



## **Unite Here, Local 23 Houston, Texas COVID-19 CRISIS ASSISTANCE HANDBOOK**

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# UNEMPLOYMENT ASSISTANCE

## **a. Apply for unemployment online:**

<https://apps.twc.state.tx.us/UBS/changeLocale.do?language=en&country=US&page=/security/!ogon.do>

You Will Need:

- ✓ Last employer's business name and address
- ✓ First and last dates (month, day and year) you worked for your last employer
- ✓ Number of hours worked and pay rate if you worked this week (including Sunday)
- ✓ Information related to your normal wage
- ✓ Alien Registration Number (if not a U.S. citizen or national)

Tutorial on how to file the application online:

<https://twc.texas.gov/files/jobseekers/tutorial-apply-for-benefits-online-twc.pdf>

*OR*

**Apply for unemployment over the phone:** Texas Workforce Center's Tele-Center at 800-939-6631 from 8 a.m.-6 p.m. CST Mon-Fri

# FOOD ASSISTANCE

1. **Apply for SNAP/Food stamps.** <https://www.yourtexasbenefits.com/Learn/Home>

2. **Apply for Temporary Assistance for Needy Families (TANF).** One can receive a “One-Time TANF grant payment” a \$1,000 payment in cash for families that are in a short-term crisis, such as a loss of a job. Phone: 1-877-541-7905  
<https://www.yourtexasbenefits.com/Learn/Home>

3. **Apply for Women, Infants, and Children (WIC):** If you are a woman who is currently pregnant, recently gave birth, or has children younger than 5, you may qualify for WIC, a nutrition program. Apply here: <https://texaswic.org/apply>

4. **Look for a food resource in your region:**

## Houston, TX

Organization	Description	Website for more Information	Hours Open
Houston Food Bank	Local pantry at: 535 Portwall St. Need assistance finding a local pantry? Call our helpline at 832-369-9390.	<a href="https://www.houstonfoodbank.org/">https://www.houstonfoodbank.org/</a>	Monday – Friday, 3:00 p.m. -8:00 p.m. Saturday, 10:00 a.m.-4:00 p.m.
Texas Gulf Coast Area Labor Federation	List of Meal Resources for Students and Families at school districts throughout the Gulf Coast	<a href="https://tinyurl.com/se5v5gr">https://tinyurl.com/se5v5gr</a>	

5. **If you have children in school, many school districts are providing free breakfast and lunch.** Houston area schools [are offering free take-home meals during coronavirus closures.](#)

6. **If your city wasn't listed above, find a food bank/pantry at...**

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

OR

<https://www.feedingtexas.org/get-help/>

# UTILITIES

1. **The three largest utility companies** in Texas, Xcel Energy (electricity), Minnesota Power (electricity) and CenterPoint Energy (natural gas) said they **will not disconnect utilities during this time.**

**If you do not have these providers**, you can check a list of cities/government bodies and utility companies that have mandated suspending utility disconnections here: <https://www.energyandpolicy.org/utilities-disconnect-coronavirus/>

In other cities in Texas, like Austin and San Antonio, the city has committed to suspend utility disconnections. But there is yet to be a mandate from the city of Houston. There is an effort to pass a utility and rent moratorium on a state level, but nothing has passed yet.

## 2. Request emergency financial support.

### a. Texas Comprehensive Energy Assistance Program

Phone: 1-877-399-8939

Website [tdcha.state.tx.us/ea/ceap.htm](http://tdcha.state.tx.us/ea/ceap.htm)

Provides relief to low income households by providing financial assistance, paying up to four of the highest bills during the year.

**b. Low Income Home Energy Assistance Program (LIHEAP):** this benefit will help with heating and cooling energy costs, bill payment assistance, energy crisis assistance: <https://www.benefits.gov/benefit/623>

3. **Lower your utilities bill.** Find your utility supplier and see if they have a discount or financial assistance program available [here](#).

- ✓ **Houston has a Utility Assistance Program:** Our Utility Assistance program helps families and individuals in Harris County with the payment of their electricity and gas bills. If you are interested in applying for assistance, please contact Utility Assistance Hotline at 713-590-2327 or the United Way of Greater Houston's Helpline (2-1-1) to request an application.

## **Other advice...**

**4. 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.

**5. 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.

# PAYING OTHER UTILITIES (Phone, Cable, Internet)

## 1. Cable/Phone Companies

For the next 60 days, AT&T, Sprint, T-Mobile, and Verizon have agreed to:

- ✓ Not terminate service if you don't pay your bills in time;
- ✓ Waive any late fees;
- ✓ Open its Wi-Fi hotspots

### A. Phone Bill Assistance Payment: Lifeline Telephone Assistance

Phone: 1-866-454-8387; Website: [lifelinesupport.org](http://lifelinesupport.org)

Helps qualified low-income individuals pay the monthly cost of basic telephone service.

**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.

## 2. Internet Access:

- ✓ Spectrum Internet will be offering 60 days of free internet and Wi-Fi to qualifying households with students in K-12 through college. To sign up for the offer, call 1-844-488-8395
- ✓ Comcast is doing a similar program of free 60 days of internet/Wi-Fi: <https://www.internetessentials.com/covid19>

## PAYING RENT/MORTGAGE RESOURCES

Currently in Texas, groups are calling for a ban on evictions and foreclosures during the outbreak, but there are currently no protections in place on the state level. In Austin, the city has said that no eviction hearings will be held until after April 1, and no writs of possession will be issued by a justice court for 60 days after March 13.

### **If you are at risk of not making mortgage or rent payments in time...**

**1. Get a copy of the letter** from the union/workplace to let your landlord or mortgage holder know you are out of work.

#### **2a. For Homeowners...**

a. [Foreclosure Prevention resources with the Texas Department of Housing and Community Affairs](#)

b. **Federal HUD helpline, available 24 hours a day: 888-995-HOPE ;**  
Website: [makinghomeaffordable.gov](http://makinghomeaffordable.gov)

c. **Consult with Local Mortgage Councilors in [Houston](#)**

#### **2b. For Renters...**

Find support and advice from Local Tenant Organizations at <https://www.texastenant.org/> or visit the [Tenants' Council of Houston](#)

**3. For Housing Payment Assistance, find resources in your city here:**  
<https://www.rentassistance.us/st/texas>

# CHILD SUPPORT ASSISTANCE

## Educational Materials for Kids

- Free educational materials: [https://docs.google.com/document/d/1rBqt7UJ7U\\_8Nz0mnLgbRd3TsSgzoJ1gawefZPCNNmAY/preview?fbclid=IwAR3NOS7nwQwXFSmwHNJRevyymnaZvIEo5yJfE7dwhJdA2jFOWzU1KPLfJ84](https://docs.google.com/document/d/1rBqt7UJ7U_8Nz0mnLgbRd3TsSgzoJ1gawefZPCNNmAY/preview?fbclid=IwAR3NOS7nwQwXFSmwHNJRevyymnaZvIEo5yJfE7dwhJdA2jFOWzU1KPLfJ84)
- More free educational materials: [https://classroommagazines.scholastic.com/support/learnathome.html?fbclid=IwAR1V18QZvcSy1kgvf3CU9dQh-tLIAwtZXdZgE6gYE6-7\\_3cCvEq3c4El\\_kk](https://classroommagazines.scholastic.com/support/learnathome.html?fbclid=IwAR1V18QZvcSy1kgvf3CU9dQh-tLIAwtZXdZgE6gYE6-7_3cCvEq3c4El_kk)



## Resources for Members to Stay Healthy on the Job...

If you have questions or are experiencing symptoms, call the **COVID-19 Hotline**  
**1.877.570.9779**

**READ CAREFULLY!** [Resources for UNITE HERE Members/Recursos para los miembros de UNITE HERE/UNITE HERE 工會會員資源](#)

### Paid Sick Time Information

- Currently our Federal government is getting increasing pressure to pass a paid sick leave policy but has not yet gotten near its passage.
- You may be covered by the federal Family and Medical Leave Act, which guarantees you job security if you need to take an unpaid absence due to medical issues. Not all workplaces are covered by this and you should consult your union or HR department before. More information here: [https://twc.texas.gov/news/efte/vacation\\_and\\_sick\\_leave.html](https://twc.texas.gov/news/efte/vacation_and_sick_leave.html)

## TAKING CARE OF YOURSELF

Living through an infectious disease outbreak can affect us in lots of ways. Some are obvious, but some can be hard to recognize at first. Here's some advice to protect yourself as you move through the next few months:

- ✓ Don't spend too much time watching and reading news about the storm. Let yourself engage in relaxing activities that will help you heal and move on.
- ✓ Take your sleep seriously. Only go to bed when you are ready to sleep and avoid using your phone in bed. If you wake up and can't fall back to sleep, try writing what's on your mind in a journal or on a piece of paper.
- ✓ Take your support system seriously- keep in touch with friends and family and reach out to others who are sharing this experience with you.
- ✓ Make and keep a routine. Eat meals at regular times and set a sleep schedule that ensures you enough rest.
- ✓ Avoid making major life decisions that you don't have to make. There's plenty of change going on around you. Give yourself time to adjust.
- ✓ Recognize the effects of stress, and seek help if needed.

SAMHSA's Disaster Distress Helpline

Toll-Free: 1-800-985-5990  
(English and español)

SMS: Text TalkWithUs to 66746

SMS (español): "Hablanos" al 66746

**For more information:** [Coping With Stress During Infectious Disease Outbreaks](#)

# IMMIGRATION

Some members who are not citizens may be concerned about whether accessing governmental help to get testing and treatment for COVID-19 would count as a "public charge."

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>.

**If you have an immigration concern or see ICE in your neighborhood, call:**

**Texas State Hotline: 1-888-507-2970**

General questions on immigration policies and recent executive orders/ACLU of Texas

**Houston: ICE raids and checkpoints hotline 713-862-8222**

## 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.**

## 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 a.m. and 9:00 p.m. 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.