



HELP FOR TOUGH TIMES

COVID-19

A guide to
unemployment, health
care, legal help, family
services and other basic
needs.

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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 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 or a family member have recently been 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 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 Seminole UniServ staff, we encourage you to call us rather than come into the office. Our office number is 407-388-1131

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 211 or text your zip code to 898211.

In an effort to make our community a better place to live, work, raise a family and retire, it is the goal of Seminole UniServ 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 BENEFITS

Website:

connect.myflorida.com

State Assistance Hotline:

1-800-204-2418

Apply in English, Spanish, or Haitian Creole.

Who is Eligible?

- If you were laid off or sent home without pay for an extended period due to COVID-19 concerns, or
- You are quarantined by a medical professional or a government agency,
- You are caring for an immediate family member who diagnosed with COVID-19.

If you worked less than full time this week (starting last Sunday), apply now. Otherwise, apply this Sunday.

What you need to apply:

- Social Security Number, Driver's License or State ID
- Your last 18 months of employment (including name, separation reason, how much you earned, and dates of work). Best way to get this is to find your W-2 forms!
- Work authorization (if not a US citizen), DD-214 member 2, 3, 4, 5, 6, 7, or 8 (if a military employee), SF 8 or SF 50 (if a federal employee)
- Your pre-tax wages (or "gross earnings") for the current week starting Sunday.
- For direct deposit, you need your bank information, from a check or deposit slip. Otherwise, a debit card will be mailed to you.

WRITE DOWN AND KEEP YOUR ONLINE ID, PASSWORD, AND E-MAIL INFORMATION. YOU WILL NEED IT TO RECEIVE YOUR BENEFITS.

To File an Application:

Complete your application at connect.myflorida.com.

NOTE: Florida has waived the obligation to apply for jobs to receive Reemployment Assistance.

YOU DO NOT NEED TO REGISTER and upload your resume at employflorida.org.

BUDGETING

Reduced income requires caution and skill in managing your money. There are community resources to help you, but first you must plan ahead.



Set up a realistic budget plan allowing for basic needs: food, shelter, utilities and medical care. The worksheet on page 17 will help get you started.

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. Use the document entitled "Sample Letter to Creditors" at the end of this booklet as a guide to communicate with your creditors.

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. Sample budget on page 17*

Consumer problems:

Contact Florida Consumer Protection
myfloridalegal.com

Legal Aid:

For legal help with a landlord, merchant, neighbor or family member, call:

Community Legal Services of Mid-Florida
Phone: 1-800-405-1417
Website: clsmf.org/

FEDERAL ASSISTANCE

The IRS will give people impacted by coronavirus until July 15 to file their taxes. At this point, there are no FEMA programs to help people impacted by coronavirus.

MORTGAGE

You may be able to suspend your mortgage payments for 12 months. About half of all home loans qualify because of coronavirus and more may soon. To find out, contact your mortgage company and ask about "hardship forbearance."

Planning ahead can avoid the loss of your home. For home mortgages, call your bank or mortgage lender and ask for an alternative payment plan. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY.

GOVERNMENT RESOURCES

A key part of the Obama Administration's effort to help homeowners avoid foreclosure, MHA has programs designed to provide assistance to unemployed homeowners struggling to keep up with their payments.

Hotline: **888-995-HOPE (4673)**
<http://www.makinghomeaffordable.gov>

VA MORTGAGES

If you are a veteran, contact your nearest VA loan center as soon as possible if you're having trouble paying for your home.
Phone: 877-827-3702

<https://www.va.gov/housing-assistance/home-loans/trouble-making-payments/>

HUD

If your mortgage is FHA-insured OR if you have a Fannie Mae or Freddie Mac loan, you will not be foreclosed or evicted from now through May 18.

Learn more:
https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042.

RENT/LEASE

If you are renting your property, talk to your landlord immediately and negotiate a written payment plan or discuss other ways to pay off your obligation.

Some counties have stopped evictions for now. That does not mean your rent is cancelled, and you may still owe late fees. Talk to your landlord if you will not be able to pay your rent on time. If you live in the following counties, you will not be evicted:

- Orange County: until further notice
- Hillsborough County: through April 20

Before your landlord can pursue you in court, they must notify you of the infraction and give you time to correct it. If the matter involves the nonpayment of rent or a major lease violation, the tenant is given 7 days to comply. If you get an eviction notice and you want to stay in your home, you must respond immediately.

REMEMBER, COMMUNICATION IS ESSENTIAL IF YOU WANT TO STAY IN YOUR HOME!!!

TENANT/LANDLORD DISPUTES

There are legal resources available for help with evictions and other landlord/tenant disputes:

Legal Aid Society of the Orange County
Bar Association
Phone: **(407) 841-8310**

Community Legal Services of Mid-Florida
Phone: **1-800-405-1417**
Website: **clsmf.org/**

Florida A&M SOL
Phone: **(407) 254-4007**

RENT ASSISTANCE FUND FOR ORANGE COUNTY RESIDENTS:

If you live in Orange County and need help paying your rent because of the coronavirus impacts, you may be able to apply for help from the new county COVID-19 Rental Assistance program.

First: call to set up an appointment: **(407) 836-6500**, phone lines are open Monday - Friday from 8:30 to 11:30 a.m., and 1 - 3 p.m. Lines may be busy; keep trying!

Before your appointment:
Gather documents. When you schedule your appointment, they'll tell you what you need, but you can start now by finding:

- Photo ID for all adults in household
- Social Security cards for all in household
- Lease
- Bank statement for last 30 days
- Pay stubs/records for last 30 days
- Any other household income documentation, child support, food stamps, social security, etc.
- Letter from employer regarding layoff, reduced hours, etc. if available

Membership Alert!!!

Beware of Foreclosure Rescue Scams - Help Is Free! Foreclosure rescue and mortgage modification scams are a growing problem. Homeowners must protect themselves so they do not lose money—or their home.

Unscrupulous lawyers and scammers make promises that they cannot keep, such as guarantees to “save” your home or lower your mortgage, oftentimes for a fee. Scammers may pretend that they have direct contact with your mortgage servicer when they do not.

In this booklet, Seminole UniServ keeps you within the safe bounds of government sponsored and/or regulated agencies. Federal, County, and State governments provide many free resources to get you the help you need. All government agencies should provide assistance in English and Spanish, and other languages by appointment.

Remember, there is no need to spend any money to receive help!!

Tips to Avoid Scams

1. Beware of anyone who asks you to pay a fee in exchange for a counseling service or modification of a delinquent loan.
2. Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
3. Beware of people who pressure you to sign papers immediately, or who try to convince you that they can “save” your home if you sign or transfer over the deed to your house.
4. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
5. Never make a mortgage payment to anyone other than your mortgage company without their approval.

If You Suspect a Scam, Call: 1-866-9-NO-SCAM (1-866-966-7226)

What to Do if You Have Been the Victim of a Scam

If you believe you have been the victim of a scam, you should file a complaint with the Federal Trade Commission (FTC). Visit the FTC’s online [Complaint Assistant](#) or call 1-877-FTC-HELP (1-877-382-4357) for assistance in English or Spanish.

Do NOT apply for a Pay Day Loan!

Pay Day Loans involve extremely high interest rates, are often secured by your personal belongings and create an unmanageable amount of debt. Don’t get yourself into a vicious cycle of debt – stay away from Pay Day Loans!

UTILITY BILLS AND ENERGY ASSISTANCE

Many utility providers will not cut off your service during the coronavirus crisis, but some will still charge late fees. Either way, you should pay what you can to avoid building up a large balance that will be harder to pay off later. For updates or to find out your situation, find your provider's name on your bill & call.

- Florida Power & Light (electric): will not cut off service through March
- Orlando Utilities Commission (water and electric): no cutoffs until further notice
- Florida Public Utilities (gas, electric, propane): no disconnections or late fees until at least May 1
- Duke Energy (electric): no cutoffs but WILL apply late fees.
- Kissimmee Utility Authority (electric): no cutoffs through March

As soon as you know that you may have difficulty paying your bill, call the utility company (gas, electric, water, phone) to arrange a payment plan. Do NOT wait until you receive a shut-off notice.

If you have questions or complaints about a utility company, contact the Florida Public Utilities Commission (PUC). Their website is <http://www.psc.state.fl.us/> and phone is 1-800-342-3552. Utility companies are required to offer budget billing plans, payment plans for needy customers, and special protection for the ill. You have options.

You may be able to get help paying your energy bills from the Low Income Home Energy Assistance Program: www.FloridaJobs.org/LIHEAPHelp

FOOD FOR YOU AND YOUR FAMILY

Free Food Resources:

There are many food pantries open! To find one: **call 211** or visit this website. There may be a long wait at 211, someone will answer 24 hours a day and help you with all benefits in your area.

www.navigateresources.net/211community-resources

Phone: Dial 211

Second Harvest Food Bank: feedhope-now.org

United Way Assistance Fund:

United Way has a new fund for “asset-limited, income-constrained” people whose financial stability was affected by coronavirus. Fill out a survey here to apply for money: <https://www.survey-monkey.com/r/ALICECOVID19> or call 211.

TEMPORARY ASSISTANCE PROGRAMS

We will update this guide if the federal government creates a coronavirus SNAP or cash assistance program.

Apply for SNAP/Food stamps or temporary cash assistance for families with children (TANF): <https://dcf-access.dcf.state.fl.us/access/scrflstartappl.do?performAction=init&showMensaje=true>

Or call the Florida SNAP hotline at 1-850-300-4323

Check your eligibility for TANF here: https://www.benefits.gov/benefit/1657#Eligibility_Checker

Or call: (866) 762-2237

Women, Infant and Children (WIC) for pregnant, postpartum and breastfeeding women, and infants and children up to age 5. To sign up, call 1-800-342-3556 and ask for your county's office phone number.

YOUR CHILDREN

MEALS FOR KIDS:

Many schools will be open to pick up to-go meals. You do NOT need to be a student at that school.

Find your nearest site here: <https://summer-breakspot.freshfromflorida.com/>

Or text FLKIDSMEALS to 211-211.

DIAPER BANKS:

ORLANDO DREAM CENTER
(Kissimmee, JYP, Lee Vista, Airport, Narcoosee or Lake Nona area):
Call 407-985-4247 or 407-461-7289

BITHLO COMMUNITY CENTER
(East Orlando, Waterford Lakes, Avalon Park or Bithlo area):
Call (407) 254-9400 or email
Roxie.Webster@ocfl.net.

CHURCH AT OAK LEVEL
(West Orange, Winter Garden, Ocoee, Windermere):
Phone: 407-656-1523
Email: info@churchatoaklevel.com
Website: churchatoaklevel.com

HEALTH CARE

Health insurance for you and your family is especially important now.

WORKPLACE HEALTH INSURANCE

Your situation will change based on where you work. If your workplace is on the union health plan, your benefit coverage may continue after you stop work.

You can look at your contract, then contact the union leader in your location to find out more, or call the union office:

407-388-1131

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". 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 insurance provider for more.

MEDICARE

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, call:

Social Security Administration

(800) 772-1213

Or visit www.ssa.gov

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

Low-income families with children and/or teens may be eligible for health insurance through the state CHIP program. Visit: <https://www.insurekidsnow.gov/coverage/fl/index.html>

Or call 1-866-762-2237 to talk to someone in Florida.

WOMEN WITH INFANTS & CHILDREN - WIC

If you have WIC (see page 7), you can get some referrals to health and other social services at no charge.

PRESCRIPTION ASSISTANCE

EVERYONE is eligible for a FREE Florida Rx Card, which you can show at the pharmacy and get discounts on many prescriptions. To get your card:

(850) 764-1919

Floridarxcard.org

CHILDREN'S HEALTH

Florida has a state children's health insurance program for uninsured children under 19. For more information call:

(888) 540-5437

Finally, if all else fails, your family doctor or local hospital does not want to see you ignore health problems. If you have lost your health coverage, speak to your doctor about the possibility of negotiating reduced fees and payment schedules.

MENTAL HEALTH RESOURCES

Mental health can be at risk during stressful times such as dealing with a reduction in income. Below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:



Mental Health Association of Central FL
1525 East Robinson St.
Orlando, FL 32801
Office: (407) 898-0110
Fax: (407) 898-0122

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

To talk to someone in Central Florida, call:
Community Crisis Line
(407) 425-2624
Teen Hotline
(407) 841-7413

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, multi-lingual, 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.

NATIONAL DOMESTIC VIOLENCE HOTLINE

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

Women's Resource Center has resources throughout Central Florida:
(407) 628-3700
<http://www.wrc-online.org>

ADDICTION HOTLINES

SAMHSA Substance Abuse and Mental Health Services Administration 1-800-662-HELP (4357)
24 Hour Alcoholics Anonymous Hotline
(407) 260-5408

Alcoholics, Narcotics, and Gamblers Anonymous will continue some support meetings on call and video. See meetings here: <https://cflintergroup.org/covid-19/>

FOR OLDER WORKERS

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/>. Limited services are available by phone, (800) 772-1213.

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.

IMMIGRATION

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>.

STUDENT LOANS

If you or your child has federally held student loans, you may be impacted by a recent announcement that the government is waiving interest on federally held student loans. While details are still emerging, this does not mean a reduction in monthly payments. Rather it means that your monthly payment goes directly to paying down the balance of the loan. For more, see: <https://www.ny-times.com/2020/03/14/business/student-loans-coronavirus-trump.html>.

If you (or your child) have a federally held student loans you can apply for unemployment or economic hardship deferment or you could apply for an income driven repayment plan. You can see more about payment plans at <https://studentaid.gov/manage-loans/repayment/plans>, and more about de-

ferment/forbearance at <https://www.savingforcollege.com/article/dealing-with-student-loans-when-youre-unemployed>, or <https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief>.

Some private lenders are also offering relief to people impacted by coronavirus. See the end of this article for a list: <https://www.savingforcollege.com/article/how-to-pause-student-loan-payments-during-the-coronavirus-outbreak>.

FREE/REDUCED COST INTERNET

All major US phone carriers have promised NO MOBILE LINE DISCONNECTS even if you cannot pay your bills during the COVID-19 outbreak.

- AT&T: no service disconnections or late fees. It is also providing free access to its public WiFi hot spots. Its consumer home internet wireline customers and fixed wireless internet customers will receive unlimited data.
- CenturyLink, Sprint and T-Mobile: no shutoffs, no late fees, and making wi-fi hot spots available to anyone that needs them.
- Verizon: no service disconnections or late fees.
- Comcast: no service disconnections or late fees. It is also providing free access to its Xfinity WiFi hot spots for everyone, including non-subscribers, for 60 days. It is also providing unlimited data to its customers for no extra charge and is also providing 60 days of free basic internet service to new customers.

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/>.

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.

TAKING CARE OF YOURSELF

It is important for your health and the health of others that you practice “social distancing” as much as you can! Wash your hands for 20 seconds with warm water and soap frequently. Do not gather in groups of more than ten people. Try to stay home if you don’t need to go to work or run essential errands.

At the same time, don’t forget to take care of yourself in other ways:

1. Stay active mentally and physically
2. Eat healthy foods, get enough rest
3. Exercise, take up a new recreational activity you always wished to start
4. Recognize the effects of stress and seek help if needed
5. Organize your time, scheduling time to enjoy yourself
6. Develop a support system; keep in touch with friends
7. Get involved in a volunteer activity
8. Catch problems while they are small

“An ounce of prevention is worth a pound of cure”

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 am and 9:00 pm. 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.

To obtain a copy of the FDCPA, visit the Federal Trade Commission’s Web site at www.FTC.gov or call 877.FTC.HELP.

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 _____

Monthly Financial Planning Worksheet

If the total expenses are more than the total income, then reduce or eliminate some of your expenses.

ASSETS

Checking	
Savings	
Other Assets	
TOTAL	

INCOME

	Month :
Unemployment	
Other Income	
TOTAL	

EXPENSES

	Month :
Rent/Mortgage	
Power	
Water	
Gas	
Food	
Telephone	
Car Payment	
Insurance	
Cable	
Internet	
Laundry	
Household Supplies	
Hygiene Supplies	
Gas/Bus Fare	
Dues	
Credit Card Debt	
Clothing	
Healthcare Premium	
Medical Co-payment	
Prescription	
Child Care	
Other	
TOTAL	