

## County Economic Mobility Action Tracker: County Options for Protecting Households Through COVID-19

### Resource Overview

Counties are on the front lines of protecting communities in the U.S. from the devastating impacts of the COVID-19 pandemic. As the health consequences, stay-at-home orders and business closures have [deepened the economic harms of COVID-19](#), county leaders across the nation are taking important and innovative steps to protect citizens from the worst economic consequences of the current crisis.

This resource, compiled by the National Association of Counties and the Aspen Institute Financial Security Program, is designed to provide county leaders with options for safeguarding residents' financial security and economic mobility during COVID-19. It provides possible actions by counties, a summary of that option and examples of other counties executing the program or proposals for the policy.



### **Resident Guidance on COVID-19 Relief Programs**

#### **Provide CARES Act Guidance**

*Online resources or application support can help residents better understand, apply for and access resources provided by the federal government through the CARES (Coronavirus Aid, Relief, and Economic Security) Act and other information.*

#### Examples and Guidance

- Montgomery County, Md. [COVID Information Webpage](#)
- Hennepin County, Minn. [Worker and Small Business Resource Guide](#)
- Lee County, Fla. [Business](#) and [Resident](#) Resources
- [National Consumer Law Center CARES Act Mortgage Provisions Guidance](#)

### **[Click Here for More Information on CARES Act Funding](#)**

#### **Provide Unemployment Insurance (UI) Guidance**

*Local leaders have developed and shared guidance that can assist workers as they file for UI benefits, particularly independent, gig, and self-employed workers newly eligible for UI.*

#### Examples and Guidance

- Lee County, Fla. [Resident Guidance with UI Application Resources](#)
- New York State [Gig Worker UI Guidance](#)

## **Worker Wage Supplements and Other Support**

### **Supplement Frontline Worker Wages**

*County leaders are providing additional wage support to workers particularly vulnerable to the health impacts of COVID-19.*

#### Examples and Guidance

- Henry County, Ga. [Front Line Employee Hazard Pay](#)

### **Provide Emergency Relief Funds for Vulnerable Workers**

*County leaders can provide grants or other financial assistance for workers vulnerable to the financial impacts of COVID-19 and who may not be eligible for federal aid.*

#### Examples and Guidance

- Santa Clara, Calif. [Financial Assistance Program for Low-Income Residents](#)
- San Francisco, Calif. [Arts and Artists Relief Fund](#)

### **Expand Access to Paid Leave for COVID-19 Impacts**

*Guaranteeing workers job protection and financial compensation in the event they experience COVID-19 impacts can protect the financial security of workers. County leaders are working to supplement federal action on paid leave.*

- Los Angeles County, Calif. [Supplemental Paid Sick Leave Ordinance](#)
- Bernalillo County, N.M. [Paid Leave Ordinance](#)

## **Housing**

### **Provide Cash Supports to Residents for Rental Payments**

*County leaders are working to provide rental assistance programs that can alleviate pressure on renters who have experienced interruptions in their employment and income.*

#### Examples and Guidance:

- Los Angeles County, Calif. [COVID-19 Rent Relief Programs](#)
- Volusia County, Fla. [COVID-19 Rental Assistance Program](#)

### **Institute or Extend Eviction Moratoria**

*Eviction moratoria protect the housing security of those facing interruptions in their income that render them unable to make their rent payments. Counties across the nation are working to mitigate the housing impact of the COVID-19 pandemic through eviction moratoria.*

#### Examples and Guidance



- Santa Clara County, Calif. [Eviction Moratorium](#)
- Multnomah County, Ore. [COVID-19 Eviction Moratorium](#)
- Mecklenburg County, N.C. [Eviction Enforcement Suspension](#)

[Click Here for More Examples of County Housing Action](#)

### **Household Expenses and Services**



#### **Institute or Extend a Utility Bill Moratorium**

*Payment assistance in the form of a moratorium on utility bill collection can support those who have faced interruptions in their employment and/or income. A suspension of service disconnections and late payment fees could help residents both afford essential utility services and maintain utilities vital to public health.*

#### Examples and Guidance

- Montgomery County, Md. [Call for Public Utility Default Moratorium](#)
- [State Action Tracker on Utility Responses to COVID-19](#)

#### **Protect Garnishment of Wages, Rebate Checks or Other Income**

*Local governments can call on financial institutions to institute a moratorium on consumer defaults to protect the financial security of those most vulnerable.*

#### Examples and Guidance

- Montgomery County, Md. [Call for Financial Institution Default Moratorium](#)

### **Household Debt, Fines and Fees**



#### **Discharge Existing Fines, Fees, and Court Debt**

*In light of this ongoing national emergency, state and local governments and courts can make immediate changes to their criminal, traffic and municipal ordinance fines and fees policies to (1) increase public safety and health, (2) ensure that fines and fees are not a barrier to people's basic needs throughout this emergency and (3) promote the resiliency of communities.*

#### Examples and Guidance

- Maricopa County, Ariz. [Deferrals for Court Fees](#)
- Lake County, Calif. [Traffic Fine Payment Extension](#)
- Hillsborough County, Fla. [Court Financial Due Data Extension](#)
- [Fines and Fees Justice Center Policy Recommendations](#)

### **Prevent Garnishment of Wages, Other Income or Federal Assistance**

*Ensuring that income is protected from garnishment will reduce the financial burdens of those experiencing interruptions in their income that make it difficult to keep debt payments current.*

Examples and Guidance:

- [National Consumer Law Center Recommendations to Protect Stimulus Checks](#)
- Fulton County, Ga. [Temporary Suspension of Garnishment, Other Services](#)
- Jackson County, Mo. [Temporary Suspension of Garnishment](#)

### **Monitor and Regulate High Interest Lending**

*During financial crises, low- and moderate- income households will be more likely to use high interest credit products to make ends meet. Monitoring and creating local ordinances regarding such lending can reduce the cost for families.*

Examples and Guidance

- [National Consumer Law Center Resource Center](#)

### **Enact or Extend Towing of Car Repossession Moratorium**

*Vehicles are essential for residents to access jobs and transport themselves in a safe manner during the current pandemic. Towing or car repossession moratoria, event temporary, could ameliorate the negative effects of increased debt burdens.*

Examples and Guidance

- State of Maryland [Repossession Moratorium](#)
- Sacramento City Council [Letter Requesting Towing Moratorium](#)

### **Employer Supports**

#### **Expand Emergency Relief Programs to Small Businesses and Other Employers**

*Counties can help small businesses and nonprofit organizations remain in business through the COVID-19 emergency and address gaps that may exist among complementary programs.*

Examples and Guidance

- Fairfax County, Va. [Small Business and Nonprofit Grant Fund](#)
- Essex County, Mass. [COVID-19 Response Fund for Nonprofits](#)
- Umatilla County, Ore. [Small Business Emergency Grant Fund](#)
- Onondaga County, N.Y. [Small Business Bridge Loans](#)
- Hamilton County, Ind. [Small Business Stabilization Fund](#)

[Click Here for More Examples of County Small Business Support Action](#)



## **Institute or Extend Suspensions of Commercial Evictions and Rent Increases**

*Suspension of commercial evictions and rent increases can provide employers with temporary relief, helping them afford to stay in business.*

### Examples and Guidance

- Contra Costa County, Calif. [Eviction Moratorium and Rent Increase Suspension](#)
- Santa Clara County, Calif. [Eviction Moratorium](#)

