

金山灣區華僑文教服務中心轄區各州COVID-19(武漢肺炎)疫情紓困專案彙整表

種類	紓困專案中文內容簡介	紓困專案英文內容簡介	網站連結
全美政策	<p>美國聯邦政府針對小型企業紓困政策 Federal benefits: Small business loan and debt relief</p> <p>由於武漢肺炎 (COVID-19) 爆發，美國小型企業正面臨前所未有的經濟中斷。2020年3月27日川普總統簽署了《CARES法案》，其中包括為美國工人和小型企業提供的3,760億美元救濟。</p>	<p>Our nation's small businesses are facing an unprecedented economic disruption due to the Coronavirus (COVID-19) outbreak. On Friday, March 27, 2020, the President signed into law the CARES Act, which contains \$376 billion in relief for American workers and small businesses.</p>	<p>https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources</p>
個人、家庭激勵方案 \$1200 stimulus check	<p>CARES法案：針對COVID-19釋出激勵方案</p> <p>1,200美元COVID-19救濟檢查 每個收入不超過\$ 75,000的個人都將獲得美國財政部提供的1,200美元激勵金。每一對年收入低於15萬美元並共同報稅的夫婦，每人可獲得1,200美元、合計2,400美元。已婚夫婦每一子女可獲得500美元。年收入在75,000美元到99,000美元之間的人（夫妻共同合計198,000美元）激勵金酌予減少。</p>	<p>The CARES Act: Stimulus Package for COVID-19 Relief \$1,200 Coronavirus, COVID-19 Relief Checks Every individual making \$75,000 or less will receive a stimulus check from the U.S. Treasury for \$1,200. A couple that makes under \$150,000 and files taxes jointly would each receive \$1,200 for a total of \$2,400. Married couples will get an additional \$500 per child. Reduced checks will go to people making between \$75,000 and \$99,000 a year (\$198,000 jointly).</p>	
事業救濟金紓困方案 Unemployment Benefits	<p>失業救濟平均支付每週300美元、連續26週，目前時程已延長至39週，自由職業者和零工工人也開放獲得領取資格。 因染COVID-19而生病、被隔離或需要照顧兒童而無法工作的人們，將獲得每週600美元的「額外福利」支票連續四個月。</p>	<p>The average payout for unemployment is \$300 a week and last 26 weeks. That timetable has been expanded to 39 weeks and freelancers and gig workers would qualify for the first time. From a coronavirus standpoint, people unable to work because they are sick, quarantined or need to care for children because of COVID-19, will receive an “added benefits” check for \$600 per week. The “added benefits” would last four months.</p>	
小型企業員工薪資保護計劃 Paycheck Protection Program for Small Businesses	<p>小型企業的薪資保護計劃 薪酬保護計劃 (Paycheck Protection Program) 從國會獲得了3,100億美元的提振，以提供小企業貸款，用這筆錢支付員工的工資、健康保險費、公用事業費和租金。</p>	<p>Paycheck Protection Program for Small Businesses The Paycheck Protection Program got a \$310 billion boost from Congress to provide small business loans that could be forgiven if the company follows certain conditions like not firing its workers; using the money to cover employee salaries; pay health insurance premiums; utilities and rent.</p>	
美國聯邦政府政府紓困方案 Federal benefits	<p>小型企業低息災難貸款 美國小企業管理局 (SBA) 向因COVID-19遭受重大經濟損失的小企業及非營利機構提供最高200萬美元的低息聯邦災難貸款，作為營運資金。這些貸款可能用於支付固定債務，工資單，應付帳款和其他因災難的影響而無法支付的賬單。 SBA為受COVID-19影響的小型企業和非營利性機構提供高達200萬美元的低息營運資金貸款。小型企業將為貸款支付3.75%的利息，非營利組織將為最多30年的支付2.75%的利息。</p>	<p>Small Business Administration Provides Access to Loans The coronavirus could be lethal for small businesses, considered the economic lifeline in most communities, but the Small Business Administration is trying to prevent that. The SBA is offering low-interest working capital loans of up to \$2 million for small business and nonprofit agencies affected by COVID-19. Small businesses would pay 3.75% interest on the loans and nonprofits would pay 2.75% for terms of up to 30 years. Many states and cities are offering low-interest loans for small businesses. More information is available on the SBA website.</p>	<p>https://www.debt.org/advice/relief-options/coronavirus-covid-19-financial-assistance/</p>

<p>美國聯邦政府針對大企業紓困方案 Big Business Gets Some Breaks</p>	<p>擁有500多名員工的大型企業並被視為「嚴重打擊」的公司可獲得大量贈款或貸款。</p> <p>例如，航空客運業將獲得無需償還的贈款250億美元，及另需後續償還的貸款250億美元。</p> <p>提供被視為與國家安全至關重要的公司170億美元的貸款，另提供4,250億美元的貸款給其他企業、州和城市。</p>	<p>Companies with more than 500 employees and deemed “severely distressed” will receive large grants or loans.</p> <p>The passenger airline industry, for example, will get \$25 billion in grants (money they won't pay back) and another \$25 billion in loans they are expected to pay back.</p> <p>There is \$17 billion in loans to companies considered critical to national security and \$425 billion for other businesses, states and cities.</p>	
<p>醫院和健康照顧中心紓困方案 Hospitals and Health Care Centers Get Help</p>	<p>激勵方案預留了1,000億美元，以幫助遭受此疫情打擊最嚴重的醫院。這筆錢的目的是使他們能夠購買用於醫護人員的防護裝備，測試用品並支持緊急行動中心。</p>	<p>The stimulus bill set aside \$100 billion to help hospitals that were hit hardest by the pandemic. The money is intended to allow them to purchase protective gear for health-care workers, testing supplies and support emergency operation centers.</p>	
<p>CA benefits for Workers:加州政府針對員工的幫助</p>	<p>加州政府為員工帶來的幫助： 殘疾保險，帶薪家庭休假，照顧被COVID-19感染的家庭成員的假，失業保險，加利福尼亞病假等。(詳細說明如聯結網站說明)</p>	<p>Disability insurance, paid family leave for taking care family member infected by COVID-19, unemployment insurance, California sick leave, etc.</p>	<p>https://www.labor.ca.gov/coronavirus2019/#chart</p>
<p>加州聖塔克拉拉縣針對企業之紓困方案Santa Clara county summarized benefits, including federal and state</p>	<p>小型企業的融資和資源 北加州小型企業發展中心可以幫助小型企業瀏覽資源並回答業務問題。了解有關聯邦「薪資保護計劃」的信息，該計劃是一項小企業貸款，可幫助企業在冠狀病毒（COVID-19）危機期間繼續聘用員工。 加州IBank為受區域災難影響且需要定期貸款或信貸額度的小企業借款人提供低息和國家擔保的商業貸款以及小額貸款。 加州小企業資本介接計劃（CalCAP）鼓勵銀行和其他金融機構向難以獲得融資的小企業提供貸款。倘小型企業經營者需要貸款來獲得一筆創業、擴展或運營資金，可申請CalCAP，此為一項貸款損失準備金計劃，可以針對某些貸款違約產生的損失提供最高100%的覆蓋率，最高可提供500萬美元的貸款。 Facebook正在為多達3萬家合格的小型企業提供1億美元的現金贈款和廣告信用。 總督商務與經濟發展辦公室（Go-Biz）為整個加州的小型企業提供有關金融和技術援助的資源信息。</p>	<p>The Northern California Small Business Development Center can help small businesses navigate resources and answer business questions. Learn more about the Paycheck Protection Program, a small business loan that helps businesses keep their workforce employed during the Coronavirus (COVID-19) crisis. California IBank has low-interest and state-guaranteed business loans and microloans for small business borrowers who have been impacted by regional disasters and who need term loans or lines of credit for working capital. The California Capital Access Program (CalCAP) for Small Business encourages banks and other financial institutions to make loans to small businesses that have difficulty obtaining financing. If you own a small business and need a loan for start-up, expansion or working capital, you may be eligible for this program. CalCAP is a loan loss reserve program that may provide up to 100% coverage on losses resulting from certain loan defaults. Loans are available up to \$5 million. Facebook is offering \$100M in cash grants and advertisement credits for up to 30,000 eligible small businesses. The Governor's Office of Busines and Economic Development (Go-Biz) offers resource information on financial and technical assistance for small businesses throughout California.</p>	<p>https://www.sccgov.org/sites/opa/opa/covid19/Pages/Resources-for-Businesses-and-Workers.aspx</p>

加州

	<p>加州聖塔克拉拉縣針對房東及房客紓困方案 Santa Clara county ban of eviction</p>	<p>2020年3月24日，縣參事會頒布了暫停令，暫停執行由於COVID-19大流行導致收入大幅減少和/或巨額自付醫療費用令租戶未付房租和「無過錯」驅逐的驅逐行為；此暫停令適用於整個聖塔克拉拉縣，包括各城市，並同時保護住宅和小企業租戶。</p> <p>房東在暫停令有效期間發起未付房租或無過錯原因的驅逐，必須在正式發出終止租約通知時，向租戶提供驅逐理由的書面通知和房客權利通知；並提供租房援助計劃的資源。</p> <p>倘租戶有資格獲得暫停令的保護，房東仍然有權收取房租。然而，租戶將有在暫停令終止後最多120天償還房租，房東不得收取滯納金。</p> <p>租戶可盡快向房東提供由於COVID-19大流行而導致的收入大幅減少和/或巨額自付醫療費用的文件證明。</p> <p>由於COVID-19導致收入大幅減少的例子包括：失業或工作時間減少、照顧感染COVID-19的家庭成員或照顧學校停課的孩子而無法工作、或因受雇企業符合小型企業資格並因營業場所關閉或營業收入大幅減少</p>	<p>On March 24, 2020, the County Board of Supervisors enacted a moratorium on “no-fault” evictions and evictions for non-payment of rent for tenants who have incurred substantial income loss and/or substantial out-of-pocket medical expenses as a result of the COVID-19 pandemic. This moratorium applies throughout Santa Clara County, including Cities, and protects both residential as well as small business tenants.</p> <p>Information for Landlords If you are a landlord and you initiate an eviction for non-payment of rent or a no-fault cause during the moratorium, you must:</p> <p>Provide tenants with this written notice of the reason for the eviction and notice of the tenants’ rights when serving the notice of termination; and Provide resources for rental assistance programs. You still have a right to collect rent if the tenant qualifies for protection under the moratorium. However, the tenant has until 120 days after the termination of the moratorium to repay the rent and the landlord cannot charge a late fee.</p> <p>This moratorium does not apply to otherwise lawful or at-fault evictions for reasons other than nonpayment of rent due to a substantial loss and/or out-of-pocket medical expense as a result of COVID-19.</p> <p>Information for Tenants</p>	<p>https://www.sccgov.org/sites/osh/EvictionMoratorium/Pages/home.aspx</p>
<p>內華達州</p>		<p>因為疫情，美國政府提出房東暫停驅趕未付租金房客，內華達州總檢察長辦公室已加入全美35州為有貸款房東的請願，請聯邦政府為美國數百萬計受疫情災害暫時繳不出房貸的房東提出延後付房貸的辦法。</p> <p>內華達總檢察長福特（Aaron Ford）表示，內州人民主要從事服務業，受到新冠疫情失業者非常多，但州政府為保護失業房客而暫時不准房東因為房客未付房租而驅趕房客，卻沒有為必須付房貸的房東提出任何紓解政策，為保護內州房東在疫情災害下所擁有之房屋不被銀行查封，建議聯邦政府為房東們採取新的保護政策。房屋是很重要的個人資產，因疫情受到經濟波及的房東非常可能因為無法繼續繳房貸而失去重要的資產，聯邦政府要求保護房客同時也應保護房東。</p>		<p>https://www.worldjournal.com/6909488/article-%e8%83%8c%e6%88%bf%e8%b2%b8%e6%88%bf%e6%9d%b1%e7%9b%bc%e7%b4%93%e5%9b%b0-%e5%85%a7%e8%8f%af%e9%81%94%e5%b7%9e%e7%b8%bd%e6%aa%a2%e5%af%9f%e9%95%b7%e5%8a%9b%e6%8c%ba/?ref=%E8%B3%AD%E5%9F%8E_%E6%96%B0%E8%81%9E%E7%B8%BD%E8%A6%BD</p>