

Unite Here, Local 23 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/logon.do

You Will Need:

- ✓ Last employer's business name and address
- \checkmark 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 <u>over the phone</u>: 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. <u>https://www.yourtexasbenefits.com/Learn/Home</u>

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 <u>https://www.yourtexasbenefits.com/Learn/Home</u>

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: <u>https://texaswic.org/apply</u>

4. Look for a food resource in your region:

Organization	Description	Website for more Information	Hours Open
Central Texas Food Bank, 6500 Metropolis Drive	 List of places to get free food (Referral Guide) in English and Spanish Mobile Pantry Schedule in March Fresh Food for Families schedule in March Help with applying for food assistance (SNAP) 	Central Texas Food Bank	Monday – Friday, 3:00 p.m8:00 p.m. Saturday, 10:00 a.m4:00 p.m.
Manos de Cristo, 4911 Harmon Ave.	Food pantry is located in Downtown Austin	http://www.manosdecristo.org/	Monday through Friday from 8 a.m. to 11 a.m.
Micah 6 Food Pantry, 2200 San Antonio Street near The Drag	Food pantry is located in University Presbyterian Church	Micah 6 Food Pantry	Thursdays from 6 p.m. to 7 p.m. and on Saturdays from 10:30 a.m. to 11:30 a.m.

Dallas, TX

Organization	Description	Website for more Information	Hours Open
North Texas Food Bank, 214-330- 1396	Food pantry database for 13- Counties: Dallas, Denton, Collin, Fannin, Rockwall, Hunt, Grayson, Kaufman, Ellis, Navarro, Lamar, Delta & Hopkins Counties	https://ntfb.org/our-programs/get- food-assistance/	

Free Food Resources	Collection of food banks, churches, and organizations that provide free food in Dallas, Mesquite, Richardson, Grand Prairie & Duncanville	https://www.freefood.org/c/tx-dallas	
6 Stones, New Hope Center	Euless/Mid-Cities	https://www.6stones.org/wp- content/uploads/2020/03/6-Stones- COVID-19-Action-Plan-March-2020- <u>1.pdf</u>	MW - 10am-1pm T - 3pm-6pm Sat - 9am-12pm

Houston, TX

Organization	Description	Website for more	Hours Open
		Information	
Houston Food	Local pantry at: 535 Portwall St.	https://www.houstonfoodbank.org/	Monday – Friday,
Bank			3:00 p.m8:00 p.m.
	Need assistance finding a local pantry?		Saturday, 10:00
	Call our helpline at 832-369-9390.		a.m4:00 p.m.
Texas Gulf Coast	List of Meal Resources for Students and	https://tinyurl.com/se5v5gr	
Area Labor	Families at school districts throughout		
Federation	the Gulf Coast		

San Antonio, TX

Organization	Description	Website for more	Hours Open
		Information	
San Antonio Food Bank, 5200 Enrique M. Barrera Pkwy	USAA donating \$1 million to help San Antonio nonprofits provide food, housing and other needed supplies will get some relief through the donation, 210.337.3663 info@safoodbank.org	https://safoodbank.org/	Monday-Friday, 8 AM - 5

5. If you have children in school, many school districts are providing free breakfast and lunch. Find out more here:

- a. Austin ISD will offer Curbside Lunches. List of participating schools <u>can be found here</u>.
- b. Dallas Independent School District, Fort Worth, and Arlington are offering free lunches for students during Spring Break at 14 campuses. Learn more here.
- c. Houston area schools are offering free take-home meals during coronavirus closures.
- d. Euless/Mid-cities: HEBISD will be providing free meals at these schools.
- e. San Antonio ISD schools that will be providing free meals <u>can be found here</u>.

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: <u>https://www.energyandpolicy.org/utilities-disconnect-coronavirus/</u>

1a. The City of Austin suspended all utility disconnects for non-payment to ensure customers have uninterrupted access to water, electricity and other city utilities. If your services have been cut off, you can reach out for help at 512-494-9400.

1b. In San Antonio, CPS Energy and the San Antonio Water System have stopped shutting off their customers' service for unpaid bills.

1c. 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, Dallas, or Tarrant County. 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 <u>tdcha.state.tx.us/ea/ceap.htm</u>

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: <u>https://www.benefits.gov/benefit/623</u>

3. Lower your utilities bill. Find your utility supplier and see if they have a discount or financial assistance program available <u>here</u>.

- In Austin, Austin Energy has two assistance programs (Financial Support Plus 1 and Customer Assistance Discount Program) that you could apply for, more information <u>here</u>. Call 512-494-9400 for an application.
- ✓ In San Antonio, check out CPS Energy's <u>Customer Assistance Programs</u> <u>here</u>.
- In Dallas, the Community Center Social Services Program (CCSSP) assists clients by providing Utility Bills Assistance (Water, Gas & Electric). To schedule an appointment, call the appointment line at 214-670-8416. The appointment line is open every Monday and Wednesday from 9:00 a.m. to 11:00 a.m. Please have your account information available when calling. For questions, contact 214-670-8442.
- 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: <u>Lifeline Telephone Assistance</u> Phone: 1-866-454-8387; Website: <u>lifelinesupport.org</u> 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. <u>Foreclosure Prevention resources with the Texas Department of Housing</u> and Community Affairs

b. Federal HUD helpline, available 24 hours a day: 888-995-HOPE ; Website: <u>makinghomeaffordable.gov</u>

c. Consult with Local Mortgage Councilors in:

- ✓ <u>Houston</u>
- ✓ <u>Dallas</u>
- ✓ San Antonio
- ✓ <u>Austin</u>

2b. For Renters...

Find support and advice from Local Tenant Organizations at https://www.texastenant.org/

✓ <u>Texas Tenants Union</u> (Dallas based): <u>https://www.housing-rights.org/tenant-concerns</u>

Weekly Tenants' Rights Workshop every Wednesday night at 8035 East R.L. Thornton Frwy., Suite 535, Dallas, TX 75228 @ 6:30PM

✓ Housing Crisis Center (Dallas based)

- ✓ Legal Aid of Northwest Texas: <u>https://internet.lanwt.org/en-us</u>
- ✓ Austin Tenants' Council
- ✓ <u>Tenants' Council of Houston</u>

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: <u>https://docs.google.com/document/d/1rBqt7UJ7U_8Nz0mnLgb</u> <u>Rd3TsSgzoJ1gawefZPCNNmAY/preview?fbclid=IwAR3NOS7nwQwXFSmwHN</u> <u>JRevyymnaZvIEo5yJfE7dwhJdA2jFOWzU1KPLfJ84</u>
- More free educational materials: <u>https://classroommagazines.scholastic.com/support/learnathom</u> <u>e.html?fbclid=lwAR1V18QZvcSy1kgvf3CU9dQh-tLIAwtZXdZgE6gYE6-</u> <u>7_3cCVEq3c4El_kk</u>

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! <u>Resources for UNITE HERE Members/Recursos para los</u> 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: <u>https://twc.texas.gov/news/efte/vacation_and_sick_leave.html</u>

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.

SAMHSA's Disaster Distress Helpline

Toll-Free: 1-800-985-5990 (English and español) SMS: Text TalkWithUs to 66746 SMS (español): "Hablanos" al 66746

- 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.

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

If you have an immigration concern or see ICE in your neighborhood,
<u>call:</u>

Texas State Hotline: 1-888-507-2970 General questions on immigration policies and recent executive orders/ACLU of Texas

Austin & Travis County: La Linea de Defensa Comunitaria 1-512-270-1515, 9am-9pm 7 days a week You can also text "WATCHICE" to 877877 / Community Defense Line

Dallas/North Texas: FIRE call line to report ICE sightings: 469-778-4979

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.