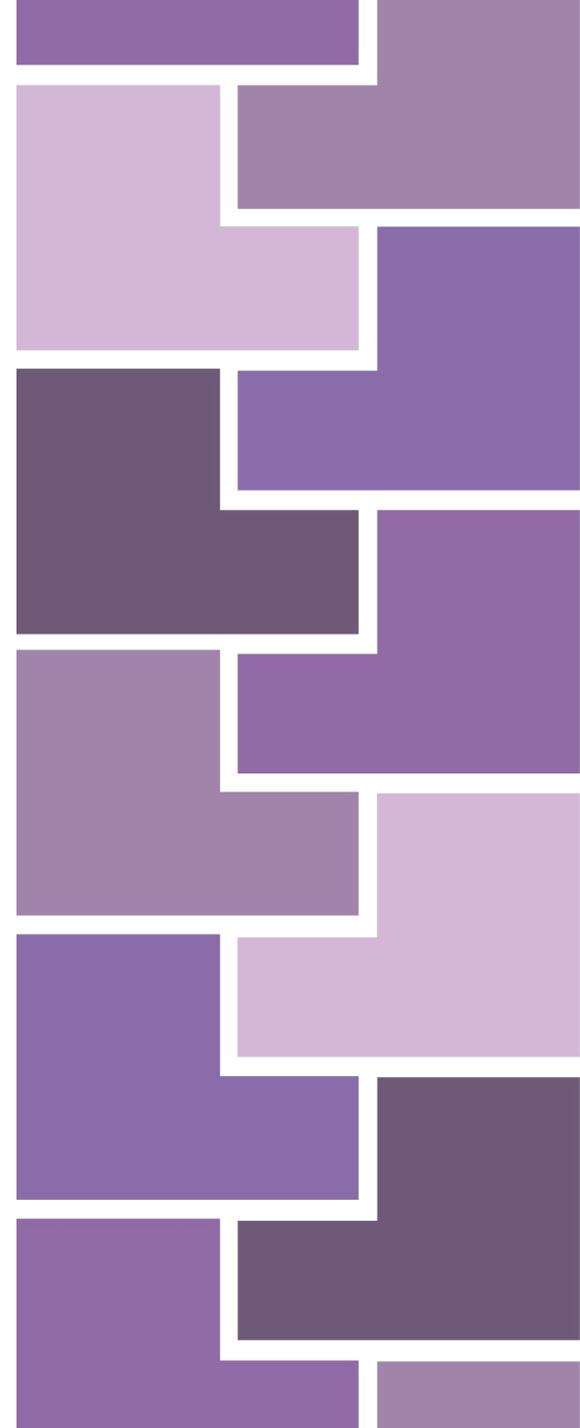


# **Financial Resources & Decision Making for Clients during COVID-19**



# This webinar will cover:

- Filing for Unemployment
- Filing for other Public Benefits
- CARE Act - checks for individuals
- Food Resources
- Other resources to help you meet your basic needs
- Healthcare - Special Enrollment Period
- Foreclosure & Eviction updates re: COVID-19
- Paying bills - ranking priorities



# Unemployment Information by Jurisdiction

Maryland	DC	Virginia
<p>Apply online <a href="#">HERE</a></p> <p>Apply over the phone by county. List of unemployment office phone numbers <a href="#">HERE</a></p>	<p>Apply online <a href="#">HERE</a></p> <p>Apply over the phone by calling <b>(202) 724-7000</b></p>	<p>Apply online <a href="#">HERE</a></p> <p>Apply over the phone by calling <b>1-866-832-2363</b></p>



# Filing for Other Public Benefits (SNAP, TANF, WIC, Medicaid)

Maryland	DC	Virginia
<p>All local offices are closed for in-person applications.</p> <p>Apply online <a href="#">HERE</a></p> <p>Questions &amp; Answers regarding how COVID-19 can affect your status <a href="#">HERE</a></p>	<p>Apply online or print and bring to a DHS office via the combined application <a href="#">HERE</a></p> <p>Printed applications are only to be picked up or dropped off at service centers.</p>	<p>Apply online <a href="#">HERE</a> Wait times may be longer.</p> <p>If you have been affected by COVID-19, you <b>may</b> be eligible for TANF. For guidelines, see <a href="#">HERE</a></p>



# CARES Act- “Government Checks”

## How Much Will I Receive?

- Individuals with adjusted gross incomes up to \$75,000 a year will be eligible for the full \$1,200 check. Reduced checks will go out to individuals making up to \$99,000 a year (the payment amount falls by \$5 for every \$100 in income above \$75,000).
- Married couples are eligible for a \$2,400 check as long as their adjusted gross income is under \$150,000 a year. Reduced checks, on a sliding scale, will go out to married couples who earn up to \$198,000. Married couples also will receive an additional \$500 for every child under 17.
- People who file as a “head of household” (typically single parents with children) are eligible for a \$1,200 check if they have an adjusted gross income up to \$112,500 a year. Reduced checks on a sliding scale are available for heads of household earning up to \$136,500 annually. Heads of household will also receive an additional \$500 per child under 17.



# CARES Act- “Government Checks”

## What to Expect

- Government will be issuing checks, either via direct deposit or paper checks
  - If you’ve completed your 2019 tax return, they will use that information; otherwise they will look to your 2018 tax return.
- Checks will begin being issued April 17, 2020 and will take several weeks for everyone to receive theirs
- If you earned above the income threshold but have since lost your job, you will not be eligible for this round of checks.
- People on social security may receive checks, depending on their overall income.
- More info available here: <http://www.irs.gov/coronavirus>



# CARES Act- “Government Checks” For Survivors of Domestic Violence

- The IRS is now accepting information for those who qualify for stimulus checks but did not file a tax return in 2018 or 2019, you can complete that information [HERE](#).
- If a survivor plans to file separately from someone they used to be married to in 2018 and have not filed in 2019, they can still file a return for 2019, though checks are starting to go out in "mid-April" so the deadline is approaching (the IRS has not specified a date). If they have already filed for 2019 or filed in 2018 and do not plan to file for 2019, the check will go to the bank account where the return was filed. If the account is closed, the check will be mailed to the address on file. It may be important for the survivor to communicate through an attorney.



# Food Resources

- [Capital Area Food Bank](#)
- [Bethesda Cares](#) - Meal Service / To Go (MD)
- [Capital Kosher Pantry](#) (DMV)
  - Applicant requires a reference by any one of the Orthodox Rabbinical leaders in the Greater Washington area
- [Full Cart](#) (Delivery / Emergency assistance)
  - Usually costs between \$15 to \$35.
  - With emergency assistance it can be free.
- [List of approved VA meal sites](#)



# Senior Resources

- [Senior Connection](#) - Meal delivery program, food pantry, transportation, referrals
- [Jewish Council for the Aging](#) - Senior Helpline, transportation, food delivery, referrals
- [Seabury Resources](#) - Care management, food assistance, transportation, referrals
- [Senior Villages](#) - For information regarding programs your local senior village has to offer, call 240-777-1231
- Senior call check ins - Department of Aging is offering free daily telephonic check ins to adults 65+, sign up [HERE](#)
- See [HERE](#) for the list of Seniors Only shopping hours at local stores



# Other Resources to help meet basic needs

- [DC Diaper Bank](#)
- [VA Child Care for Essential Employees](#)
- [All things COVID-19 in DC](#)
- [Bethesda Cares](#)
- [Casa De Maryland](#)



# Healthcare - Special Enrollment Period

Maryland	DC	Virginia
<p><b>Anyone can apply!</b></p> <p>Apply online <a href="#">HERE</a></p> <p>Enroll by April 15, 2020, coverage starts April 1, 2020</p> <p>Enroll April 16-May 15, 2020, coverage starts May 1, 2020</p> <p>Enroll May 16-June 15, 2020, coverage starts June 1, 2020</p>	<p>You can apply if you have recently lost healthcare, such as if you've recently lost your job.</p> <p>Apply online <a href="#">HERE</a></p>	<p>You can apply if you have recently lost healthcare, such as if you've recently lost your job.</p> <p>Apply online <a href="#">HERE</a></p>



# Eviction Information

Maryland	DC	Virginia
<p>As long as there is a state of emergency in Maryland, Evictions have been suspended.</p> <p>Could still be charged fees for late rent.</p> <p>If you do not pay rent now, could be evicted once courts reopen.</p>	<p>As long as there is a state of emergency in DC, Evictions have been suspended.</p> <p>Landlords are prohibited from charging fees for unpaid or late rent.</p> <p>If you do not pay rent now, could be evicted once courts reopen.</p>	<p>Evictions halted through April 26th, but that could be extended.</p> <p>Could still be charged fees for late rent.</p> <p>If you do not pay rent now, could be evicted once courts reopen.</p>



# Utility Assistance

- DC, MD, and VA have imposed a moratorium on utility terminations.- so failure to pay now will not result in immediate termination of utilities
- Could later on result in termination of utilities, but not immediately during the ongoing public health crisis



# Tough Choices Paying Bills in Times of Uncertainty

Key Resource: ***Surviving Debt***, the online book is available for free [HERE](#)

Recommends prioritizing debts

## High Priority Debts

- Court judgment debt
- Criminal Justice debt
- Automobile loans
- Rental payments for your home\*
- Utility bills\*
- Child support

## Medium Priority Debts

- Home mortgage
- Real estate taxes
- Student loans owed to Federal gov't
- Taxes

## Low Priority Debts

- Medical debt
- Credit card debt
- Money owed to family & friends
- Private student loans
- Auto loans if car is repossessed
- Charge accounts to other merchants

\*see moratorium on utilities and eviction information on previous slides



# Don't be afraid to ask for help...

- Don't let debt collectors scare or intimidate you
- Threats to sue should not move up the priority of a debt until they actually file suit
- Speak with your landlord or mortgage company if you cannot afford to pay your bills that month
- Some mortgage companies have agreed to help people with issues making payments
- For Federal Student Loan borrowers, many will have their payments suspended through September 30, 2020
- Look for other ways to save money right now:
  - Try to reduce your car insurance if you are driving less right now
  - Apply for public benefits if eligible





Ending Power-Based Violence • Empowering Survivors • Ensuring Safe Communities

**Questions or Concerns?**

**Call us at**

**1-877-88-JCADA(52232)**

**Legal Team: [Legal@jcada.org](mailto:Legal@jcada.org)**

**Advocacy Team: [Advocacy@jcada.org](mailto:Advocacy@jcada.org)**

