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Housing and Utilities

Q: I heard mortgage payments are suspended. Do I have to pay my mortgage?

A: As of March 27, 2020, Governor Evers has imposed a ban on foreclosure actions for a period of 60 days. The order also bans sheriff sales, requests for sheriff sales and the issuance of writs of assistance to remove foreclosed upon homeowners. In addition, the federal government has halted foreclosures of FHA backed mortgage loans. However, the ban on foreclosure actions does not relieve the homeowner from the obligation to pay on their mortgage. Most people are expected to keep paying their mortgage, though some lenders are allowing their customers to defer payments during the COVID-19 crisis. You should reach out to your lender if you are having trouble making mortgage payments due to COVID-19. You will still be responsible for making those payments, but you may be able to extend the loan for a few months so that you do not have to make payments right now.

Q: I heard that my landlord can't evict me during the COVID-19 crisis. Is that true?

A: As of March 27, 2020, Governor Evers has implemented a state-wide ban on most eviction actions. Landlords are prohibited from terminating tenancies or starting eviction procedures for failure to pay rent or for most other reasons, except if continuing the tenancy can be reasonably expected to create an imminent risk of harm to another person. If, for example, the landlord can attest that a tenant in one unit poses a real risk to the safety of a neighboring tenant, then an exception to the ban may be made. In addition, the ban extends to evictions that have already been granted, but where the tenant has not yet been removed from the premises. Sheriffs are prohibited from executing on writs of restitution, and landlords are prohibited from asking them to, except in cases where allowing the tenant to stay poses an imminent risk of harm to another person. However, the ban on eviction does not relieve the tenant of the obligation to pay rent. If you are having trouble paying your rent right now, you should reach out to your landlord to see if you can work out a late-payment plan. In Wisconsin, a landlord must get a judgement of eviction and an eviction writ/order to remove a tenant. It is illegal for your landlord to remove you by shutting off your utilities, locking you out, or engaging in self-help eviction. If they do, you should call law enforcement and Wisconsin Judicare for assistance. However if you are behind on rent, evictions can resume when the ban ends.



COVID-19 (Coronavirus) Frequently Asked Questions

Q: My work hours were reduced or eliminated. I can't afford my rent

A: You should reach out to your landlord to see if they will agree to allow you to pay late or a reduced amount until emergency payments go out, or until you return to work. You may be eligible to receive unemployment insurance payments (see separate COVID Unemployment FAQs). If you enter an agreement with your landlord for late or reduced rent during the emergency, do your best to get the agreement in writing – even a text or email – to make sure you and your landlord understand the new payment amount and when payments are due.

Q: Is the ban on utility shut offs going to end as scheduled on April 15?

A: The state Public Service Commission has ordered Wisconsin utilities not to disconnect electric, heat or water service until the public health emergency has ended, and to work with customers who have been disconnected to restore service. WPS has extended the moratorium on shutting off utilities during the pandemic. The Wisconsin Home Energy Assistance Program (www.homeenergyplus.wi.gov or call 866-432-8947) may be available to help pay your heat or electric bills.

COVID-19 Federal Government Cash Payments/Taxes

Q: I did not file taxes in 2018 or 2019 because my earnings were completely exempt/I didn't earn enough to bother with it. I heard that I will not get the COVID relief payment if I did not file. Is that true?

A: No. However, your payment may be delayed compared to those who did file. As of this writing, it appears that the federal government intends to use 2019 tax filings if available and 2018 tax filings if not, to determine both the amount of relief that a person is entitled to, and to make direct deposits into that persons bank account. If you did not file, or if you filed but were not required to submit your banking information, or if you do not have a bank account, you are still entitled to money from the relief package. However, the federal government will have to figure out some other way to identify you and physically cut you a check, which will take longer than the direct deposits will take. The Secretary of the Treasury anticipates direct deposits to start within a matter of three weeks for this writing (3/27/2020).



COVID-19 (Coronavirus) Frequently Asked Questions

Q: Can I still go back and file for 2018 now?

A: Yes, anyone can file their 2018 return. WJ can assist in filing the 2018 tax return.

Q: What documentation will I need in order to do so and where can I get that?

A: Any information regarding your household income and benefits for 2018. Examples include: Social Security Benefits, W-2 wages, 1099 forms, names and social security numbers of those individuals living in your home.

Q: What if I can't file my 2019 taxes by April 15?

A: The Internal Revenue Service has extended the time to file your FEDERAL return. The new due date is July 15, 2020. The Wisconsin Department of Revenue has also extended the time to file your STATE return to July 15, 2020.

Public Benefits

Q: Are the stricter rules regarding Food Share still going into effect on April 1?

A: No. A federal judge halted the new FoodShare rules from taking effect. If you believe you may qualify for FoodShare, you should apply.

Q: Child care assistance – if the care provider is closed or if the parent can't afford their part or isn't getting work right now, does the benefit go away? Will they have to reapply?

A: As of this writing, the Division of Children and Families has suspended all copays for parents who receive a child care subsidy. The DCF may amend your copayment schedule or may waive some or all scheduled copayments.

Employment

Q: I heard my employer has to give me paid time off for COVID. Is this true?

A: Probably. Congress passed a new law, the Families First Coronavirus Response Act (FFCRA), which take effect April 1, 2020 and which applies to most businesses. You may be eligible for paid sick leave immediately, and you may be eligible for extended family and medical leave if you have worked for your employer for at least 30 days prior to taking leave under the Act. The FFCRA has two parts. The first part is The Emergency Paid Sick Leave Act, which provides paid sick leave for employees who are suffering from a COVID 19 related illness themselves, have



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been instructed by a health care provider to self-quarantine, or are under a quarantine order, or are caring for a family member with a COVID 19 related illness, quarantine order or self-quarantine instruction. If you are ill or quarantined yourself, you are generally entitled to 10 days' pay at your regular rate of pay for your regular hours worked in a normal two week period. If you are caring for someone else, you are generally entitled to 10 days' pay at 2/3 your regular rate of pay.

The second part of the FFCRA is the Emergency Family and Medical Leave Expansion Act. This part provides 12 weeks of extended family and medical leave. If you are taking expanded family and medical leave, you may take paid sick leave for the first ten days of that leave period, or you may substitute any accrued vacation leave, personal leave, or medical or sick leave you have under your employer's policy. For the following ten weeks, you will be paid for your leave at an amount no less than 2/3 of your regular rate of pay for the hours you would be normally scheduled to work.

The FFCRA does not apply to private (not government) business with more than 500 employees. In addition, small business employing fewer than 50 people may apply to be exempt from the parts of the FFCRA that would require them to provide child care-related paid sick leave and expanded family and medical leave if they can show that following the Act would jeopardize the viability of their business as a going concern.

Q: May I take 80 hours of paid sick leave for my self-quarantine and then another amount of paid sick leave for another reason provided under the Emergency Paid Sick Leave Act?

A: No. You may take up to two weeks—or ten days—(80 hours for a full-time employee, or for a part-time employee, the number of hours equal to the average number of hours that the employee works over a typical two-week period) of paid sick leave for any combination of qualifying reasons. However, the total number of hours for which you receive paid sick leave is capped at 80 hours under the Emergency Paid Sick Leave Act.

Q: If I am home with my child because his or her school or place of care is closed, or child care provider is unavailable, do I get paid sick leave, expanded family and medical leave, or both—how do they interact?



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A: You may be eligible for both types of leave, but only for a total of twelve weeks of paid leave. You may take both paid sick leave and expanded family and medical leave to care for your child whose school or place of care is closed, or child care provider is unavailable, due to COVID-19 related reasons. The Emergency Paid Sick Leave Act provides for an initial two weeks of paid leave. This period thus covers the first ten workdays of expanded family and medical leave, which are otherwise unpaid under the Emergency and Family Medical Leave Expansion Act unless the you elect to use existing vacation, personal, or medical or sick leave under your employer's policy. After the first ten workdays have elapsed, you will receive 2/3 of your regular rate of pay for the hours you would have been scheduled to work in the subsequent ten weeks under the Emergency and Family Medical Leave Expansion Act.

Please note that you can only receive the additional ten weeks of expanded family and medical leave under the Emergency Family and Medical Leave Expansion Act for leave to care for your child whose school or place of care is closed, or child care provider is unavailable, due to COVID-19 related reasons.

Q: Is all leave under the FMLA now paid leave?

A: No. The only type of family and medical leave that is paid leave is expanded family and medical leave under the Emergency Family and Medical Leave Expansion Act when such leave exceeds ten days. This includes only leave taken because the employee must care for a child whose school or place of care is closed, or child care provider is unavailable, due to COVID-19 related reasons.

Q: Are the paid sick leave and expanded family and medical leave requirements retroactive?

A: No. They take effect April 1, 2020 and expire December 31, 2020.

Child Custody & Placement

Q: I share placement with another parent. Do I have to follow a placement schedule right now?

A: As of this writing, yes. Absent the agreement of the other parent to deviate from the schedule, or really extreme circumstances, you should stick to the placement schedule as ordered by the court. For guidance on handling the COVID-19 health



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emergency and co-parenting, visit

<https://www.afccnet.org/Portals/0/COVID19Guidelinesfordivorcedparents.FINAL.pdf?ver=2020-03-17-202849-133>.

Unemployment

Please see our separate [COVID-19 Unemployment FAQs](#) for other Unemployment related questions.

Other Assistance

Q: What other help is available during the COVID-19 pandemic?

A: United Way

<https://211wisconsin.communityos.org/coronavirus>

North Central Community Action Program

<http://www.northcentralcap.org/>

Catholic Charities

<https://www.ccmke.org/Catholic-Charities/Get-Help/Outreach--Case-Management-Services.htm>

Lutheran Social Services

<https://www.lsswis.org/LSS/OffNav/coronavirus>

Neighbor's Place

<http://neighborsplace.org/>

Aging & Disability Resource Centers

<http://www.adrc-cw.org/>