



# OC Community Services

## ORANGE COUNTY RAPID RESPONSE RESOURCES FOR INDIVIDUALS

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Orange County Community Services is committed to providing support to individuals who are in employment transition or impacted by COVID-19. We understand how stressful uncertainty may be and we would like to help you navigate through this period. There are a variety of programs and services available to help. This guide is designed to help Orange County residents with identifying and applying for resources.

### UNEMPLOYMENT INSURANCE

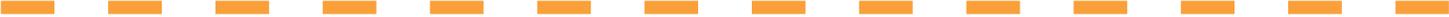
California Employment Development Division has made changes to their unemployment policies to help those affected by COVID-19. You may be eligible for unemployment insurance (UI), disability insurance or paid sick leave or other benefits.

#### What to Know

- California Employment Development Division UI accepts online applications
- You may be eligible to receive benefits restorative to your first day of unemployment
- Benefits may be available due to temporary closures, illness or quarantine
- YouTube Video-how to reopen your UI claim  
» <https://youtu.be/pgFMGOGSZ4Y>
- YouTube Video-how to file a new UI claim  
» <https://youtu.be/grPFvfznZvg>
- YouTube Video-how to file a disability insurance claim  
» <https://youtu.be/j7Wn4gBSZxc>
- YouTube Video- how to file paid family leave claim  
» <https://youtu.be/ttawnekKpfY>

#### California Unemployment Benefit Finder

<https://www.careeronestop.org/WorkerReEmployment/Toolkit/find-unemployment-benefits.aspx?location=CA&persist=>



## HOW TO MAKE SMART FINANCIAL CHOICES AFTER A JOB LOSS

The United States Financial Industry Regulatory Authority (FINRA) plays a critical role in ensuring the integrity of America's financial system—all at no cost to taxpayers.

### What to Know

- FINRA offers free financial education and resources to individuals who have lost their jobs and need to make critical decisions with their 401K, Pension Plans, Health Insurance, Employee Stocks, etc.

### FINRA Managing the Financial Impact of Unexpected Job Loss

<https://www.finra.org/investors/managing-job-loss>

<https://www.finra.org/sites/default/files/Job-Dislocation-How-to-Make-Smart-Financial-Choices-After-a-Job-Loss.pdf>

## TEMPORARY EMPLOYMENT / GIG WORK

Some businesses that are open during shelter-in-place orders are seeing increased demand for shoppers, delivery people and other roles.

### What to Know

- Many services are needed right now
- Some businesses need temporary help
- Gig work could continue after closures

### Learn about job opportunities in Orange County

<https://www.oconestop.com/employment-opportunities>

## GOVERNMENT SUPPORT

There are several US government programs that can help cover expenses for food, healthcare, housing or other needs.

### What to Know

- Online benefit finder identifies the right program for you
- Multiple benefits may apply

### Find Government Support Benefits

<https://www.mybenefitscalwin.org/>

## DEFER PAYMENTS

Some banks, lenders and utility companies are allowing deferred payment for loans and other bills.

### File taxes (or defer)

If you are expecting a refund, filing your taxes as soon as possible will get your refund to you sooner. On the other hand, you can defer until July 15, which could be helpful if you owe taxes.

### What to Know

- Most refunds arrive within 21 days
- eFile for free
- Refunds can be direct deposited to your bank account
- Southern California Edison Offers Bill Assistance Program
- SoCalGas Offers Payment Extension

### Learn more about filing taxes or deferring

<https://www.irs.gov/newsroom/irs-unveils-new-people-first-initiative-covid-19-effort-temporarily-adjusts-suspends-key-compliance-program>

### Learn more about Southern California Edison Bill Assistance Program

<https://www.sce.com/residential/assistance?from=/billhelp>

### Learn more about SoCalGas Payment Extension

<https://www.socalgas.com/pay-bill/need-more-time-to-pay>



## ECONOMIC IMPACT PAYMENTS (STIMULUS)

The Treasury Department and the Internal Revenue Service announced that distribution of economic impact payments will begin in the next three weeks and will be distributed automatically, with no action required for most people. However, some seniors and others who typically do not file returns will need to submit a simple tax return to receive the stimulus payment.

### What to Know

- Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. For filers with income above those amounts, the payment amount is reduced by \$5 for each \$100 above the \$75,000/\$150,000 thresholds. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible.
- Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment of up to \$1,200 for individuals or \$2,400 for married couples. Parents also receive \$500 for each qualifying child.
- The vast majority of people do not need to take any action. The IRS will calculate and automatically send the economic impact payment to those eligible.
- For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate the payment. The economic impact payment will be deposited directly into the same banking account reflected on the return filed.

### Learn about Economic Impact Payments

<https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know>





## DELAY LOAN PAYMENTS

Some major financial institutions- and government programs have announced that those affected by COVID-19 may defer payments on mortgages, student loans and other debt.

### What to Know

- Temporarily reduce your monthly expenses and avoid foreclosures and penalty fees
- Different plans exist-you still need to pay the principal portion of your loans every month
- Contact your lender directly for options

### Learn about delaying loan payments

<https://www.thesimpledollar.com/financial-wellness/coronavirus-financial-assistance/>

## ORANGE COUNTY GANTS / PROGRAMS

The OC Community Resilience Fund is a collaborative response by the Orange County philanthropic community seeking to strengthen and support community-based organizations who serve vulnerable communities most impacted by the COVID-19 pandemic.

### What to Know

- The OC Community Resilience Fund will provide three types of grants to community providers:
  - » Funding to support *community clinic operations* for the purpose of providing preventative and medical services to those affected by COVID-19.
  - » Funding to support *emergency grants to individuals* affected by COVID-19 due to quarantine, business closures and/or lay-offs, school or other community program closures and/or lay-offs.
  - » Funding to support *community-based organization operations* for nonprofits serving vulnerable populations and who can present a clear case of direct impact due to the medical or economic effects impact of the pandemic. Support may also be given to nonprofits who have seen detrimental impacts to their fiscal and administrative operation as a result of a loss of revenue, fundraising, or staffing.

### Learn about the OC Community Resilience Fund

<https://charitableventuresoc.org/oc-community-resilience-fund-application/>

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## ORANGE COUNTY ONE-STOP CENTERS

Orange County offers two comprehensive One-Stop centers to assist jobseekers with finding jobs at no-cost. The centers offer services to support job seekers to become more competitive in the job market with free workshops. Talk to a Career Adviser about the many professional certificate training programs and online learning opportunities available.

### What to Know

- Gain real job experience with hands on training with local employers in in-demand fields by participating in On-the-Job training or Work Experience programs.
- Career advisors will help you build your plan for success and support you in your job search with expert resume review, interview coaching, and job referrals.
- The Orange County One-Stop Centers offer future entrepreneurs training and access to a network of free or low-cost small business resources.

### Find an Orange County One-Stop Center

<https://www.oconestop.com/locations>



America's **JobCenter**  
*of California*<sup>SM</sup>