

From the Heart Church Ministries of Charlotte

COVID-19 Benefits Resource Document

I would like to thank the Office of the Episcopal Pastor, my office, Membership Care and the Financial Stewardship ministry for compiling this information. It is designed to assist you in understanding your rights, benefits and available resources during this time. This information is a starting point, so you can review it and then speak with your debtors, health professionals, employers, counselors, and/or providers regarding any questions you may have about how to get the assistance you and your family may need during this time.

- Everything you want to know about Coronavirus (COVID-19) <https://www.cdc.gov/>
- **211.org** National Crisis and Emergency Disaster Assistance for Essential Needs (utility assistance, mental health, food assistance, housing and shelter, and more)
 - North Carolina / South Carolina
 - Dial 2-1-1 from service area
 - Toll-Free Alternative Number (888)892-1162
 - Alternative Number: (919) 361-4835
- **Ready.gov** National public service campaign designed to educate the American people to prepare for emergencies <https://www.ready.gov>
- **Benefits.gov** resources for COVID-19 to increase citizens awareness of benefits <https://www.benefits.gov/help/faq/Coronavirus-resources>
- **Coronavirus.gov** resources for households, people who are sick, small business owners, schools, and more <https://www.coronavirus.gov/>
- **DOL.gov** Temporary Rule: Paid Leave under the Families First Coronavirus Response Act
 - o Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act <https://www.dol.gov/agencies/whd/ffcra>
 - o Family and Medical Leave Act (job protected, unpaid leave if caring for those with COVID-19) <https://www.dol.gov/agencies/whd/fmla/pandemic>
- **Unemployment benefits**
www.careeronestop.org
Approved, applicants also receive a stimulus payment of \$600 per week through July NC residents may apply for extended payments after exhausting their regular benefits
- **USA.gov** Financial Assistance After a Disaster <https://www.usa.gov/disaster-financial-help>
- **Mortgage Relief:** no late fees, no delinquencies reported to credit bureaus, foreclosures and legal proceedings suspended

- o **FHFA.gov** Federal Housing Finance Agency
<https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance>
- **HUD.gov** Mortgage Payment Relief <https://www.hud.gov/>
 - o <https://www.thedailybeast.com/during-coronavirus-do-i-have-to-pay-my-rent-or-mortgage>
 - o <https://www.cnbc.com/2020/03/18/what-to-do-if-you-cant-make-your-rent-or-mortgage-payments.html> What to do if you are having problems paying rent or mortgage
 - o <https://www.forbes.com/sites/advisor/2020/03/20/mortgage-relief-tracker-covid-19-relief-for-homeowners-and-renters/#3013e67a2f19>
- **Student Loans Relief:** forbearance information for students, borrowers, and parents
 - o StudentAid.gov Federal Student Aid
<https://studentaid.gov/announcements-events/coronavirus>
 - o Ed.gov Suspend Federal Student Loan Payments, Waives Interest during national emergency
<https://www.ed.gov/news/press-releases/delivering-president-trumpspromise-secretary-devos-suspends-federal-student-loan-payments-waives-interestduring-national-emergency>
- **North Carolina AttorneyGeneral.gov:** <https://ncdoj.gov/covid19/>
- **Estate Planning in North Carolina**
<https://eforms.com/download/2018/11/North-Carolina-Estate-Planning-Checklist.pdf>
 - o North Carolina Health Directive
<https://eforms.com/power-of-attorney/nc/north-carolina-health-care-power-of-attorney/>
 - o North Carolina Power of Attorney
<https://eforms.com/download/2015/10/north-carolina-health-care-power-of-attorney.pdf>
 - o North Carolina Register of Wills
<https://eforms.com/download/2016/02/north-carolina-advance-directive-living-will.pdf>
 - o North Carolina Chamber of Commerce
<https://ncchamber.com/coronavirus-resource-guide-nc-business/>
- **Estate Planning in South Carolina**
 - o South Carolina Chamber of Commerce <https://www.scchamber.net/covid-19-information-resources-hub>
 - o Attorney General Office/ Department of Insurance <https://www.doi.sc.gov/948/COVID-19>
 - o Power of Attorney <https://powerofattorneyforms.com/sc/>
 - o S.C. Advance Directive, Wills and Estate Planning:
<https://www.sctbar.org/public/get-legal-help/free-forms-and-publications/>

- **SBA.gov (All States) Small Business Guidance, Loan and Debt Relief Options**
<https://www.sba.gov/page/coronavirus-covid-19-small-business-guidance-loan-resources>
 - o **Economic Injury Disaster Loan Program** - grants up to \$10,000 for small businesses.
 - o **Paycheck Protection Program** - pays 8 weeks of payroll for small businesses and non-profits with potential loan forgiveness
- **Unemployment Insurance** (understand how to file, re-open a claim, avoid fraud, major legislative changes)
 - o North Carolina Department of Labor
<https://des.nc.gov/apply-unemployment>
 - o South Carolina Department of Employment Services
<https://dew.sc.gov/individuals/apply-for-benefits>
- **What to Do If You're Having Trouble Paying Bills (ALL States)**
<https://www.consumerreports.org/personal-finance/trouble-paying-bills-coronavirus-pandemic/>
- **Complete List of Stores with Senior Hours during Coronavirus Pandemic**
Contact stores that you wish to visit for their specific **Senior Hours**. Most essential stores in the area have specified senior hours, generally the first hour after opening.
- **Food Banks, Meal Programs and Food/Grocery Delivery**
 - o National Foodbanks and Meal Programs
<https://www.feedingamerica.org/find-your-local-foodbank>
www.foodpantries.org
 - o Groceries delivered in your area (All States)
<http://www.instacart.com>
 - o Restaurant delivery in your area (All States)
<http://www.grubhub.com>
 - o Grocery delivery service (All States)
<http://www.peapod.com>
Walmart.com
 - o Second Harvest Food Bank of Metrolina 500 Spratt Street, Unit B, Charlotte, NC 28206 – (704) 376-1785 – hours: Monday-Saturday 7:30 AM- 4:00 PM
 - o Metropolitan Community Church of Charlotte – 7121 Orr Rd., Charlotte, NC 28213 (704) 563-5810

➤ **Pharmacy Delivery**

o CVS Free Delivery

<https://www.cvs.com/content/delivery/shop-online?icid=rxdelivery-tab-cvsdelivery>

o Walgreens in partnership with Postmates

https://www.walgreens.com/topic/promotion/postmates.jsp?ban=dl_dlhp_03292020_Hero Postmates

➤ **USDA Food and Nutrition Services (All States)**

<https://www.fns.usda.gov/disaster/pandemic/covid-19>

➤ **Child Care Programs** www.ncchildcare.ncdhhs.gov

➤ **American Red Cross Safety Tips**

<https://www.redcross.org/get-help/how-to-prepare-for-emergencies.html>

➤ **Salvation Army COVID-19 Response/Get Help**

<https://www.salvationarmyusa.org/usn/covid19/>

➤ **US Dept of Labor Occupational Safety and Health Administration** information for workers and employers about the evolving coronavirus outbreak

<https://www.osha.gov/SLTC/covid-19/>

➤ **Financial Assistance** -- welfare or temporary assistance for needy families (704-847-8383)

➤ **Healthcare Assistance** – <https://healthcare.gov>