCUE PLAN AND FAMILIES LIKE YOURS

The American Rescue Plan includes:

- Direct payments for **3,691,546 eligible New Jersey households.**
- Expanded Child Tax Credits that will benefit **1,608,000 New Jersey kids and their families.**
- Expanded Earned Income Tax Credit that will put more money in the pockets of **354,000 New Jersey workers.**

New Jersey Married Couple

Filing jointly, earning total \$120,000 a year

With the American Rescue Plan, they will receive:

- \$2,800 Stimulus payment

Total of \$2,800

New Jersey Family of Four

Earning \$60,000, with a three year old and a sixteen year old.

With the American Rescue Plan, they will receive:

- \$6,600 Total Child Tax Credit
- \$5,600 Total Stimulus Payments

Total of \$ 12,200

New Jersey Senior and Family Caregiver

A 64-year-old worker earning \$10,000 a year while also serving as a family caretaker.

With the American Rescue Plan, they will receive:

- \$1,400 Stimulus payment
- \$1,045 Earned Income Tax Credit payment

Total of \$ 2,445

New Jersey Single Adult

Earning \$70,000 a year

With the American Rescue Plan, they will receive:

- \$1,400 Stimulus payment

Total of \$1,400

New Jersey Single Mom of a Toddler

Earning \$25,000 a year providing in-home care to older people.

With the American Rescue Plan, they will receive:

- \$3,600 Child Tax Credit
- \$2,800 Stimulus payment

Total of \$6,400

HEALTH RESOURCES FOR NEW JERSEYANS

Please continue to follow guidance from state and federal public health officials to keep you, your family, and our communities safe. Visit <https://covid.nj.gov/> and <https://www.cdc.gov/> for the most up to date information.

FOR ANSWERS TO NON-EMERGENCY QUESTIONS

Call: In New Jersey, general COVID-19 Questions (7am to 11pm): 2-1-1

Call: 24/7 Hotline: 1-800-962-1253

Call: Vaccine Appointment Support: 1-855-568-0545 (8am to 8pm)

Text: NJCOVID to 898-211 to receive alerts.

Download: New Jersey's free COVID Alert NJ app [here](#)

In case of emergency, dial 911 immediately.

PROTECT YOURSELF FROM COVID-19

- Practice physical distancing and avoid close contact with others outside your household.
- Wash your hands often with soap and water for at least 20 seconds.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Follow guidance from federal, state, and local public health authorities.

WHAT TO DO IF YOU OR A LOVED ONE IS SICK

- Consult your medical provider.
- Stay at home except to seek medical care.
- Isolate from family members, do not share household items and clean high-touch areas.
- Call ahead before going to the doctor.
- Monitor your symptoms.

COVID-19 TESTING

- Need a test? You can take a self assessment at <https://self.covid19.nj.gov> and find a testing center near you by visiting <https://covid.nj.gov>
- **Free Testing:** Free COVID-19 testing and treatment is available across the state, including at public testing locations and Community Health Centers (Federally Qualified Health Centers).

- For more information on where you can access these services, visit the [New Jersey COVID-19 Information Hub](#) and also contact your County Government for the most up-to-date information on free testing. Appointments may be required.
- **Pharmacies:** Testing is also available at participating pharmacies, including [CVS](#), [Walgreens](#), and [Rite-Aid](#). Call ahead since appointments may be required.

INFORMATION FOR IMMIGRANTS

- **All New Jerseyans are eligible for free COVID-19 testing and vaccinations, regardless of citizenship or immigration status. You are not required to show proof of citizenship or legal status in order to receive a COVID-19 test or vaccine at a government-sponsored site.**
- [Immigration officials at USCIS have confirmed](#) that testing, treatment, and preventative care related to COVID-19 will not negatively affect your public charge analysis.
- [For questions about resources available for immigrants in New Jersey during the COVID-19 pandemic click here.](#)

GET HEALTH INSURANCE COVERAGE

- Individuals who do not have health insurance or who lost health insurance may be able to obtain coverage through [Get Covered NJ](#).
- Individuals who lost their employer-sponsored coverage may be eligible for a special enrollment period. See: <https://www.nj.gov/getcoverednj/findanswers/faqs/>
- Individuals who have had their hours or income reduced may qualify for additional subsidies through their marketplace plan. Learn how to report those changes by calling the Get Covered NJ Call Center at **1-833-677-1010**.
- **NJ Special Enrollment Period:**
 - In January 2021, New Jersey announced a COVID-19 Special Enrollment Period extending from February 1, 2021 to May 15, 2021 for all eligible uninsured residents in need of health insurance. If you are in need of coverage, please visit [GetCovered.NJ.gov](#).
 - Residents do not need to prove or provide documentation that they have been directly impacted by the coronavirus in order to enroll.
 - Coverage dates are as follows:
 - Enroll by March 31 for coverage effective April 1.
 - Enroll by April 30 for coverage effective May 1.
 - Enroll by May 15 for coverage effective June 1.

Visit [Get Covered NJ](#) to apply or for more information on how to obtain coverage.

You can also view [Senator Booker's Open Enrollment fact sheet](#) for an overview on open enrollment and resources to apply.

The American Rescue Plan Act will ensure access to affordable health coverage and care by:

- Lowering or eliminating health insurance premiums for millions of Americans who buy insurance through the marketplaces through expanded eligibility and increased tax credits, reducing premiums by potentially thousands of dollars each year
- Providing incentives for states to expand Medicaid by increasing federal supports, which could provide health insurance coverage to nearly 4 million Americans, including 640,000 frontline or essential workers, if expanded nationwide
- Subsidizing 100% of premiums for COBRA continuation coverage to help people who experienced job loss maintain their health coverage
- Providing \$7.6 billion in funding for community health centers
- Boosting funding for Medicaid Home and Community Based Services
- Allowing states to expand postpartum Medicaid coverage to one year from its current 60 days
- Providing \$50 million in funding for the Title X family planning program
- Boosting funding for Certified Community Behavioral Health Clinics by \$420 million

VACCINE INFORMATION

FOR THE MOST UP TO DATE INFORMATION ABOUT COVID-19 VACCINE ELIGIBILITY AND ACCESS IN NEW JERSEY, CLICK HERE: <https://covid19.nj.gov/pages/vaccine>

FOR A RUNNING LIST OF COVID-19 VACCINATION SITES IN EACH COUNTY, CLICK HERE: <https://covid19.nj.gov/pages/covid-19-vaccine-locations-for-eligible-recipients>

The American Rescue Plan Act includes billions of dollars in funding to get vaccines distributed more quickly and provide crucial supplies, testing, and staffing to stop the spread of COVID-19, including among our most marginalized communities. The bill includes:

- \$50 billion for testing, genomic sequencing of variants, and contact tracing efforts, as well as manufacturing and procurement of PPE
- \$20 billion for improving vaccine administration and distribution
- \$10 billion for the Defense Production Act to procure essential PPE and other medical equipment
- \$8 billion for public health workforce development
- \$500 million for nursing home strike teams to manage outbreaks in long term care facilities
- For information about COVID-19 vaccines, visit the following resources:
 - [CDC FAQ on Vaccination](#)
 - [FDA COVID-19 Vaccines](#)
 - [Johns Hopkins University Coronavirus Resource Center Vaccines FAQ](#)

VACCINE COST

- The vaccine will be available to all individuals for free, whether you have health insurance or not.
- Individual and employer-sponsored health plans are required to quickly provide coverage for COVID-19 vaccines with no cost sharing. Government health plans like Medicare and Medicaid will also provide coverage for COVID-19 vaccines with no cost sharing. People without insurance will also have access to the vaccine at no cost.

Volunteer: New Jersey is calling on retired health care professionals with vaccination skills to volunteer with the Medical Reserve Corps (MRC). For more information on how to register as a new MRC [click here](#).

REGISTER TO GET THE VACCINE IN NJ

The New Jersey Department of Health is working with state, federal, and local government agencies on New Jersey's vaccine distribution plans. Visit the New Jersey Department of Health's [COVID-19 Vaccination webpage](#) or [NJ COVID Dashboard Vaccine FAQ](#) for the most up to date information.

Register with the State: If you are a New Jersey resident, you can reserve your spot to get a vaccine by registering through the [NJ COVID-19 Vaccine Registration](#). You will receive an email notification when your group is eligible to schedule an appointment.

Register with Your County: You should also consider registering for a vaccine with your County government. Please visit your county government's website (below) for information on vaccine distribution and registration:

- [Atlantic County](#)
- [Bergen County](#)
- [Burlington County](#)
- [Camden County](#)
- [Cape May County](#)
- [Cumberland County](#)
- [Essex County](#)
- [Gloucester County](#)
- [Hudson County](#)
- [Hunterdon County](#)
- [Mercer County](#)
- [Middlesex County](#)
- [Monmouth County](#)
- [Morris County](#)
- [Ocean County](#)
- [Passaic County](#)
- [Salem County](#)
- [Somerset County](#)
- [Sussex County](#)
- [Union County](#)
- [Warren County](#)

Once you have registered and it is you become eligible to get the vaccine, you will be able to schedule an appointment at a vaccination site in your county, or at one of the State's vaccine megasites. There are currently 6 state megasites in NJ, a list of which can be found here:

<https://covid19.nj.gov/pages/covid-19-vaccine-locations-for-eligible-recipients>

HELPFUL NUMBERS FOR NEW JERSEYANS

In an emergency, please dial 911

Senator Booker's Office:

Newark: (973) 639-8700

casework@booker.senate.gov

Camden: (856) 338-8922

southjersey@booker.senate.gov

NJ Poison Control Center and 211:

Call (24/7): 1-800-962-1253

Text: NJCOVID to 898-211

Text: your zip code to 898-211 for live text assistance

NJ Supplemental Nutrition Assistance Program (SNAP) Hotline: 1-800-687-9512

NJ Department of Health 24-Hour Hotline:

1-800-222-1222

Family Helpline: 1-800-843-5437

National Fire/EMS Helpline:

1-888-731-FIRE (3473)

<https://www.nvfc.org/fireems-helpline/>

National Suicide Prevention Lifeline:

ReachNJ: 1-844-732-2465

IME Addictions Access Center: 1-844-276-2777

NJ Connect for Recovery: 1-855-652-3737

The Peer Recovery Warmline: 1-877-292-5588

NJ Mental Health Cares: 1-866-202-4357

TTY: 1-877-294-4356

E-mail: help@njmentalhealthcares.org

Veterans Counseling Hotline: 1-866-(838-7654)

National Suicide Prevention Hotline

1-800-273-8255

Crisis Text Line:

Text TALK to 741741

NJ Hope Line (suicide prevention):

1-855-654-6735

NJ Coalition Against Sexual Assault:

1-800-601-7200

Find Your State Representatives by Legislative District:

Please click on the link below and look for your municipality. Once you locate it, click on it and you will obtain the name and contact information for your State Senator and your two Assembly members:

<https://www.njleg.state.nj.us/districts/municipalities.asp>

Council on Compulsive Gambling of NJ:

1-800-426-2537

MENTAL HEALTH RESOURCES FOR NEW JERSEYANS

In case of emergency, dial 911 immediately.

If you or someone you love is concerned about mental health, there are free resources, counseling, and emotional support available to New Jerseyans in need.

NJMentalHealthCares:

Call: 1-866-202-4357

TTY: 1-877-294-4356

help@njmentalhealthcares.org

Emotional Support Helpline for Deaf and Hard of Hearing Individuals:

Call: 1-973-870-0677

Videophone (9am - 5pm M-F)

Sign language users can communicate with [ACCESS St. Joseph's Healthcare System](#) in Paterson.

National Suicide Prevention Lifeline:

Call: 1-800-273-8255

NJ Hopeline: 24/7 Suicide Prevention

Hotline: 1-855-654-6735

Domestic Violence Hotline:

Call: 1-800-572-7233

Family Helpline: 1-800-843-5437

Peer Recovery WarmLine:

Call: 1-877-292-5588

National Alliance on Mental Illness (NAMI):

Call: 1-800-950-6264

Email: info@nami.org

Text: NAMI to 741-741

Help for [frontline professionals](#)

Help for [Veterans](#)

For [COVID-19 Resources](#)

NAMI New Jersey

Call: 1-732-940-0991

Email: info@naminj.org

[Find your local NAMI Chapter here.](#)

NJVet2Vet: 1-866-838-7654

NJ Connect for Recovery:

Call: 1-855-652-3737

Children's System of Care:

Call: 1-877-652-7624

INFORMATION ON DIRECT PAYMENTS

The American Rescue Plan Act delivers immediate, direct relief to struggling families and individuals.

In New Jersey, more than 3.6 million households will receive an estimated \$9.62 billion in direct payment checks.

- The American Rescue Plan includes an additional round of Economic Impact Payments of \$1,400 for individuals making up to \$75,000 per year and \$2,800 for couples making up to \$150,000 per year.
- Eligible families will also receive an additional \$1,400 payment per child and adult dependent, amounting to \$5,600 for an average family of four.
- Importantly, adult dependents are included. The American Rescue plan also ensures that all U.S. citizens will be eligible for a \$1,400 dependent payment, regardless of their families' immigration status.

More information will be available at:

<https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>

If you did not get your first or second payment, you may qualify for the **Recovery Rebate Credit** but must file a 2020 tax return to claim the credit even if you don't normally file. For more information on how to claim your prior payment, visit

<https://www.irs.gov/newsroom/recovery-rebate-credit>

INFORMATION ON UNEMPLOYMENT INSURANCE

The American Rescue Plan Act ensures that emergency unemployment benefits will continue to be a lifeline for Americans who have lost their jobs through no fault of their own due to the pandemic, including the 268,000 New Jerseyans whose federal unemployment benefits were set to expire in March.

The American Rescue Plan extends the historic emergency unemployment insurance programs unemployment insurance reforms established in the CARES Act **through September 6, 2021**, including:

- **\$300 per week in federal supplemental unemployment benefits.**
- Pandemic Unemployment Assistance (PUA) program for self-employed workers, gig workers, and others in non-traditional employment and the Pandemic Emergency Unemployment Compensation (PEUC) program for workers who have exhausted their state benefits.
- An additional 25 weeks of PUA and PEUC for eligible individuals.
- Tax relief for workers who received unemployment compensation in 2020, by making the first \$10,200 of unemployment benefits non-taxable for certain taxpayers.

WHO IS ELIGIBLE?

Though individual circumstances vary, you are likely eligible for unemployment insurance if you fall into one of the following categories:

- Full-time workers who have lost work through no fault of their own.
- Gig workers, freelancers and independent contractors who have lost work.
- Part-time workers who have lost their jobs.
- Individuals who have been diagnosed with COVID-19 or have been ordered to quarantine or need to care for a family member who has been diagnosed and can no longer work.
- Individuals who rely on a school, day care, or another facility to care for a child, elderly parent, or another household member so that they can work - and that facility has been shut down because of coronavirus.
- Individuals who are unemployed, partially unemployed, or unable to work because their employer closed down, even temporarily.
- Additionally, if you are still working at you have seen your hours reduced, you may qualify for partial unemployment benefits.

Additional guidance for self-employed individuals in New Jersey is available in this document: [NJ DOL Fact Sheet: Filing a PUA Claim](#).

Additional guidance for self-employed workers, independent contractors, and gig workers in New Jersey is available in this document: [NJ DOL FAQ](#).

BACK-PAY

If you previously applied for Unemployment Insurance, you may be eligible for back-pay for the weeks before your unemployment insurance application was submitted but you were verifiably unemployed. Not all individuals will be eligible for back-pay. In some instances, you *may* be required to provide an explanation as to why you were unable to submit an application sooner (when you lost your employment). To request back-pay, you must contact the NJ Department of Labor directly via phone or through myunemployment.nj.gov.

Applicants who previously applied for benefits under PUA and believe they are eligible for back-pay for the weeks prior to receiving their first check are encouraged to contact NJ DOL to process this request. As per [USDOL guidance](#), PUA claimants should not be required to show good cause to backdate a PUA claim.

APPLY NOW

Visit myunemployment.nj.gov to apply today, or for more information on claiming weekly benefits due to the coronavirus emergency. You can also apply for unemployment insurance by phone by calling the Reemployment Call Center in your area. Please utilize online resources whenever possible; due to the large volume of claims, call wait times are currently high.



Regional DOL Numbers

North New Jersey

201-601-4100

Central New Jersey

732-761-2020

South New Jersey

856-507-2340

Local DOL Numbers

Camden	856-614-3801	Paterson	973-977-4307
East Orange	973-680-3518	Perth Amboy	732-937-4525
Elizabeth	908-820-3969	Phillipsburg	908-859-5467
Hackensack	201-996-8021	Plainfield	908-412-7779
Jersey City	201-217-4602	Pleasantville	609-441-7581
Neptune	732-775-5131	Randolph	973-328-6490
New Brunswick	732-937-4525	Somerville	908-704-3366
Newark	973-648-7601	Thorofare	856-853-4177
Newton	973-383-4432	Toms River	732-286-6460
Passaic	973-458-6724	Trenton	609-292-6800
Paterson	973-977-4307	Vineland	856-696-6591

INFORMATION ON TAX RELIEF FOR WORKING FAMILIES

The Earned Income Tax Credit (EITC), Child Tax Credit (CTC), and the Child and Dependent Care Tax Credit (CDCTC) are three powerful benefits that put money directly into the pockets of workers and families.

Child Tax Credit (CTC). Millions of New Jerseyans will receive a lower tax bill this year, including the families of 82% of New Jersey children. The American Rescue Plan will temporarily expand the CTC by:

- **Increasing the CTC** from the current \$2,000 amount to \$3,000 for children between the ages of 6 and 16.
 - Children who are 17 years old, and are typically ineligible for the credit, will be able to benefit for 2021.
 - Creating a \$3,600 tax credit for eligible children below the age of 6.
- **Making the CTC fully refundable.** By eliminating both the \$2,500 minimum earnings requirement and the cap on the refundable piece of the credit, this package will ensure that the lowest-income households can benefit from this relief.
- Ensuring individuals making up to \$75,000 and couples making up to \$150,000 will receive the full, increased CTC amount.
- **Delivering the credit as a periodic payment**, through the IRS, starting in July of this year. Under this proposed schedule, families would receive half their total CTC benefit through periodic payments for the rest of 2021 and claim the remaining half of their total benefit on their 2021 tax returns.
- **Extending the CTC to U.S. territories and** allowing families in **Puerto Rico**, including those with fewer than three children, to benefit from the credit by filing directly with the IRS.

The Earned Income Tax Credit (EITC). The EITC expansion in the American Rescue Plan will deliver tax relief to more than 17 million Americans, including the 6 million low-income workers across who are currently taxed into or deeper into poverty. More than 354,000 New Jerseyans will be eligible for the expanded credit, including many essential workers on the frontlines of the pandemic. This bill will temporarily expand the EITC for taxpayers with no qualifying children by:

- **Almost tripling the maximum credit** amount in 2021, from \$543 to \$1,502.

- **Reducing the minimum age** to claim the credit for these workers from 25 to 19, except for full-time students, and eliminating the upper age limit on the credit, allowing qualifying childless workers who are age 65 and above to benefit.
- **Increasing the amount** of the childless EITC by doubling the phase-in and phase-out percentages from 7.65 to 15.3%, increasing the earned income amount to \$9,820, and increasing the phase-out amount to \$11,610.
- It also includes a provision to ensure that workers whose earnings decline this year due to the pandemic do not see a reduced EITC amount as a result.

Child and Dependent Care Tax Credit (CDCTC). The temporary CDCTC expansion in the American Rescue Plan will help working families afford the cost of child care during this crisis. The high cost of care has impacted working women particularly hard -- women ages 25 to 44 are nearly three times as likely as men not to be working due to child care demands during the pandemic. This bill will help get Americans back to work by:

- Expanding the credit to cover half of care costs up to \$4,000 for one child and \$8,000 for two or more children.
- Allowing working families making less than \$125,000 per year to be eligible for the full 50% credit. The full credit amount begins to phase out at \$125,000, and plateaus at 20% for those making up to \$400,000. That 20% credit rate then phases out for households making over \$400,000, so families with incomes above \$440,000 per year are not eligible for the credit.
- This plan also includes making the CDCTC fully refundable to ensure the lowest-income households can benefit.

RESOURCES FOR SCHOOLS AND EDUCATORS

The American Rescue Plan provides \$130 billion – along with additional state and local relief – for K-12 schools to respond to students’ needs and implement necessary public health protocols for the safe reopening of schools. The American Rescue Plan also provides \$40 billion in funding to help colleges and universities and their students make it through the pandemic. Funding to institutions will stabilize them from massive budget shortfalls and cuts, and will help cover the costs of implementing public health protocols necessary to combat COVID-19.

The American Rescue Plan includes:

- \$2,764,588,000 for New Jersey K-12 schools
 - \$138.2 million reserved to address learning loss
 - \$27.6 million reserved for summer enrichment
 - \$27.6 million reserved for afterschool programs
- \$73,135,000 for New Jersey non-public schools
- \$895,648,000 for New Jersey colleges
- \$429 million in Child Care Stabilization Grants for New Jersey
- \$268 million in Child Care and Development Block Grants (CCDBG) for New Jersey
- \$16 million in Head Start funding for New Jersey

Resources from the New Jersey Department of Education

- Through New Jersey’s [“Restart and Recovery Plan: The Road Back”](#), the NJ Department of Education has further information for the continuation of learning in New Jersey, as we move forward with the pandemic. Information on the below topics can be found [here](#).

SCHOOL DISTRICTS: Guidance and requirements for logistical and operational re-opening of schools can be found [HERE](#).

UPDATES AND SUPPLEMENTAL GUIDANCE: Further information can be found [HERE](#)

VIRTUAL LEARNING TOOLKIT: Further information can be found [HERE](#)

For more educational resources, click [HERE](#)

RESOURCES FOR NEW JERSEY SMALL BUSINESSES

The American Rescue Plan Act will deliver \$50 billion in aid to small businesses, building on the \$1 trillion in COVID-19 small business aid that has already been approved by Congress.

New Funding and Changes to the Paycheck Protection Program (PPP). The bill includes \$7.25 billion in additional funding for the Paycheck Protection Program (PPP) and changes eligibility for the PPP, including:

- **Expanding eligibility for 501(c) nonprofits.** It also makes local offices of larger nonprofits eligible for PPP assistance as long as those locations are not larger than 500 employees for first PPP loans or 300 employees for second PPP loans, expanding access to vital relief for nonprofit organizations that are critical to local services and the economy.
- **Funding for digital news services.** An additional \$250 million is also provided to expand PPP eligibility for digital news services that provide local news and lifesaving information about public health guidance during the pandemic.

Extends the Employee Retention Tax Credit (ERTC). The bill extends and expands the Employee Retention Tax Credit (ERTC) through December 31, 2021. The ERTC, originally enacted in the CARES Act in March 2020, helps struggling businesses retain and rehire workers. The bill expands the ERTC to allow certain severely distressed businesses to claim the credit for a greater share of employee wages. It also expands the credit to cover newly formed businesses, to help spur hiring and recovery.

New funding for Targeted EIDL Grants. The bill will add \$15 billion in new funding for Targeted EIDL grants to provide hard-hit, underserved small businesses with increased flexible grant relief. These grants will be particularly helpful for very small businesses and sole proprietors, which include over 90 percent of minority-owned businesses that have been disproportionately devastated by this crisis. You can access Targeted EIDL loans and grants online at www.sba.gov or by calling the NJ SBA District office at (973) 645-2434.

Additional Funding for Shuttered Venue Operators. The bill provides an additional \$1.25 billion for the Shuttered Venue Operators Grant Program, which grants up to \$10 million to live venues, independent movie theaters, and cultural institutions to address the economic effects of the pandemic. Grants can be used to cover expenses such as payroll costs, rent, utilities, and personal protective equipment. Eligible applicants can now access both the Shuttered Venue Operators Grant and PPP to address SVOG's delayed start. You can get more information and apply for a SVO grant at sba.gov or by calling the NJ SBA District office at (973) 645-2434.

Restaurant Revitalization Fund. The restaurant industry has been among the hardest hit during the pandemic. Over 110,000 restaurants and bars – more than one in six across the country – have closed permanently or long-term, causing the loss of over 2.4 million jobs. This bill creates a \$28.6 billion fund at the Small Business Administration to provide grants for food and drink entities, with funding reserved for the smallest businesses. More information about the RRF will be available at www.sba.gov.

Establishes the Community Navigator program for Technical Assistance. The bill provides \$175 million in new assistance to fund community organizations, SBA resource partners, and community financial institutions with experience working in minority, immigrant, and rural communities to serve as community navigators to help connect small business owners in these communities to critical resources, including small business loans, business licenses, and federal, state, and local business assistance programs. The bill also includes \$1.325 billion to support SBA’s mission and to administer the new grants and other relief programs.

Funding for the State Small Business Credit Initiative. The bill also provides \$10 billion in new funding for the state Small Business Credit Initiative, a federal program that seeds state and local capital access programs.

HOW TO APPLY

If you have a small business and would like to apply for any of these SBA programs, visit www.sba.gov to learn more about COVID-19 Small Business Guidance and Loan Resources. Under [SBA’s Coronavirus Relief Options](#) page, you can learn about how to apply for:

1. Paycheck Protection Program (PPP)
2. Economic Interruption Disaster Loan (EIDL)
3. SBA Express Bridge Loans
4. SBA Debt Relief for 7(a), 504, & Microloans
5. Shuttered Venue Operators Grant program

For SBA programs such as PPP, you may need to find your own lender to complete your application. While many large banks are already approved, there are also a number of small lenders and CDFIs available, as well. You can find an approved SBA Lender using the [Lender Match tool here](#).

Congress also allocated funding for SBA’s many counseling services, which can help small business owners make individualized decisions about what financial options are most suited for your company. To find a counselor near you, visit [SBA’s Get Local Assistance](#) page or call your local SBA office.

Small business guidance from SBA's Small Business Development Centers (SBDC). The New Jersey SBDC agency is composed of regional offices throughout the state that offer little to no cost small business guidance for small business owners in need. You can register for small business counseling services in your area here:

- [Atlantic County](#)
- [Bergen County](#)
- [Burlington County](#)
- [Camden County](#)
- [Cape May County](#)
- [Cumberland County](#)
- [Essex County](#)
- [Gloucester County](#)
- [Hudson County](#)
- [Hunterdon County](#)
- [Mercer County](#)
- [Middlesex County](#)
- [Monmouth County](#)
- [Morris County](#)
- [Ocean County](#)
- [Passaic County](#)
- [Salem County](#)
- [Somerset County](#)
- [Sussex County](#)
- [Union County](#)
- [Warren County](#)

CONTACT SBA DIRECTLY

SBA New Jersey District Office: (973) 645-2434
www.sba.gov/offices/district/nj/newark

SBA Atlantic Regional Office: (212) 264-1450
www.sba.gov/offices/regional/ii

FRAUD ALERT

The SBA Office of Inspector General has issued a fraud alert for various scams bad actors have utilized to target small business owners. Be on the lookout for grant fraud, loan fraud, and phishing. Learn more about what to watch for and how to protect yourself and your business by checking [SBA's Fraud Alerts](#) (also available in [Spanish here](#)).

NEW JERSEY RESOURCES

NJ COVID-19 Portal: [General Small Business Resources](#)

NJ COVID-19 Portal: [Financial Assistance for Small Businesses](#)

NJ Business Action Center: 1-800-JERSEY-7
<https://www.nj.gov/state/bac/bac.shtml>

NJ Econ Development Authority: 609-858-6700
<https://www.njeda.com/>

RESOURCES FOR HOMEOWNERS AND RENTERS

The American Rescue Plan Act contains billions in funding to help ensure that families and individuals have a roof over their heads, including:

- \$21.6 billion in emergency rental assistance to help renters and small landlords make ends meet. An estimated \$466 million for New Jersey.
- \$5 billion for emergency housing vouchers to help renters with the greatest needs secure housing.
- \$9.9 billion to aid homeowners struggling to afford their mortgage payments, utility bills, and other housing costs.
- \$5 billion to secure safe, socially distant housing and supportive services for people experiencing homelessness.
- \$100 million for housing counseling.
- \$20 million to support U.S. Department of Housing and Urban Development (HUD) fair housing initiatives.
- \$139 million for USDA rural rental and rural homeowner assistance through USDA.
- \$4.5 billion for the Low-Income Home Energy Assistance Program (LIHEAP)
 - **\$158.6 million in LIHEAP funding for New Jersey**
- \$500 million to a new water assistance program modeled after LIHEAP to help low-income families pay water bills that was created in the Coronavirus Response and Relief Supplemental Appropriations Act passed in December.

INFORMATION FOR HOMEOWNERS

- Homeowners with FHA, USDA, VA, or other federally-backed mortgages including those guaranteed by Fannie Mae and Freddie Mac, may request forbearance (i.e. delayed payment) on mortgage payments. Contact your mortgage servicer directly to request forbearance.
- You may request up to two additional three-month extensions, up to a maximum of 18 months of total forbearance. But to qualify, you must have received your initial forbearance on or before February 28, 2021. Check with your servicer about the options available.
- If your mortgage is backed by HUD/FHA, USDA, or VA: You may request up to two additional three-month extensions, for up to a maximum of 18 months of total forbearance. But to qualify, you must have received your initial forbearance on or before June 30, 2020. Check with your servicer about the options available.

- Other mortgages may also provide similar forbearance options. If you are struggling with payments, servicers are generally required to discuss relief options with you, whether or not your loan is federally backed.
- For more information about mortgage relief, protections for renters, resources for additional help, and information on how to avoid COVID-19 related scams, visit <https://www.cfpb.gov/housing>.
- New Jersey is also offering assistance to homeowners facing housing loss due to COVID-19. Counselors are available to provide assistance to homeowners to avoid potential foreclosure.

INFORMATION FOR RENTERS IN NEW JERSEY

- The Centers for Disease Control and Prevention (CDC) issued a federal moratorium on evictions that remains in effect through March 31, 2021.
- In New Jersey, Governor Murphy issued [Executive Order No. 106](#), which states that any lessee, tenant, homeowner or any other person shall not be removed from a residential property as the result of an eviction or foreclosure proceeding.
- Your landlord cannot remove you from your home during this emergency. This moratorium on evictions will remain in place for up to two months after the end of this emergency.
- If you are facing eviction or foreclosure, contact a housing counselor immediately through this online directory or by calling 1-800-NJ-HOUSE.
- Counseling is free, available now, and can be provided remotely to help homeowners avoid potential foreclosure. At the same time, the counseling made available to renters will guide them on how to approach discussions with their landlords on dealing with their rent situation.

For more information, contact one of NJHMFA's housing counselors. Visit njhousing.gov or call **1-800-NJ-HOUSE** for help.

ACCESSING FREE & LOW-COST INTERNET IN NEW JERSEY

Due to the COVID-19 emergency, various companies are providing free and low-cost internet to New Jersey families who cannot afford it. In addition to the below broadband and public hotspot options, we encourage you to call your child's school for connectivity support.

Andrena (Hoboken, Newark, and Princeton Only)

- Free broadband for 1 month. \$25 for 50 Mbps after that. Contracts are month-to-month.
 - To enroll, call **(256) 907-8690** or visit <https://andrena.com/>

AT&T

- Free public access at hotspots for 60 days
 - Instructions for connecting to AT&T hotspots:
<https://www.att.com/support/article/wireless/KM1103818/>

Comcast/Xfinity

- Free service at Xfinity hotspots for 60 days
 - Hotspot locations: <https://hotspots.wifi.xfinity.com/>
 - Instructions for connecting to Xfinity hotspots:
<https://www.xfinity.com/support/articles/about-xfinity-wifi-internet>
- Free Internet Essentials broadband for 60 days for low-income customers without internet
 - To enroll, call **800-XFINITY** or visit <https://www.internetessentials.com/>

Optimum (Altice USA)

- Free public access at hotspots
 - Hotspot locations: <https://www.optimum.net/internet/hotspots/>
- Free access to Altice Advantage 30Mbps broadband solution until June 30, 2020
 - New internet customers only
 - To enroll, call **(866) 200-9522** or visit <https://www.alticeadvantageinternet.com/>
- **Students using Newark Public School devices** should visit <https://www.nps.k12.nj.us/parents/guidelines-altice/> for NPS-specific Optimum/Altice information

Spectrum (Charter)

- Free public access to hotspots
 - Hotspot locations: <https://www.spectrum.com/wifi-hotspots>
- Free broadband to households with students until June 30, 2020
 - Call **(844) 579-3743** to enroll in the program
 - Installation fees are waived for new student households

Verizon Fios

- Low-income households can access discount Lifeline broadband service:
 - To apply, call **(800) 837-4966** or visit <https://www.verizon.com/support/consumer/account/manage-account/lifeline-discount>

RESOURCES FOR NEW JERSEY COUNTIES, TOWNS AND MUNICIPALITIES

The American Rescue Plan will provide \$360 billion to help state, local, tribal, and territorial governments pay for unbudgeted expenses tied to COVID-19 and retain jobs.

New Jersey stands to receive an estimated **\$10.2 billion**, with approximately **\$6.4 billion** going to the state and **\$3.6 billion** combined going to each county and municipality.

Additionally, the American Rescue Plan creates a new \$10 billion Critical Infrastructure Projects program to help carry out critical capital projects directly enabling work, education, and health monitoring, including remote options, in response to COVID-19. New Jersey will also receive an estimated **\$189 million dollars** through this fund.

[For a full breakdown of the \\$10.2 billion in relief going to New Jersey counties and municipalities click here.](#)

How can the funds be used?

- **Costs associated with responding to the COVID-19 public health emergency or its negative economic impacts**, including but not limited to, assistance to households, small businesses, and nonprofits or aid to impacted industries such as tourism, travel, and hospitality.
- **To support workers performing essential work during the COVID-19 public health emergency** by providing premium pay to eligible workers or by providing grants to eligible employers that have eligible workers who perform essential work.
- **To cover revenue losses** caused by the COVID-19 public health emergency.
- **To make necessary investments** in water, sewer, or broadband infrastructure.
- Funds may **NOT** be used by states or localities to cover the costs of pension funds or offset a reduction in taxes.

How will the funding be distributed?

The Department of Treasury will oversee and administer payments to state and local governments. Treasury will send payments directly to state governments; “metro cities,” or all cities that qualify as an entitlement community in the Community Development Block Program (CDBG); and to county governments.



Non-county governments will have their payments distributed through the state (who will receive that money from the Treasury separately from their own allocation).

When will state and local governments receive these funds?

Municipalities and counties will now receive funds in two tranches – with 50 percent this year and the remaining 50 percent next year. The Treasury Department is required to pay first tranche no later than 60-days after the bill is signed into law, and second payment no earlier than 12 months after the first payment.

Are there additional funding opportunities included in ARPA?

Economic Development Administration. The American Rescue Plan provides the Economic Development Administration with \$3 billion to aid communities in rebuilding local economies, which includes \$750 million for the travel, tourism, and outdoor recreation sectors. Visit eda.gov for more information on funding opportunities.