

Support Programs & Resources During the Coronavirus/COVID-19 Outbreak

In this uncertain time during the Coronavirus/COVID-19 outbreak the Township has compiled the following info to help you sort through the various support programs and resources available.

PA CARE Package

Attorney General Josh Shapiro is announcing the launch of 'PA CARE Package', Pennsylvania's consumer relief initiative.

To commit to the 'PA CARE Package' initiative, financial institutions and banks must offer additional assistance to Pennsylvanians facing financial hardships due to impacts of the pandemic.

- Expansion of small and medium business loan availability
- 90-day grace period for mortgages (at least)
- 90-day grace period for other consumer loans such as auto loans
- 90-day window for relief from fees and charges such as late, overdraft fees
- Foreclosure, eviction, or motor vehicle repossession moratorium for 60 days
- No adverse credit reporting for accessing relief on consumer loans

<https://local21news.com/news/local/pa-attorney-general-launches-pa-care-package-consumer-relief-initiative>

FOR INDIVIDUALS & FAMILIES

Unemployment Compensation

If you are unable to work due to the COVID-19/coronavirus outbreak Pennsylvania has recently updated the Unemployment Compensation webpage with new information. <https://www.uc.pa.gov/Pages/covid19.aspx>

Pennsylvania is waiving the Work Search and Work Registration requirements and suspending the one-week waiting period if your employer temporarily closes, reduces your hours, or if you have been told to self-isolate.

Hebrew Free Loan Association Coronavirus Financial Bridge Loan Program

The Hebrew Free Loan Association of Pittsburgh has announced a Coronavirus Financial Bridge Loan Program to provide \$5000, interest free loans on a nonsectarian basis to residents facing financial challenges caused by the Coronavirus/COVID-19 outbreak to residents of Allegheny, Beaver, Butler, Westmoreland, Washington and Armstrong counties.

<http://hflapgh.org/hfl-unveils-loan-program-to-address-financial-impact-of-covid-19-pandemic/>

These loans are intended to address:

- Lost wages due to being unable to go to work
- Childcare costs due to school closures
- Small business loans
- Canceled study abroad programs
- Related medical costs

Comcast Announces Comprehensive COVID-19 Response to Help Keep Americans Connected to the Internet

Xfinity WiFi hotspots will be available to any one for free, even without a subscription and no disconnects or late fees will be assessed on current subscribers. Low income customers, families are eligible to receive 60 days of complimentary Internet Essentials service.

<https://corporate.comcast.com/covid-19>

Pittsburgh Financial Empowerment Center

As always, the #PittsburghFEC is ready and available to help YOU with your financial health during this stressful and uncertain time.

We are proud to continue offering our free, one-on-one financial counseling services virtually, either by phone or video.

<https://pittsburghpa.gov/mayor/FEC>

Additional Resources

A list of additional resources for individuals and families compiled by the Commonwealth of Pennsylvania including Driver Services, Utility Assistance, Financial Help and more can be found by clicking on the link below.

<https://www.pa.gov/guides/responding-to-covid-19/#ForIndividuals>

Department of Human Services, Rochester, PA

<https://www.dhs.pa.gov/providers/Providers/Pages/Coronavirus-2020.aspx>

United Way of Beaver County

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

Beaver County Office On Aging

<http://www.beavercountypa.gov/Depts/OOA/Pages/default.aspx>

FOR BUSINESS OWNERS

Pennsylvania COVID-19 Working Capital Access Program (CWCA)

The COVID-19 Working Capital Access (CWCA) Program is administered by the Pennsylvania Industrial Development Authority (PIDA) and provides critical working capital financing to small businesses located within the Commonwealth that are adversely impacted by the COVID-19 outbreak.

Loans of up to \$100,000 can be requested, with a 12-year amortization with no payments due during the first year.

<https://dced.pa.gov/programs/covid-19-working-capital-access-program-cwca/>

U.S. Small Business Administration COVID-19 Small Business Guidance & Loan Resources

Learn more about the federal government's guidance for businesses and employers, the Economic Injury Disaster Loan Program, access to capital, and local assistance offices.

The U.S. Small Business Administration is directing businesses to apply for the Economic Injury Disaster Loans (EIDL). The SBA can provide loans to help meet financial obligations and operating expenses along with low interest rates.

<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>

Honeycomb Small Business Relief Loan

To help deliver the working capital that businesses need, Honeycomb is offering 45-day payment free periods, 6-month interest-only periods and reducing our posting, success, and investor fees.

Loans are available for amounts up to \$50,000.

<https://www.honeycombcredit.com/relief>

Matching Small Business Relief Grants from GoFundMe

As part of the Small Business Relief Initiative, GoFundMe, Intuit Quickbooks and Yelp have each donated \$500,000 to the Small Business Relief Fund.

GoFundMe.org, the charitable and advocacy arm of GoFundMe, started the Small Business Relief Fund to benefit small businesses. Supporters can donate to the Small Business Relief Fund, which will issue \$500 matching grants to qualifying businesses that raise at least \$500 on GoFundMe.

<https://www.gofundme.com/c/small-business-relief-initiative-and-fund-faqs>

Facebook Small Business Grants

Facebook is offering \$100M in cash grants and ad credits for up to 30,000 eligible small businesses in over 30 countries where we operate. More information coming soon.

<https://www.facebook.com/business/boost/grants>

Yelp Resources for Restaurants & Small Businesses

Yelp has we announced \$25 million in relief, primarily focused on supporting independent, local restaurant and nightlife businesses, in the form of waived advertising fees and free advertising, products, and services.

Restaurants will also receive three months of free access to Yelp Reservations and Waitlist. For restaurant clients that offer delivery and/or takeout, we'll provide \$100 in free search advertising. In addition to waiving advertising fees for independent restaurant and nightlife clients during this period when they've been most impacted, we're also offering support for independent local advertisers in other categories that are struggling to pay their bills during this difficult time.

https://blog.yelp.com/2020/03/coronavirus-relief-for-restaurants-and-bars?utm_source=news_blog&utm_medium=yelp_blog

US Representative Conor Lamb Answers COVID-19 Frequently Asked Questions

In response to the coronavirus pandemic, Congress recently passed [H.R. 748](#), the bipartisan Coronavirus Aid, Relief, and Economic Security (CARES) Act. This critical \$2 trillion spending package includes provisions to support families and workers, small businesses, state and local organizations and health care workers and hospitals. Previously, Congress passed two bipartisan measures – [H.R. 6201](#), the Families First Coronavirus Response Act and [H.R. 6074](#), the Coronavirus Preparedness and Response Supplemental Appropriations Act – to address the impact of the coronavirus.

To help you understand the actions Congress has taken and how it impacts you, please see <https://lamb.house.gov/covid-19-frequently-asked-questions>

Stay Safe Hopewell!