



Key COVID-19 Information and Resources*¹

- **Federal Tax Filing and Payment Deadline Extension to July 15th, 2020** – The deadline to both file and pay any federal tax due had been extended until July 15th, 2020. Learn more here: <https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>
- **Virginia State Tax Payment Extension to June 1st, 2020** – tax filing deadlines remain April 15th, 2020, however the due date for any individual VA income tax owed has been extended to June 1, 2020. Learn more here: <https://www.tax.virginia.gov/>
- **Mortgage Payment Assistance** – Many federally-issued mortgages (FHA, Fannie Mae, Freddie Mac) have a payment deferment. Virginia officials are urging all private mortgage holders and servicers to offer payment delay and refrain from negative credit reporting. Some private banks have announced Mortgage Relief programs including, Ally, Bank of America, and Citibank. If you are having concerns about making your mortgage payment please contact your lender directly to see what options are available to you.
- **Eviction Suspension** – The Supreme Court of Virginia has suspended all non-emergency evictions. If you are unable to pay your rent as a result of COVID-19 you are protected from eviction at this time.
- **Utility Payments** - The State Corporation Commission (SCC) has issued an order directing utilities it regulates, (electric, natural gas, and water companies in VA, to suspend service disconnections for 60 days to provide immediate relief for any customer who may be financially impacted by the COVID-19 outbreak. Learn more here: https://www.scc.virginia.gov/newsrel/r_noshutoff_20.pdf
- **Direct Government Assistance Checks** – The Federal Government will issue one-time assistance payments of \$1,200 per adult and \$500 per child. There are wage limits to be eligible for these payments, with full payments going to an individual filer with under \$75,000.00 of taxable income and under \$150,000.00 of taxable income for a joint filer. The payment gets scaled down for incomes over these amounts and is not paid to individual filers reporting more than \$99,000.00 and joint filers reporting more than \$198,000.00, all based on 2018 tax returns. These checks are expected to be paid in May.
- **Federal Student Loan Assistance** – All Federal student loans will automatically have their interest rates set to 0% for a period of at least 60 days. Additionally, borrowers will have the option to suspend their payments for at least two months. You must call your loan servicer to request the payment delay.
- **Assistance for Furloughed Workers** – If someone in your family has been impacted by a furlough, they will be eligible for State unemployment without the standard one week waiting period. Information on how to file for an unemployment claim can be found here: <http://www.vec.virginia.gov/unemployed> - additionally the Federal Government will subsidize weekly wages for unemployed workers of \$600.00 per week for up to four months.

¹ This material derives and/or is adapted from Carter Myers Automotive (CMA) internal document(s). CMA President & CEO Liza Borches referenced such internal document in a March 25, 2020 interview with VADA President & CEO Don Hall, the video of which is available [here](#). VADA thanks Liza and her team for allowing us to use the document to add to other materials available at www.VADA.com/coronavirus.

- **Motor Vehicle Inspections** – VA Governor Northam has directed the Virginia Department of State Police to suspend the enforcement of Motor Vehicle Safety Inspections for 60 days. While your safety is important to us, we don't recommend putting off this service, and can do this service in any of our service departments, you will not be penalized for an expired inspection within 60 days.
- **Credit Card Repayment Assistance** – credit card issuers like Amex and Capital One are letting customers skip payments without interest and more. This site lists details from many major banks, you can also reach out to your card issuer to request assistance: <https://www.businessinsider.com/personal-finance/credit-card-companies-financial-assistance-coronavirus-2020-3>
- **Car Payment Deferral Programs** - Several automakers are currently offering payment deferrals for customers experiencing financial hardship. This site lists current programs or you can contact your loan carrier to see if they have a program available to you: <https://www.edmunds.com/car-loan/car-payment-relief-during-coronavirus.html>
- **Wireless Phone Services** – Certain wireless carriers are helping with wireless services including free unlimited data from Sprint, no activation fees on new phones from Verizon and Sprint, bill hardship assistance from Verison, free international calling from Verizon and Sprint. Go to your service providers web page to learn what services your carrier is offering.
- **Emotional Support** – If you have an employee assistance program, they can be extremely valuable during times like these. Mental, financial, legal and more help is often available at no cost to you. Contact your HR department or EAP directly
- **Medical care / Hospital bills** - The Assistance Fund can help with financial support and provides patient advocates to assist in securing financial assistance for co-payments, prescriptions, deductibles, premiums and medical expenses for those who qualify. More information can be found at: www.tafcares.org
- **Telephonic and Virtual Dr Visits** – Many health care providers are not making appointments. Please check with your HR department or insurance carrier directly.
- **General Anxiety Because of the Coronavirus** - We get it. It's hard to sift through the messages and information coming at us. Worse, not knowing what you don't even know can cause great anxiety for all of us. What you can do:
 - Remember that knowledge is power. Understanding the factors that affect a person's risk and immune response to COVID-19 matter as much as, or more than, understanding the actual virus. Arm yourself with information, the (CDC) provides information and frequent updates on the COVID-19's spread, severity, risk assessment, etc. To subscribe to the CDC's email and text message service, visit CDC Subscription Service here to sign up: <https://tools.cdc.gov/campaignproxyservice/subscriptions.aspx>
 - In the case of quarantine, get your emotional support system in place:
 - Maintain familiar routines in daily life as much as possible; take care of your basic needs, eat healthy foods, and engage in physical activity.
 - Stay connected with others and maintain your social networks: Have the emails and phone numbers of close friends and family at your fingertips and stay connected via email, social media, and video conferencing.

The content in this message is not intended as legal advice. If you require legal advice, please contact your attorney. The content in this message reflects information at the time the content was created and, given the changing circumstances surrounding COVID-19, is subject to change at any time.