

HELP FOR TOUGH TIMES

COVID-19

A guide to unem-
ployment, health
care, legal help,
family services and
other basic needs.

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2020

Letter From Your Union

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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 of our 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 have recently found yourself 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 understand how an unexpected job loss can be devastating and the impact it has on your family and community. The staff of UNITE HERE Local 878 is trained to assist you.

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 UNITE HERE Local 878 staff, we encourage you to call us at 907-272-6076, rather than come into the office.

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 2-1-1 (UNITED WAY OF ANCHORAGE ALASKA) call center - Source for Basic Health and Human Services Information and Referral.

In an effort to make our community a better place to live, work, raise a family and retire, it is the goal of UNITE HERE Local 878 to be responsive to the needs of the membership.

The inclusion of agencies and programs in this booklet does not constitute endorsement nor does omission suggest disapproval.

STATE RESOURCES

Alaska Governor Mike Dunleavy released the [Alaska COVID-19 Economic Stabilization Plan](#). He will sign an executive order stating that no evictions can be carried out on the 13,000 Alaskans who receive rental assistance through the Alaska Housing Finance Corporation for 60 days. The Alaska Housing Finance Corporation will suspend foreclosures and evictions.

Phone 211

UNEMPLOYMENT BENEFITS

There are two ways to file an unemployment insurance claim, by phone or on the web.

FILE BY PHONE: Call the Re-employment Call Center: **(907) 269-4700** 10:00 am to 3:00 pm

Due to the large volume of calls you are limited by the last digit of your SS# as to when you can call:

Last Digit of SS#	Day to Call
0-3	MONDAY
4-6	TUESDAY
7-9	WEDNESDAY

Note: There are no restrictions on Social Security Numbers on Thursdays or Fridays.

FILE ON THE WEB:

There are no restrictions on the web. Claims may be filed 24 hours a day, seven days a week:

<https://labor.alaska.gov/unemployment/home>

IT IS EXTREMELY IMPORTANT THAT YOU KNOW YOUR **MyAlaska** ONLINE ID, PASSWORD, and E-MAIL INFORMATION. KEEP THIS INFORMATION SAFE AND SECURE, YOU WILL NEED IT TO RE-OPEN YOUR CLAIM

Whether you choose to file

Your claim by telephone or on the web you must be ready to present the following information:

- Your Social Security Number
- Your correct alien registration number
- Pension information (if you are receiving any pension or 401k).
- Recall date (if you expect to be recalled to your job).
- Military DD-214, Member 4 Copy (if you were in the military in the past 18 months).
- Form SF-8 or SF-50 (if you were a federal civilian employee).

For each employer that you worked for in the past 18 months, be prepared to tell us:

- Complete name and address and phone number of employer
- Your occupation with begin and end dates
- Reason for separation

Be ready to choose a four-digit Personal Identification Number (PIN), and decide whether you want 10% federal income tax withheld from your benefits and if you wish to claim your dependents.

BUDGETING

Reduced income requires your utmost 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 16 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 16*

If you need help with a

CONSUMER PROBLEM

ALASKA Consumer Affairs:

Address: 1031 West 4th Avenue, Suite 200
Anchorage, AK 99501-1994

Phone: 907-269-5200

Visit us at:

www.law.alaska.gov/department/civil/consumer

LEGAL AID

Alaska Legal Services Corporation

Address: 1016 West Sixth Avenue, Suite 200
Anchorage, AK 99501-1963

Phone: 907-272-9431

Website: www.alsc-law.org

CREDITORS

For help negotiating with creditors:

ALASKA Consumer Affairs:

Address: 1031 West 4th Avenue, Suite 200
Anchorage, AK 99501-1994

Phone: 907-269-5200

Visit us at:

www.law.alaska.gov/department/civil/consumer

FEDERAL ASSISTANCE

President Trump has said that he will order the IRS to allow people impacted by coronavirus to file their federal taxes after the April 15 deadline. As of the time of this writing, there is no information available at the IRS website about a change in the deadline. *The federal government has extended the filing date to July 15, 2020.*

<https://www.irs.gov/coronavirus>.

At this point, there are no FEMA administered programs to help people impacted by coronavirus.

MORTGAGE

Planning ahead can avoid the loss of your home. For home mortgages, discuss your current financial status with your bank or mortgage lender and ask for an alternative payment plan. You should contact your mortgage company as soon as you know you will have difficulty meeting your mortgage payments. The sooner you call, the more options will be available to you. No matter what your situation is, CALL TODAY!

FEDERAL 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.



assistance to unemployed homeowners struggling to keep up with their payments.

Hotline: **888-995-**

HOPE (4673)

Or visit: <http://www.makinghomeaffordable.gov>

VA MORTGAGES

www.va.gov

The Department of Veterans Affairs (VA) aims to help Veterans retain their homes or avoid foreclosure. If you are struggling to make your mortgage payments, speak with a VA loan servicer as soon as possible. Contact your nearest regional loan center to explore your options.

Call 877-827-3702 or visit www.benefits.va.gov/HOMELOANS

Veterans Admin. Regional Loan Center:
Department of Veterans Affairs
VA Regional Loan Center
Mail: Box 25126, Denver, CO 80225
1-888-349-7541

U.S. Department of Veterans Affairs
Anchorage Regional Office
1201 N Muldoon Road Anchorage, AK 99504

RENT/LEASE

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

- Low-income tenants can call [Alaska Legal Services Corporation](#) (ALSC) for help. If your landlord is trying to evict you, be sure you mention the eviction when you call Alaska Legal Services. Visit [ALSC's web-site](#) to find the telephone number for your local ALSC office.
- If you need a lawyer but do not qualify for assistance through Alaska Legal Services, call the [Alaska Bar Association's statewide lawyer referral service](#) in Anchorage at (907) 272-0352 or toll free (800) 770-9999. The lawyer referral service may be able to refer you to a lawyer in your area.

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

UTILITY BILLS AND ENERGY ASSISTANCE

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 Alaska Public Utilities Commission (PUC). The PUC regulates the gas, electric and phone, and cable companies. <http://www.puc.state.ak.us> (907) 276-6222

Utility companies are required to offer budget billing plans, payment plans for needy customers and special protection for the ill. If you are having trouble paying your utility bills, there are many options for help. Below are a few:

The Heating Assistance Program assists households with income at or below 150% of the federal poverty income guidelines, who have a minimum of \$200 in out-of-pocket heating costs per year, and meet all other eligibility criteria. The benefit is a one-time payment to the household's vendor, sent to the vendor, and applied to the customer's account as a credit. It is open to homeowners and renters.

The program opens on October 1. Applications are available at Department of Public Assistance offices, WIC offices, vendor locations, senior centers, and on line at www.heatinghelp.alaska.gov. You can also contact the Heating Assistance Office at 1-800-470-3058 or lheap@alaska.gov and we'd be more than happy to mail one out to you.

FOOD FOR YOU AND YOUR FAMILY

Please call 211 for current information.
Access - www.foodbankofalaska.org/covid-19-food-resource-update/
Mobile Food Pantry (MFP)
Hot Meal and Food Pantry
Food Distribution Centers/Sites
The Children's Lunchbox

YOUR CHILDREN

Many school districts are providing meals for school age children. Check with your local school district, for list of school locations.

TEMPORARY ASSISTANCE PROGRAMS

You should be aware that many assistance programs are run through your state, county or municipal government.

At the time of this writing, the Federal Government had not yet created a program to enable people impacted by coronavirus to access Food Stamps (known as SNAP), but there is pending legislation.

SNAP has income eligibility and there is some variation by state. Local State office can be found here:

<http://dhss.alaska.gov/dpa/Pages/SNAP>

Apply faster online

- Visit my.alaska.gov

SNAP recipients, who are expectant mothers or have children under the age of 5 years, are eligible for Women, Infant and Children (WIC) benefits, which are also redeemed for groceries at authorized retailers like grocery stores. Even if you are not eligible for SNAP based on income, you may be eligible for WIC.

When households with school-age children apply for SNAP, and are determined eligible, they are direct certified for NSLBP (National School Lunch and Breakfast Program).

Some SNAP recipients are also eligible for cash assistance through the Temporary Assistance for Needy Families (TANF) program through the

Division of Welfare and Supportive Services.
Contact 1-888-876-2477

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 Local 878 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 the add State Attorney General’s Hotline at: 1-888-576-2529

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!

HEALTH CARE

In the face of the current global pandemic, it is especially important to maintain health coverage now. If you have lost your health insurance, please take steps to make sure you and your loved ones have insurance. There are likely options available to you:

UNION HERE Health Fund/Insurance

UNITE HERE HEALTH has agreed to continue benefit coverage for an additional 3 months (If you are eligible the month of the layoff) possibly longer.

For questions regarding your eligibility call:
1-844-427-8501 or 1-844-427-8516

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”. Depending on the circumstances of your job departure, you, your spouse & dependents may be eligible for coverage certain circumstances.

<http://doa.alaska.gov/drb/cobra/cobraInfo>

For more information contact the Division at (907)465-4460 or

Email doa.drb.mscc@alaska.gov.

WOMEN WITH INFANTS & CHILDREN - WIC

WIC provides nutritious foods, nutrition education, breastfeeding support, and referrals to health and other social services to participants at no charge.

WIC serves income eligible pregnant, postpartum and breastfeeding women, and infants and children up to age 5 who are at nutrition risk.

Apply at the office or call for an interview
Please contact the clinic nearest you or Call the ALASKA WIC Hotline at: 1-800-942-4321

MEDICARE

Medicare is a federally funded medical insurance program administered by the Social Security Administration. 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 about these requirements and other features of the

Medicare program, 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. Alaska’s state program can be located through

<http://dhss.alaska.gov/dpa/Pages/dkc/default.aspx>

or call: Denali Kid Care (907) 269-6529

PRESCRIPTION HELP.

Alaska Rx Card is a free statewide prescription assistance program available to all residents of Alaska

www.alaskarxcard.com

Please call 211 for additional help

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 if you're feeling, Overwhelmed, stressed, or anxious



Feeling down, depressed, or lonely
Having negative thoughts
Struggling with a personal issue

Contact your primary care doctor or Teledoc

- 1-800-Teladoc
- Teledoc.com
- Teledoc app

Also below are resources to help you cope with stress, depression, drug/alcohol addiction, gambling addiction, and domestic violence:

**Alaska Care line Crisis Intervention Line
1-877-266-4357**

LIFELINE

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.

SUICIDE HOTLINES

- 1-800-SUICIDE

The National Suicide Prevention Lifeline is a 24-hour, toll-free, confidential suicide prevention hotline available to anyone in suicidal crisis or emotional distress.

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 or text to connect with a trained crisis counselor.

- Call (800)-985-5990
- Text **TalkWithUs to 66746**

NATIONAL DOMESTIC VIOLENCE

Hotline 24/7/365 *YOU ARE NOT ALONE*

- Call - (800) 799-SAFE (7233) or
- Text - LOVEIS to 22522 or
- Chat - thehotline.org

Addiction Hotlines - 24-Hour:

- Addiction Treatment Services Int.
1-800-478-2221
- Alaska Alcoholics Anonymous
1-907-456-7501
- Narcotics Anonymous
866-258-6329

FOR OLDER WORKERS

PENSION

Many UNITE HERE members are entitled to a pension upon retirement or permanent disability.

62 is full retirement age no more than 39hr a month allowed to work and 65 for full retirement no restrictions.

National Retirement fund
1-800-452-4155
Blackstone Valley Pl STE 302
Lincoln RD 02869

Other Resources that might be helpful to seniors:

- Senior BENEFIT PROGRAM
<http://dhss.alaska.gov/dpa/>
or contact your local Public assistance office
- Medicare Information Office,
(800) 478-6065, or 269-3680
- Aging & Disability Resource Centers,
(877) 6AK-ADRC (1-877-625-2372)
- Division of Senior & Disabilities
(800) 478-9996, or 269-3666 in Anchorage.
Local CORVID-19 Help Hotline – Dial 211

SOCIAL SECURITY

Anchorage office 222 W 8th Ave
#66, Anchorage, AK 99513.

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.



- As of this writing, all Social Security Administration Offices are closed, Please apply online
<https://www.ssa.gov/onlineservices/>
- Limited services are available by phone, (800) 772-1213.

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>.

FREE/REDUCED COST INTERNET

GCI

Entry-level plan with Wi-Fi equipment to students and teachers for free until May 31, 2020, and are waiving credit checks and deposits for service and equipment.

MTA is also offering free drive-up Wi-Fi service to people in the Mat-Su Borough

Alaska Communications is offering free unlimited internet service with no data caps to students and teachers who aren't currently customers through the rest of the school year.

CELLULAR WIRELESS SERVICE

Lifeline is a federal program that provides wireless service for handheld devices for \$1 per month.

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

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
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	