

We know this is a stressful, frightening and unprecedented time for everyone, but especially those who were already in a financially precarious situation or have recently been laid off, or are experiencing any number of challenging situations. We have pulled together a list of links to many resources that may be helpful. This is, by no means, meant to be an exhaustive list, but rather is a place to start to help those in need of support.

PUBLIC HEALTH INFORMATION

Please check the Massachusetts Department of Public Health info page for the most up-to-date information: www.mass.gov/resource/information-on-the-outbreak-of-coronavirus-disease-2019-covid-19

UNEMPLOYMENT BENEFITS

Massachusetts may now pay unemployment benefits without medical documentation if you:

- Are quarantined due to an order by a civil authority or medical professional.
- If you leave employment due to reasonable risk of exposure or infection.
- If you leave employment to care for a family member and do not intend to or are not allowed to return to work.

If you had your work hours reduced or have temporary job loss and your workplace expects to reopen in four or fewer weeks, you can file a claim based on the following conditions:

- You remain in contact with your employer and be available for any work your employer that you are able to do.
- You will not be required to be able, available and actively seeking work.
- Employers may request to extend to eight weeks, and workers will remain eligible for the longer period.
- The Department of Unemployment Assistance (DUA) may extend these time periods for workers and employers.

Massachusetts has waived the one-week waiting period to apply for unemployment benefits. To apply for unemployment benefits or more information, visit mass.gov/dua.

UNEMPLOYMENT INFORMATION CONTINUES ON NEXT PAGE



UNEMPLOYMENT BENEFITS, CONTINUED:

The federal Coronavirus Aid, Relief and Economic Security (CARES) Act created additional unemployment programs:

- Federal Pandemic Unemployment Compensation (FPUC): Provides an additional \$600 per week payment. FPUC will be automatically paid if you receive your normal unemployment insurance benefits and will be paid as a separate payment at the same time as your other unemployment benefits. FPUC is payable for weeks claimed beginning Sunday, March 29, 2020 through the week ending July 25, 2020.
- Pandemic Unemployment Assistance (PUA): PUA provides unemployment benefits to self-employed workers, independent contractors, gig economy workers, and those with limited work history who would not regularly qualify for state unemployment benefits. Apply online at www.mass.gov/PUA.

DUA is hosting **daily town hall meetings** to lead applicants through a step-by-step process of a successful unemployment claim. Learn more here: www.mass.gov/forms/massachusetts-department-of-unemployment-assistance-dua-virtual-town-halls

If you are **currently receiving unemployment benefits**:

- The federal CARES Act will fund an additional 13 weeks of unemployment benefits, on top of the regular 26 weeks, through December 31, 2020 after workers have run out of state unemployment benefits.
- Seminar attendance requirements at the MassHire career centers have been suspended through March 27.
- Missing deadlines due to effects of COVID-19 will be excused.
- All appeal hearings will be held by telephone only.
- You will not lose your benefits if you are no longer available to search for work or available to work if offered a job
 due to closing of schools and daycare facilities but otherwise healthy.

If you contracted the virus because you waited on or worked with someone who had the virus, or contracted the virus for any other work-related reason, you could be eligible for workers' compensation. Qualified individuals can receive payments to partially replace your paycheck and for medical care related to your injury.

Learn more about workers' compensation resources at www.mass.gov/topics/workers-compensation.



Mass 211 responds immediately during times of crisis, to field calls regarding the crisis and to direct callers to services most appropriate for their needs.

If you are unable to reach 2-1-1 due to your telephone or cell phone carrier, a toll-free number is available 1-877-211-MASS (6277); Hearing impaired callers can reach 211 by calling 508-370-4890 TTY.



EXPANDED FAMILY MEDICAL LEAVE ACT

The Families First Coronavirus Response Act requires certain employers to provide emergency limited paid and unpaid leave under the Family Medical Leave Act beginning April 2, 2020 and ending Dec. 31, 2020. This applies to:

- Employers with fewer than 500 employees, including public agencies.
- Full and part-time employees who have been on the employer's payroll for 30 days are eligible.
- Employees who cannot work or telework due to the need to care for the employee's minor son or daughter if their school or childcare is closed or childcare provider is unavailable due to a declared public health emergency.
- Subsequent Department of Labor regulations can exempt small businesses with fewer than 50 employees if applying these provisions would jeopardize the viability of the business.

Under the expanded FMLA leave:

- The first 10 days (two weeks) are unpaid, but an employee can substitute accrued paid leave, including the new emergency paid sick leave.
- Remaining leave (a maximum of 10 weeks, as the total available is still 12 weeks) is paid at 2/3 of the employee's regular rate, for the number of hours the employee would be otherwise scheduled to work. This pay is capped at \$200 a day and \$10,000 total.

FMLA leave is job protected and the employee must be restored to the same or equivalent position. There is an exception for employers with fewer than 25 employees, if the employee's position no longer exists due to operational changes related to COVID-19, such as a reduction in force or restructuring because of a downturn in business.

FEDERAL EMERGENCY PAID SICK LEAVE

The Families First Coronavirus Response Act also requires certain employers to provide emergency paid sick leave, with the same requirements as the expanded FMLA. Employers must provide 80 hours maximum, available immediately, with no accrual requirement, if you are unable to work or telework.

If you are:

- Subject to a federal, state or local quarantine or isolation order related to COVID-19.
- Advised by a health-care provider to self-quarantine because of COVID-19.
- Experiencing symptoms of COVID-19 and seeking a medical diagnosis.
- ... your emergency paid sick leave will be paid at the regular rate of pay with a maximum of \$511 a day and \$5,110 in total.



FEDERAL EMERGENCY PAID SICK LEAVE, CONTINUED:

If you are:

- Caring for an individual (NOT limited to a family member) subject to a quarantine or isolation order, or advised to quarantine or isolation.
- Caring for a son or daughter whose school or place of care is closed, or childcare provider is unavailable, due to COVID-19 precautions.
- Experiencing any other substantially similar conditions as specified by the Secretary of Health and Human Services, in consultation with the Secretary of the Treasury and the Secretary of Labor.
- ... your emergency paid sick leave will be paid at 2/3 the regular rate of pay, with a maximum of \$200 a day and \$2,000 in total.

For more information visit www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave.

NECESSITIES AID, RELIEF AND SUPPORT

Nonprofits, mutual aid networks and volunteers are offering wide-ranging support, including food, grocery deliveries, housing, support for those in a domestic violence situation, utilities, transportation, technology for remote learning, financial assistance for workers in hard hit industries, and more. Each of these links has many more resources embedded within that cover a number of service support needs and service communities. You may need to do digging within each one to find what is most helpful for you and your community.

- Residential Assistance for Families in Transition: <a href="www.mass.gov/info-details/covid-19-dhcd-website#residential-assistance-for-families-in-transition-(raft)-program-and-covid-19-state-of-emergency-website#residential-assistance-for-families-in-transition-(raft)-program-and-covid-19-state-of-emergency-
 - New funding of \$5 million enables the RAFT program to create a special program for households facing instability as a result of a COVID-19 related housing crisis due to a loss of wages or increase in expenses (e.g., medical expenses).
- Economic Mobility Pathways (EMPath): www.empathways.org/covid19resources
 EMPath has compiled a list of information about COVID-19 related impacts on public services, and links to additional services available to Massachusetts residents.
- Philanthropy Massachusetts Disaster and Emergency Relief Resources: philanthropyma.org/
 grantmakers-philanthropic-advisors/resources/disaster-and-emergency-relief-resources
 A list of various funds that serving those impacted by COVID-19. Nearly all of these funds are accepting donations as well as being sources of funding for nonprofits and individuals.

NECESSITIES AID, RELIEF AND SUPPORT CONTINUES ON NEXT PAGE



NECESSITIES AID AND RELIEF, CONTINUED

- Greater Boston Food Bank: www.gbfb.org/covid-19-update/
 The Greater Boston Food Bank (GBFB) works with 500+ partner hunger-relief agencies, including food pantries, community meal programs and other food assistance providers throughout the nine counties and 190 towns and cities across Eastern Massachusetts. Visit GBFB.org/need-food to find a list of food assistance options.
- Project Bread Meal Sites: www.projectbread.org/news-and-events/news/covid-19-hunger-food.html
 Project Bread is working with the Department of Elementary and Secondary Education and many schools and community partners to provide families with access to school meals while schools are closed.
- Mutual Aid Networks: www.massjwj.net/news/2020/3/17/cover-19-mutual-aid-networks
 These volunteer networks allow communities to receive help from neighbors, and to offer help where they can.
 This can range from grocery deliveries, childcare, translation services and more.
- Parents Helping Parents of Massachusetts: www.parentshelpingparents.org
 Online support groups are held twice each weekday, call-in is also available for these groups. A free and confidential parental stress line is available 24/7 at 1-800-632-8188.
- Center for Autism and Neurodevelopmental Disorders: www.umassmed.edu/globalassets/psychiatry/cando/covid-19-asd-resources.pdf
 CANDO has put together a list of resources for youth with ASD or NDD to help with explaining COVID-19, ideas for creating supportive schedules for the day, and various activities to support positive interactions and successful engagement, including indoor movement activities.
- Massachusetts Nonprofit Network: massachusetts-nonprofits/
 The MNN has a list of resources and information including philanthropic and government relief, federal policy updates, state policy updates, services to nonprofits, and resources for virtual fundraisers and events.
- **Tegan and Sara Foundation Community Grants:** <u>www.teganandsarafoundation.org/communitygrants</u>
 Offering \$20K in funding to support support small non-profits, youth leaders, creators, educators and others assisting the LGBTQ+ community through the pandemic in the U.S. and Canada.
- Massachusetts Frontline Worker Resources: www.frontlinema.org
 The Attorney General's Office has created this website with resources for frontline workers, including free or discounted meals; personal protective equipment (PPE) access; priority testing; emergency child care; alternate housing and recovery centers; and more.



MENTAL HEALTH SUPPORTS

- **For young children:** Sesame Street's "Caring for Each Other" site provides content and resources you can use with your family to offer comfort and spark playful learning activities: www.sesamestreet.org/caring
- **For young adults and older:** Riverside Trauma Center provides ideas to increase a sense of safety, predictability and control for those struggling with the physiological response of trauma: and the people we work with. This page contains ideas to increase a sense of safety, predictability, and control: riversidetraumacenter.org/safety-predictability-control-in-the-midst-of-covid-19/
- **National Alliance on Mental Illness**: NAMI has compiled a resource document with information and resources for those managing a mental health condition during the COVID-19 pandemic, including helplines, lists of inperson and online support groups, and other mental health resources: nami.org/covid-19-guide
- Recovery Coaching Support: Choice Recovery Coach is providing free and confidential support over the phone
 for those in recovery from addiction. Call or text 413-272-8520 or email: Recovery@choicerecoverycoaching.org.
 choicerecoverycoaching.org/services/coaching

EDUCATION RESOURCES FOR YOUTH

- Broadcast learning for students. Knowing that not all students have access to computers or the internet,
 WGBH has partnered with the Massachusetts Department of Elementary and Secondary Education to reach
 middle and high school students at home on its WORLD Channel weekdays from noon to 5 p.m. starting Monday,
 March 23. Younger children can continue to tune into WGBH 2 and WGBX 44 during the day and WGBH Kids 24/7
- Distance Learning Center. WGBH's Education team has also launched a Distance Learning Center containing
 high-quality, trusted and engaging digital resources. This website provides a range of science, math, social
 studies and English Language Assistance activities for Pre-K and grades K-2, 3-5, 6-8. Visit www.wgbh.org/distance-learning-center.
- **Education Development Center.** The EDC has resources and ideas for parents and teachers that have been contributed by EDC staff around the world. The page will continue to be updated: www.edc.org/resources-covid-19-crisis
- Youth Communication of NYC: YC offers powerful, teen-written stories to help educators engage teens in Social-Emotional Learning and literacy. Educators subscribed to their email list will receive standards-based lessons that highlight true stories by YC writers: youthcomm.org/educational-resources/supporting-our-community-covid-19/



INTERNET, PHONE, AND REMOTE WORK

- Assurance Wireless offers the Massachusetts Lifeline Program for free to qualifying low-income households, and includes a free Android smartphone. This service includes 350 voice minutes each month, unlimited texts each month, and 3 GB of data each month: www.assurancewireless.com/lifeline-services/states/massachusetts-lifeline-free-government-phone-service
- SafeLink Wireless gives you the choice of enjoying the free service while continuing to use your current phone. It offers 350 voice minutes a month, 3 GB of data, and unlimited text: www.safelinkwireless.com
- StandUp Wireless is offering all new and current customers an additional 5GB of high-speed data through May 15, 2020 due to the COVD-19 pandemic: STANDUPWIRELESS.COM
- Third Sector New England has resources on their website to help non-profits including accessing resources to work remotely: www.tsne.org
- GoToMeeting is offering Emergency Remote Work Kits critical front-line service providers, including eligible
 healthcare providers, educational institutions, municipalities, and non-profit organizations as well as any current
 LogMeln customer with free, organization-wide use of many LogMeln products for 3 months through the
 availability of Emergency Remote Work Kits: www.gotomeeting.com/work-remote
- Comcast is offering low-income families two free months of Internet service, which is available to all qualified low-income households for \$9.95/month plus tax: www.internetessentials.com/covid19. Apply by April 30, 2020.
- Charter Spectrum is offering two months of free 100 Mbps Internet service and no installation fees to new customers with K-12 or college students in the household, \$9.95/month afterwards. To apply call 1-844-488-8395.

Are you in a domestic violence situation? Call SafeLink 24 hours a day at (877) 785-2020. If you are hearing-impaired, please call the SafeLink TTY number at (877) 521-2601. Advocates are bilingual in English and Spanish and have access to a service that can provide translation in more than 130 languages.

SafeLink is Massachusetts' statewide 24/7 toll-free domestic violence hotline and a resource for anyone affected by domestic or dating violence. SafeLink's state-of-the-art technology allows the advocate answering your call to keep you on the line while you are being connected to a resource in your area, getting you help in just a single call. It is also OK to call SafeLink if you need to talk about your situation or someone else's - you do not need to be looking for services or a shelter space.



RESOURCES FOR MASS. EMPLOYERS

If you face potential closure, want to avert layoffs or implement reduced work hours for employees, **the UI Work Share Program** helps businesses retain employees by reducing their hours and wages that can be partially offset with UI benefits. Workers of employers approved to participate in the program receive the percentage of their weekly UI benefit amount based on the percentage of hours and wages reduced, not to exceed 60 percent. Learn more at www.mass.gov/workshare-for-employers.

Rapid Response teams will meet with you to discuss your needs, help avert potential layoffs, and provide immediate on-site services to assist workers facing job losses. Visit www.mass.gov/prevent-layoffs-with-rapid-response or call MassHire at 1-800-252-1591.

If you are seeking financial relief, the U.S. Small Business Administration (SBA) will offer **low-interest federal disaster loans for working capital** to Massachusetts small businesses and nonprofits of any size suffering substantial economic injury as a result of the Coronavirus (COVID-19):

- Small businesses, including private non-profit organizations of any size, that have been financially impacted as a direct result of the Coronavirus (COVID-19) since Jan. 31, 2020, may qualify for Economic Injury Disaster Loans of up to \$2 million to help meet financial obligations and operating expenses which could have been met had the disaster not occurred.
- The interest rate for private non-profit organizations is 2.75 percent.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years and are available to entities without the financial ability to offset the adverse impact without hardship.
- Applicants may apply online, receive additional disaster assistance information and download applications at disasterloan.sba.gov/ela.
- Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email disastercustomerservice@ sba.gov for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339.
- The deadline to apply for an Economic Injury Disaster Loan is Dec. 18, 2020.

PIVOT TO PPE PRODUCTION: Manufacturers may request funding from the Commonwealth to support the expansion of their production capabilities to make PPE and other critical equipment. Apply online at manufacturing-emergency-response-team-funding-program

Small Business Resource Center: ICIC has created a page including national resources for small businesses, food and hospitality businesses and nonprofits. Resources include technical assistance, webinars on navigating the pandemic, financial resources and more. Visit <u>icic.org</u>.