

Local/State/Federal Assistance

Unemployment Insurance: [TN Unemployment Insurance](#)

Eligibility: Anyone who has lost income due to covid-19. Those whose employer has laid them off or reduced hours are eligible. Furthermore, individuals who traditionally were not eligible (self-employed, contract or gig economy workers) are eligible so long as they've lost income (total or partial income) due to covid-19.

Benefit: UI pays a portion of verified income that is determined by the information and documentation provided during filing a UI claim. TN max UI weekly benefit is \$275. All approved UI claims due to lost work from covid-19 are also receiving a \$600/week payment from the federal CARES Act. UI benefits can last up to 26 weeks. Approved claims are paid via a debit card issued to the individual or direct deposit to an active checking account and the State deposits the UI benefits into the account weekly.

Payment Deferral/Forgiveness: Reminder that some landlords, mortgage companies, utility, car loan, medical insurer, etc. **MAY BE** allowing for delayed and/or penalty free payments and/or in some cases payment forgiveness (in the case of a landlord). Each individual will need to check with their specific carriers, utilities and lending institutions.

Families First - TANF: [Families First - TANF LINK](#)

Eligibility: Families must have been employed as of March 11, 2020 but have since then lost employment or at least 50% of their earned income due to the COVID-19 emergency, include a child under the age of 18 or a pregnant woman, have a valid Social Security Number, must not have resources exceeding \$2000, and the gross and/or unearned monthly income may not exceed 85% of the State's Median Income.

Benefit: Begins at \$500/weekly but is a) on a sliding scale based on family size and b) additional cash assistance is being provided specifically during the covid-19 period.

Paycheck Protection Program (PPP) - CARES Act: [PPP LINK](#)

Eligibility: Starting 4/10/20 self-employed, contractors and gig economy workers that have lost income due to covid-19 are eligible to apply for the PPP program via an approved bank. (click the above link to get details on how to apply and requirements)

Benefit: For the self-employed, contractor or gig economy worker, If approved will provide up to 8 weeks of pay in the form of a loan (which can be 100% forgiven if used following program rules) to help cover cost of medical insurance, rent/mortgage, and other items as identified by the program. Use the link above to learn more about the PPP program.

* The PPP program reached max utilization around April 17th. Congress and the US Treasury are looking to provide an additional \$300 Billion to this program. Individuals should continue to monitor and take steps to make sure their original application or a new application is submit and/or processing with their bank (or an approved PPP bank if their bank is not processing PPP loans).