

UNITEHERE!



Twin Cities Hospitality Union

NEWEST UPDATES: MN DEPARTMENT OF HEALTH

<https://www.health.state.mn.us/diseases/coronavirus/index.html> OR

7:00 am - 7:00 pm 651-201-3920 or 1-800-657-3903

COVID19 CRISIS ASSISTANCE HANDBOOK

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UNEMPLOYMENT

If you have lost your job, or have had your hours greatly reduced, you should immediately apply for Unemployment Insurance (UI) benefits.

Because of the increased demand, and closed to public offices, *applying online is the only way to complete the process, unless you need language/special assistance.*

What You Will Need to Apply:

- Social Security number
- Driver's license number or other state government identification number
- Contact information (mailing address and telephone number)
- Employment history for the past 18 months, including:
 - Each employer's name, address and telephone number
 - Dates of employment (month and year)
 - Pay rate
 - Reason you no longer work for the employer
 - If you want direct deposit, your bank account number and routing number. *You can also request direct deposit later*

You may also need:

- DD-214 Member 4 (not mandatory to apply) if you served in the military in the past 18 months
- SF 8 and SF50 if you were a federal employee in the past 18 months
- Work authorization document if you are not a U.S. citizen

Apply for unemployment online: <https://www.uimn.org/applicants/index.jsp>

Have Questions? Need assistance? Call:

Sunday-Friday, 6:00 A.M. to 8P.M., except on holidays.

Twin Cities area: 651-296-3644

Greater Minnesota: 1-877-898-9090

- Step 1: Make your language choice: press
1 for English, 2 for Spanish, 3 for Hmong, or 4 for Somali
(If you need another language, press 1 and follow the steps below to speak to a representative and request an interpreter.)

- Step 2: Enter your Social Security number and password followed by the # key.

OR -If you are not asked to enter your password, press 2, and then press 0 to speak to a representative.

- Step 3: Press 2 for other options
- Step 4: Press 3 for answers to commonly asked questions or to speak with a representative.
- Step 5: Press 0 to speak to a representative.

OR

- You can Apply for unemployment over phone be prepared for longer than usual wait times:
English, Spanish, Hmong, Somali
Twin Cities area: 651-296-3644
Greater Minnesota: 1-877-898-9090
TTY (for the hearing impaired): 1-866-814-1252

FOOD ASSISTANCE

1. Apply for SNAP/Food stamps.

SNAP, formerly know as Food Stamps, helps Minnesotans with low incomes get the food they need for nutritious and well-balanced meals. The program provides support to help stretch your household food budget.

<https://applymn.dhs.mn.gov/>

2. Food Banks

Look for a food bank resource in your neighborhood:

<https://www.feedingamerica.org/find-your-local-foodbank>

Rochester Food Banks

<https://www.foodpantries.org/ci/mn-rochester>

3. Meals for Kids

St. Paul: “We are offering weekly home meal delivery to SPPS families who are in need of food for their children.”

<https://www.spps.org/Page/38722>

Minneapolis: “We are offering WEEKLY food pick up at nearly 50 food distribution sites across the city of Minneapolis” IMPORTANT You DO NOT have to have a child in Minneapolis Public Schools, anyone under the age of 18 can pick up food!

<https://cws.mpls.k12.mn.us/covid19>

Bloomington: “Bloomington Public Schools is distributing grab and go meals at no charge during school closure, including during the stay at home order. Meals are available to all Bloomington students ages 18 and younger. Meals can be picked up Monday - Friday.”

<https://www.bloomington.k12.mn.us/news/meals-available-during-school-closure>

Rochester: “Rochester Public Schools will be offering free Drive Up Meals to children ages 0-18 starting Wednesday, March 18 during the school closure related to COVID-19.”

https://krocnews.com/rochester-school-district-launching-free-meals-program/?utm_source=tsmclip&utm_medium=referral

CHILDCARE

1. The [YMCA](#) offers priority child care for Emergency Workers (Starting Mar. 23rd). Registration is open and accessible at ymcamn.org/mnchildcare or 612-230-9622.

- a. kindergarten through sixth grade, 8:30 a.m. through 5:00 p.m. M-F
The program will be prioritized for children of emergency [workers](#) , including educators, grocery store workers, utility workers, essential state and local government staff, etc.
- b. A full list of locations is available at ymcamn.org/mnchildcar
- c. The cost is \$40 per day

2. If you have children in school

The state has opened a hotline for school and childcare questions: 651-297-1304 or 1-800-657-3504 7 a.m. to 7 p.m.

HEAT ASSISTANCE

1. The Energy Assistance Program (EAP)

The Energy Assistance Program (EAP) helps pay for home heating costs and furnace repairs for income-qualified households

<https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/>

2. Your heat cannot be cut off between October 15 and April 15. To avoid disconnection, customers who receive a notice of proposed disconnection must immediately contact the utility and commit to a payment plan. If needed, Xcel Energy will refer customer to local community energy assistance programs.

For more information:

https://www.xcelenergy.com/billing_and_payment/understanding_your_bill/energy_assistance_options/minnesota_cold_weather_rule

PAYING OTHER UTILITIES

Most Utilities have said that they won't cut off heat or electricity for customers facing economic hardships during the Coronas virus crisis. Its important that you contact and let them know about your situation.

1. Electric

a. Financial assistance:

The Energy Assistance Program (EAP) helps pay for home heating costs and furnace repairs for income-qualified households

<https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/>

b. Pay something. Pay what you can. Depending on your bill and your account, even making a partial payment may cause them to just roll over the rest of the bill to the next month.

c. Set up a payment plan:

https://www.xcelenergy.com/billing_and_payment/understanding_your_bill/energy_assistance_options/pay_arrangements

2. Cable/Phone Companies

a. Lower your bill. If you qualify for any type of assistance from state or federal government, you can apply for and receive a 12-month low-income discount on your cable bill.

- b. B. Call to negotiate a lower rate. Tell them you will cut off the cable if you can't negotiate a lower rate. They will move you to a different number where you will get new, lower options for your service.

3. Internet

- a. Internet Essentials: Low cost internet available for qualifying households. It is offered for free for the first 2 months until June 30 2020.

<https://www.internetessentials.com/covid19>

- b. Access from AT&T: Low cost internet available for qualifying households.

<https://m.att.com/shopmobile/internet/access/#!/startedStep>

PAYING RENT/MORTGAGE

Get a copy of the letter from your workplace to let your landlord or mortgage holder know you are out of work.

1. MN Foreclosure Prevention:

<http://www.mnhousing.gov/sites/Satellite?c=Page&cid=1358905024221&d=Touch&pagename=External%2FPage%2FEXTStandardLayout>

2. Federal HUD helpline, available 24 hours a day: 888-995-HOPE

3. Local Mortgage Councilors:

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MN>

4. Renters:

Free legal assistance for renters:

<https://homelinemn.org/> OR 612-728-5767

HEALTH INSURANCE

1. Local 17 Insurance

For information on Local 17 Health insurance please contact Wilson McShane at (952) 854-0795 | Toll Free: (800)535-6373

2. State Health Insurance

<https://www.mnsure.org>

If you have recently lost or will lose insurance through your employer, you may qualify for a special enrollment period to enroll in a plan through MNsure. This special enrollment period is available year-round to qualifying individuals. To enroll, you must contact MNsure and pick a plan within 60 days of losing employer coverage.

Note: Those who recently marked a marriage, birth of a child or a move might also qualify for enrollment.

3. Virtuwel:

Health Partners has waived costs related to the test of COVID-19. Please utilize Virtuwel if you believe you may be sick. **DO NOT GO TO THE EMERGENCY ROOM UNLESS IT IS AN EMERGENCY.**

<https://www.virtuwel.com/>

MENTAL HEALTH AND CRISIS

The outbreak of coronavirus disease 2019 (COVID-19) may be stressful for people and communities. Fear and anxiety about a disease can be overwhelming and cause strong emotions in adults and children. Everyone reacts differently to stressful situations

<https://www.cdc.gov/coronavirus/2019-ncov/about/coping.html> Visit this CDC page to learn more about things you can do to support yourself and your loved ones.

If you need to talk to someone, these resources are confidential and available for free 24/7

Call 1-800-273-8255 for the National Suicide Prevention Lifeline

<https://suicidepreventionlifeline.org>

Text HOME to 741-741 for Crisis Text Line

<https://www.crisistextline.org>

Call 1-800-985-5990 or text TalkWithUs to 66-746 for the Disaster Distress Hotline

<https://www.samhsa.gov/find-help/disaster-distress-helpline>

Call 1-866-488-7386, text START to 678-678 or click here to chat

<https://www.thetrevorproject.org/get-help-now/> for The Trevor Project (for LGBTQ youth)

Call 1-800-799-7233 or text LOVEIS to 22-522 to connect with The National Domestic Violence Hotline <https://www.thehotline.org/>

COVID-19

What is Coronavirus (COVID-19)?

Coronavirus 2019 (COVID-19) is a pneumonia of unknown cause first detected in Wuhan, China.

What are the symptoms of COVID-19?

Fever/Cough/Shortness of breath

How does COVID-19 spread?

Spread person-to-person between close contacts (within 6 feet) through droplets that spread in the air when an infected person coughs or sneezes

What are other possible ways that COVID-19 may spread?

Per the CDC, limited possibility of disease spread by coming in contact with people before they show symptoms and/or possibly by touching a surface/object that has the virus on it and then touching one's mouth, nose, or eyes.

What are daily preventive actions?

Avoid close contact with people who are sick.

Avoid touching your eyes, nose, and mouth.

Cover mouth & nose with a tissue when you cough or sneeze. Throw tissue in the trash.

[WASH YOUR HANDS OFTEN with soap & water for at least 20 seconds.](#)

Use a 60% alcohol-based hand sanitizer, if soap and water are not available.

Clean and disinfect frequently touched objects and surfaces.

If you feel safer by changing out of your work clothes before going home, then do so.

1. MN COVID-19 Hotline

Health Concerns: 651-201-3920 or 1-800-657-3903 7 a.m. to 7 p.m.

2. Updates from MN Department of Health:

<https://www.health.state.mn.us/diseases/coronavirus/index.html>

GENERAL BUDGET ADVICE

Living on a reduced income requires your utmost caution and skill in managing your money. There are many resources to help you, but first you must plan ahead.

Set up a realistic budget plan allowing for basic needs such as: food, shelter, utilities and medical care.

Prioritize your bills. When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation.

Before your bills become due, notify your creditors, lenders and/or landlord that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations. .

Maintain accurate files. Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative's name, title, and phone number. Follow up any phone conversations in writing.

Stay organized. Keep everything in one place. Write a summary list of your financial plan for quick reference.

Keep your end of the bargain. If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.

Avoid making unnecessary purchases on credit.

If you need help with a consumer problem contact:

MN Attorney [General's Consumer Hotline](#)

(651) 296-3353

1. 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.

2. 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.