

COVID19 CRISIS ASSISTANCE HANDBOOK

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UNEMPLOYMENT

Apply for unemployment online: <https://des.nc.gov/apply-unemployment>

You must create an online account to file for unemployment online. If you do not have access to a computer, there are computers available at your local NCWorks Career Center.

OR

You can Apply for unemployment over phone: Customer Call Center: 888-737-0259 Monday through Friday between 8:00 am and 4:30 pm

FOOD ASSISTANCE

1. **Apply for Food stamps/Food and Nutrition Services:**
<https://epass.nc.gov/CitizenPortal/application.do>
2. Apply for WIC: <https://www.nutritionnc.com/wic/>
3. **Visit Second Harvest Food Bank of Metrolina:**
<https://www.secondharvestmetrolina.org/news-pages/coronavirus-response>

Location: 500-B Spratt Street, Charlotte, NC 28206

Phone: 704-376-1785

Hours: Monday-Friday 7:30 am to 5:00 pm

4. **Visit Loaves and Fishes:** <https://loavesandfishes.org> (visits are by referral only)

Location: 648 Griffith Road, Suite B, Charlotte, NC 28217

Phone: 704-523-4333

Email: contact@loavesandfishes.org

5. **Visit Mount Olive Presbyterian Church Food Pantry**

Location: 5125 Mt. Olive Church Road, Charlotte, North Carolina 28208

Phone: 704-394-8814

6. Governor Roy Cooper ordered that public schools K-12 are to be closed for at least two weeks effective March 16, 2020. Charlotte-Mecklenburg Schools will be providing grab-and-go meals beginning Tuesday, March 17 from 10:30 am to 12:30 pm Monday through Friday. A list of sites can be found here: <https://www.cms.k12.nc.us/News/Pages/CMS-announces-meal-distribution-plan-for-kids-.aspx>

If you have children in school, apply for free or reduced school lunch and/or school breakfast program. You have to apply at your child's school. **Qualifying for free or reduced lunch or breakfast can help get a low income discount on all of your utility bills.*

HEAT ASSISTANCE

1. **As of March 15, 2020**, Duke Energy will not disconnect any customer's service for non-payment, in order to give customers experiencing financial hardship extra time to make payments. The company will continue to read meters and send bills. Customers should **pay what they can** to avoid building up a large balance that will be harder to pay off later.
2. Visit <https://www.dukeenergyupdates.com> for complete customer information, including answers to frequently asked questions.
3. **Apply for Fuel Assistance:**
<https://www.mecknc.gov/dss/admin/Pages/Low-Income-Energy-Assistance-Program.aspx>

PAYING OTHER UTILITIES

1. Electric

A. As of March 15, 2020, Duke Energy will not disconnect any customer's service for non-payment, in order to give customers experiencing financial hardship extra time to make payments. The company will continue to read meters and send bills. Customers should **pay what they can** to avoid building up a large balance that will be harder to pay off later.

B. 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 electric bill. For National Grid, the discount is 29%. For Eversource, the discount is 36%.

D. 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.

E. 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.

2. 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 unemployed and you need to negotiate a different, lower payment for now.

PAYING RENT/MORTGAGE

1. Get a copy of the letter from the union to let your landlord or mortgage holder know you are out of work.
2. As of March 16, 2020, local courts have postponed most cases, meaning there is at least a 30-day moratorium on evictions.
3. **Federal HUD helpline:** 800-CALL-FHA (800-225-5342)
4. **Local Mortgage Councilors:**
<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=NC&filterSvc=dfc>
5. Crisis Assistance Ministry:
<https://www.crisisassistance.org/programs/basic-needs/> (assistance with rent and other emergency financial assistance)
Location: 500-A Spratt St., Charlotte, NC 28206
Phone: (704) 371-3001 ext. 260
Hours: Monday through Friday, 8:00 am to 5:00 pm

CHILD SUPPORT ASSISTANCE

Child Care Financial Aid: <https://www.childcareresourcesinc.org/child-care-subsidy>

Child Care Resources Inc.

Location: 4600 Park Road, Suite 400

Charlotte, NC 28209

Phone: 704-376-6697

Email: Melissa Hernandez at mhernandez@childcareresourcesinc.org

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.**
- ✓ If you need help with a consumer problem contact:
Attorney General's Consumer Hotline 1-877-5-NO-SCAM or (919) 716-6000

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.