



# COVID-19 Resource Guide

A guide to  
unemployment, health care,  
legal help, family services  
and other basic needs.

2020

Letter from Your Union  
Unemployment Benefits  
Budgeting  
Federal Assistance  
Mortgage Resources  
Renters Guide  
Utilities and Energy Help  
Food Assistance  
Health Care  
Mental Health  
Free/Reduced Internet  
Funeral Assistance  
Taking Care of Yourself  
Fair Debt Collection Act  
Model Letter to Creditors  
Model Bill Slips  
Budget Worksheet

# You're not alone...

The novel Coronavirus or COVID-19 is impacting our country, our state, and all of us in unprecedented ways. For many of our employers, business is down, and that means layoffs or reduced hours for workers. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will be a valuable asset for you. We are committed to working with and assisting you through this challenging time.

We understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of UNITE HERE Local 7 is trained to assist you.

We encourage you to do your part to prevent the spread of the disease by practicing the principals of social isolation to the best of your ability. If you want to speak to UNITE HERE Local 7 staff, we encourage you to call us at **443-438-5607**.

The situation with regard to available assistance is changing. This booklet offers resources for you that are current as of the time of writing. The agencies listed can offer help with financial problems, food, shelter, utilities, health care, legal services and job search assistance. In the coming days, new assistance may become available from federal, state or local government. We will do everything we can to update this booklet.

If you cannot find the specific information you need in this booklet, you can call the Maryland 2-1-1 call center. (**Dial 2-1-1** from a cellphone or landline or **call 410-685-0525**, on the **Eastern Shore call: 410-742-5143**, in **Carroll County call: 410-840-2837**, or [www.211md.org](http://www.211md.org).)

For more COVID-19 related information and resources please visit:

[https://www.osibaltimore.org/2020/03/covid-19-information-and-re-sources/?fbclid=IwAR0C0oyZKcAGiQ4q7WrReXpOg56vLgdplu4fWGpmgYvj8Ad6BFMLTTnFnXE](https://www.osibaltimore.org/2020/03/covid-19-information-and-resources/?fbclid=IwAR0C0oyZKcAGiQ4q7WrReXpOg56vLgdplu4fWGpmgYvj8Ad6BFMLTTnFnXE)

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In an effort to make our community a better place to live, work, raise a family, and retire, it is the goal of UNITE HERE Local 7 to be responsive to the needs of the membership. The information in this Guide is intended for general information purposes only and does not constitute legal advice. Should you have specific questions regarding your legal rights with respect to any of the matters discussed in this Guide, including but not limited to the impact of receiving certain forms of public assistance on your immigration status, you should seek the advice of a qualified legal professional in your community. The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

## UNEMPLOYMENT BENEFITS

There are two ways to file an unemployment benefits insurance claim, by phone or on the web. Maryland unemployment benefits are available to individuals who are unemployed through no fault of their own. If an employer must shut down operations and no work is available, individuals may be eligible for unemployment benefits if they meet the monetary criteria and the weekly eligibility criteria.

The Maryland Dept of Labor has updated information about how the new federal stimulus package affects unemployment at: <https://www.dllr.state.md.us/employment/unemployment.shtml>

### To File Over the Phone:

Call the Maryland Division of Unemployment Insurance at **(410) 949-0022 (Baltimore) or (800) 827-4839 (rest of MD)**. Now open extended hours from 7:00 am to 6:00 pm Monday-Friday and 8am-2pm on Saturdays.

### To Locate the Call Center for Your Specific County Please Visit:

<https://www.dllr.state.md.us/employment/officenum.pdf>.

### To File Online Please Visit:

<https://secure-2.dllr.state.md.us/NetClaims/Welcome.aspx>

Whether you choose to file your claim by telephone or on the web you must be ready to present the following information:

1. Your name, Social Security number, address and telephone number.

2. If you are claiming dependents, you will need their names, birth dates and Social Security numbers and the name and social security number of each child's other parent.

3. the name, complete payroll address, telephone number, dates of employment and reason for separation for each employer you worked for in the 18 months prior to filing your claim.

4. If you are not a citizen, proof of your alien status.

5. If you were in the military within the last 18 months, your DD214, Member 4.

6. If you worked for the Federal Government, your Form-50 or SF-8 if available.

### TIPS for Application Questions

You MUST Answer ALL information TRUTHFULLY!

"Are you a member in good standing of a union and get work through a hiring hall?"

- Answer NO to this question, since Local 7 does NOT run a hiring hall

What was your "Last Day of Work"?

- List the last day that you actually, physically worked

"Why Aren't You Currently Working for this Employer?"

- If you're laid off due to Corona closings/slowdowns, select an option:

OPTION 1: "Temporary Layoff (10 weeks or less) or temporary reduction in hours"

- Select this option if your employer gave you a specific return to work date that is in 10 weeks or less

OPTION 2: "Lack of Work, Reduction in Force, Company Close, Job Ended"

- Select this option if you DO NOT have a specific return to work date and you're on an indefinite lay off

Once you complete your application, SAVE YOUR CONFIRMATION NUMBER. Print, save or take a screenshot that shows the summary of your application.

**STEP TWO: FILE YOUR “WEBCERT” OR “TELECERT” EVERY WEEK**

The workweek for unemployment runs each SUNDAY through SATURDAY at mid-night.

After EACH week ends, you must CALL or GO ONLINE to confirm you were available to work and to report any money you earned.

It's best to do the Web/Telecert every SUNDAY (but you have until Friday at 5pm). TIP: the sooner you do the Web/Telecert, the sooner you'll get your weekly payment.

**Telecert:** Baltimore Area: 410-949-0022  
Other parts of Maryland: 1-800-827-4839

**Webcert:** <https://secure-2.dllr.state.md.us/WebCert/Logon.aspx>

**PIN:** The first time you do a Web/Telecert, you'll create a pin. SAVE YOUR PIN! You'll need it each week.

**DEBIT CARD & BENEFIT PAYMENT INFORMATION**

For more details, please go here: <https://www.dllr.state.md.us/employment/claimfaq.shtml#debit>

If your unemployment application is approved, you'll receive a Debit Card issued

through Bank of America. First, you will receive a notice entitled "Notice of First Benefit Payment Approval." You should then receive your debit card within 10 days. It will arrive in a white envelope with the State of Maryland logo and a gray, Tennessee return address. Activate your card as soon as you receive it. Receipt of the card means that your initial payments are available.

All payments made prior to receipt of your debit card will be immediately available when you receive your debit card. In order to receive subsequent payments, you must file your weekly Web/Telecerts timely. Future payments will be available on debit card by 5:00 pm the next working day following the date your weekly claim certification is processed.

QUESTIONS? Visit the Maryland Unemployment FAQs:

<https://www.dllr.state.md.us/employment/claimfaq.shtml>

**BUDGETING**

Reduced income requires your utmost caution and skill in managing your money. There are community resources to help you, but first you must plan ahead.



**Set up a realistic budget plan** allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 19 will help get you started.

**Prioritize your bills.** When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation.

Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations. Use the document “Sample Letter to Creditors” at the end of this booklet as a guide.

**Maintain accurate files.** Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative’s name, title, and phone number. Follow up any phone conversations in writing.

**Stay organized.** Keep everything in one place. Write a summary list of your financial plan for quick reference.

**Keep your end of the bargain.** If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.

*\*Avoid making unnecessary purchases on credit. Get budget counseling if you are having difficulty. The CASH Campaign of Maryland has free financial planners available to help you at <https://www.mdcashacademy.org/COVID19>*

*Sample budget on page 19.*

**If you need help with a consumer problem, please contact:**

**Maryland Consumer Affairs**

**Phone:** (410) 528-8662

**Website:** <http://www.marylandattorneygeneral.gov/pages/cpd/complaint.aspx>

**If you need legal representation to assist with a landlord, merchant, neighbor or family member, call:**

**Maryland Legal Aid Office**

**Website:** [https://mdlabo.org/modules/matter/extern\\_intake.php?pid=129&h=daa817&](https://mdlabo.org/modules/matter/extern_intake.php?pid=129&h=daa817&)

**Baltrimore City:** (410) 951-7777

**Salisbury:** (410) 546-5511

**Midwestern (Carroll Cty):** (301) 694-7414

**FEDERAL ASSISTANCE**

**IRS Federal Tax Filing Day Delayed**

On March 21, the IRS announced that the deadline to file federal taxes has been extended to July 15, 2020. If you are owed money, you can still file before that date and receive the money owed you sooner. For more, see <https://www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed>.

Maryland’s State Tax Filing Deadline has been extended until **July 15<sup>th</sup>, 2020**.

**MORTGAGE**

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY.

**STATE RESOURCES**

**The Governor has prohibited evictions and service shutoffs during state of emergency. This does not mean you should not pay your bills!**

Call the MD Department of Housing and Community Development HOPE Hotline at (877) 462-7555 to help find a housing counselor or see <https://dhcd.maryland.gov/Residents/Pages/HOPE/Homeowners.aspx>.

### **FEDERAL RESOURCES**

A key part of the Obama Administration's effort to help homeowners avoid foreclosure, MHA has programs to aid unemployed homeowners struggling to keep up with their payments.

Hotline: **888-995-HOPE (4673)**

Or visit: <http://www.makinghomeaffordable.gov>

### **VA MORTGAGES**

The Department of Veterans Affairs (VA) aims to help Veterans retain their homes or avoid foreclosure. If you are struggling, speak with a VA loan servicer as soon as possible. Call your nearest regional loan center to explore your options at 877-827-3702. See <https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>, for more information.

### **HUD**

On March 18, US Department of Housing and Urban Development (HUD) announced a foreclosure and eviction moratorium for single family homeowners with FHA-insured mortgages for the next 60 days. For more information see:

[https://www.hud.gov/press/press\\_releases\\_media\\_advisories/HUD\\_No\\_20\\_042](https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042).

The Federal Housing Finance Agency (FHFA) announced a 60-day foreclosure/eviction moratorium for Fannie Mae and Freddie Mac loans (see:

<https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx>). According to the FHFA press release, “FHFA announced that [Fannie Mae and Freddie Mac] would provide payment forbearance to borrowers impacted by the coronavirus. Forbearance allows for a mortgage payment to be suspended for up to 12 months due to hardship caused by the coronavirus.” To find out whether your loan qualifies, contact your mortgage company and ask about hardship forbearance.

## **Beware of Foreclosure Rescue Scams - Help Is Free!**

Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Unscrupulous lawyers and scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

In this booklet Local 7 keeps you within the safe bounds of government sponsored and/or regulated agencies. Federal, County, and State governments provide many free resources to get you the help you need. All government agencies provide assistance in English and Spanish, and other languages by appointment.

**Remember, there is no need to spend any money to receive help!!**

### **Tips to Avoid Scams**

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company without their approval.

**If You Suspect a Scam Call the Maryland Attorney General’s Hotline at: (410) 528-8662.**

### **What to Do if You Have Been the Victim of a Scam**

If you believe you have been the victim of a scam, you should file a complaint with the Federal Trade Commission (FTC). Visit the FTC’s online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

### **Do NOT apply for a Pay Day Loan!**

Pay Day Loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don’t get yourself into a vicious cycle of debt – stay away from Pay Day Loan



## RENT/LEASE

**In response to COVID-19 Governor Hogan has prohibited evictions and service shutoffs during state of emergency. This does not mean you should not pay your bills, but you can let your landlord know if you are having trouble paying your rent. Use the sample letter on page 17 of this booklet to ask your landlord for a payment plan.**

If you currently are renting your property, discuss your circumstances with your landlord immediately and negotiate a mutually acceptable written payment plan or discuss other ways to pay off your obligation.

Contact the **Maryland Department of Housing and Community Development** early in the process to receive guidance and assistance regarding landlord/tenant problems.

**Call:** (301) 429-7400

**Or visit:** <https://dhcd.maryland.gov/HousingDevelopment/Pages/RentalAssistance-Programs.aspx>

**REMEMBER, COMMUNICATION IS ESSENTIAL IF YOU WANT TO STAY IN YOUR HOME!!!**

## UTILITY BILLS AND ENERGY ASSISTANCE

The Office of Home Energy Programs (OHEP) provides bill assistance to low-income households in Maryland to make their energy costs more affordable and to help with the prevention of loss and the restoration of home energy service.

**To apply for utility assistance, create an account at:**

<https://mydhrbenefits.dhr.state.md.us/dashboardClient/#/home>

As soon as you know that you may have difficulty paying your bill, call the utility company (gas, electric, water, phone) to arrange a payment plan. Do NOT wait until you receive a shut-off notice.

If you have questions or complaints about a utility company, contact the **Maryland Public Utilities Commission (PUC)**. The PUC regulates the gas, electric and phone, and cable companies.

**Website:** <https://www.psc.state.md.us>

Utility companies are required to offer budget billing plans, payment plans for needy customers and special protection for the ill. If you are having trouble paying your utility bills, there are many options for help. Below are a few:

The **Maryland Energy Assistance Program (MEAP)** provides financial assistance with home heating bills. Payments are made to the fuel supplier and utility company on the customer's behalf.

The **Electric Universal Service Program (EUSP)** provides financial assistance with electric bills. Eligible customers receive help that pays a portion of their current electric bills. Customers who receive EUSP are placed on a budget billing plan with their utility company. Budget Billing is a tool that utility companies provide to help spread out annual utility bills into even monthly payments. Check with your utility company on eligibility requirements and budget billing.

**Arrearage Retirement Assistance** helps customers with large, past due electric and gas bills. If eligible, customers may receive forgiveness of up to \$2,000 towards their



past due bill. Customers must have a past due bill of \$300 or greater to be considered eligible. Customers may only receive an arrearage grant once every seven years, with certain exceptions.

For questions regarding OHEP and other information on how to apply:

**Call:** 1-800-332-6347

**Or Visit:** <http://dhs.maryland.gov/office-of-home-energy-programs/local-home-energy-program-office/>

### **LEGAL ASSISTANCE**

If you are in a situation where you need legal advice or legal representation, there are reduced legal fee resources, and in some cases, free legal advice available. A few resources are provided below:

**Maryland Volunteer Legal Service:**

<https://mvlslaw.org>

**1-800-510-0050**

**Maryland Legal Aid Office**

**Phone:** (410) 951-7777

**Website:** [https://mdlaboil.e-galserver.org/modules/matter/extern\\_intake.php?pid=129&h=daa817&](https://mdlaboil.e-galserver.org/modules/matter/extern_intake.php?pid=129&h=daa817&)

**\*Due to COVID-19 Maryland Legal Aid has temporarily closed walk-in intake at all offices.**

### **FOOD FOR YOU AND YOUR FAMILY**

Baltimore City has a map which displays federally-funded meal programs and other related services at: <https://health.baltimore-city.gov/novel-coronavirus-covid-19/food-distribution-sites>.

You can search for food pantries or soup kitchens in your area at: <https://www.food-pantries.org/ci/md-baltimore>

### **TEMPORARY ASSISTANCE PROGRAMS**

SNAP provides nutrition benefits to supplement the food budget of needy families so they can purchase healthy food

SNAP recipients, who are expectant mothers or have children under the age of 5 years, are eligible for Women, Infant and Children (WIC) benefits, which are also redeemed for groceries at authorized retailers like grocery stores. Even if you are not eligible for SNAP based on income, you may be eligible for WIC.

When households with school-age children apply for SNAP, and are determined eligible, they are direct certified for NSLBP (National School Lunch and Breakfast Program).

Some SNAP recipients are also eligible for cash assistance through Temporary Assistance for Needy Families (TANF) program through the **Division of Welfare and Supportive Services**.

**To apply for SNAP and Temporary Cash Assistance go to:** <https://mydhr-benefits.dhr.state.md.us/dashboardClient/#/home>

### **YOUR CHILDREN**

School districts are providing meals for school age children. Check with your local school district or contact for more information.

#### **BALTIMORE CITY**

<https://www.baltimore-cityschools.org/health-updates>

#### **BALTIMORE COUNTY**

<https://www.bcps.org/news/articles/article10664.html>

## **MONTGOMERY COUNTY**

[https://www.montgomeryschoolsmd.org/uploadedFiles/Coronavirus/COVID-19\\_Emergency\\_Closure\\_Meals\\_for\\_MCPS\\_Students.pdf](https://www.montgomeryschoolsmd.org/uploadedFiles/Coronavirus/COVID-19_Emergency_Closure_Meals_for_MCPS_Students.pdf)

## **HOWARD COUNTY**

<https://news.hcpss.org/news-posts/2020/03/hcpss-to-provide-free-meals-during-school-closures-meal-service-march-17-27-2020/>

## **PRINCE GEORGE'S COUNTY**

<https://www.pgcps.org/Inside-PGCPS/2019-2020/Student-Meals-Available-During-COVID-19-Closures/>

## **ANNE ARUNDEL COUNTY**

<https://aaccpschools.org/pressr/?p=5666>

## **FREDERICK COUNTY**

<https://www.fcps.org/update/faq>

## **WORCESTER COUNTY**

[http://worcesterk12.org/UserFiles/Servers/Server\\_577356/File/Parents%20&%20Students/Coronavirus/Coronavirus%20Meal%20Program%20-%20Multi-language.pdf](http://worcesterk12.org/UserFiles/Servers/Server_577356/File/Parents%20&%20Students/Coronavirus/Coronavirus%20Meal%20Program%20-%20Multi-language.pdf)

## **CALVERT COUNTY**

<http://www.calvert-net.k12.md.us/news/c c p s will offer free meals and snacks>

## **The Summer Food Service Program (SFSP)**

Ensures that low-income children continue to receive nutritious meals when school is not in session. This summer, USDA plans to serve more than 200 million free meals to children 18 years and under at approved SFSP sites.

To find a location near you:

<https://www.fns.usda.gov/summerfoodrocks>

Information will be available in May.

## **For Grade Level-Specific Learning Packets**

Visit: <https://www.baltimore-cityschools.org/learning-packets>

## **For Infant and Toddler Diapers Please**

Visit: <https://www.marylanddiaperbank.org>  
<https://sharebaby.org/>

## **HEALTH CARE**

In the face of the current global pandemic, it is especially important to maintain health coverage now. If you have lost your health insurance, please take steps to make sure you and your loved ones have insurance.

There are likely several options available to you:

### **UNION Health Fund/Insurance**

Member of UNITE HERE Local 7 who works at the following shops have medical coverage through the UNITE HERE Health Fund:

University Cafeterias:

- John Hopkins University
- Morgan State University
- Coppin State University
- Stevenson University
- McDaniel College

Horseshoe

Radisson/Crown Plaza

Baltimore Convention Center

Camden Yards

Laurel & Pimlico Racetracks

Martins Catering

UNITE HERE Health is covering both the employer portion and your portion of your fund-provided benefits through June, which means that you will continue to have coverage through the end of July, 2020. For questions call: **1-833-637-3519**

**We have been fighting with other employers over how long they will extend health care benefits. For more information on your workplace, call your organizer.**

### **COBRA**

The Federal COBRA law requires that most employers offer you and your family a temporary extension of health coverage at group rates, called “continuation coverage”. Depending on the circumstances of your job departure, you, your spouse and dependent children may be eligible for coverage for a minimum of 18 months with a possible extension to 36 months. You may be required to pay the full premium, including your employer’s contribution.

Maryland has opened a new enrollment period for those who were previously uninsured. The period begins Monday, March 16, and **ends Monday, June 15, 2020.**

To enroll, visit:

<https://www.marylandhealthconnection.gov/coronavirus-sep/>  
or call: 1-855-642-8572

### **MEDICARE**

Medicare is a federally funded medical insurance program administered by the Social Security Administration. You are eligible for Medicare hospital insurance if you:

- Are 65 and receive Social Security or railroad retirement benefits
- Have received Social security disability benefits for 24 months

For more information about these requirements and other features of the Medicare program, call:

Social Security Administration  
(800) 772-1213  
Or visit [www.ssa.gov](http://www.ssa.gov)

### **MEDICAID**

Medicaid is a state implemented medical program to help you obtain health care and related services. Those eligible for Medicaid include:

- Families receiving or who are eligible for TANF
- individuals who are age 65 or older, blind or disabled
- Social Security Income (SSI) recipients
- Children who are born in the U.S., even if their parents are not citizens or legal residents
- Pregnant women and children if they meet both an income and assets test

Low-income families with children and/or teens may be eligible for health insurance through the state CHIP program. Apply online at [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov) or call Maryland Health Connection at (855) 642-8572 (TTY: 1-855-642-8573).

### **WOMEN WITH INFANTS & CHILDREN - WIC**

WIC provides nutritious foods, nutrition education, breastfeeding support, and referrals to health and other social services to participants at no charge.

WIC serves income eligible pregnant, postpartum and breastfeeding women, and infants and children up to age 5 who are at nutrition risk. Apply at the office or call for an interview. Please contact the clinic nearest you or Call the Maryland WIC at: **1-800-242-4WIC (942)**

**Maryland Pharmacy Assistance Program** Helps qualified Maryland residents, regardless of age, who are not eligible for the state’s Medical Assistance Program or Medicaid. Eligibility to this prescription drug

program is not limited to the elderly and disabled and people of all ages and backgrounds can apply. Call 1-800-226-2142.

### **Primary Adult Care Program (PAC)**

The Primary Adult Care Program will provide help with medical expenses to lower income adults through a managed health care organization. (800)-226-2142

Other options may be available for you. See <https://health.maryland.gov/get-healthcare/Pages/Home.aspx>

Finally, if all else fails, your family doctor or local hospital does not want to see you ignore health problems. If you have lost your health coverage, speak to your doctor about the possibility of negotiating reduced fees and payment schedules.

## **MENTAL HEALTH RESOURCES**

Mental health can be at risk during stressful times such as dealing with a reduction in income. Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:



**Baltimore Crisis Hotline** (410)-433-5175

**Suicide Hotline:** 1-800-784-2433

**The Maryland Network Against Domestic Violence:** (301)-429-3601

**House of Ruth Maryland:** (410)-889-7884

**Maryland Coalition Against Sexual Assault (MCASA):** (410)-974-4507  
For More Domestic Violence Resources  
Please Visit:

<https://www.futureswithoutviolence.org/get-updates-information-covid-19/>

### **LIFELINE**

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress.

By dialing 1-800-273-TALK (8255). The call is routed to the nearest crisis center in a national network of more than 150 crisis centers. The Lifeline's national network of local crisis centers provide crisis counseling and mental health referrals day and night

### **THE DISASTER DISTRESS HOTLINE**

A 24/7, 365-day-a-year, national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. This toll-free, multi-lingual, and confidential crisis support service is available to all residents in the United States and its territories. Call (800)-985-5990 or text **TalkWithUs to 66746** to connect with a trained crisis counselor.

### **NATIONAL DOMESTIC VIOLENCE HOTLINE**

Hotline advocates are available 24/7/365 to take your calls at (800) 799-SAFE (7233) or by texting LOVEIS to 22522 or at [thehotline.org](http://thehotline.org)

#### **Addiction Hotlines**

Addiction Treatment Services:(833)-469-2874  
Lighthouse: (410)-788-5483

Alcoholics Anonymous (410)-663-1922  
[https://www.aa.org/pages/en\\_US/find-aa-resources](https://www.aa.org/pages/en_US/find-aa-resources) for virtual meetings

Narcotics Anonymous 1-800-317-3222  
[https://www.na.org/?ID=virtual\\_meetings](https://www.na.org/?ID=virtual_meetings)

Gamblers Anonymous:1 (800)-522-4700

## **FOR OLDER WORKERS**

### **SOCIAL SECURITY**

If you are 62 or older you may be eligible for Social Security benefits. If you begin collecting before age 65, your benefits will be reduced. The amount of benefits that you receive is based on your lifetime earnings.



You can apply for benefits online at: <https://www.ssa.gov/onlineservices/> as of this writing, all Social Security Administration Offices are closed, please apply online. Limited services are available by phone, (800) 772-1213.

### **Supplemental Security Income (SSI)**

SSI is a federal program that pays monthly benefits to people who are 65 or older, or blind, or have a disability and who don't own much or have a lot of income. SSI isn't just for adults. Monthly benefits can go to disabled and blind children, too. For information, call Social Security at the number listed above.

## **IMMIGRATION**

Some members who are not citizens may be concerned about whether accessing governmental help to get testing and treatment for COVID-19.

US Citizens and Immigration Services issued the following statement:

“To address the possibility that some aliens impacted by COVID-19 may be hesitant to seek necessary medical treatment or preventive services, USCIS will neither consider testing, treatment, nor preventative care (including vaccines, if a vaccine becomes available) related to COVID-19 as part of a public charge inadmissibility determination,

nor as related to the public benefit condition applicable to certain nonimmigrants seeking an extension of stay or change of status, even if such treatment is provided or paid for by one or more public benefits, as defined in the rule (e.g. federally funded Medicaid).”

Read the full statement at:

<https://www.uscis.gov/greencard/public-charge>.

Seattle has a good FAQ page for immigrants: <https://welcoming.seattle.gov/covid19publiccharge/>.

## **STUDENT LOANS**

If you or your child has federally held student loans, you may be impacted by a recent announcement that the government is waiving interest on federally held student loans. While details are still emerging, this does not mean a reduction in monthly payments. Rather it means that your monthly payment goes directly to paying down the balance of the loan. For more, see: <https://www.nytimes.com/2020/03/14/business/student-loans-coronavirus-trump.html>.

If you (or your child) have a federally held student loans you can apply for unemployment or economic hardship deferment or an income driven repayment plan. You can see more about payment plans at <https://studentaid.gov/manage-loans/repayment/plans>, and more about deferment/forbearance at <https://www.savingforcollege.com/article/dealing-with-student-loans-when-youre-unemployed>, or <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>.

Some private lenders are offering relief to people impacted by coronavirus. See the end of this article: <https://www.savingforcollege.com/article/how-to-pause-student-loan-payments-during-the-coronavirus-outbreak>.



## **FREE/REDUCED COST INTERNET**

If you need internet at home, Comcast and AT&T both have free/low cost programs.

- Comcast's Internet Essentials program is free for the first two months and then \$9.95 after that. More information at: <https://www.internetessentials.com/>.

- AT&T's Access Program is \$5 or \$10 per month. There is a monthly maximum data usage and there are fees if you go over. <https://www.att.com/support/article/understand-high-speed-internet/KM1094463/>.

**Call to negotiate a lower rate.** Tell the customer retention department that you will be cancelling your account if you can't negotiate a lower rate.

## **FUNERAL & BURIAL ASSISTANCE FEDERAL**

**FEMA** has a program called Disaster Funeral Assistance that provides help for expenses related to the funeral of an immediate family member who died as a result of a major disaster. UNFORTUNATELY, AT THE TIME OF THIS WRITING, THIS BENEFIT IS NOT AVAILABLE TO VICTIMS OF CORONAVIRUS. There is pending legislation. You can read more about the program at <https://www.fema.gov/disaster-funeral-assistance>. You can check Federal Benefits at <https://www.disasterassistance.gov/>.

## **VA BENEFIT**

If your family member served in the US armed forces, he/she may be eligible for VA. There are many different scenarios, so check <https://www.va.gov/burials-memorials/veterans-burial-allowance/> or call (800)

827-1000 to find out if your family member is eligible.

## **SOCIAL SECURITY**

If the deceased was receiving Social Security Benefits at the time of their death, a surviving spouse or children may be eligible for a one-time Social Security Lump Sum Death Payment of \$255. For more information, <https://www.benefits.gov/benefit/4392>. For a list of information you will need to provide, see <https://www.ssa.gov/forms/ssa-10.html>. To apply, call (800) 772-1213, TTY (800) 325-0778.

## **STATE/COUNTY**

Maryland provides assistance to deceased recipients of public assistance who's families cannot afford a funeral. <http://dhs.maryland.gov/weathering-tough-times/burial-assistance/>

Baltimore City has a list of resources: <https://health.baltimorecity.gov/sites/default/files/burial%20assistance.pdf>.

## **HEALTH INSURANCE**

Some Health Insurance programs may include a burial benefit. Check with the deceased's insurance company.

## **CHARITABLE ORGANIZATIONS**

If the deceased was a member of a religious or ethnic organization, check to see if they provide assistance.

## **TAKING CARE OF YOURSELF**

1. Stay active mentally and physically
2. Eat healthy foods, get enough rest
3. Exercise, take up a new recreational activity you always wished to start
4. Recognize the effects of stress and seek help if needed
5. Organize your time, scheduling time to enjoy yourself
6. Develop a support system; keep in touch with friends
7. Get involved in a volunteer activity
8. Catch problems while they are small



## **Your rights under the Fair Debt Collection Practices Act**

*While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practices Act (FDCPA) prohibits any kind of harassment.*

The FDCPA applies to any personal, family, or household debt and covers debt collectors who regularly collect debt for others, but not the creditors themselves or their lawyers.

If you find yourself on the receiving end of a collection call, you might wish to know:

- **When can a collector contact me?** Unless you give them permission to do otherwise, debt collectors can only contact you between 8:00 am and 9:00 pm. They may not communicate with you by postcard.
- **Can collectors contact me at work?** A collector may not contact you at work if they know your employer disapproves.
- **What constitutes harassment under the FDCPA?** Collectors may not use profane language or threaten you with violence. In many instances, it prohibits the publication of a list of consumers who allegedly refuse to pay debts. Collectors may not threaten to take your property unless they are actually able to do it.
- **Can collectors contact my family or friends?** Debt collectors can contact other people but only to ask for information on how to locate you. In most cases, the collector may not divulge the reason for the call to anyone other than you or your attorney.
- **Can I get a collector to stop contacting me?** Debt collection agencies are required to honor written requests to stop contacting consumers. Please be aware that sending a “cease and desist” letter does not relieve you of your responsibility. You will still owe the money, and the company may pursue collection efforts.

To obtain a copy of the FDCPA, visit the Federal Trade Commission’s Web site at [www.FTC.gov](http://www.FTC.gov) or call 877.FTC.HELP.

## SAMPLE LETTER TO CREDITORS

Date: \_\_\_\_\_

Dear \_\_\_\_\_,

I am temporarily on a reduced income due to the economic impact of COVID-19. I am asking your cooperation during this difficult period.

I need to cut back on all my regular payments. I would like to work with you to establish a reduced payment. This is the fairest thing I can do under the circumstances. When I return to work, I will again work with you to establish a plan to catch up on my payments.

Thank you for your understanding.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
PRINT NAME

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

**BILL SLIPS  
INCLUDE WHEN YOU PAY BILLS**

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_

-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_

-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_

-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_

-----

Date: \_\_\_\_\_ Account # \_\_\_\_\_

Please be advised that due to the economic impact of COVID-19, I may need to make payment arrangements in the near future.

Sincerely, \_\_\_\_\_ Name \_\_\_\_\_

## Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

### ASSETS

Checking	
Savings	
Other Assets	
<b>TOTAL</b>	

### INCOME

	<b>Month :</b>
Unemployment	
Other Income	
<b>TOTAL</b>	

### EXPENSES

	<b>Month :</b>
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
<b>TOTAL</b>	