

*****Need to Know: From March 24-April 7, all Memphis residents have been directed to limit non-essential movement outside their homes in order to stop the spread of COVID-19*****

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I) Health Information

Need to Know: Stay at Home Restrictions

Memphis: From March 24-April 7, all Memphis residents have been directed to limit non-essential movement outside their homes in order to stop the spread of COVID-19. For details on what qualifies as essential activity, please view Mayor Jim Strickland's Safer at Home Executive Order: https://memphistn.gov/news/what_s_new/c_o_v_i_d-19_update_from_mayor_strickland_3-23

Shelby County: Mayor Lee Harris has announced a Stay At Home order banning all non-essential travel within Shelby County.

State of Tennessee: From March 23 until April 6, 2020, social gatherings of 10 or more people are prohibited; restaurants and bars are limited to drive-through, take-out and delivery service; gyms and fitness centers are closed; and visitation to nursing homes is limited to visits involving essential care.

Memphis Area Transit Authority (MATA) Travel Restrictions

MATA has set new rules for ridership in an effort to comply with social distancing goals. No more than ten riders will be permitted on fix-route buses and trolleys. Riders are encouraged to keep their distance from other riders.

Local, State and National Health Resources

The Centers for Disease Control provides updates on the virus and safety information for the public and health care professionals: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

The CDC's guidance includes:

- Wash hands often for at least 20 seconds
- If soap and water aren't available, use hand sanitizer that is 60 percent alcohol
- Put a physical distance of at least 6 feet between yourself and other people
- Avoid physical contact with other people
- Stay home if you're sick or have been exposed to someone who is sick
- Cover your mouth and nose with a tissue when you sneeze or cough
- Regularly clean and disinfect frequently touched surfaces

The Tennessee Department of Health has information on the virus, guidance for the public, and updates on COVID-19 cases in Tennessee. Please visit <https://www.tn.gov/health/cedep/ncov.html>

- Public information number: 877-857-2945, 10am-10pm daily
- COVID-19 Assessment Sites: <https://www.tn.gov/health/cedep/ncov/remote-assessment-sites.html>

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The Shelby County Department of Health has information on the virus, guidance for the public, and updates on COVID-19 cases in Shelby County.: <https://insight.livestories.com/s/v2/shelby-county-health-department-covid-19/db01f01b-3f9d-460a-9548-1db37ed0ccbd>

- The Health Department's Covid-19 Call Center can be reached at 833-943-1658, 8:00 am – 4:30 pm Monday-Sunday

Travel Advisories

The State Department provides a list of travel advisories for those who are planning to fly outside of the United States: <https://travel.state.gov/content/travel/en/traveladvisories/ea/covid-19-information.html>

Healthcare Equipment Donations

All communications about donations should be sent to covid.ppedonations@tn.gov and all communications about vendors, including manufacturers interested in making component parts should be sent to covid.ppevendors@tn.gov. Another resource for donating supplies is: covidsupplies@fema.dhs.gov

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II) Resources for Memphians Experiencing Financial Hardship

The Tennessee Commission on Aging and Disability

The Commission has a number of resources available for elderly and disabled adults, including assistance with grocery delivery. Please visit <https://www.tn.gov/aging.html>, call 1-866-836-6678 or email TN.Aging@tn.gov

Unemployment Insurance

- Apply here: <https://www.tn.gov/workforce/unemployment.html>
- To address the widespread financial hardship caused by the coronavirus pandemic, Congress has significantly expanded unemployment insurance benefits and broadened who is eligible.

Defer Payments on Your Bills

- Many bill providers are allowing for deferments, but you must contact them to set this up.
- Mortgage Relief:
 - If your mortgage is insured by the Federal Housing Administration (FHA), evictions and foreclosures have been suspended for the next 60 days.
 - The Federal Housing Finance Agency (FHFA), which oversees Fannie Mae, Freddie Mac, and the Federal Home Loan banks, is providing payment deferments to borrowers for up to 1 year.
 - Several banks are providing relief to mortgage customers affected by the coronavirus.

Defer Payments on Your Student Loans

- For at least 60 days, Americans can opt to suspend their federal student loan payments. To set this up, you must contact your loan service provider.
- Regardless of whether you choose to suspend your payments, interest on all federal student loans has been automatically suspended.
- Below is a list of major loan providers. If you're not sure who your student loan servicer is, you can call Federal Student Aid at 1-800-433-3243.
 - CornerStone: 1-800-663-1662
 - ECSI: 1-866-313-3793
 - FedLoan Servicing (PHEAA): 1-800-699-2908
 - Granite State — GSMR: 1-888-556-0022
 - Great Lakes Educational Loan Services, Inc.: 1-800-236-4300
 - HESC/Edfinancial: 1-855-337-6884
 - MOHELA: 1-888-866-4352
 - Navient: 1-800-722-1300

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- Nelnet: 1-888-486-4722
- OSLA Servicing: 1-866-264-9762

Taxes

The Internal Revenue Service has moved the tax filing deadline from April 15 to July 15.

III) Resources for Businesses

SBA Disaster Loan Program

The Small Business Administration is providing federal disaster loans to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). For more information, or to apply, please visit:

<https://www.sba.gov/disaster-assistance/coronavirus-covid-19>

- Phone: 1-800-659-2955
- Email: disastercustomerservice@sba.gov

Tennessee Chamber of Commerce

Includes as tips, guidance and legal resources for employers and employees. Please visit:

<https://www.tnchamber.org/coronavirus>

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IV) Resources for Children and Families

Nutrition and Meals

The YMCA will be distributing free meals for students at over 60 community sites throughout Shelby County. The Mid-South Food Bank is also providing meals for students throughout Memphis. For more information, please visit <http://www.scsk12.org/coronavirusfacts/studentmeals>.

WIC Benefits

Tennessee has waived requirements that individuals be physically present in order to receive Special Supplemental Nutrition Program for Women, Infants and Children (WIC) benefits through May 31, 2020. These benefits can now be automatically loaded onto a WIC card. See details here: <https://www.tn.gov/health/health-program-areas/fhw/wic/redirect-wic/wic-clinics.html>

Schools and Learning Resources

All schools and district offices of Shelby County Schools are closed through April 6 due to the Covid-19 outbreak. Learning Guides and online resources during this period can be found here: <https://www.scsk12.org/instructionalresources/index>

For families without internet access, learning guides can be picked up at meal distribution sites Mondays and Tuesdays between 11 a.m. and 1 p.m.

According to the Shelby County Schools website: The Parent Welcome Center can still be reached by phone during regular business hours at (901) 416-5300. The Office of Student Records can be reached at (901) 416-5830. All other in-person and phone support will not be available during the closure.

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V) Paid Sick Leave under the Families First Coronavirus Response Act

The Families First Coronavirus Response Act, which was signed into law on March 18, 2019, expands access to emergency paid sick leave to as many as 87 million U.S. workers.

Who Qualifies for Paid Sick Leave

- If you have been employed with your company for at least 30 days, and your company has between 50 and 500 employees, then you qualify for paid sick leave benefits under the Families First Coronavirus Response Act.
- If you have, are seeking a diagnosis for, or are being quarantined for coronavirus, then you are eligible to receive two weeks of paid sick leave from your employer.
- If you are caring for a family member impacted by coronavirus such that they have, are seeking a diagnosis for, or are being quarantined for coronavirus, then you also are eligible to receive two weeks paid sick leave.
- If your child's school is closed due to coronavirus, and you need to stay home and care for your child, you can receive 12 weeks of paid sick leave.
- Part-time employees are eligible to receive paid sick leave.
- If you are self-employed you can receive paid sick leave as a tax credit.

Compensation During Paid Sick Leave

- If you have coronavirus, are seeking a diagnosis for or are being quarantined for coronavirus, you may earn the full amount you are usually paid, up to a maximum of \$511 each day.
- If you are caring for a child whose school has closed due to coronavirus, or you are caring for a family member who has coronavirus, is seeking a diagnosis for or is being quarantined for coronavirus, you earn two-thirds of your usual pay, up to a maximum of \$200 each day.

How to Apply for Paid Sick Leave

- Paid sick leave is administered through your employer.

Exemptions to the Paid Sick Leave Provisions

- Businesses with 50 or fewer employees may be exempted under this legislation.
- This law does not require companies with over 500 employees to offer these paid sick leave benefits.
 - Under federal law, you are eligible for 12 weeks of unpaid family and medical leave.
- Employers can also decline to give leave to workers on the front lines of the crisis, including health care providers and emergency responders.

Compensation to Businesses

- Businesses who provide paid sick leave benefits as mandated by the Families First Coronavirus Response Act will be reimbursed within three months through a payroll tax credit.

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