2020 COVID-19 Pandemic Assistance - Guide to Resources

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Introduction

There are many resources available to help you during the COVID-19 pandemic. The process of securing assistance can be incredibly overwhelming. Before reading this guide, I would recommend you take these initial two steps:

1) Contact 2-1-1.

2-1-1, is a free, confidential, 24/7 service that provides information and referrals to health, human, and social service organizations in your area. You can think of it as your one-stop-shop for all of your needs. You can use this service to find free immigration legal services, emergency food assistance, clothing donation centers, and free or discounted medical services.

By phone:

- 1. Dial "211" and follow the prompts
- 2. You will be connected with a community resource specialist*

*The community resource specialist can connect you with an interpreter if you do not speak English well. 2-1-1 supports 180 languages, including Uzbek, Turkish, Mandarin Chinese, Russian, and many more.

Online:

- 1. Visit <u>211.org</u> and type in your 5-digit zip code or your City/State and click *SEARCH*.
- You will be directed to your state's 2-1-1 service. You can click on the link(s)
 displayed to go to the state's 2-1-1 page or call the toll-free phone number
 provided.
- 3. The state's 2-1-1 page will ask you for your 5-digit zip code and a keyword for the services you are looking for.
- 2) Contact your local, county government. Many local governments have specialized departments that, much like 2-1-1, connect residents with the assistance programs they need. In Farifax County, VA for instance, the <u>Coordinated Services Planning</u> department evaluates the needs of County residents through an intake process, and connects them and refers them to assistance they need and qualify for.

- Here is a list of local government contacts serving Northern Virginia.
- 3) Your state representative may have published a similar guide to local resources.
 - Here is the list of community assistance resources in Congressman Connolly's <u>District</u> (VA-11, Reston, Vienna, Fairfax, Annandale, and other areas).
 - Here is the list of community assistance resources in Congresswoman Wexton's <u>District</u> (<u>VA-10</u>, Sterling, Chantilly, Manassas, Leesburg, Winchester, and other areas).

State/Local Government Resources

Types of Programs

State and local governments support all sorts of programs that help individuals and families during difficult times. These programs range from emergency financial assistance programs, like rent assistance and cash for daily expenses, to prescription drug subsidy programs, emergency health programs, and food aid.

During the COVID-19 pandemic, state and local resources are a good place to start to look for help and assistance.

Who is eligible?

States and local governments set their own eligibility requirements for these programs. Broadly speaking, state and local governments require individuals and families to demonstrate proof of need for assistance, services, etc. Criteria fall into different categories, such as household size, income, and health condition. In addition, some programs require individuals and families to be U.S. citizens, permanent residents, or hold certain immigration statuses, in order to be eligible for assistance.

What are the steps?

Start with 2-1-1, is a free, confidential, 24/7 service that provides information and referrals to health, human, and social service organizations in your area. You can think of it as your one-stop-shop for all of your needs. You can use this service to find free immigration legal services, emergency food assistance, clothing donation centers, and free or discounted medical services.

By phone:

- 3. Dial "211" and follow the prompts
- 4. You will be connected with a community resource specialist*

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Online:

- 4. Visit 211.org and type in your 5-digit zip code or your City/State and click SEARCH.
- 5. You will be directed to your state's 2-1-1 service. You can click on the link(s) displayed to go to the state's 2-1-1 page or call the toll-free phone number provided.
- 6. The state's 2-1-1 page will ask you for your 5-digit zip code and a keyword for the services you are looking for.

Helpful resources

Virginia (State)

- Virginia Department of Social Services, Assistance This portal explains some of the different state-level benefits programs.
- Virginia CommonHelp This portal is where you apply for benefits. You can submit one application to be considered for multiple benefits programs, including SNAP, TANF, Medicaid, and others.
 - a. CommonHelp can connect you to a Uyghur interpreter, free of charge. Once you connect with a person in the call center, request an interpreter (spell out the language U-Y-G-H-U-R).

Virginia (County/Local)

- 1. <u>Arlington County Public Assistance</u> The Department of Human Services offers a number of assistance programs for Arlington residents.
 - a. Call 703-228-1350 Monday Friday, 8:00am 5:00pm.
 - b. For a directory of Arlington County programs, please visit the <u>DHS Program Directory Housing, Health, Human Services, Behavioral Health.</u>
- Fairfax County Coordinated Services Planning (CSP) Fairfax County residents to county- and community-based services and resources that promote self-sufficiency and enhance well-being.

- Fairfax County can connect you with a Uyghur interpreter, free of charge. Once
 you connect with the call center, request an interpreter (spell out the language
 U-Y-G-H-U-R).
- b. Call 703-222-0880 Monday Friday, 8:00am 4:30pm. Interpreter support is available. Intake may take 45 minutes to complete.
- 3. Loudoun County Department of Health and Human Services -
 - Contact the <u>Loudoun County Information and Referral (I&R) program</u> to get connected to health and human services information and resources in Loudoun County.
 - b. Call 703-777-0420 Monday Friday, 8:30am 5:00pm. Language interpreters are available.
 - c. Send an email to DFS@loudoun.gov or fill out their online contact form.
- 4. Prince William County Department of Social Services provides County residents with a range of services, financial assistance and residential programs for youth. The Department also provides County citizens with federally mandated programs including Child and Adult Protective Services, SNAP (Food Stamps), Medicaid and Temporary Assistance to Needy Families.
 - a. Call 703-792-7500 Monday Friday, 8:00am to 5:00pm
- 5. <u>Coordinated Entry System (CES) for Prince William County</u> a process developed to ensure that all people experiencing a housing crisis have fair and equal access.
 - a. CES phone number is 703-792-3366, Monday Friday 8:30am 8:00pm.

Maryland (State)

- 1. <u>Maryland Department of Human Services</u> is the department that helps vulnerable Marylanders buy healthy foods, pay energy bills, obtain medical assistance, and provide emergency assistance.
 - a. Call 800-332-6347 (their main call center) with questions.
- 2. MyDHR This portal is where you apply for benefits in Maryland. You can apply for multiple benefits programs, including SNAP, TANF, Medicaid, and others.
 - a. Call 800-332-6347 (their main call center) with questions.

Maryland (County/Local)

- 1. <u>Montgomery County Department of Health and Human Services</u> offers a number of assistance programs for Montgomery County residents.
 - a. Call 240-777-0311

- Prince George's County Department of Social Services is in the business of providing opportunities for residents of the County to become independent, responsible and stable members of the community. We do this by providing intervention services that strengthen families, protect children and vulnerable adults, encourage self-sufficiency and promote personal responsibility.
 - a. Call 301-909-7025 with questions about assistance programs.
 - b. Email pgcdss@dhr.state.md.us

Non-Government Resources

Healthcare

Virginia

For a complete list of free and low-cost clinics in Virginia, please visit the <u>Free Clinics in Virginia</u> portal.

- 1. <u>Neighborhood Health</u> Our mission is to improve health and advance health equity in Alexandria, Arlington, and Fairfax by providing high quality primary care regardless of ability to pay.
 - a. multiple clinical sites in the City of Alexandria, Arlington County, and Fairfax County.
 - b. To register and make an appointment, please visit their <u>Patient Portal</u> or call 703-535-5568.
- Mason and Partners (MAP) Clinics serve the uninsured and refugee community within Prince William and Fairfax counties. These bridge-care model free clinics, located in Manassas, Springfield, and Culmore, provide health care, school physicals, screenings, and mental health services for vulnerable populations located in low income and medically underserved areas.
 - a. Hours of operations, clinic locations, and requirements to make an appointment or walk in are available on the <u>Mason and Partners (MAP) Clinics Location and Hours page here</u>.
 - For questions about accessing services and operating hours, please contact either Bridget Jennison (<u>bjenniso@gmu.edu</u>) or Megan Kania (<u>mkania2@gmu.edu</u>) directly or call 703-993-5880.
- 3. <u>Culmore Clinic</u> is located in Falls Church, and offers low-cost services to patients who would not otherwise have access to any kind of medical care. It provides compassionate

medical care, counseling services as well as specialty referrals three days per week, to adults who are uninsured.

- a. To make an appointment, call (703) 260-8413.
- b. If you have any questions, you can email them at info@culmoreclinic.org or fill out their online contact form.
- Grace Community Center Clinic are located in Centreville, and seek to provide free medical and counseling care to our underserved neighbors in the metropolitan DC area. They provide an array of services, including internal medicine and pediatrics, dentistry, and cardiology.
 - a. You can find a list of services on their Patients webpage here.
 - b. They are only open on Sundays, from 1:30pm 5:00pm
 - c. For eligibility requirements, please visit their <u>Patients webpage here</u> and scroll down to *Eligibility*. You are eligible if you are uninsured, and have a yearly household income less than <u>250% of the federal poverty line</u> (for a household of one, that is <\$31,900; for a family of 3, that is <\$54,300; for a family of 5, that is \$76,700).
 - d. To make an appointment or if you have questions, call (703) 650-9099 or email contact@gcchealthsystem.org
- 5. <u>Loudoun Free Clinic</u> in Leesburg, provides free medical care to Loudoun County residents.
 - a. Eligibility: low-income adults 19-64 years old, who have been living in Loudoun County for at least 9 consecutive months, who do not qualify for Medicaid or Medicare, and who make less than 300% federal poverty level.
 - b. To register as a patient, you must complete the <u>Request To Be A Patient online</u> form here.
 - c. You can call (703) 779-5416 and (703) 779 5415 with questions about services and becoming a patient.
- 6. Mother of Mercy Free Medical Clinic in Manassas (and soon in Woodbridge as well) provides appointments for annual physicals, disease management, sick visits, prenatal care, health classes, and referral to medical services including referrals to other Catholic Charities services.
 - a. Patient's household income must be at or below than 200% of the Federal Poverty Level. For the complete eligibility criteria, please visit the <u>How to become</u> a clinic patient webpage here.
 - b. Call 703-335-2779 for an appointment or with questions.
- Adams Compassionate Healthcare Network in Chantilly, serve individuals from all zip
 codes in the DC metro area by providing free and low-cost health services to low-income
 communities.

- a. For a full list of services and eligibility requirements, please visit their <u>Patient</u> <u>Services webpage here</u>.
- b. Contact at (703) 542-3366 or by email at contact@achnhealth.org
- 8. <u>Arlington Free Clinic</u> provides free, high-quality healthcare to low-income, uninsured Arlington County adults through the generosity of donors and volunteers.
 - a. Eligibility requirements can be found on their *For Patients* webpage here.
 - b. Contact 703-979-1400 with questions and to make an appointment.

Maryland

1. Here is a complete list of free clinics in Maryland: <u>Maryland Free Clinics - Community</u> Health Centers

Rent Assistance

Nationwide

- 1. Rent Assistance Programs provides a directory of rental assistance agencies and organizations that will help you pay your rent. Some listings are government organizations, others are nonprofits and charities that offer rental assistance programs.
 - a. Start by searching your zip code here.

Prescription Drugs

Nationwide

- FamilyWize Prescription Discount Card and Drug Price Comparison You can search
 for discounted prescription drugs available through retailers in your area. Free discount
 cards are available through the website.
- The Medical Assistance Tool (MAT) by Pharmaceutical Research and Manufacturers of America (PhRMA) - provides a dedicated search engine that allows users to search for financial assistance resources available to them, their loved ones or patients in their lives through the various biopharmaceutical industry programs available for patients who are eligible.
 - a. If you have any questions about the MAT, please use their contact form here.
- 3. <u>NeedyMeds</u> national non-profit that connects people to programs that will help them afford their medications and other healthcare costs.

- a. On their website, you can search for the brand name or generic drug that you need assistance paying for. You will be able to find the Patient Assistance Program (PAP) that can help you.
- b. If you need help or have questions, please contact the NeedyMeds helpline at 1-800-503-6897.
- 4. Pan Foundation Through Pan Foundation's disease funds, we offer a fast, reliable way to get help paying for medication costs, co-pays, insurance premiums, and travel expenses. So you can get the treatment you need—and get back to focusing on what matters most.
 - a. You can determine eligibility and apply for assistance on their website here.
 - b. Please use their contact form for questions, or call 1-866-316-7263.
- 5. <u>Medicare.gov</u> has a tool to look up different Pharmaceutical Assistance Programs by specific drug.
 - a. <u>Click on the first letter of your drug name</u> to see if any programs are available for the drugs you are taking. If your drug is on the list, click on "details" for detailed information about the program.

Virginia

- 1. <u>NOVA Scripts Central RX</u> in Falls Church, provides free or low cost (\$5) prescription medications for low-income community members.
 - a. Eligibility: You and your family's gross income must be 200% of the Federal Poverty Level or below; You must be uninsured (Medicare is fine, as long as you are not covered by part D); reside in Arlington County, Fairfax County, Loudoun County, Prince William County; referred by a partner clinic.
 - b. You may call 703-532-0269 or use the online contact form for questions.

Utilities

Virginia

- 1. <u>ACTION in Community Through Service (ACTS)</u> provides services to our neighbors experiencing crisis (Prince William County).
 - a. ACTS provides financial assistance to local households who have received a utility disconnection notice. Policies and eligibility can be <u>found here</u>.
 - b. Apply for financial assistance by calling 703-441-8606 and dialing extension 2.
 - c. Their helpline can be reached at 703-368-4141
 - d. For other questions, please email info@actspwc.org

Legal

Virginia

- Legal Services of Northern Virginia LSNV is the largest legal aid organization in Northern Virginia, helping thousands of clients each year in civil legal matters. We partner closely with other legal aid organizations, state and local bar associations, as well as the courts to serve the region's low-income and needlest populations.
 - Issue areas: Consumer Law, Elder Law, Family Law, Human Trafficking, Housing Law, Public Benefits, Child Advocacy & Education Law, Veterans Law Project, Support for Re-Entry and Return to Communities.
 - b. Apply online or by calling 703-778-6800 from 9:30am to 12:30pm, and from 1:30pm to 3:30pm, Monday Thursday.
- 2. <u>Here is a list</u> of nonprofit legal services organizations throughout the DC Metropolitan Area (DC, Maryland, Virginia).

Maryland

- 1. <u>Here is a list</u> of nonprofit legal services organizations throughout the DC Metropolitan Area (DC, Maryland, Virginia).
- 2. <u>Maryland Legal Aid</u> Maryland Legal Aid provides a full range of free civil legal services to financially eligible individuals from 12 office locations.
 - a. Intake can be <u>completed online</u> or by phone (see <u>full list of branch offices and contact information here</u>).

Medical Relief

Nationwide

- 1. <u>Patient Advocate Foundation</u> A national 501 (c)(3) non-profit charity that provides direct services to patients with chronic, life threatening and debilitating diseases to help access care and treatment recommended by their doctor.
 - a. To apply for assistance, you can apply online here or call 1-866-512-3861.
 - b. Eligibility includes being currently insured, income 300% or 400% of the Federal Poverty Guideline (FPG) with consideration for the Cost of Living Index (COLI) and number in the household, and others. Check out their FAQ page here.

- 2. <u>Bon Secours Financial Assistance Program</u> helps uninsured patients who do not qualify for government-sponsored health insurance and cannot afford to pay for their medical care. Insured patients may also qualify for assistance, based on family income, family size, and medical needs.
 - a. Eligibility and application information is available on their website here.
 - b. The application is available for <u>download here (English)</u> or <u>here (Chinese)</u>. Applications in many other languages are <u>available on their website</u>, just scroll down to the page under *Download our Financial Assistance Application*.
 - c. If you have questions or would like to obtain an application by phone, please call 877-342-1500.
- 3. Pan Foundation Through Pan Foundation's disease funds, we offer a fast, reliable way to get help paying for medication costs, co-pays, insurance premiums, and travel expenses. So you can get the treatment you need—and get back to focusing on what matters most.
 - a. You can determine eligibility and apply for assistance on their website here.
 - b. Please use their contact form for questions, or call 1-866-316-7263.

Food

Nationwide

- No KID Hungry If you or your family are worried about not being able to get food during the COVID-19 crisis, you can text "food" (English) or "comida" (Spanish) to 877-877 and you will be connected with nearby resources and help.
- 2. <u>Food Pantries | Soup Kitchens | Food Banks</u> you can search for food pantries and subsidized groceries near you.
- Feeding America The Feeding America nationwide network of food banks secures and distributes 4.3 billion meals each year through food pantries and meal programs throughout the United States and leads the nation to engage in the fight against hunger.
 - a. You can search for local area food banks by zip code here.
 - b. You can contact by Feeding America through their online contact form or by calling 1-800-771-2303.
- 4. <u>AmpleHarvest.org: Gardens Help End Food Waste, Feed Hungry People</u> you can search for food pantries and other food resources near you here.

Virginia

- 1. <u>Fairfax County</u> has an online map that shows where folks can find resources closest to their location. Check it out at this link.
- 2. <u>Virginia Federation of Food Banks'</u> publishes a <u>map</u> of regional food banks based on the county/region you live in.
- 3. <u>Capital Area Food Banks</u> Residents of Fairfax County, Prince William County, Manassas City, and Manassas Park City.
 - a. Use their search tool, email hungerlifeline@capitalareafoodbank.org, or call 202-644-9807.
- 4. <u>Blue Ridge Area Food Bank</u> Residents of Loudoun County, Clarke County, Frederick County, and Winchester can find resources from the <u>Blue Ridge Area Food Bank here</u>.
- ACTION in Community Through Service (ACTS) provides services to our neighbors experiencing crisis.
 - a. Food pantry is open 9am-3pm, Monday Friday. Located at <u>3900 ACTS Lane</u>, <u>Dumfries</u>, <u>VA 22026</u>
- 6. <u>YMCA</u> The YMCA is distributing produce across the Washington DC Metropolitan Area (DC, Maryland, Virginia).
 - a. Check out their locations and pickup times here.
- 7. <u>Catholic Charities Diocese of Arlington</u> provides food through their pantries and evening meals, for low-income residents of Northern Virginia.
 - a. Pantries in Leesburg, Front Royal, and Alexandria.
 - b. Evening meals at <u>Christ House</u> every night of the year, 5:00pm, 5:30pm, and 6:00pm. Guests MUST arrive by 5:30 pm in order to be seated. Guests who arrive after 5:30 pm may request a to-go bag.
 - c. For questions, call 703-841-3830 or email info@ccda.net
- 8. <u>Mary's Food Pantry</u> provides healthy food for individuals and families in the <u>Greater</u> Franconia/ Kingstowne area of Fairfax County, VA.
 - a. Here is the pantry <u>list of available items</u>.
 - b. For more information call 703-971-1991, email info@koinoniacares.org, or use their online contact form.
- 9. <u>Lorton Community Action Center</u> LCAC provides food, clothing, emergency financial assistance and outreach programs to southeastern Fairfax County.
 - a. Call 703-339-5161 or email info@lortonaction.org to register for food pantry privileges.
- 10. United Community Church families can get COVID-19 help at the food pantry.
 - a. 7511 Fordson Road, Alexandria VA 22306

- b. For hours, please visit https://www.unitedcommunity.org/
- c. Must bring Photo ID.

Maryland

- No KID Hungry If you or your family are worried about not being able to get food during the COVID-19 crisis, you can text "food" (English) or "comida" (Spanish) to 877-877 and you will be connected with nearby resources and help.
- 2. <u>Maryland Food Bank</u> You can utilize the "<u>Find Food Map</u>" on their website to find food resources in your area. For Prince George's and Montgomery Counties only, please visit the <u>Capital Area Food Bank page here</u>.
- Coronavirus Constituent Guide Congressman Jamie Raskin has published a
 Coronavirus Constituent Guide to help navigate resources in Maryland's 8th District.

 Please visit your representative's official website to see if they have published similar resource guides for your district.
- 4. <u>YMCA</u> The YMCA is distributing produce across the Washington DC Metropolitan Area (DC, Maryland, Virginia).
 - a. Check out their locations and pickup times here.

Everything

Nationwide

- 1. <u>211.org</u> use this tool to immediately connect to local assistance and resources. This is your one-stop-shop to connecting to the assistance you need.
 - a. Visit <u>211.org</u> and type in your 5-digit zip code or your City/State and click *SEARCH*.
 - b. You will be directed to your state's 2-1-1 service. You can click on the link(s) displayed to go to the state's 2-1-1 page or call the toll-free phone number provided.
 - c. The state's 2-1-1 page will ask you for your 5-digit zip code and a keyword for the services you are looking for.
- The Salvation Army local divisions will continue to work in close partnership with area
 government and health experts to prepare and respond to meet specific community
 needs of 23 million individuals we serve each year and the more than 63,000 employees
 of our organization.
 - a. Find the local Salvation Army that serves your area by typing in your zip code here (located on the upper, right-hand corner of the page.

- 3. Catholic Charities USA provides various types of assistance all over the country.
 - a. You can find the local branch that serves your community by <u>searching your city</u>, <u>state</u>, <u>or zip code here</u>.
- 4. ROC United has published a list of national and city/state resources available to restaurant workers during the COVID-19 pandemic.
 - a. The list with relevant links is available here.
- 5. Parenting Journey *It Takes a Village Emergency Fund* is accepting applications for emergency relief.
 - a. You can request a stipend to help ease some of the financial burdens you are experiencing during these unprecedented times by applying here.
- 6. <u>United Way</u> is focused on education, income and health—the building blocks for a good quality of life. There are nearly 1,800 local United Ways around the world.
 - a. Find your local United Way chapter by zip code here.
- 7. <u>United Methodist Church</u> local UMCs may be able to help individuals and families affected by the COVID-19 pandemic.
 - a. Search for the UMC closest to you by zip code through this online portal.
 - b. You can contact UMC national through their online contact form or by emailing asktheumc@umc.org
- National Council of the United States Society of St. Vincent de Paul offers
 person-to-person services to the most vulnerable in communities throughout the United
 States.
 - a. To secure assistance, contact the nearest Catholic Church in your community and ask if they have a Society of St. Vincent de Paul Conference in their parish or know of one in the vicinity.
 - b. You can also find a conference serving your area by using the SVdP Locations Websites (scroll down to the middle of the webpage).
- 9. <u>NetWish</u> looks to remove the red tape of traditional non-profit organizations and use the power of the Internet to provide direct and immediate assistance to families and individuals who desperately require a modest helping hand.
 - a. Requests for wishes are reviewed and applicants who have a request accepted may be contacted directly. You can request help by filling out the *Request A Netwish* form on the NetWish website.
 - b. Assistance is not in cash, rather NetWish issues gift certificates or pre-paid credit cards to recipients.
- 10. <u>Modest Needs'</u> makes Self-Sufficiency Grants in an effort to assist individuals and families who, because they are working and live just above the poverty level, are ineligible for most types of conventional social assistance but who, all the same, are

living one or two lost paychecks away from the kind of financial catastrophe that eventually leads to homelessness.

- a. For types of assistance grants, eligibility requirements, and application process, please <u>visit their website here</u>. Their <u>online application form is available here</u>.
- b. If you have additional questions, please call 844-667-3776 or email one of the email addresses on their <u>contact page here</u>.
- 11. <u>Charities and organizations that can help with paying bills</u> Check out this list of organizations and resources across the country.
 - a. The organizations listed you will need to Google for contact information. The links do not link out to external websites.

Virginia

- Northern Virginia Family Service NVFS published a <u>list of COVID-19 related local</u> resources.
 - a. The NVFS also has its own <u>COVID-19 Emergency Assistance Program</u> for 1) those who have lost or are receiving reduced income from employment as a result of the COVID-19 emergency; and/or 2) Unforeseen expenses due to COVID-19 emergency, such as healthcare co-pays, childcare, etc.
 - The application for emergency assistance is available on the <u>bottom of this page</u>.
 For assistance completing the form and assembling supporting documents, please call 571-748-2552.
- 2. <u>Salvation Army National Capital Area Command</u> provides rent and mortgage assistance, utilities assistance, food distribution, clothing/furniture/household items, burial assistance, bus passes/gas vouchers for transportation, and casework.
 - a. Fairfax branch can be reached at 703-385-8700.
 - b. Arlington branch can be reached at 703-979-3380.
 - c. Alexandria branch can be reached at 703-836-2427, extension 110.
 - d. Prince William County branch can be reached at 703-580-8991.
- Catholic Charities Diocese of Arlington (CCDA) During the COVID-19 pandemic,
 Catholic Charities Emergency Assistance Program continues to provide limited help with
 rent and utilities to residents of the Diocese of Arlington who are facing a one-time
 financial emergency.
 - a. Only approved asylum cases or refugees are eligible for our services.
 - b. <u>Christ House Emergency Assistance</u> serves counties of Arlington, Fairfax (except Reston and Herndon), King George, Lancaster, Northumberland, Orange, Prince William, Richmond, Spotsylvania, Stafford, and Westmoreland and the cities of Alexandria, Falls Church, Fredericksburg, Manassas and Manassas Park.

- c. <u>Loaves & Fishes Emergency Assistance</u> serves the city of Winchester and the counties of Warren, Frederick, Page and Shenandoah counties.
- d. <u>Leesburg Regional Office Emergency Assistance</u> serves the counties of Loudoun, Clarke, Culpeper, Fairfax County (Herndon and Reston only), Fauquier, Frederick, Madison, Page, Rappahannock, Warren, and Shenandoah and the city of Winchester.
- Lutheran Social Services of the National Capital Area provides assistance of all kinds to those living in the Washington DC Metropolitan Area (DC, Maryland, Northern Virginia).
 - a. Only approved asylum cases or refugees are eligible for our services.
 - b. Check out their programs here.
 - c. LSSNCA can be contacted through <u>their online form</u>, by phone at 202-723-3000, or through one of <u>their local offices listed here</u>.
- 5. <u>Herndon-Reston FISH</u> provides emergency financial assistance for rent payments, utility bills, and prescription medicine.
 - a. Available for residents of Herndon or Reston.
 - b. If you need immediate assistance, call Fairfax County at (703) 222-0880, Monday
 Friday, 8:00am 4:00pm. Social workers will collect your information and then ask FISH to assist.
 - Question about our Emergency Assistance Program? Contact the FISH Emergency Assistance Manager at 571-267-2980 from 10am - 4:00pm, or to leave a message after hours, please call 571-267-2997.
- 6. <u>ACTION in Community Through Service (ACTS)</u> provides services to our neighbors experiencing crisis (Prince William County).
 - a. ACTS provides financial assistance to local households who have received a utility disconnection notice. Policies and eligibility can be <u>found here</u>.
 - b. Apply for financial assistance by calling 703-441-8606 and dialing extension 2.
 - c. Their helpline can be reached at 703-368-4141
 - d. For other questions, please email info@actspwc.org.
- Committee for Helping Others charity for the needy of Vienna, Oakton, Dunn Loring, and Merrifield.
 - a. For <u>financial assistance</u> (rent, mortgages, utility bills, medical expenses and other emergency financial needs), please call 703-281-7614 and leave a message in box 4 with your contact information, or email <u>cho@cho-va.com</u>
- 8. <u>Koinonia</u> Koinonia clients are individuals and families in the <u>Greater Franconia/</u>
 <u>Kingstowne area of Fairfax County, VA</u> who find themselves in need of emergency assistance due to a setback such as loss of income, loss of a family member, illness, or disability. Koinonia provides Emergency Financial Assistance with partial payment of

rent /mortgage, utilities (electric, gas, water), and prescription medications to assist these clients.

- a. For assistance, call 703-971-1991, email info@koinoniacares.org, or use their online contact form.
- 9. <u>Lorton Community Action Center</u> LCAC provides food, clothing, emergency financial assistance and outreach programs to southeastern Fairfax County.
 - a. Call 703-339-5161 or email info@lortonaction.org
 - b. Client services location at 9518 Richmond Hwy Lorton, Virginia 22199
- 10. <u>Boat People SOS (BPSOS)</u> provide a number services to the refugee and immigrant community, including health, immigration, and education programs.
 - a. Their Fall Church, VA office phone number is 703-538-2190.
 - b. Email: info@bpsos.org

Maryland

Coronavirus Constituent Guide - Congressman Jamie Raskin has published a
 Coronavirus Constituent Guide to help navigate resources in Maryland's 8th District.

 Please visit your representative's official website to see if they have published similar resource guides for your district.

Federal Financial Assistance

Federal Stimulus Payment

The US Government is issuing one-time payments to eligible individuals and families during the COVID-19 epidemic.

Who is eligible?

- 1. US Citizens or eligible resident alien*
- 2. Have a social security number (SSN) that is valid for employment (valid SSN)
- 3. Could not be claimed as a dependent of another taxpayer
- 4. Adjusted gross income under the qualifying amount

*if you are an asylum-seeker (your asylum application is still pending) you are eligible for a stimulus payment if you:

- 1. Have a Social Security number (SSN) that is valid for employment (valid SSN)
- 2. Cannot be claimed as a dependent on someone else's tax return.

3. Your adjusted gross income falls within the requirements (i.e. if your adjusted gross income exceeds \$75,000, you will not receive the full stimulus payment).

How much will I get paid?

- 1. Eligible individuals with an adjusted gross income of \$75,000 or less will receive \$1,200*
- 2. Two eligible individuals filing a joint return will receive \$2,400*
- 3. An additional \$500 for each qualifying child claimed on taxes will be issued
- 4. The child is your son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, half-brother, half-sister, or a descendant of any of them (for example, your grandchild, niece, or nephew)
 - a. The child was under age 17 at the end of the taxable year
 - b. The child is claimed as a dependent on your tax return

*Payment amount is reduced by 5% of the amount that your adjusted gross income exceeds \$75,000 (\$112,500 for taxpayers filing as head of household or \$150,000 for taxpayers filing a joint return), until it is \$0.

How do I receive my payment?

- 1. If you received a direct deposit of your refund based on your 2019 tax return (or 2018 tax return if you haven't filed your 2019 tax return), the IRS has sent your payment to the bank account provided on the most recent tax return.
- 2. If you filed your 2019 or 2018 tax return but did not receive your refund by direct deposit, your Payment will be mailed to the address the IRS has on file.
- 3. If you did not receive your refund by direct deposit based on your 2019 tax return (or 2018 tax return if you haven't filed your 2019 tax return), you have the opportunity to provide bank account information through the IRS <u>Get My Payment</u> tool before your Payment is processed. Direct deposit is the fastest way to receive your Payment.
- 4. If you are not required to file a 2018 or 2019 tax return (i.e. your gross income did not exceed \$12,200 (\$24,400 for married couples) for 2019), then you can still receive payment by filling out the <u>non-filers form online</u>.

Where can I find more information?

1. Economic Impact Payments

Unemployment Benefits

The <u>U.S. Department of Labor's unemployment insurance programs</u> provide unemployment benefits to eligible workers who become unemployed through no fault of their own and meet certain other eligibility requirements.

The <u>Coronavirus Aid</u>, <u>Relief</u>, <u>and Economic Security (CARES) Act</u>, or stimulus package, was signed into law on March 27, 2020. It offers help in many forms for individuals and businesses affected by the coronavirus (COVID-19) pandemic. It includes an expansion of unemployment benefits for affected individuals and families.

Who is eligible?

Each state sets its own guidelines for eligibility for unemployment benefits, but you usually qualify if you:

- 1. Are unemployed through no fault of your own.
 - a. This usually means you were laid off because of lack of work.
 - b. Being fired because of doing something inappropriate, not showing to work, etc. does not qualify you for unemployment benefits.
- 2. Have lost hours through no fault of your own (partial unemployment).
- 3. Meet certain work and wage requirements
 - States each have different requirements for wages earned and time worked during a certain period of time prior to you losing your job.

You can find your state's specific eligibility requirement on their unemployment pages by visiting CareerOneStop website here. Scroll down the page to the dropdown menu under *Find Employment Benefits*.

Under the CARES Act, unemployment benefits have been expanded to include:

- 1. Self-employed workers and gig workers (like Uber/Lyft drivers, etc.) to receive unemployment benefits.
- 2. An additional 13 weeks of unemployment benefits
- 3. An additional \$600 per week, on top of what their state unemployment benefits provide

Special notes on eligibility for unemployment:

<u>Under the CARES Act</u>, credible health concerns could require an individual to quit his or her job and/or stop working and that person may be eligible for unemployment benefits. For instance, an individual whose immune system is compromised by virtue of a serious health condition, and who is therefore advised by a healthcare provider to self-quarantine in order to avoid the greater-than-average health risks that the individual might face if he or she were to become infected by the coronavirus will be eligible for unemployment if all other eligibility requirements are met (see <u>Unemployment Insurance Relief During COVID-19 Outbreak FAQs</u>). However,

voluntarily deciding to quit your job out of a general concern about exposure to COVID-19 does not make you eligible for unemployment benefits.

How much will I get paid?

Unemployment benefits vary by state and depend on how much money you make. Please visit your state's unemployment page by going to <u>CareerOneStop website here</u>. Scroll down the page to the dropdown menu under *Find Employment Benefits*.

In Virginia, the current maximum weekly benefit amount is \$378 and the minimum is \$60. <u>Under the CARES Act</u>, unemployment recipients will also receive an extra \$600 per week (\$2400 per month), on top of their state benefit.

If you were forced to stop working any time after January 27th, 2020, you are eligible to receive benefits for any week after that. <u>Pandemic Unemployment Assistance</u> ends after 12/31/2020 unless extended.

For more information on Virginia's unemployment benefits, please visit the <u>Virginia Employment</u> <u>Commission's website here</u>. If you have questions, please email them at <u>vec@vec.virginia.gov</u>

How do I apply?

To apply for unemployment benefits, and to find out the requirements for each state, please visit the <u>CareerOneStop website here</u>. In the middle of the page, you can select your state in the dropdown menu and click *search*. The landing page will show you the various unemployment websites, application portals, etc. for your state.

Special notes on applying for unemployment:

- 1. You apply for unemployment benefits in the state you work.
 - a. If you work in Washington, DC but live in Virginia, you would <u>apply for unemployment benefits in the District of Columbia (Washington, DC)</u>. If you work in Virginia but live in Maryland, you would <u>apply for unemployment benefits in the Commonwealth of Virginia</u>.
- 2. If you are a gig economy worker, you file for unemployment in the state where you file your income taxes. If you pay Virginia income tax, you file for unemployment in Virginia; if you pay Maryland income tax, you file for unemployment in Maryland; if you pay DC income tax, you file for unemployment in DC.

Where can I find more information?

1. <u>Unemployment Insurance Relief During COVID-19 Outbreak</u>

2. Pandemic Unemployment Assistance FAQs

Housing Assistance

Mortgages - what you need to know

The Consumer Financial Protection Bureau (CFPB) published a <u>Guide to coronavirus mortgage</u> <u>relief options</u>. The first thing you should do is call your mortgage service to see what options you may have.

Federally-backed loans

- 1. The <u>CARES ACT</u> prevents lenders from beginning foreclosure proceedings on federally backed loans for at least 60 days after March 18.
- 2. Homeowners who experienced financial hardship from the pandemic can request a forbearance for up to 180 days, which may be extended for an additional period of up to six months if borrowers are still under financial duress. You also have the right to request one extension for another up to 180 days. You must contact your loan servicer to request this forbearance. There will be no additional fees, penalties or additional interest (beyond scheduled amounts) added to your account. You do not need to submit additional documentation to qualify other than your claim to have a pandemic-related financial hardship.
- 3. If you are granted forbearance to delay making your monthly payments during this temporary period: You won't incur late fees; You won't have delinquencies reported to credit reporting companies; Foreclosure and other legal proceedings will be suspended

You can find out whether your loan is federally-backed or not by using <u>FannieMae's lookup tool</u>; <u>FreddieMac's lookup tool</u>; and/or the <u>Mortgage Electronic Registration Systems (MERS) lookup tool</u>.

Other loans (Not federally-backed)

- 1. May still qualify for relief options by contacting your mortgage servicer. The CFPB and other financial regulators have encouraged financial institutions to work with borrowers who are or may be unable to meet their obligations because of the effects of COVID-19.
- 2. When contacting your service provider, you can <u>ask the questions recommended by the CFPB on their quide to mortgage relief options.</u>

You can find out whether your loan is federally-backed or not by using <u>FannieMae's lookup tool</u>; <u>FreddieMac's lookup tool</u>; and/or the <u>Mortgage Electronic Registration Systems (MERS) lookup tool</u>.

Mortgage Payment Assistance

There are a number of programs to assist homeowners who are at risk of foreclosure and otherwise struggling with their monthly mortgage payments. The majority of these programs are administered through the U.S. Treasury Department and U.S. Department of Housing and Urban Development (HUD).

Making Home Affordable (MHA) Program - Homeowners can lower their monthly mortgage payments and get into more stable loans at today's low rates. And for those homeowners for whom homeownership is no longer affordable or desirable, the program can provide a way out which avoids foreclosure. Additionally, in an effort to be responsive to the needs of today's homeowners, there are also options for unemployed homeowners and homeowners who owe more than their homes are worth. Please read the following program summaries to determine which program options may be best suited for your particular circumstances.

- 1. Modify or Refinance Your Loan for Lower Payments
 - a. Home Affordable Modification Program (HAMP) lowers your monthly mortgage payment to 31 percent of your verified monthly gross (pre-tax) income to make your payments more affordable. The typical HAMP modification results in a 40 percent drop in a monthly mortgage payment. Eighteen percent of HAMP homeowners reduce their payments by \$1,000 or more.
 - b. Principal Reduction Alternative (PRA) was designed to help homeowners whose homes are worth significantly less than they owe by encouraging servicers and investors to reduce the amount you owe on your home.
 - c. Second Lien Modification Program (2MP) If your first mortgage was permanently modified under HAMP SM and you have a second mortgage on the same property, you may be eligible for a modification or principal reduction on your second mortgage under 2MP. Likewise, If you have a home equity loan, HELOC, or some other second lien that is making it difficult for you to keep up with your mortgage payments, learn more about this MHA program.
 - d. Home Affordable Refinance Program (HARP) If you are current on your mortgage and have been unable to obtain a traditional refinance because the value of your home has declined, you may be eligible to refinance through HARP. HARP is designed to help you refinance into a new affordable, more stable mortgage.

2. "Underwater" Mortgages

a. Home Affordable Refinance Program (HARP) - If you are current on your mortgage and have been unable to obtain a traditional refinance because the

- value of your home has declined, you may be eligible to refinance through HARP. HARP is designed to help you refinance into a new affordable, more stable mortgage.
- b. Principal Reduction Alternative (PRA) was designed to help homeowners whose homes are worth significantly less than they owe by encouraging servicers and investors to reduce the amount you owe on your home.
- c. Treasury/FHA Second Lien Program (FHA2LP) If you have a second mortgage and the mortgage servicer of your first mortgage agrees to participate in FHA Short Refinance, you may qualify to have your second mortgage on the same home reduced or eliminated through FHA2LP. If the servicer of your second mortgage agrees to participate, the total amount of your mortgage debt after the refinance cannot exceed 115% of your home's current value.

3. Assistance for Unemployed Homeowners

- a. Home Affordable Unemployment Program (UP) If you are having a tough time making your mortgage payments because you are unemployed, you may be eligible for UP. UP provides a temporary reduction or suspension of mortgage payments for at least twelve months while you seek re-employment.
- b. Emergency Homeowners' Loan Program (EHLP):
- c. FHA Special Forbearance If you are having difficulty making mortgage payments because you are unemployed and have no other sources of income, you may be eligible for FHA's Special Forbearance. FHA now requires servicers to extend the forbearance period, by offering a reduced or suspended mortgage payment for up to twelve months, for FHA borrowers who qualify for the program.

4. Managed Exit for Borrowers

- a. Home Affordable Foreclosure Alternatives (HAFA) If your mortgage payment is unaffordable and you are interested in transitioning to more affordable housing, you may be eligible for a short sale or deed-in-lieu of foreclosure through HAFA SM.
- b. "Redemption" is a period after your home has already been sold at a foreclosure sale when you can still reclaim your home. You will need to pay the outstanding mortgage balance and all costs incurred during the foreclosure process.

Who is eligible and how can I apply for mortgage assistance?

For more information on eligibility requirements and how to apply for mortgage assistance, please contact a HUD-approved Housing Counseling Agency.

 Go to the <u>HUD Approved Housing Counseling Agencies page here</u>, and find you step in the drop down menu or by clicking on the embedded map. Once you find your state, you will be directed to a landing page that shows the websites, phone numbers, email addresses, and other contact information for HUD-approved Housing Counseling Agencies. 2. You can also call 888-995-HOPE (4673) to speak with an expert about your individual situation.

Where can I find more information

- 1. Avoiding Foreclosure | HUD.gov / US Department of Housing and Urban Development
- 2. Buying a Home | HUD.gov / US Department of Housing and Urban Development
- 3. Coronavirus | HUD.gov / US Department of Housing and Urban Development
- 4. If You Need Assistance in Making Your Mortgage Payments, Help is Available

Rent Assistance

HUD has many rental assistance programs.

- 1. Privately owned subsidized housing HUD helps apartment owners offer reduced rents to low-income tenants. Search for an apartment and apply directly at the management office by visiting the HUD Resource Locator and clicking on the *Find Affordable Housing Near Me* button.
- 2. Public Housing affordable apartments for low-income families, the elderly and persons with disabilities. To apply, contact your <u>Local Public Housing Agency (PHA) here</u>. Find your state in the dropdown menu or by clicking on it in the embedded map, and you will be directed to a landing page that shows the websites, phone numbers, email addresses, and other contact information for Local Public Housing Agencies in your state.
- 3. Housing Choice Voucher Program (Section 8) find your own place and use the voucher to pay for all or part of the rent. To apply, contact your <u>Local Public Housing Agency</u> (PHA) here.

Who is eligible and how can I apply?

For more information on eligibility requirements and how to apply for rent assistance, please contact your Local <u>Public Housing Agency (PHA) in your state/local area</u> or visit the <u>HUD Resource Locator</u> and click on one of the options that best fits your inquiry area. You can also call (800) 955-2232 if you have questions about public housing programs and regulations.

Where can I find more information?

- 1. Find Rental Assistance/US Department of Housing and Urban Development (HUD) | HUD.gov / US Department of Housing and Urban Development
- 2. HUD Resource Locator
- 3. Rental Assistance/US Department of Housing and Urban Development (HUD) | HUD.gov / US Department of Housing and Urban Development

Utilities/ Energy Bills

- 1. Find the local and state utility and charitable programs on the US Department of Health and Human Services <u>LIHEAP website</u>.
- 2. You can call the National Energy Assistance Referral (NEAR) toll-free at 1-866-674-6327 or email energyassistance@ncat.org to find your low-income energy office.

Credit Card Payment Assistance

The <u>CFPB</u> and other financial regulators have encouraged financial institutions to work with their customers to meet their community needs.

- 1. Call your credit card company. Wait times will be longer than usual.
- 2. When contacting your credit card companies, be prepared to explain the following:
 - a. Your financial and employment situation
 - b. How much you can afford to pay
 - c. When you're likely to be able to restart regular payments
 - d. Be prepared to discuss your income, expenses and assets.
- 3. Consider calling a credit counselor. FCAA members offer free financial education, counseling and as appropriate, options and programs to help consumers get out of debt.
 - a. Find one on the FCAA website here.

Car payment and Car insurance Assistance

Automakers are setting up programs to allow borrowers to defer loan payments if they have been financially impacted by the coronavirus pandemic.

- 1. <u>Edmunds</u> published a page detailing automakers who are offering payment deferrals and other assistance options.
- 2. Don't be afraid to call your lender. Tell them your financial situation and why you are unable to pay your car loan/insurance.

Questions and Comments?

Please feel free to contact Max Gelber, Program Director of the Uyghur American Association at <u>Max@UyghurAA.org</u> or 954-297-9694 (SMS, WhatsAPP, and Signal). English and 中文.