

COVID19 CRISIS ASSISTANCE HANDBOOK - DMV

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UNEMPLOYMENT ASSISTANCE

Apply for Unemployment:

	DC	Maryland	Virginia
Online	Visit https://does.dcnetworks.org/claimantservices/Logon.aspx	Visit https://secure-2.dllr.state.md.us/NetClaims/Welcome.aspx You cannot apply for benefits online if you have worked and earned wages from a state other than Maryland in the last 18 months.	Visit http://www.vec.virginia.gov/unemployed/online-services/apply-for-unemployment-benefits You cannot apply for benefits online if you have worked and earned wages from a state other than Virginia in the last 18 months. Go to http://www.vec.virginia.gov/unemployed/file-claim/out-of-state-en to find phone numbers for each state to call for assistance.
By Phone	Call (202) 724-7000 or TTY: (202) 698-4817 Office hours are 8:30 am to 5:00 pm, Monday to Friday	Visit http://www.dllr.state.md.us/employment/officenum.shtml to find phone numbers for Claim Centers serving your county Office hours are 8:00 am to 2:00 pm, Monday through Friday Solicitud de beneficios del desempleo para la población de habla español - 301-313-8000 o 1-877-293-4125 (gratis solo en Maryland)	Call the Customer Contact Center at 1-866-832-2363. For TTY call 711 or 800-828-1120. Office hours are 8:15 am to 4:30 pm, Monday to Friday
Email for assistance	does@dc.gov	ui.inquiry@maryland.gov	

****Unemployment insurance is applied against the state in which you worked. This may not be the state in which you live****

FOOD ASSISTANCE

	DC	Maryland	Virginia
SNAP/food stamps	https://www.dchunger.org/get-help/apply-for-snap-2/ Call (202) 727-5355 for assistance	https://mydhrbenefits.dhr.state.md.us/dashboardClient/#/home	Visit https://www.dss.virginia.gov/benefit/snap.cgi or call SNAP hotline at (800) 552-3431
WIC	Visit https://dchealth.dc.gov/service/apply-wic or call 1 (800) 345-1WIC	Visit https://phpa.health.maryland.gov/wic/Pages/wic-apply.aspx and find phone numbers for your county, or call the state WIC hotline at 1-800-242-4WIC	https://www.dss.virginia.gov/benefit/wic.cgi
Food Banks and Food Pantries	Catholic Charities of the Archdiocese of DC (Catholic Charities offers help to anyone, regardless of language or religion) Website: https://www.catholiccharitiesdc.org Email: GetHelp@CC-DC.org	Catholic Charities Center: (301) 942-1790	Catholic Charities of the Archdiocese of Arlington (Catholic Charities offers help to anyone, regardless of language or religion) Website: https://www.cdda.net/about-us/our-programs/ <ul style="list-style-type: none"> - Evening meals to go in Alexandria: 703-549-8644 - Food Pantry at Christ Church: call Pantry Administrator 703-548-4227
		Spanish Catholic Center, Gaithersburg: (301) 740-2523	
		Manna Food: (301) 424-1130 For food Pantry, you must be a Montgomery County resident	
		Shepherd's Table (Silver Spring): <i>(no residency requirements, no ID)</i> , 8106 Georgia Ave Current Schedule: Brunch: 10:30 AM – 12:00 PM; Dinner: 6:00 PM – 7:30 PM	
	Spanish Catholic Center, DC: (202) 939-2400, ext. 964	Bethesda Cares https://bethesdacares.org/our-services/meal-program/meals/lunch	Food for Others (operates many sites in VA, check for location and time) https://www.foodforothers.org/neighborhood-sites/

	<p>Shepherd’s Table (Silver Spring): <i>(no residency requirements, no ID)</i>, 8106 Georgia Ave Current Schedule: Brunch: 10:30am-12:00pm Dinner: 6:00pm-7:30pm</p>	<p>Capital Area Food Bank: https://www.capitalareafoodbank.org/covid19response/</p>	<p><i>They do not ask any questions. No documentation needed.</i></p>
	<p>So Others Might Eat (SOME), DC: Meals: <i>(no questions asked, no ID)</i>, 71 O Street, NW Schedule: Breakfast: 7:00am-8:30am Lunch: 11:30am-1:00pm</p>	<p>Prince Georges County (PG residents only, may ask for pay stub or notice of layoff/unemployment) The county works with over 30 food pantries. Please call 301-909-6343 to get information and assistance to find a provider close to you.</p>	<p>Dulles South Food Pantry For Loudon County residents only: 703-507-2795 or email info@dsfp.org Must supply ID and proof of residency. Call for information.</p>
	<p>Capital Area Food Bank: https://www.capitalareafoodbank.org/covid19response/</p>		<p>Capital Area Food Bank: https://www.capitalareafoodbank.org/covid19response/</p>

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.*

- **DC:** All DCPS schools are closed for students through March 31 and DCPS continues to provide meals to students across the district. Visit <https://coronavirus.dc.gov/mealsites> for meal sites in DC.
- **Virginia:**
Visit <https://www.fcps.edu/news/coronavirus-update-food-resources> for Fairfax County school locations for meals which will be available 8:00 am to 10:30 am for breakfast and from 10:30 am to 2:00 pm for lunch.

Visit <https://www.apsva.us/coronavirus-covid-19-updates/free-lunch-breakfasts-and-other-resources/> for Arlington County school locations for meals which will be available for picky from 11 AM to 1 PM Monday – Friday.

Visit <https://www.acps.k12.va.us/nutrition> for Alexandria City Public School locations where meals can be picked up Monday, Wednesday and Friday between 8 AM and 12 PM.

[Check internet for meal assistance in other school districts as this information is being updated frequently.]

- **Maryland:** For a list of sites in Maryland, visit <https://baltimore.cbslocal.com/coronavirus-in-maryland-where-you-can-get-a-free-meal-while-schools-are-closed/>

HEAT, ELECTRIC & WATER ASSISTANCE

Apply for Low Income Home Energy Assistance Program (LIHEAP) or other programs to assist with energy bills:

	DC residents	Maryland residents	Virginia residents
LIHEAP	https://doee.dc.gov/liheap for energy bill assistance between \$250 and \$1,800 as a one-time regular energy assistance benefit	https://www.benefits.gov/benefit/1559s	https://www.benefits.gov/benefit/1538
Other area-specific programs	<p>Apply for the Utility Discounts Program online at https://doee.dc.gov/udp to receive discounts on your PEPCO, Washington Gas, and/or DC Water bill.</p> <p>(offers up to \$475 per year on your electric bills or \$300 per year if you don't have electric heat, up to \$276 during the winter season on your gas bills, over \$400 annually on your water and sewer bills)</p> <p>DOEE is not accepting appointments through March 31, 2020. You must apply to these programs online.</p>	<p>Department of Human Services Office of Energy Programs: visit http://dhr.maryland.gov/office-of-home-energy-programs/ or call 1- 800-332-6347</p>	<p>Visit https://www.novec.com/Customer_Services/Emergency-Energy-Assistance-Numbers.cfm for phone numbers of charities and organizations to help with emergency energy assistance in your county</p>

If you are serviced by PEPCO:

PEPCO has suspended all service disconnections and waived new late fees through at least May 1 st	
Phone for Customer Care	<ul style="list-style-type: none"> • For electric outages and emergencies, call: 1-877-PEPCO-62 (1-877-737-2662) • For customer service or to challenge a bill, call: 202-833-7500 • Hearing and speech impaired customers, call: DC TTY: 1-800-643-3768 or Maryland State TTY: 1-800-735-2258
Office Hours of Customer Care line	7:00 am to 8:00 pm, Monday through Friday

Online Assistance	If you are having trouble paying a bill, you can visit https://www.pepco.com/MyAccount/MyBillUsage/Pages/PaymentArrangement.aspx to explore payment options such as deferred payments, budget billing, and payment plans.
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If you are serviced by Washington Gas:

Washington Gas has suspended all service disconnections and has waived new late fees until further notice	
Phone for Customer Service	Call 844-WASHGAS (927-4427) for assistance or payment For extended payment plans call (202) 354-3600 to and work with customer assistance team
Office Hours of Customer Service	Monday-Friday: 8 am to 9 pm Saturday: 8 am to 4:30 pm Sunday: Closed
Online Assistance	https://eservice.washgas.com/Pages/Login.aspx

If you are serviced by DC Water:

DC Water has suspended service disconnections for non-payment, is waiving late fees, and is offering more lenient repayment terms for customers who fall behind on their bills.	
Phone for Customer Service	202-787-2000
Office Hours of Customer Service	8:00 am to 5:00 pm, Monday through Friday
Online Assistance	Visit https://www.dewater.com/contact for general information Visit https://www.dewater.com/customer-assistance to find out about assistance programs for low-income customers Email customer.service@dewater.com for assistance

If you are serviced by NOVEC:

NOVEC has suspended service disconnections as of March 16, 2020 for 60 days (until May 15th)	
Phone for Customer Service	Call 703-335-0500 or toll-free 1-888-335-0500 Or visit https://www.novec.com/Customer_Services/Emergency-Energy-Assistance-Numbers.cfm for phone numbers of charities and organizations to help with emergency energy assistance in your county
Office Hours of Customer Service	7:30 am to 6:00 pm, Monday through Friday
Online Assistance	Send an email for assistance at https://www.novec.com/Contact_Us/contactus-form.cfm

If you are serviced by Dominion Energy:

Dominion Energy has suspended service disconnections for non-payment	
Phone for Customer Service	Call 866-366-4357 for assistance If your service was previously disconnected due to nonpayment, call customer service to be reconnected.
Office Hours of Customer Service	8:00 am to 5:00 pm, Monday through Friday
Online Assistance	Visit https://www.dominionenergy.com/company/community/energy-assistance to learn about assistance programs You must call 211 or visit https://www.211virginia.org/consumer/index.php to apply for Dominion’s EnergyShare program, which provides assistance to low-income and elderly customers.

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 heating bill.

OTHER RESOURCES FOR UTILITIES

National 211: Call 211 or visit <http://www.211.org>

This is a confidential service available 24/7 that can help you find the resources you need

1. Electric

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

B. 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.

C. **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 that you need to negotiate a different, lower payment for now.

3. Free/Reduced Cost Internet

A. 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>.

B. 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/>.

- C. 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/>.
- D. **Call to negotiate a lower rate.** Ask your cable company for the customer retention department. Tell them that you will be cancelling your account if you can't negotiate a lower rate.

PAYING RENT/MORTGAGE

For Renters:

1. Get a copy of the letter from your employer to let your landlord know you are out of work.
2. **Federal HUD helpline, available 24 hours a day:** (800) 955-2232
3. **HUD Housing Counseling Program:**
https://www.hud.gov/i_want_to/talk_to_a_housing_counselor (counseling available free of charge)
4. **Emergency Rental Assistance Program (DC residents):**
<https://dhs.dc.gov/service/emergency-rental-assistance-program>
5. **For DC residents:** all evictions/court dates scheduled before May 15, 2020 have been cancelled and postponed. This period will likely be extended again;
6. **For Virginia residents:** The Virginia Supreme Court has issued an emergency order halting all non-essential and non-emergency court proceedings, including evictions proceedings. This temporary eviction suspension is being supported by the Virginia Governor and Attorney General;

For Home owners:

The federal government, through Fannie Mae and Freddie Mac, is telling associated lenders to lower or suspend borrowers' mortgage payments for up to 12 months if they have lost income because of the coronavirus outbreak. Some banks have already agreed to suspend mortgage payments for 12 months and it is likely that more will do the same.

Call your bank and explain your situation immediately. You will not have to provide documentation when you first reach out to explain that you have been laid off. Your banker should work with you about whether your mortgage payments will be lowered or suspended.

1. **Freddie Mac** is providing mortgage assistance:
 - Providing mortgage forbearance for up to 12 months,
 - Waiving assessments of penalties and late fees,
 - Halting all foreclosure sales and home evictions of borrowers living in Freddie Mac-owned homes until at least May 17, 2020,
 - Suspending reporting to credit bureaus of delinquency related to forbearance,
 - Offering loan modification options that lower payments or keep payments the same after the forbearance period.
 - You must contact your mortgage servicer to find out if you are eligible for this assistance.

Details of Freddie Mac's COVID-19 relief can be found here:

<http://www.freddiemac.com/about/covid-19.html>

2. Fannie Mae is providing mortgage assistance:

- Homeowners impacted by this national emergency are eligible for a forbearance plan to reduce or suspend their mortgage payments for up to 12 months
- Homeowners in a forbearance plan will not incur late fees
- Credit bureau reporting of past due payments of borrowers in a forbearance plan as a result of hardships attributable to this national emergency is suspended
- After forbearance, a servicer must work with the borrower on a permanent workout option to help maintain or reduce monthly payment amounts as necessary, including a loan modification
- Foreclosure sales and evictions of borrowers are suspended for 60 days

You must contact your mortgage servicer to find out if you are eligible for this assistance.

Details of Fannie Mae's COVID-19 relief can be found here:

<https://www.fanniemae.com/portal/covid-19.html>

3. Area specific foreclosure prevention assistance

- DC: <https://disb.dc.gov/service/foreclosure-prevention>
- VA: <https://www.hud.gov/states/virginia/homeownership/foreclosure>
- MD: <https://www.hud.gov/states/maryland/homeownership/foreclosure> or <https://dhcd.maryland.gov/Residents/Pages/HOPE/MDHope.aspx>

Your Rights as a Tenant During COVID-19 Outbreak

(Current as of March 23, 2020)

Your landlord must take you to court to evict you:

- Your landlord cannot evict you without a court order, no matter what your lease says.
- You do not have to move out just because the landlord tells you to leave, gives you a “5 Day Pay or Quit” or other written notice, or files an eviction lawsuit (“unlawful detainer”) against you.

Court closures:

- Courts have stopped hearing unlawful detainer cases until at least April 6, 2020.
- We do not know when the courts will schedule new eviction cases.
- Still, if you have an unlawful detainer case scheduled for the next few weeks, you should check with the court to find out when it will be heard. You can also look up your case and find the court’s phone number by visiting <http://www.courts.state.va.us/courts/gd.html>.
- You can still go to the court for emergencies, like if your landlord illegally locks you out.

It is illegal for your landlord to shut off utilities or lock you out without a court order:

- If the landlord locks you out or cuts off heat, water, gas, or electricity *without a court order*, you can call your local sheriff or police for help.
- You can also sue your landlord to get back into your home and get utilities turned back on. The courts are still hearing emergency cases like these, called “unlawful exclusions.”

Your landlord still has a duty to do repairs and maintenance:

- Even with the COVID-19 outbreak the landlord must still provide you with a safe and healthy place to live.
- If something breaks, send your landlord a letter asking for repairs right away.

Your utilities, including water and electricity, should not be cut off:

- The State Corporate Commission has told electric, gas, and water companies not to cut service for non-payment until the COVID-19 crisis ends.
- If your Dominion Energy service was recently cut off, call 1-866-366-4357 to get reconnected.

If you are facing eviction, if your landlord attempts to lock you out without taking you to court, or if you have questions about your rights, contact your local legal aid by calling 1-866-LEGL-AID or get legal advice from the Eviction Legal Helpline by calling 1-833-NoEvict. Visit VaLegalAid.org for more information.

CHILD SUPPORT ASSISTANCE

1. **Child Support:** Call 211 or go to <http://www.211.org>
2. **Childcare subsidy programs**
 - DC: <https://osse.dc.gov/service/child-care-subsidyvoucher-program>
 - VA: https://www.dss.virginia.gov/family/cc/approved_subsidy_contacts.cgi
 - MD: <http://www.marylandfamilynetwork.org/child-care-subsidy>

LEGAL AID

- A. **Legal Aid:**
 - DC: <https://www.legalaiddc.org>
 - VA: <https://www.valegalaid.org>
 - MD: <https://www.mdlab.org>
- B. **Call 211** for legal assistance or assistance with any basic needs

HEALTHCARE RESOURCES

In the face of the current global pandemic, it is especially important to maintain health coverage now. If you have lost your health insurance, please take steps to make sure you and your loved ones have insurance.

A. COBRA

The Federal COBRA law requires that most employers offer you and your family a temporary extension of health coverage at group rates, called “continuation coverage”. Depending on the circumstances of your job departure, you, your spouse and dependent children may be eligible for coverage for a minimum of 18 months with a possible extension to 36 months in certain circumstances. You may be required to pay the full premium, including your employer’s contribution. Contact your healthcare provider about COBRA.

B. MEDICARE

Medicare is a federally funded medical insurance program administered by the Social Security Administration. You are eligible for Medicare hospital insurance if you:

- Are 65 and receive Social Security or railroad retirement benefits
- Have received Social security disability benefits for 24 months

For more information about these requirements and other features of the Medicare program, call the Social Security Administration at (800) 772-1213 or visit www.ssa.gov

C. MEDICAID

Medicaid is a state implemented medical program to help you obtain health care and related services. Those eligible for Medicaid include low-income:

- Families receiving or who are eligible for TANF
- individuals who are age 65 or older, blind or disabled
- Social Security Income (SSI) recipients
- Children who are born in the U.S., even if their parents are not citizens or legal residents
- Pregnant women and children if they meet both an income and assets test

DC residents may call (202) 727-5355 for assistance

D. CHIP

Low-income families with children and/or teens may be eligible for health insurance through the state CHIP program.

- o DC CHIP: <https://www.insurekidsnow.gov/coverage/dc/index.html>
- o VA CHIP: <https://www.insurekidsnow.gov/coverage/va/index.html>
- o MD CHIP: <https://www.insurekidsnow.gov/coverage/md/index.html>

E. Healthcare Resources for DC residents

- **DC Health Link:** Local healthcare marketplace. Visit <https://dchealthlink.com> or call (855) 532-5465 / TTY: 711 for more information.

- **DC Alliance:** serves low-income DC residents who are uninsured and ineligible for Medicaid or Medicare. Visit <https://dhcf.dc.gov/service/health-care-alliance> for more information.

F. Mental and behavioral health resources

Area Specific clinics and assistance:

DC residents:

- o Department of Behavioral Health: <https://dbh.dc.gov/page/list-community-based-service-providers>
- o Call the 24/7 helpline at 1-888-7WE-HELP to speak to a mental health counselor and get help to find the most appropriate provider for your needs
- o List of clinics for uninsured, underinsured, Medicare and Medicaid: https://www.needymeds.org/medical_clinics.taf?_function=state&state=DC

Virginia residents:

- o Virginia Health Care Foundation: <https://www.vhcf.org/looking-for-help/mental-health-care/>
- o List of clinic by city for uninsured, underinsured, Medicare and Medicaid: https://www.needymeds.org/mental_clinics.taf?_function=state&state=VA

Maryland residents:

- o Maryland Department of Health, Behavioral Health Administration: <https://bha.health.maryland.gov/Pages/HELP.aspx>
- o List of clinics by city for uninsured, underinsured, Medicare and Medicaid: https://www.needymeds.org/medical_clinics.taf?_function=state&state=MD

National assistance:

LIFELINE

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress.

By dialing 1-800-273-TALK (8255). The call is routed to the nearest crisis center in a national network of more than 150 crisis centers. The Lifeline's national network of local crisis centers provide crisis counseling and mental health referrals day and night

THE DISASTER DISTRESS HOTLINE

A 24/7, 365-day-a-year, national hotline dedicated to providing immediate crisis counseling for people who are experiencing emotional distress related to any natural or human-caused disaster. This toll-free, multilingual, and confidential crisis support service is available to all residents in the United States and its territories. Call (800)-985-5990 or text **TalkWithUs to 66746** to connect with a trained crisis counselor.

DOMESTIC VIOLENCE HOTLINES

Hotline advocates are available 24/7/365 to take your calls at (800) 799-SAFE (7233) or by texting LOVEIS to 22522 or at thehotline.org

Area specific resources:

DC residents:

- List domestic violence resources: <https://mpdc.dc.gov/page/domestic-violence-resources>
- visit <https://www.dcsafe.org> for 24/7 crisis intervention agency for domestic violence

Virginia residents:

- Department of Social Services Domestic Violence Prevention Program: https://www.dss.virginia.gov/family/domestic_violence/index.cgi
- Toll Free Hotline: 1-800-838-8238

Maryland residents:

- Department of Human Services: <http://dhs.maryland.gov/constituent-services/services/>
- Department of Human Services Hotline: 800-332-6347

ADDICTION HOTLINES

Substance Abuse and Mental Health Services Administration

- **Website:** <https://www.samhsa.gov/find-help/national-helpline>
- **National Helpline: 1-800-662-HELP (4357)**

Alcoholics Anonymous

- DC: https://www.aa.org/pages/en_US/find-aa-resources
- VA: https://www.aa.org/pages/en_US/find-aa-resources
- MD: https://www.aa.org/pages/en_US/find-aa-resources

Narcotics Anonymous

- National helpline: 1-800-543-4670
- Website for Greater Metropolitan DC area: <http://www.cprna.org>

Gamblers Anonymous

- Washington D.C. Hotline Number: 855-2CALLGA (855-222-5542)
- Northern Virginia Hotline Number: 855-2CALLGA (855-222-5542)
- Staunton Hotline Number (540) 221-6863
- Maryland Hotline Number: 855-2CALLGA (855-222-5542)

IMMIGRATION

U.S. immigration authorities will temporarily halt enforcement across the United States, except for efforts to deport foreign nationals who have committed crimes or who pose a threat to public safety.

Some members who are not citizens may be concerned about whether accessing governmental help to get testing and treatment for COVID-19.

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>.

PENSION

Many UNITE HERE members are entitled to a pension upon retirement or permanent disability.

Call 301-459-3020 or 800-638-2972 for pension benefits.

For the National Retirement Fund, call 800-452-4155 (for Georgetown only).

SOCIAL SECURITY

If you are 62 or older you may be eligible for Social Security benefits. If you begin collecting before age 65, your benefits will be reduced. The amount of benefits that you receive is based on your lifetime earnings.

You can apply for benefits online at: <https://www.ssa.gov/onlineservices/> as of this writing, all Social Security Administration Offices are closed, please apply online. Limited services are available by phone, (800) 772-1213. Find office at <https://secure.ssa.gov/ICON/main.jsp>.

Supplemental Security Income (SSI)

SSI is a federal program that pays monthly benefits to people who are 65 or older, or blind, or have a disability and who don't own much or have a lot of income. SSI isn't just for adults.

Monthly benefits can go to disabled and blind children, too. For information, call Social Security at the number listed above.

GENERAL COVID-19 RESOURCES BY STATE

- DC COVID-19 Recovery Resources: <https://coronavirus.dc.gov/recovery-individuals>
- Virginia COVID-19 Updates and Resources: <https://www.dss.virginia.gov/geninfo/corona.cgi>
- Maryland DHS COVID-19 Preparedness: <http://dhs.maryland.gov/coronavirus-disease-2019-outbreak-covid-19/>

GENERAL BUDGET ADVICE

This is a crisis that careful budgeting cannot solve! Here are some tips that may help with your planning, but always remember that this is a crisis affecting the entire planet. You are not alone.

- ✓ **Calculate how much you generally spend** monthly on basic needs such as food, shelter, utilities and medical care.
- ✓ 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, take photos on your phone, make copies or save your emails. 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.
- ✓ **Be proactive.** If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.
- ✓ Organize! We cannot

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.

TAKING CARE OF YOURSELF

1. Stay safe! Follow recommended guidelines to avoid infection of yourself and others.
2. Stay active as active as you can mentally and physically
3. Try to eat healthy foods, get enough rest
4. Exercise, dance, move around as much as you are able
5. Recognize the effects of stress and seek help if needed
6. Organize your time; schedule time for things that bring you peace
7. Develop a support system; keep in touch with friends
8. Ask for help
- 9. Stick together!**

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 _____
