

COVID-19 CRISIS TEAMSTERS LOCAL 404 MEMBER ASSISTANCE INFORMATION As of Tuesday April 21, 2020

Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

The CARES Act was passed by the Senate and Congress and signed into law by the President of the United States. This Stimulus Package is one way to lessen the negative economic impact the Coronavirus has had on Working Families in the United States. Below is a brief synopsis with some helpful links for Members to determine what they would be eligible for.

IMPORTANT ENHANCED ELIGIBILITY UNDER THE CARES ACT

1. \$600 to the amount of Unemployment Insurance (UI) you get **every week** between March 29th and July 25th 2020.
2. 13 more weeks of federal UI benefits to the number of weeks you can already get in state UI. This 13-week extension is called Pandemic Emergency Unemployment Compensation (PEUC).
3. A new Pandemic Unemployment Assistance (PUA) program for workers who do not normally qualify for regular Unemployment Insurance.

COVID-19 and Unemployment Insurance

The CARES Act expands the reasons for someone negatively impacted by COVID-19 to become eligible for Unemployment Insurance benefits.

MASSACHUSETTS PANDEMIC UNEMPLOYMENT ASSISTANCE (PUA) can be accessed here:
[https://ui-cares-act.mass.gov/PUA/ #1](https://ui-cares-act.mass.gov/PUA/#1)

COVID-19 related reasons for stopping work and being eligible for PUA

The new law means you may qualify for Unemployment Insurance if you are not working because:

- You were diagnosed with COVID-19 or you have symptoms.
- A member of your household was diagnosed with COVID-19.
- You are caring for a family or household member who tested positive or was diagnosed with COVID-19.

- You have primary responsibility for a child whose school or child care is closed and you need to care for them
- You have primary responsibility for a member of your household who needs care.
- Your employer, or a government order told you to "self-quarantine."
- You have been advised by a health care provider to self-quarantine.
- Your immune system is compromised due to a serious health condition.
- You have a reasonable belief that because of COVID-19 going to work could harm your health
- You were scheduled to start work but you no longer have that job or you cannot go to work due to COVID-19.
- The head of your household died from the corona virus so now the whole household depends on you for support.
- Your place of work closed or reduced your hours because of COVID-19
- You had to quit your job because you tested positive for COVID-19 or you came into contact with someone who tested positive.

Past Relief from the CARES Act

Examples of relief amount aka “recovery rebates”

Tax return filing as single

- \$1,200 a single filer whose [adjusted gross income](#) (AGI) is less than \$75,000
- Single filer would receive a reduced amount if (AGI) is less than \$99,000
- eligible filers with dependent children would receive \$500 per child
- Single filer whose AGI is more than \$99,000 would be ineligible and not receive a payment

Tax return filing as married/joint

- \$2,400 to married couples whose [adjusted gross income](#) (AGI) is less than \$150,000
- Married couples who file a joint return would receive a reduced amount if their (AGI) is less than \$198,000
- eligible filers with dependent children would receive \$500 per child
- Married couples whose AGI is more than \$198,000 would be ineligible and not receive a payment

Tax return filing as “Head of Household”

An individual who filed as "head of household" and earned \$112,500 or less would receive \$1,200

“Recovery Rebates”

- Eligibility is based on “adjusted gross income” from your most recent federal tax return. 2018 return or 2019 return if filed this year.
- Within three weeks a one-time payment will be direct deposited into the bank account that is on file with the IRS. If no previous direct deposit on file, the IRS will mail a check to the “last known address”. Further guidance can be found at <https://www.irs.gov/coronavirus>
- Payment will not be taxable income

Helpful links and Stimulus Calculator

smartasset.com/financial-advisor/coronavirus-stimulus-package

www.washingtonpost.com/graphics/business/coronavirus-stimulus-check-calculator/

www.nytimes.com/article/coronavirus-stimulus-package-questions-answers.html

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UNEMPLOYMENT

IMPORTANT ENHANCED ELIGIBILITY UNDER THE CARES ACT

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SPECIAL COVID 19 UNEMPLOYMENT INFO

<https://ui-cares-act.mass.gov/PUA/#1>

<https://www.mass.gov/info-details/massachusetts-covid-19-unemployment-information>

File your claim for Unemployment online:

<https://www.mass.gov/unemployment-benefits-for-claimants> If you get stuck because you can't remember an old password or Telecert PIN number, call 617-626-6422.

PASSWORD RESET INFORMATION: If you have to reset your password please click here <https://www.mass.gov/how-to/reset-your-ui-online-password-as-a-claimant>

Contacting DUA with other questions. NOTE THIS IS NOT TO FILE A CLAIM

<https://www.mass.gov/forms/covid-19-department-of-unemployment-assistance-contact-request>

To apply for unemployment, you need to provide personal information including your Social Security Number, birth date, home address, email address (optional), and phone number. You also need information about your employment history from the last 15 months, including:

- Names of all employers, plus addresses and phone numbers
- Reasons for leaving those jobs
- Work start and end dates
- Recall date (if you were laid off but have a set date to return to work)

MASSACHUSETTS GUIDE TO UNEMPLOYMENT

<https://www.mass.gov/doc/what-to-do-if-youve-become-unemployed-in-massachusetts/download>

Teamster Member Rights and Employer Responsibilities during the COVID 19

Massachusetts Resources

Attorney General

Guidance and FAQ: information regarding Unemployment, Layoffs

www.mass.gov/doc/covid-19-fld-faqs/download

www.mass.gov/service-details/frequently-asked-questions-about-covid-19-employee-rights-and-employer-obligations

Federal Resources

US Department of Labor <https://www.dol.gov/agencies/whd/pandemic>

Families First Coronavirus Response Act (FFCRA)

As of April 1, 2020, the FFCRA goes into effect requiring certain employers to provide employees with paid sick leave or expanded family & medical leave for specified reasons related to COVID-19. The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees.

Click below for important FFCRA provisions including benefits and eligibility.

www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave

www.dol.gov/sites/dolgov/files/WHd/posters/FFCRA_Poster_WH1422_Non-Federal.pdf

FOOD ASSISTANCE

Apply for SNAP/Food stamps. (877) 382-2363 or go online

<https://www.mass.gov/snap-benefits-formerly-food-stamps>

To apply for SNAP benefits, you need to provide personal information. This includes your Social Security number, birth date, home address (if you have one), income, and expenses. SNAP has certain income guidelines. You can [view the SNAP eligibility charts](#) to find the guideline that applies to your household.

- a) [Healthy Incentives Program](#) earn money when buying healthy food
- b) WIC: <https://www.mass.gov/wic-information-for-participants>

Find a food bank: <https://www.gbfb.org/need-food/>

Massachusetts Teamsters Members with CDL A and CDL B Licenses

Massachusetts CDL holder whose license expires between March 1, 2020 and April 30, 2020 will receive an automatic 60-day extension. This extension will apply to CDL permit holders as well. Information can be found here: www.mass.gov/info-details/rmv-covid-19-information

Additionally, the Massachusetts Registry of Motor Vehicles will open the RMV service centers in Milford and Wilmington to *exclusively* perform commercial license/permit transactions.

Hours at the CDL-Only Branches will be 9am-5pm as of Monday March 23, 2020

Wilmington Branch 355 Middlesex Avenue Wilmington, MA 01887

Milford Branch 14 Beach Street Milford, MA 01757

For the latest on FMCSA regulations please click:

www.fmcsa.dot.gov/emergency/expanded-emergency-declaration-under-49-cfr-ss-39023-no-2020-002-relating-covid-19

Income Tax Return Deadlines

Federal Income Tax Deadline is now **July 15, 2020**

www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed

Massachusetts Income Tax Deadline is now **July 15, 2020**

www.mass.gov/info-details/important-covid-19-coronavirus-response-update-from-dor

Rhode Island Income Tax Deadline is now **July 15, 2020**

www.tax.ri.gov/COVID/

New Hampshire Income Tax Deadline remains **April 15, 2020** as of 3/27/20
please check this link for future updates: www.revenue.nh.gov/

HEAT ASSISTANCE

**1. NATIONAL GRID IS SUSPENDING ALL COLLECTIONS UNTIL FURTHER NOTICE
EVERSOURCE IS SUSPENDING ALL DISCONNECTIONS UNTIL FURTHER NOTICE**

2. Apply for Fuel Assistance. (800) 632-8175 <https://www.mass.gov/how-to/apply-for-home-heating-and-energy-assistance>

3. Other cities and towns: [Service Providers by Town](#)

PAYING UTILITIES

1. Electric

A. Neighbor energy fund: <http://www.magoodneighbor.org/assistance.html>

B. Other financial assistance: Mass SAVE
https://www.masssave.com/en/learn/residential/?gclid=Cj0KCQjwsYb0BRCOARIsAHbLPhH8RuUkO13uVrvECEi91dg7wtCWojNW0WjGNc3dD0_Vp76N-9lYnj4aAsj0EALw_wcB
Citizens Energy: <http://citizensenergy.com/assistance-programs>

C. 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.

D. Defer your payments. Once you miss a payment, you can call and arrange for a payment plan where they will take your current bill and split it up over six months.

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. 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.

C. Defer your payments. Call and explain your current situation and that you would like to negotiate a different, lower payment for now.

PAYING RENT/MORTGAGE

If you are facing unemployment, get a copy of the letter from your employer to let your landlord or mortgage holder know you are out of work. There is an eviction moratorium in effect in Boston for 90 days starting the week of 3/16. Massachusetts has an effective eviction moratorium in place because the MA Housing Courts are closed.

1. MA Housing Court has a moratorium in place because they are closed.
2. **Mortgage: Federal HUD helpline, available 24 hours a day: 888-995-HOPE**
3. **Rental assistance and rehousing: MA Division of Housing Stabilization: 877-418-3308**

1. **Eligibility is extended to April 25th**
2. **Call (800) 841-2900 or go online** <https://login.mahix.org/app/index.html#/login>

CHILD SUPPORT ASSISTANCE

1. **Child Support:** Call 211 or go to <https://mass211.org/>
2. **Child care support:** Call 211 or go to <https://www.mass.gov/guides/early-education-and-care-financial-assistance-for-families>

GENERAL BUDGET ADVICE

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

- ✓ **Set up a realistic budget plan** allowing for basic needs such as: food, shelter, utilities and medical care.
- ✓ **Prioritize your bills.** When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation.
- ✓ Before your bills become due, **notify your creditors, lenders and/or landlord** that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations.
- ✓ **Maintain accurate files.** Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes

including the representative's name, title, and phone number. Follow up any phone conversations in writing.

- ✓ **Stay organized.** Keep everything in one place. Write a summary list of your financial plan for quick reference.
- ✓ **Keep your end of the bargain.** If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.
- ✓ **Avoid making unnecessary purchases on credit.**
- ✓ **Get budget counseling** if you are having difficulty. For financial counseling, debt management and consumer education, call:
- ✓ If you need help with a consumer problem, contact:

MA Attorney General's Consumer Hotline
(617) 727-8400

Your rights under the Fair Debt Collection Practices Act

While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practices Act (FDCPA) prohibits any kind of harassment.

The FDCPA applies to any personal, family, or household debt and covers debt collectors who regularly collect debt for others, but not the creditors themselves or their lawyers.

If you find yourself on the receiving end of a collection call, you might wish to know:

- ? **When can a collector contact me?** Unless you give them permission to do otherwise, debt collectors can only contact you between 8:00 a.m. and 9:00 p.m. They may not communicate with you by postcard.

- ? **Can collectors contact me at work?** A collector may not contact you at work if they know your employer disapproves.
- ? **What constitutes harassment under the FDCPA?** Collectors may not use profane language or threaten you with violence. In many instances, it prohibits the publication of a list of consumers who allegedly refuse to pay debts. Collectors may not threaten to take your property unless they are actually able to do it.
- ? **Can collectors contact my family or friends?** Debt collectors can contact other people but only to ask for information on how to locate you. In most cases, the collector may not divulge the reason for the call to anyone other than you or your attorney.
- ? **Can I get a collector to stop contacting me?** Debt collection agencies are required to honor written requests to stop contacting consumers. Please be aware that sending a “cease and desist” letter does not relieve you of your responsibility. You will still owe the money, and the company may pursue collection efforts.