



Atlanta

COVID19 CRISIS ASSISTANCE HANDBOOK

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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.

Unemployment

Did you know that you can apply for Unemployment for the following reasons?

- You must be totally separated from your job; or
- You still have a job, however, your employer has reduced your hours of work; or
- You have lost your regular full-time job, but are still working a part-time or temporary job where you earn less than your weekly benefit amount; or
- You are working part-time or reduced hours while receiving UI and a total separation has happened.

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

- Be sure to answer “YES” to the question, “Are you filing for Unemployment Insurance benefits for reasons related to COVID-19 (Coronavirus)?”

OR

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

- Be sure to answer “YES” to the question, “Are you filing for Unemployment Insurance benefits for reasons related to COVID-19 (Coronavirus)?”

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://acfb.org/find-help> or 404-892-FEED

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

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

- 1. Renters:** All evictions pending in Orleans and Jefferson Parish respectively, will be suspended until April 24.
 - Your landlord cannot legally evict you at this time because the courts are not open.
 - Your landlord cannot change your locks, put your possessions on the curb, turn off your utilities, or threaten to call the cops to evict you. The police cannot and will not evict you!
- 2. Local Mortgage Counselors:**
<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=GA>
- 3. Federal HUD helpline, available 24 hours a day: 888-995-HOPE**

Child Support Assistance

- 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>

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**

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 # _____

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