



**Mississippi
COVID19 CRISIS ASSISTANCE HANDBOOK**

- **PAGE 1 – UNEMPLOYMENT ASSISTANCE**
- **PAGE 2 – FOOD ASSISTANCE**
- **PAGE 3 - PAYING OTHER UTILITIES**
- **PAGE 4 – RENT/MORTGAGE, CHILD SUPPORT, LEGAL**
- **PAGE 5 – GENERAL BUDGET ADVICE**
- **PAGE 6 – 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 **211** 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.

Filing Unemployment

Unemployment Insurance (UI) is a program designed to ease the economic burden of unemployment by providing a temporary source of income for individuals who are unemployed through no fault of their own.

In the state of Mississippi you must file with the Mississippi Department of Employment Security (MDES) and file for your Unemployment Benefits. Just recently, the Mississippi governor waived the 1 week waiting period and job search requirements. This should expedite the unemployment claim process.

You will need:

1. Your social security number
2. Names, addresses and phone numbers for all of your employers in the last 18 months
3. Alien registration number or Visa number, if you are not a citizen
4. Your complete mailing address and phone number
5. The dates you worked and the reason you left each employer

Apply for unemployment online:

<https://accessms.mdes.ms.gov/accessms/faces/login/login.xhtml>

OR

You can Apply for unemployment by calling the Mississippi Employment Commission at

601-855-3133

Federal Unemployment

According to The Mississippi Department of Employment Security, those who are already receiving state benefits will see the extra cash deposited into their bank accounts or onto debit cards, depending on how they currently receive aid. Laid-off workers who have filed for unemployment will begin collecting \$600 per week through July 31, in addition to the maximum of \$247 per week in state benefits they have been receiving. It is not yet clear when the federal funds will begin in the State of Mississippi.

Stimulus Checks From the IRS

How is the weekly benefit amount calculated?

A formula is used to calculate the amount of benefits based upon wages paid to you during the base period. Additionally, in order to be eligible, one must have:

1. Worked and received wages in at least two quarters of your base period
2. Earned at least \$780.00 in the highest quarter of the base period
3. Earned forty (40) times your weekly benefit amount in your base period

What is the maximum weekly benefit amount?

In Mississippi the maximum is \$235.00 and the minimum is \$30.00.

What is a base period?

The base period is defined as the first four of the last five completed calendar quarters immediately preceding your initial claim for benefits. Benefits are based on your earnings during this period of time.

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 AMOUNTOnce 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: 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. Read more from the IRS [Read more from the IRS https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know](https://www.irs.gov/newsroom/economic-impact-payments-what-you-need-to-know)

FOOD ASSISTANCE

1. Link to local food banks

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

2. Apply for SNAP/Food stamps:

Those who qualify for SNAP include, persons who:

- work for low wages.
- are unemployed or work part-time.
- receive TANF, SSI or other assistance payments.
- are elderly or disabled and live on a small income.

Normally, the application process will take 30 days. You may be eligible to receive SNAP benefits within 7 days of your application date if you meet additional requirements. For example, if your household has less than \$100 in liquid resources and \$150 in monthly gross income, or if your household's combined monthly gross income and liquid resources are less than what you pay each month for rent or mortgage and utilities expenses.

<https://www.mdhs.ms.gov/economic-assistance/snap/>

OR

Call the Office of Eligibility toll-free at: 800-421-2408

2. Check here for an up to date list of schools in your area that are providing meals:

<https://mdek12.org/OCN>

3. For immediate food assistance:

<https://www.foodpantries.org/st/mississippi>

Utility Assistance

1. **Energy-Mississippi Low Income Assistance Program (LIHEAP) :**
<https://www.benefits.gov/benefit/1537>
2. Fifteen nonprofit groups in **Entergy Mississippi's** service area will share more than \$385,000 from the company's newly-created Mississippi Relief Fund.
The fund will target grants to organizations that provide services to families and individuals that have been hit hard financially by the COVID-19 pandemic and do not have resources for basic needs.
 - Salvation Army agencies in Cleveland, Greenwood, Jackson, McComb and Vicksburg that serve a combined 35 counties
 - United Way agencies in the capital area, west central Mississippi and north central MS that serve a combined nine counties
 - Community Foundation of Northwest Mississippi and Community Foundation of Washington County, which together serve 12 counties
 - The Alliance, which supports Mississippi nonprofit groups
- **Additional Tips:**
 - a. Pay something. Pay what you can. Depending on your bill and your account, even making a partial payment may cause them to just roll over the rest of the bill to the next month.
 - b. Defer your payments. Once you miss a payment, you can call and arrange for a payment plan where they will take your current bill and split it up over six months.
- ***Cable/Phone Companies***
 - A. Lower your bill.** If you qualify for any type of assistance from state or federal government, you can apply for and receive a 12-month low income discount on your cable bill.
 - B. Call to negotiate a lower rate.** Tell them you will cut off the cable if you can't negotiate a lower rate. They will move you to a different number where you will get new, lower options for your service.
 - C. Defer your payments.** Call and explain you are on strike and will win, and be back to work with a better contract, but you need to negotiate a different, lower payment for now.

- **Internet and Cellular Service:**
- **Cox Cable** has agreed to 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

Sparklight and Cspire will open WiFi hotspots in its local office parking lots.

Those are located at:

- **12261 Hwy 49, Suite 8 in Gulfport**
- **19201 Pineville Road in Long Beach**
- **5100 MacPhelah Road in Pascagoula**

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

1. **HUD approved housing (Rent and Mortgage) counseling:**
<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?weblistaction=summary>
2. **Federal HUD helpline, available 24 hours a day: 888-995-HOPE**

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.

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. **Another Round Another Rally:** offering \$500 relief grants for hospitality workers who lost their jobs or had their hours slashed in the wake of the COVID-19 outbreak
<https://anotherroundanotherally.org/?fbclid=IwAR2NYI5YUCDvpIjCYRjxzvxaoMrYOLW3DWANoQKDJEKZT-yFf6x2OsCXias>
 Another Round, Another Rally is a nonprofit financial resource for the hospitality industry. We provide reimbursement grants and immersive educational scholarships to further the education of underrepresented voices in the community, and supply emergency assistance to those employed in restaurants, bars, and hotels who have fallen on unexpected hardship.

Child Support Assistance

1. Child Support:

Go to <https://www.mdhs.ms.gov/child-support/>

or

call 877-882-4916

2. Childcare Assistance: Mississippi Childcare Payment Program

<https://secac.ms.gov/parents/child-care-payment-program/>

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:

MS Attorney General's Consumer Dispute Form

<http://www.agjimhood.com/forms/consumer-protection-complaint-form/>

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 _____
