



COVID19 CRISIS ASSISTANCE HANDBOOK

- **UNEMPLOYMENT ASSISTANCE**
- **FOOD ASSISTANCE**
- **PAYING UTILITIES**
- **RENT/MORTGAGE, CHILD SUPPORT, LEGAL**
- **GENERAL BUDGET ADVICE**
- **DEALING WITH CREDITORS**

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. Already many have lost jobs or are living in fear of losing their jobs in the near future. If you have recently found yourself laid off, or struggling through a reduction in hours or wages, this booklet will prove to 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 23 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 23 staff, we encourage you to call your organizer, rather than come into the office.

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 **404-614-1000** or go to **211.org** - Source for Basic Health and Human Services Information and Referral. (This will be different in each state)

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 23 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.

NEW STATEWIDE HOTLINE

The State of Georgia has launched a new COVID-19 Hotline that Georgians can call for up-to-date information about the virus. The number is (844)442-2681

Our team is working to compile a list of testing sites, but recommend calling the Department of Health Hotline FIRST. Testing is free, individuals must meet certain criteria first. Here are facilities across the state and their services, there may be additional testing in your area, but please call the health hotline first.

Metro-Atlanta Area

- Emory University Hospital, Emory Decatur Hospital, Dekalb Medical Center, Emory University Midtown Hospital:

- COVID-19 screening line: 404.712.6843; ○ Phone assessment will take place with nurse to determine next steps;

- No doctor referral is needed;

- Call if the following symptoms started within the past two weeks: cough, sore throat, & fever

- Grady Hospital ○ 24/7 COVID-19 Public Health Hotline: 1.866.782.4584;

- Patients experiencing symptoms or those who have been exposed to someone with the virus may come in to be evaluated, but patients must be seen by a physician prior to arriving at Grady. This first appointment with a doctor does not need to take place at Grady.

- Wellstar Atlanta Medical Center

- COVID-19 information line: 402.265.4000. Press 1 to select first option;

- Virtual consultation is available for a charge: www.wellstaron.org;

- Does not offer testing

- Thomasville: Archbold Medical Center ○ Contact Number: 229.228.2000;
 - Screening Site in the old One Blood building near the Archbold Home Care store in Thomasville. The site, located at 2705-D East Pinetree Blvd will be open from 9a.m. to 5p.m., Monday through Friday;
 - The screening service will be by physician referral only—not a walk-in basis—and only for those that are exhibiting symptoms of COVID-19 or are known to have been directly exposed to a person who is confirmed COVID-19 positive.

Unemployment

Apply for unemployment online: <https://dol.georgia.gov/online-services>

OR

You can Apply for unemployment by calling the Georgia Department of Labor at
404-232-3180

Changes in Unemployment due to Covid-19 in Georgia:

- If you lose your employment or are facing a reduction in hours due to your work closing down or slowing down temporarily due to Covid-19:
- Your employer is required to file a partial unemployment claim on your behalf;
- You are not required to report in person to any classes or orientations with the Georgia Department of Labor
- You are not required to actively seek other work.

Georgians can also apply for and receive unemployment if they are considered involuntarily unemployed by the Covid-19 pandemic. If you qualify, you will not be required to seek other work. You could be considered as involuntarily unemployed if:

- Quarantined or self-quarantined on the advice of a licensed medical professional;
- Sixty (60) or more years of age; -Someone with a recognized medical condition making that individual particularly susceptible to Covid-19;
- Someone who is a caregiver and resides with someone identified as Sixty (60) or more years of age and/or with a medical condition that makes them susceptible to Covid-19;
- You are a custodial parent or legal guardian of a minor whose school is closed due to Covid-19 and are unable to secure childcare.

Instructions for Filing An Unemployment Insurance Claim

UI Claims Filing Instructions The Georgia Department of Labor (GDOL) is temporarily suspending all in-person requirements for services provided by the agency. We strongly encourage individuals and employers to conduct GDOL-related business online to protect yourself and our staff from potential exposure to COVID-19. Select **Online Services** for a complete list of available services.

Filing an Unemployment Claim Online You will need your:

- Social Security Number
- Georgia Driver's License, if applicable
- Bank's routing number and your account number (if you want to receive your benefit payments via direct deposit)*
- Work history information for the last 18 months

Follow these steps:

1. Select the link labeled Apply for Unemployment Benefits on the GDOL Home page.
2. Answer the questions completely.
3. Download and read the Claimant Handbook. Information in this handbook provides detailed instructions regarding the unemployment insurance (UI) program and "Next Steps" to follow after submitting your claim.
4. Record your Confirmation Number. A confirmation email will be sent to the email address provided when completing the claim application. (If you do not receive a confirmation number, the application was not successfully completed. It remains on the system for 24 hours. Log in again and make sure you select FINISH to receive a confirmation number.)

***If you do not choose direct deposit for your method of payment a Money Pass debit card will be sent to your home address.**

Disclaimer: There are fees associated with the debit card including ATM withdrawal surcharges (varies), Bill Pay(.50/transaction)

After you file, your next steps are to

1. Request your weekly benefit payment every week, starting the first Sunday after filing your claim by selecting Claim Weekly UI Benefits Payments on the GDOL Home page or calling the Interactive Voice Response (IVR) System at 1.866.598.4164
2. Monitor your voicemail and email closely for messages from the GDOL.
3. Respond immediately to all requests for additional information.
4. GDOL will contact you if it is necessary for you to complete an Applicant Status Affidavit (DOL-1054A). You will not have to go to a career center.
 - a. Download and complete the affidavit in its entirety.
 - b. Mail the affidavit and an enlarged, legible copy of your valid government-issued picture identification to the career center you selected on your claim.
 - c. Select Find a Career Center or use the address indicated in the email request.

*If you have claimed a week of benefits and have not received your written determination of eligibility, Claims Examiner's Determination within 21 days of the filed date, you may call UI Customer Service immediately at 404.232.3001 (in Metro Atlanta) or 1.877.709.8185 (in all other areas)

Federal Unemployment Checks

Unemployed workers will begin to get \$600 more a week starting Monday, April 13th.

If you have already filed a claim with the GDOL and will be eligible to potentially receive benefits under this program, you do NOT have to refile your claim. These individuals will be identified and sent an email with a link to provide additional information for the Pandemic Unemployment Assistance (PUA) Program. This check will be sent separately from your GDOL unemployment check. It will not be a lump sum. If you file for unemployment on Monday, April 13 or later, the additional information for Federal benefits will be included in the application.

Stimulus Checks from the IRS

The federally passed CARES Act includes the individual stimulus payment, officially titled the “2020 recovery rebate for individuals.” It means that the government will issue checks that are advances on your tax rebate.

WHO IS ELIGIBLE?

The IRS is going to look at your 2019 tax return or if that’s not available the 2018 return. If you haven’t filed a return for either year — for example, you collected Social Security, but did not have enough taxable income to necessitate the filing of a return — the IRS will determine that you are eligible for a check based on your Form SSA-1099, Social Security Benefit Statement.

Not everyone will get a check.

You’ll need to have provided a valid social security number for yourself, your spouse and any qualifying children on your tax returns, and those who are claimed as a dependent on another’s tax return also won’t be receiving a payment.

Those on the higher end of the income scale will be shut out of the program because the payment phases out once your “adjusted gross income (AGI)” exceeds \$75,000 (if single, \$150,000 if married). Once over those thresholds, you’ll lose \$5 of your payment for every \$100 your AGI exceeds those thresholds.

CHECK AMOUNT

Once the IRS has either your 2019 return, 2018 return, or Social Security statement, it’s going to cut you a check for \$1,200 if single, \$2,400 if married filing jointly, PLUS \$500 for each child under the age of 17.

If you provided direct deposit information to the IRS on your 2018 or 2019 tax return, you can be paid electronically. You can also call the IRS and update your address. Checks are guaranteed before December 31, 2020, but no additional guidance has been issued to date.

Here are some examples to provide context:

Example A: A is a single taxpayer. On A’s 2019 tax return, A had gross income of \$50,000 and an income tax liability of \$1,000. Despite the fact that A’s tax liability for 2019 A was only \$1,000, A is entitled to receive a check for \$1,200.

Example B: B is a single taxpayer who has not yet filed a 2019 return. In 2018, he had Social Security income of \$10,000. As a result, he did not file a tax return because his income was less

than the \$12,000 standard deduction. The IRS will access B’s Social Security statement for 2018, and issue a check to B for \$1,200.

Example C: C & E are married with three children. On their 2019 tax return, they reported taxable income of \$60,000 and had a tax liability of \$5,000 before withholding and credits fully eliminated the liability and gave rise to a \$3,000 refund. Nevertheless, C&E will receive a check for \$3,900 from the government as part of the 2020 stimulus payment.

Example D is single and 30 years old. In 2017, D decided to go to graduate school full-time. D goes to school in 2018 and 2019, earns no income, and files no tax return. As a result, D does not receive a check for \$1,200 as part of the stimulus package in 2020. If D files a 2020 tax return, however, D will receive a credit against her tax liability in 2020.

FOOD ASSISTANCE

1. Apply for SNAP/Food stamps:

<https://gateway.ga.gov/access/>

2. For an updated list of COVID19 Community Feeding locations:

Atlanta Metro area food banks

<https://www.feedingamerica.org/find-your-local-foodbank>

Fulton County

For kids

<https://www.fultonschools.org/cms/lib/GA50000114/Centricity/Domain/267/FCSStudentMealProgramDuringSchoolClosuresMarch2020.pdf>

Douglas County

For kids

https://www.dcssga.org/school_closure

Clayton County

For kids

https://www.clayton.k12.ga.us/news/district_news/c_c_p_s_offers_meal_services_during_closures

Dekalb County

For kids

<https://www.dekalbschoolsga.org/covid-19/covid-19/meal-sites/>

Muscogee County

For kids

https://www.muscogee.k12.ga.us/News/Article/2309/District_prepares_alternate_meal_service_plan_for_students

Giving Kitchen- <https://thegivingkitchen.org/covid19>

Resources to Food Service Workers

- Financial Assistance
- Resource Referrals

Utility Assistance

1. **Georgia Power:** For the next 30 days, Georgia Power will halt customer disconnections if nonpayment is the result of the Coronavirus.
2. **Internet and Cellular Service:**
 - **Cox** will not terminate service to residences or small businesses that are unable to pay their bills due to disruptions caused by the coronavirus. For those affected, Cox will waive late fees as well.
 - **Verizon** will waive late fees for residential or small businesses that have been impacted by COVID19. In addition, the company will not terminate service to any resident or small business because of their inability to pay their bills due to disruptions caused by COVID19
 - **AT&T, CenturyLink, Sprint and T-mobile** have also publically committed to ensure that customers are not cut off during the COVID19 pandemic. This includes no shutoffs, no late fees and making wi-fi hot spots available to anyone that needs them.

FREE/REDUCED COST INTERNET

If you need internet at home, Comcast and AT&T both have free/low cost programs for people who are on SNAP, TANF, MEDICAID, WIC or other public assistance. See the program for more information. See ATT Map <https://www.att.com/Common/merger/files/pdf/att-us-service-area-map-21-state.pdf>.

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/u-verse-high-speed-internet/KM1094463/>

PAYING RENT/MORTGAGE

Evictions. Some courts have stopped hearing eviction cases during the crisis. If you have been served with an eviction notice, contact the [local court to see what their policy is at this time](#).

The [new CARES Act passed by the federal government stops some landlords from filing evictions for the next 120 days \(through July 25, 2020\)](#). This does not apply to eviction cases that were filed before March 27th.

Landlords covered under this law:

- Cannot file for eviction if **you do not pay your rent** during this time and
- Cannot charge you any fees for not paying your rent.

But, you can still be evicted if you break your lease in another way.

Your landlord cannot file for eviction if:

- You live in subsidized housing. This applies to federal housing programs, including:
 - Public housing
 - Section 8 Housing Choice Voucher program
 - Section 8 project-based housing
 - Section 202 housing for the elderly
 - Section 811 housing for people with disabilities
 - Section 236 multifamily rental housing
 - Section 221(d)(3) Below Market Interest Rate (BMIR) housing
 - HOME
 - Housing Opportunities for Persons with AIDS (HOPWA)
 - McKinney-Vento Act homelessness programs (42 U.S.C. § 11360, et seq.)
 - Section 515 Rural Rental Housing
 - Sections 514 and 516 Farm Labor Housing
 - Section 533 Housing Preservation Grants
 - Section 538 multifamily rental housing
 - Low-Income Housing Tax Credit (LIHTC)
- You also cannot be evicted for not paying your rent if your landlord has a **federally backed mortgage**. It may be hard to know if your landlord has this type of loan.
 - If your landlord does file an eviction case during this time, say in your answer that you believe your landlord has a federally backed mortgage, and ask the court to make them prove that they do not have a federally-backed mortgage.
 - If you are served with an eviction, contact a lawyer right away, especially if you believe that you are protected by this new law.

What if I can't pay my mortgage?

Congress passed a law requiring that borrowers with federally-backed mortgages be given a forbearance for up to six months if they fell behind due to a Coronavirus-related hardship. And it's possible to get the forbearance extended for another six months.

Federally-backed mortgages are ones owned or insured by Fannie Mae, Freddie Mac, or the FHA, VA, or USDA.

How do I find out if my mortgage is federally-backed?

Fannie and Freddie own about half of the U.S. mortgage loans, and most people have no idea their mortgage is owned by Fannie or Freddie. Homeowners can check whether their loan is backed by [Fannie Mae](#) or [Freddie Mac](#) by using the agencies' loan look up tools and can confirm whether their loan is FHA-insured by reviewing their loan documents and mortgage statements.

What does a forbearance mean?

A forbearance means the servicer will allow you to send no payment, or a reduced payment, for a period of time. At the end of the forbearance period, you owe those skipped payments, but your servicer can agree to modify your loan or put the missed payments at the end of the loan. It's important to contact your servicer before the forbearance is over to apply for help if you will not be able to pay the skipped payments all at once.

How do I get a forbearance?

You have to contact your mortgage servicer (the company that takes your payments normally) to ask for a forbearance. Some companies have long wait times on the phone. Try the servicer's website to see if you can ask for a forbearance online. You may be asked to submit a hardship letter.

What if my loan is not federally-backed?

Many mortgage companies are offering forbearance plans for all of their loans. Contact your servicer to ask for a forbearance if you need one. Remember to reach back out before the forbearance is over if you're going to need a loan modification.

Are foreclosure sales happening in Georgia right now?

If you have a federally-backed mortgage, those foreclosures have been stopped for 60 days (through May 17th) unless the property is vacant or abandoned.

If your mortgage is not federally-backed, Georgia has not entered a statewide order blocking foreclosure sales. However, it's possible your lender may have decided to cancel the sale, possibly due to a local stay-at-home order. The only way to be sure whether a sale is happening is to call the law firm that sent you the foreclosure letter and ask. If they tell you the sale has

been canceled, ask them to confirm by fax or email. If they refuse to send it in writing, you can send a fax or email yourself confirming the cancellation in writing.

Foreclosures in Georgia are the first Tuesday of every month, so after April 7, the next possible sale date is May 5.

If my home has been foreclosed, do I have to move out?

After a foreclosure sale, the person that buys the home in the auction must file an eviction in the county in which you live. If you get served with an eviction lawsuit, you may have an extension of time to file an answer if your county court has entered an emergency order. Call or check the court's website. However, if you wait to file an answer, you must file your answer as soon as the emergency order is lifted. If you file an answer now, a hearing will not be scheduled until the emergency order is lifted. Once your hearing is scheduled, you should attend the hearing. When that hearing happens, the judge will likely give you only seven days after the hearing in which to move.

Children and Family

1. **Child Support:** Go to <https://childsupport.georgia.gov/> or call 1-844-MYGADHS (1-844-694-2347)
2. **Childcare Assistance:** <https://georgia.gov/popular-topic/child-care>
3. **National Domestic Violence Hotline**
 - a. Call 1-800-799-7233,
 - b. TTY 1-800-787-3224,
 - c. CHAT at thehotline.org
4. **Georgia Coalition Against Domestic Violence**
 - a. Call the 24-hour statewide hotline at 1.800.334.2836

Medical

- If you have been laid off from work or faced a reduction in hours, you may be eligible for Medicaid.
Apply online at MyMedicaid.la.gov or by phone at 888-342-6207.
- Union Plus: Free assistance in negotiating medical bills <https://www.unionplus.org/hardship-help/medical-bill-negotiating-service>

- If you do not have health insurance and need to go to the emergency room, you may qualify for **Emergency Medicaid**. Apply for Emergency Medicaid at the hospital.

Legal Assistance

Georgia Legal Aid <https://www.georgialegalaid.org/>

Non-Profit Organizations That Want to Help

1. **USBG National Charity Foundation**-Apply for Bartender Emergency Assistance:
<https://www.usbgfoundation.org/beap>
2. **Substance Abuse and Mental Health Services Administration:**
Disaster Distress Hotline **1-800-985-5990**
3. **United Way COVID19 Economic Relief Fund:**
Call **1-866-211-9966**
4. **Salvation Army- Emergency Financial Assistance, Housing Assistance, Basic Needs**

GENERAL BUDGET ADVICE

Living on a reduced income requires your utmost caution and skill in managing your money. There are many resources to help you, but first you must plan ahead.

- ✓ **Set up a realistic budget plan** allowing for basic needs such as: food, shelter, utilities and medical care.
- ✓ **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.
- ✓ **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. For financial counseling, debt management and consumer education, call:
- ✓ If you need help with a consumer problem contact:

Georgia Attorney General's Consumer Dispute Form

<http://ocp.ga.gov/form/consumer-complaint/step1>

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 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 _____
