



**New Orleans and Westbank  
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)

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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?**

1. Your work hours have been reduced because of lack of work due to Coronavirus.
2. Your workplace closes temporarily, and you are not being compensated.
3. You have been instructed not to go to work, and you are not being paid while at home.

**If you are asked for a union phone number, give them this number:  
(212)332-9346**

**Apply for unemployment online:**

<https://www.louisianaworks.net/hire/vosnet/Default.aspx>

- Look for the Reemployment Services tab
- 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 Louisiana Workforce Commission at

**866-783-5567**

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

**You will need:**

- **Your Social Security number**
- **The name, address, and telephone number of any place you have worked in the last 24 months (this information must be entered exactly as it appears on your check stub)**
- **The name and local number of your union hall, if applicable**
- **Your Alien Registration number, if you are not a U.S. citizen**
- **Valid e-mail address**

## **Louisiana Unemployment Filing Video Tutorial:**

[http://www.laworks.net/Stars/HiRE Job Seeker Guide/story\\_html5.html](http://www.laworks.net/Stars/HiRE_Job_Seeker_Guide/story_html5.html)

### Filing Unemployment Instructions:

1. Click on the “File a Claim” link on the home page under the unemployment tab.
2. Click the next button after reading the Claimant Eligibility page.
3. Read the “Welcome to Hire Page” before clicking the next button to proceed
4. If you have worked during the time frame listed, click the yes button to proceed
5. Fill out all information
6. Once unemployment insurance registration has begun, it may say that you may not meet the criteria for filing an unemployment insurance claim. The system will provide an explanation why. If it does, you may need to file your claim over the phone at 866-783-5567
7. If you do meet the criteria, review your login in information, then press next.
8. On the next pages, complete any field that has an asterisk (\*) on it. You will not be able to proceed until all of required blanks have been filled.
9. Depending on your response to questions, you may be directed to complete a fact-finding form to provide additional information about your response.
10. Once you get to the payment information section, you are given the choice of direct deposit into your bank account or a debit card option where you will receive a Chase Bank debit card in the mail. If your unemployment claim is approved, this is where your unemployment benefits will be received on a weekly basis.
11. Select the Next button to complete your registration.

## FOOD ASSISTANCE

### **1. Apply for SNAP/Food stamps:**

<http://www.dcf.louisiana.gov/page/get-snap>

or call the Louisiana State Hotline at  
888-LA HELPU (888-524-3578)

**1. For an updated list of COVID19 School Feeding locations for kids:** New Orleans- <https://nolapublicschools.com/covid19/nutrition>  
Jefferson Parish- <https://www.jpschools.org/Page/3676>

**2. Second Harvest Food Bank** toll-free for immediate assistance at (855)-392-9338 Monday- through Friday, 8am to 7pm

New Orleans Recreation Development Commission (NORD), in partnership with Second Harvest, is offering hot meals from 4-6 PM at all rec centers, except Annunciation Rec Center.

**3. Free Drive Up Food Pantry for Gig and Hospitality Workers**



## HOSPITALITY FOOD PANTRY

IN PARTNERSHIP WITH IN PARTNERSHIP WITH SECOND HARVEST FOOD BANK, EVACUTEER & CULTURE AID NOLA

**Councilmember Kristin Gisleson Palmer** is providing a drive-up food pantry for **hospitality and gig economy workers** affected by COVID-19.

DATE	Tuesday, March 31	Thursday, April 2
TIME	9:00AM- 12:00PM	9:00AM- 12:00PM
LOCATION	Connect Church of Algiers 1110 Kabel Dr. (enter behind the church on Hyman Place) New Orleans, LA 70131	Holy Angels 3500 St. Claude Ave. New Orleans, LA 70117

To make a donation, please contact [help@secondharvest.org](mailto:help@secondharvest.org)

4. **United Way of Southeast Louisiana:** [www.unitedwaySELA.org/hospitalitycares](http://www.unitedwaySELA.org/hospitalitycares)
  - **No Hunger NOLA:** Meal Kit Relief Program for service industry workers: <https://forms.gle/XWY3qq9kcMXEPeNz5>
5. **Total Community Action Food Pantry** is offering supplemental food to families daily. All families are eligible @**4518 Thalia Street**, everyday 8am-5pm

## Utility Assistance

1. **Sewage and Water Board:** The New Orleans Sewage and Water Board has agreed to suspend water service shut-off and will work to restore water services to customers that have been disconnected.
2. **Entergy:** For the next 30 days, Entergy will halt customer disconnections if nonpayment is the result of the Coronavirus. Customers can call 800-368-3749 or visit [entergy-neworleans.com](http://entergy-neworleans.com)
3. **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.
  - **Low-Income Home Energy Assistance Program** )  
Financial assistance may be available to pay energy and heating bills. Program is income based and subject to funding availability.
  - **Energy Payment Assistance in Jefferson Parish:** JEFFCAP Financial assistance may be available to pay energy and heating bills. Program is income based and subject to funding availability. Call JEFFCAP offices at 504-736-6900

## **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. If your landlord tries to do any of these things above, call **Southeast Louisiana Legal Services's hotline at 529-1000, ext. 223**. Or visit [www.slls.org](http://www.slls.org)
3. If you believe your fair housing rights have been violated, the Louisiana Department of Justice is ready to help you file a complaint. You have one year from the date of the alleged act of discrimination to file a complaint. To fill out an online complaint form in the Louisiana Attorney General's Office, go to:  
<https://www.ag.state.la.us/FairHousing/Complaint>

### **1. Advice for Section 8 & Public Housing Tenants**

- a. HANO's offices are currently closed. If you have lost your job or income, it is EXTREMELY important that you contact your case worker and let them know so your tenant portion can be adjusted. Make sure that you leave a paper trail showing that you have communicated with your case worker. Your case worker's email is usually first initial last name @ hano.org (example: [asmith@hano.org](mailto:asmith@hano.org)). You can also call and leave a voice message, but be sure that you record the voicemail on your phone so you have evidence that you informed HANO of your job or income loss.
  - b. Our understanding is that Section 8 inspections for new housing should still be happening. Be in contact with your case worker if you are waiting on your new housing being approved. In order to check on the inspection status of your new home, you can contact the company, McCright, at 504-401-9529 or you can email [inspections@mccright.com](mailto:inspections@mccright.com).
2. Financial and legal assistance for homeless prevention, which includes Rental Assistance and Foreclosure Mitigation:  
504-658-4200 or 504-658-2299



3. **Federal HUD helpline, available 24 hours a day: 888-995-HOPE**
4. **Jefferson Parish Assistance:** Comprehensive Housing Counseling to tenants and homeowners. Housing financial assistance as available; Financial Fitness Training, and Reverse Mortgage Counseling to seniors that are 62 years or older. Call JEFFCAP offices at 504-736-6900

### **Child Support Assistance and Family**

1. **Child Support:** Go to <http://www.dss.state.la.us/page/137> or call 1-888-LAHELP-U (1-888-524-3578)
2. **Childcare Assistance:** <https://cafe-cp.doe.louisiana.gov/edselfservice/>
3. **Junior League diaper bank locations:** <https://www.jlno.org/community/diaper-bank/>
4. **Domestic Violence & Sexual Assault Services**  
**NEW ORLEANS FAMILY JUSTICE CENTER** Call: (504) 866-9554  
24/7 hotline, safety planning, emergency protections orders, limited clinic availability, limited in-person services. All other services are via telephone, including counseling, emergency assistance, and legal advocacy.

### **Non-Profit Organizations That Want to Help**

- **USBG National Charity Foundation**-Apply for Bartender Emergency Assistance:  
<https://www.usbgfoundation.org/beap>
- **Substance Abuse and Mental Health Services Administration:**  
Disaster Distress Hotline **1-800-985-5990**
- **United Way COVID19 Economic Relief Fund:**  
Call **1-866-211-9966**
- **United Way of Southeast Louisiana- Hospitality Worker Grant**  
<https://www.unitedwaysela.org/hospitality-cares-pandemic-response-fund-0>
- **Greater New Orleans Foundation:** Louisiana Service and Hospitality Family Assistance Program.

**To apply for an award, visit GNOF's online grants portal at [www.gnof.org/grants](http://www.gnof.org/grants). The application portal will open at 9 a.m. Wednesday, March 25, 2020.**

To qualify, individuals applying must also:

- Have earned below 80 percent of the Area Median Income (AMI) prior to the COVID-19 pandemic
- Worked more than 32 hours per week in restaurants, bars, or hotels in the Greater New Orleans Foundation's 13-parish region prior to March 9, 2020

**Applicant must submit:**

- Electronic copy of your driver's license or other government-issued ID
- Pay stubs for most recent 30 days
- Copy of your most recent 2018 or 2019 federal tax form
- **Another Round Another Rally:** offering \$500 relief grants for hospitality workers who lost their jobs or had their hours slashed in the wake of the COVID-19 outbreak

<https://anotherroundanotherally.org/?fbclid=IwAR2NYI5YUCDvpljCYRjxzvxaoMrYOLW3DWANoQKDJEKZT-yFf6x2OsCXias>

Another Round, Another Rally is a nonprofit financial resource for the hospitality industry. We provide reimbursement grants and immersive educational scholarships to further the education of underrepresented voices in the community, and supply emergency assistance to those employed in restaurants, bars, and hotels who have fallen on unexpected hardship.

## Medical

1. **Union Plus: Free assistance in negotiating medical bills**  
<https://www.unionplus.org/hardship-help/medical-bill-negotiating-service>
2. **Medicaid Application:**  
<https://sspweb.lameds.lah.gov/selfservice/>

## Legal Assistance

1. **Disability Rights:** <https://disabilityrightsla.org/get-help-now/>  
Or call 1-800-960-7705
1. **The Pro Bono Project:** Clients and individuals in need of legal assistance or self-help can reach The Pro Bono Project at 504-581-4043. Email for clients is [intake@probono-no.org](mailto:intake@probono-no.org) and for self-represented litigants (i.e., self help) [selfhelp@probono-no.org](mailto:selfhelp@probono-no.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.**
- ✓ **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:

**LA Attorney General's Consumer Dispute Form**

<https://www.ag.state.la.us/Form/Consumer/Dispute>

## **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.

## 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

