# MICHIGAN COVID-19 PANDEMIC RESOURCE GUIDE



# INTRODUCTION

This guide provides information on programs that can support Michiganders during the COVID-19 pandemic. The programs in this guide are supported by the state and federal government, private companies, and nonprofits. There are special sections at the end of this guide for programs serving Detroit residents and local resources for other areas of the state.

The guide is available in **Spanish**, **Arabic**, and **Bengali**.

The COVID-19 pandemic and responses are changing quickly, and this guide will be updated. Edits can be emailed to University of Michigan Poverty Solutions Communications Specialist Lauren Slagter at <a href="mailto:lslag@umich.edu">lslag@umich.edu</a>. Special thanks to student research assistants Kelly Christopherson and Ketan Revankar for helping compile this guide and to Zixi Li for the design.

### **Health information related to COVID-19**

For advice on preventing the spread of the coronavirus, please visit the <u>World Health Organization</u> (WHO) and the <u>Centers for Disease Control and Prevention</u> (CDC) websites. <u>Michigan Medicine</u> and <u>U-M's School of Public Health</u> also have resources on COVID-19. Please seek health information from these organizations and medical professionals.

If you or someone you know needs help with stress or mental health, the Disaster Distress Helpline can help. The helpline is open 24/7, 365 days a year.

- Call toll-free at 1-800-985-5990
- Text "TalkWithUs" to 66746
- Or visit the Disaster Distress website

### How to use this guide

- 1) Click on an item in the Table of Contents to go directly to that program
- 2) Each program description includes:
  - a) An overview of the program
  - b) Eligibility requirements
  - c) Information on how to use the program
  - d) The program's end date
  - e) Where to find more information
- 3) Click on the blue hyperlinks to open websites with more information

# TABLE OF CONTENTS

UNEMPLOTMENT AND WORKER ASSISTANCE	4
Unemployment Insurance Expansions	4
Changes to Requirements for Cash Assistance	6
COVID-19 Paid Sick Leave and Paid Child Care Leave	7
FOOD ASSISTANCE	9
Pandemic Electronic Benefit Transfer (EBT)	9
Unanticipated School Closure Summer Food Service Program	9
Additional Assistance for SNAP Recipients	10
Find Your Local Food Bank	10
Double Up Food Bucks Spending Limit Increase	11
UTILITY AND HOUSING ASSISTANCE	11
Utility Shutoffs Suspended	11
Statewide Water Service Restoration	12
Keep Americans Connected Initiative (internet and phone service)	12
Statewide Ban on Evictions	13
State's Tax Foreclosure Deadline Extended	14
Mortgage relief and ban on foreclosures and evictions	14
CHILD CARE ASSISTANCE	15
Expanded Child Care Services for Essential Workforce	15
GENERAL ASSISTANCE	15
Federal Stimulus Payments	15
MI Bridges	16
Michigan 2-1-1	17
United Way's COVID-19 Community Response Fund	17
Court Emergency Procedures	18
Consumer Protections from Price Gouging	18
Federal, State Tax Filing Deadlines Extended	19
Federal Student Loan Relief	20
DETROIT ASSISTANCE PROGRAMS	20
CARES Relief & Recovery Services	20
Free Public Transportation	21
Ban on Evictions and Foreclosures	22

Updated: April 27, 2020, 8:30 a.m. Coronavirus Water Restart Plan Other Detroit Resources 23 FIND LOCAL RESOURCES 24 24 Area Agency on Aging Benzie County Mutual Aid Resources & Needs 24 Calhoun County COVID-19 Resources 24 24 Friendly Caller Project Genesee County COVID-19 Resources 24 24 Kent County COVID-19 Resources Greater Lansing area COVID-19 Resources 24 St. Joseph County Community Resource Guide 24 Resource database for Wayne and Washtenaw counties 25 COVID-19 Resources for Immigrant Populations 25 25 Michigan COVID-19 Community Response 25 Map of local mutual aid groups **GIVE BACK** 25 Connect2Community volunteer portal 25 Michigan COVID-19 Volunteer Hub 25 25 Red Cross blood donations United Way's COVID Community Response Fund 25

# **UNEMPLOYMENT AND WORKER ASSISTANCE**

# **Unemployment Insurance Expansions**

**The Program:** The new changes to unemployment insurance are listed below:

- More people are now eligible for unemployment benefits
- Michigan will provide up to 39 weeks of unemployment benefits
- People can get an extra \$600 per week for 4 months from the federal government on top of Michigan's payments
- The application eligibility period is increased from 14 to 28 days
- You do not have to register for work in person at a Michigan Works! Agency
- You do not need to continue searching for work

**Eligibility Requirements:** Part-time workers, people who are self-employed (including freelancers, gig workers, and independent contractors), low-wage workers, and people with limited work history <u>are now eligible for unemployment</u> under the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act.

Unemployed workers can get unemployment benefits if they can't work for any of these reasons:

- They are in self-isolation or self-quarantine because they have greater risk of getting COVID-19 due to being immunocompromised,
- They have COVID-19 symptoms,
- They had contact in the last 14 days with someone who has COVID-19,
- They need to care for someone who has COVID-19, or
- They have to care for family because of school closures and other circumstances that result from a government order.

People who can work from home and people on paid sick leave or paid family leave are not eligible for unemployment benefits. Unemployment benefits count as income when you apply for government aid programs, except for Medicaid and the Children's Health Insurance Program (CHIP).

**How to Access:** People who already get unemployment benefits will automatically get an extra \$600 per week for up to four months. People who are newly eligible can file an unemployment claim with Michigan's Unemployment Insurance Agency. To file a claim, complete the following steps:

- Gather the information you need
- File a Claim
- Renew every two weeks online or by phone at 1-866-638-3993
- Choose how you want to get your benefits by debit card or direct deposit and have your card or bank information ready.

The information you need to file a claim is listed below

- Your social security card;
- Either your driver's license, state-issued ID card number, or your MARVIN PIN (if you have one);
- The names and addresses of employers you worked for during the past 18 months;
  - You will also need your total quarterly earnings
- The last date of employment with each employer;
- Your most recent employer's Federal Employer ID Number (FEIN) (especially if you
  have not filed a claim within the last three years or have been employed for less than six
  months); and
- Employer Account Number (EAN). Knowing the account number may speed up the processing of your claim.
- If you are not a U.S. citizen or U.S. national, you will need your Alien Registration card and the expiration date of your work authorization.

Instructions to file a claim are listed below

- Apply online: Create an account on Michigan Web Account Manager or sign in if you already have an account.
- Or, you can call 1-866-500-0017. TTY service is available at 1-866-366-0004 for the hearing impaired.

Filling out the application for benefits meets the work registration requirements. You do not need to register for work in-person at a Michigan Works! service center.

The Unemployment Insurance Agency has <u>developed a schedule for workers to apply for</u> benefits based on the first letter of their last name:

- The online filing schedule is <u>listed below</u>.
  - Workers are encouraged to go online during off-peak times between 8 p.m. and 8 a.m.
  - Last names beginning with letters A-L should file claims on Mondays,
     Wednesdays, or Fridays.
  - Last names beginning with letters M-Z should file claims on Sundays, Tuesdays, or Thursdays.
  - Saturdays are open for anyone who could not file during their scheduled time.
- The call center filing schedule is listed below.
  - o Call 866-500-0017 between 8 a.m. and 6 p.m.
  - Last names beginning with letters A-L should call on Mondays or Wednesdays.
  - Last names beginning with letters M-Z should call on Tuesdays or Thursdays.
  - Fridays between 8 a.m. and 6 p.m. and Saturdays between 7 a.m. and 2 p.m. are open to anyone who could not call during their scheduled time.

**Program End Date:** Workers who lost their job between Jan. 27, 2020, and Dec. 31, 2020 can get the expanded unemployment benefits. Workers must file a claim within 28 days of their last day worked. Workers can get the extra \$600 per week for up to four months. The extra payment covers weeks of unemployment through July 31.

**More Information**: Contact Michigan's Unemployment Insurance Agency by calling 1-866-500-0017 or visiting the <u>UIA website</u>. Read the UIA's <u>unemployment COVID-19 guide fact sheet</u>. As of March 18, local UIA offices will be closed for visits from the public, except for customers with appointments.

# **Changes to Requirements for Cash Assistance**

**The Program:** The Family Independence Program (FIP) is also called cash assistance and Temporary Assistance to Needy Families (TANF). FIP gives cash assistance to pregnant women and families with children. This assistance can help pay for living expenses like rent, heat,

utilities, clothing, food, and personal care items. During the COVID-19 pandemic, certain requirements to receive cash assistance are suspended.

### **Eligibility Requirements**

You can get cash assistance if you:

- Are a State of Michigan resident
- Are either a U.S. citizen or documented immigrant
- Are pregnant or the primary caretaker of a dependent child living in the household
  - The dependent child can be over 18 if they are a full-time high school student
- Have a low income or very low income (details below)
- Are unemployed, underemployed (working for very low wages), or soon-to-be unemployed

During the COVID-19 pandemic, you do not need to meet the PATH (Partnership.Accountability.Training.Hope) requirements. During this time, new applicants do not have to attend Michigan Works! orientation or meet work requirements.

### **How to Access**

Check for eligibility based on number of people in your household and income Apply using MI Bridges

What you may need to apply:

- Identification (Social Security Number (SSN), driver's license, or passport)
- Proof of your income and expenses that is less than 30 days old
  - o For example, a pay stub, bank statements, lease or rent receipt will work

If you have any changes in your household size, income, or assets, report them within 10 days using MI Bridges or by calling 888-642-7434

**Program End Date**: There is currently no set end date for the suspended work requirements, Michigan Works! orientation and PATH requirements.

**More Information**: <u>Log in to MI Bridges</u> to learn more, or call the Beneficiary Helpline at 1-800-642-3195.

### **COVID-19 Paid Sick Leave and Paid Child Care Leave**

**The Program**: During the COVID-19 pandemic, some employers have to give certain employees paid sick leave and paid child care leave.

Eligibility Requirements: Employees are eligible for this paid leave if:

- They work full-time or part-time at a company with fewer than 500 employees; OR
- They are gig workers (Uber driver, instacart shopper, etc.) and pay taxes for this work;
   AND

• They are not a healthcare or emergency provider whose employer has asked for an exemption.

Employees can get up to 80 hours of paid sick leave at their regular pay rate, if they are unable to work or telework because:

- They are quarantined, and/or
- They are experiencing COVID-19 symptoms and are getting a medical diagnosis.

Employees can get up to 80 hours of paid leave at two-thirds of their pay, if they are unable to work because:

- They are caring for a person who is in quarantine,
- They are caring for a person who is in self-isolation,
- They are caring for a person who is ill, OR
- They are caring for a child whose school or child care provider is closed for reasons related to COVID-19.

This does not apply to employees who work for a small business (fewer than 50 employees) that cannot provide this leave without putting at risk the business's ability to continue to operate.

In some cases, employees can get an extra 10 weeks of paid leave at two-thirds of their regular pay rate if:

- They worked at their workplace for at least 30 days, AND
- They can't work because they need to care for a child whose school or child care provider is closed.

This does not apply to employees who work for a small business (fewer than 50 employees) that cannot provide this leave without putting at risk the business's ability to continue to operate.

**How to Access:** Starting April 1, employers have 30 days to comply with the new paid leave requirements. Contact your employer to ask for the paid leave.

Gig workers should calculate their average daily self-employment income for the year, then claim the amount you take as a tax credit (you can reduce estimated quarterly tax payments in the meantime).

Program End Date: You need to file COVID-19-related paid leave claims by Dec. 31, 2020.

**More Information:** View the <u>U.S. Department of Labor guidance on COVID-19 paid leave</u> and <u>Questions and Answers sheet</u>.

# **FOOD ASSISTANCE**

# Pandemic Electronic Benefit Transfer (EBT)

**The Program:** The Pandemic EBT program gives extra food benefits to families whose children get free or reduced-price school lunches.

### **Eligibility Requirements:**

- Families with children ages 5-18 who get free and reduced-price school meals can get this benefit.
- During March and April, the program will pay \$193.80 per student per month.
- During May and June, the program will pay \$182.40 per student per month.

### **How to Access:**

- Families that already have an EBT card (or Bridge Card) will automatically get the extra benefits on their EBT card by April 17. Payments will be staggered over 10 days.
- Families that do not have an EBT card will get one in the mail by the first week of May.
- People can use the EBT card to purchase food at any store that takes SNAP.

**Program End Date:** Extra payments will cover the months of March, April, May, and June.

**More Information:** Read the <u>press release</u> from the Michigan Department of Health and Human Services.

# **Unanticipated School Closure Summer Food Service Program**

**The Program**: The Michigan Department of Education is giving meals to children while schools are closed. Families can pick up free meals at certain locations. Pick up sites allow people to maintain a safe social distance to limit the spread of the coronavirus.

**Eligibility Requirements:** All children 18 and younger can get free meals. Students with disabilities who are 18-26 years old and have an active Individual Education Program (IEP) also can get free meals.

**How to Access:** Look up food service program sites online. Click on an icon on the map to see the meal pick-up site's address as well as pick up dates and times.

**Program End Date:** All K-12 school buildings in Michigan are closed for the rest of the 2019-20 school year, and the free meals will be available during the closures.

**More Information:** Contact the Michigan Department of Education at 517-241-5374 or by email at <a href="mailto:mde-sfsp@michigan.gov">mde-sfsp@michigan.gov</a>.

# **Additional Assistance for SNAP Recipients**

**The Program:** The Supplemental Nutrition Assistance Program (SNAP) gives food assistance to people with low incomes. In response to the COVID-19 pandemic, SNAP recipients will get the maximum amount of monthly food assistance based on their household size in March and April. Right now, able-bodied adults who don't have dependents do not need to meet work requirements to get SNAP.

**Eligibility Requirements:** Income limits for Michigan's food assistance program are <u>listed here</u>. Below is the maximum monthly benefit amount SNAP recipients will get in March and April, based on their household size:

One person: \$194
Two people: \$355
Three people: \$509
Four people: \$646
Five people: \$768
Six people: \$921

Seven people: \$1,018Eight people: \$1,164

During the COVID-19 pandemic, you do not need to meet work requirements to get SNAP.

**How to Access:** People who already get SNAP do not need to do anything to get the highest benefit amount. Everyone can get SNAP without meeting work requirements. People can apply for SNAP benefits through <u>MI Bridges</u>.

**Program End Date:** Maximum SNAP benefits will be offered in March and April. Work requirements are dropped until the month after the COVID-19 state of emergency is over.

**More Information:** People who get SNAP can check their balance on their Bridge Card at MI Bridges. You also can call toll-free at 888-678-8914.

### **Find Your Local Food Bank**

**The Program:** Food banks will stay open under Michigan's "Stay Home, Stay Safe" order.

**Eligibility Requirements:** Anyone can go to their local food bank.

**How to Access:** Feeding America has an <u>online database</u> of local food banks. You can search for food banks by ZIP code or state.

Program End Date: None.

**More Information:** Contact your local food bank to learn about meal pick up sites near you.

# **Double Up Food Bucks Spending Limit Increase**

**The Program:** For every \$1 you spend on fruits and veggies, you get \$1 free with Double Up Food Bucks. To use Double Up Food Bucks, you need an EBT (or Bridge) card. During the COVID-19 pandemic, many stores that use Double Up Food Bucks got rid of the \$20 per day spending limit.

**Eligibility Requirements:** Families with Bridge Cards can shop at stores that use Double Up Food Bucks.

### **How to Access:**

- Spartan Nash stores (which include Family Fare, VG's and ValuLand) increased their Double Up Food Bucks spending limit to \$50 per day
- Other stores also may have changed the spending limit. This <u>online database</u> allows you to search for stores that use Double Up Food Bucks near you.
- Some stores may have changed their hours. You should call ahead for more details.

**Program End Date:** There is no set end date for the new spending limits.

**More Information:** Visit the <u>Double Up Food Bucks website</u> for updates. You can contact your local grocery store to see if their spending limit has changed.

# **UTILITY AND HOUSING ASSISTANCE**

# **Utility Shutoffs Suspended**

**The Program:** DTE and Consumers Energy will not turn off electricity or natural gas during the COVID-19 pandemic.

**Eligibility Requirements:** People with low incomes and senior citizens will not have their electricity or natural gas turned off if they do not pay their bill.

### **How to Access:**

- DTE customers who lost their job or have a medical condition can get help with payments. Seniors can also get help. Call 800-477-4747 for more information.
- Consumers Energy customers can call 800-477-5050.

**Program End Date:** Through April 30, DTE and Consumers Energy will not turn off electricity or natural gas. That timeframe could be longer. Customers in either company's Winter Protection

Program already had their end dates extended through May 3. Customers do not need to take any extra action.

**More Information:** Learn more about the companies' response plans online: <u>DTE Energy</u>, <u>Consumers Energy</u>

# **Statewide Water Service Restoration**

**The Program:** If your water service was shut off because of missed payments, your water supplier must restore your water during the COVID-19 pandemic. They are now required to turn your water back on right away.

**Eligibility Requirements:** Everyone should get their water turned back on, even if they have past-due water bills. However, this program does not get rid of the amount people owe in past-due water bills. This program only requires your water supplier to keep your water on during the outbreak. People still have to pay their water bills and any past-due bills.

**How to Access:** Contact your water supplier if you need your water turned back on.

**Program End Date:** Public water suppliers must restore water by April 12. This remains in effect as long as Michigan is under a state of emergency related to COVID-19.

**More Information:** Read the governor's press release on the water restoration order.

# **Keep Americans Connected Initiative (internet and phone service)**

**The Program**: The Federal Communications Commission (FCC) asked phone and internet companies to take the Keep Americans Connected Pledge. The pledge says companies will:

- 1. Not turn off service to any household or small business if they can't pay their bills;
- 2. Not charge any late fees; and
- 3. Open their Wi-Fi hotspots to anyone who needs them.

**Eligibility Requirements**: See if your phone and internet companies took the <u>Keep Americans</u> <u>Connected Pledge</u>.

How to Access: Contact your service provider if you may have trouble paying your bill.

**Program End Date**: There is no set end date.

**More Information:** A crowd-sourced list of <u>free and low-cost internet options</u> provides more information.

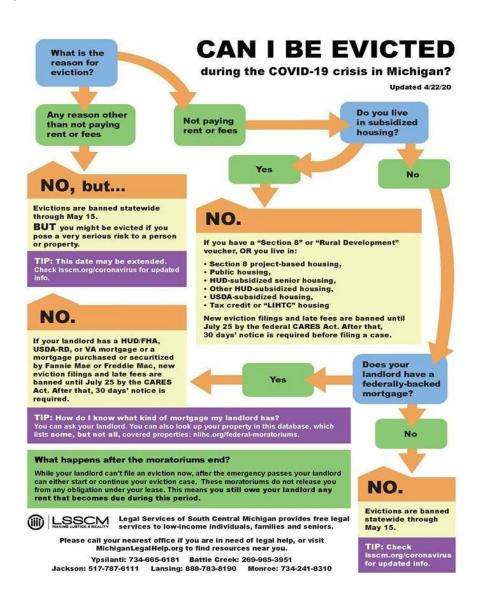
### Statewide Ban on Evictions

The Program: Michigan stopped evictions during the COVID-19 pandemic.

**Eligibility Requirements**: The eviction ban applies to all renters and mobile home residents. The ban does not apply to businesses.

**How to Access**: Residents do not need to take any action to avoid eviction. People still have to pay rent. If you fall behind on rent, your landlord can't evict you right now. However, you still owe your landlord rent you missed.

**Program End Date**: The eviction ban took effect March 20, and it will last until 11:59 p.m. May 15.



### **More Information:**

Read Gov. Whitmer's executive order banning evictions.

Michigan Legal Help also has helpful information.

# State's Tax Foreclosure Deadline Extended

**The Program:** Michigan changed the tax foreclosure deadline for all residents. The deadline to pay back taxes is May 29 or 30 days after the COVID-19 state of emergency ends, whichever comes first.

**Eligibility Requirements:** All Michigan residents can use the new tax foreclosure deadline.

**How to Access:** Property owners do not need to take any extra steps to use the new deadline.

**Program End Date:** The new deadline to pay back taxes and avoid foreclosure is May 29 or 30 days after the state of emergency ends, whichever comes first.

**More Information:** Contact your county treasurer for more information on paying property taxes.

# Mortgage relief and ban on foreclosures and evictions

**The Program:** Borrowers with federally-backed home mortgages can pause payments for 180 days. After that, homeowners can ask to pause their payments for another 180 days. Federally-backed mortgages include:

- Mortgages insured by the Federal Housing Administration (FHA)
- Mortgages purchased by Fannie Mae and Freddie Mac
- Mortgages insured or guaranteed by other federal departments

This program is on top of a previous-60-day ban on mortgage foreclosures. The federal CARES Act also places a 120-day ban on evictions for properties with federally-backed mortgages, multi-family mortgages and certain housing programs, including HUD Section 8 multifamily housing.

**Eligibility Requirements:** Anyone with a federally-backed home mortgage can pause their payments.

**How to Access:** Homeowners who have trouble paying their mortgage should not just stop making payments. Contact your lender and ask to enroll in a "forbearance" program to pause your payments. With a forbearance, you can delay payments for a certain amount of time. After your payment delay ends, you will have to make a plan to pay what you missed. You may be able to apply for a repayment plan.

**Program End Date:** Mortgage foreclosures are banned through May 17. Evictions are banned through July 25. You can pause mortgage payments for-up to 180 days. After that, you can ask

for another 180-days. While your payments are paused, you will not be charged any extra fees, penalties, or interest.

**More Information:** <u>HUD's website</u> has more details on its coronavirus response and contact information for various offices.

# **CHILD CARE ASSISTANCE**

# **Expanded Child Care Services for Essential Workforce**

**The Program:** More employers can now open <u>disaster relief child care centers</u> for their employees. Hospitals, schools, and licensed in-home child care facilities can be used to provide child care for essential workers.

**Eligibility requirements:** Essential workers with children ages 0-12 can use these child care services. A list of essential workers is available here.

Email inquiries about eligibility and other questions to BrownT56@michigan.gov

**How to Access:** Fill out the form on <u>this website</u>. A local child care provider will contact you with the next steps. Child care fees apply.

Program End Date: Disaster relief child care centers will be open through May 13.

**More Information:** Gov. Whitmer's executive order provides more details on the guidelines for opening child care centers during the COVID-19 pandemic.

# **GENERAL ASSISTANCE**

# **Federal Stimulus Payments**

**The Program:** Most adults will get a one-time stimulus check for \$1,200. Married couples will get \$2,400. Adults with children under the age of 16 will get an extra \$500 per child.

**Eligibility Requirements:** The check amount varies by your income listed on your 2019 or 2018 tax returns.

- Single adults who make \$75,000 or less will get \$1,200;
- Married couples who make \$150,000 or less will get \$2,400; and
- Heads of household (typically single parents with children) who make \$112,500 or less will get \$1,200.

Above those income levels, payments decrease until they stop altogether for single adults who make \$99,000 or more and married couples who make \$198,000 or more.

Families get an extra \$500 per child age 16 and younger.

To get the stimulus check, you must:

- Have a Social Security Number (SSN), and
- be a U.S. resident.

DACA residents with a valid Social Security number may be eligible for a stimulus payment. Non-resident aliens, temporary workers, and undocumented immigrants won't get payments. Spouses and children of undocumented immigrants also will not get payments.

The stimulus check will not count as income if you apply for government assistance programs in the future.

Use the Washington Post's stimulus payment calculator to see how much you will get.

How to Access: The IRS automatically sends the stimulus money to people who have filed their 2018 or 2019 tax returns. If you haven't filed taxes, even if you have no income, you can still get a stimulus check by submitting basic information on the IRS website.

If your bank account information is on file, the IRS will direct deposit the money. Others will receive physical checks in the mail. You can update your bank information on the IRS website to make sure the money goes to the right account.

People should start getting the payments via direct deposit in April. Mailed checks will take longer to arrive. **Beware of scams**; the IRS will **not** contact you to ask for personal or bank information.

**Program End Date:** This is a one-time check.

**More Information:** The <u>2020 Coronavirus Stimulus Payment website</u> from Poverty Solutions and Civilla will take you through a step-by-step process to make sure you get your stimulus check as soon as possible.

# **MI Bridges**

**The Program:** MI Bridges is an online application that lets you apply for many programs, including:

- health care coverage through the Healthy Michigan Plan,
- food assistance.
- child development and care,
- cash assistance, and
- state emergency relief (SER)

Registering for a MI Bridges account allows you to:

- apply for benefits,
- check the status of your case, and
- explore other resources based on your location, needs, and circumstances.

**Eligibility Requirements:** You need to register for a MI Bridges account to see if you qualify for different assistance programs.

How to Access: Visit the MI Bridges website to register for an account or log in.

**Program End Date:** MI Bridges is a regular offering with no end date.

**More Information:** Watch this video to learn more about the features included in MI Bridges.

# Michigan 2-1-1

The Program: Michigan 2-1-1 can help you find local resources, including:

- basic human needs,
- physical and mental health resources,
- work support,
- access to services for non-English speakers,
- support for older people and people with disabilities,
- child and family support,
- suicide prevention, and more.

2-1-1 is directing people with coronavirus health-related questions to the Michigan Department of Health and Human Services hotline. The hotline is open seven days a week from 8 a.m. to 5 p.m. Call the hotline at 1-888-535-6136.

**Eligibility Requirements**: Michigan 2-1-1 is available to everyone.

**How to Access:** 2-1-1 is available 24/7, 365 days a year. If you need assistance but don't know how to find it, call 2-1-1. You also can text your ZIP code to 898211, search an <u>online directory</u>, and <u>live chat</u> with 2-1-1 online.

Program End Date: None

**More Information**: Visit the <u>Michigan 2-1-1 website</u> and <u>Michigan's coronavirus website</u>.

# **United Way's COVID-19 Community Response Fund**

**The Program:** United Way Worldwide created a COVID-19 response fund to support communities around the world. They have local funds in different counties in Michigan to support community partners. The United Way takes donations and volunteers to help.

**Eligibility Requirements:** United Way does not give financial assistance to individuals. However, people can call 2-1-1 or their <u>local United Way</u> to ask about different services. Anyone can donate to United Way or volunteer.

### **How to Access:**

- 1. To get help, call 2-1-1 or your local United Way
- 2. Agencies looking for funding should contact their local United Way
- 3. People who want to volunteer should visit United Way's Volunteer page
- 4. People who want to to donate should visit their **Donation page**

**Program End Date:** There is no set end date for the Community Response Fund.

**More Information:** List of local United Way agencies in Michigan counties. Please note: people in counties without a United Way office can go to their closest location.

# **Court Emergency Procedures**

**The Program:** Trial courts have to limit court activity to essential functions during the COVID-19 pandemic. Courts are using videoconferencing and other virtual methods to hold hearings.

**Eligibility Requirements**: A list of essential court functions is included in the <u>Michigan Supreme</u> Court order.

**How to Access:** To check the status of your criminal or civil case:

- 1. Go to Michigan Courts County Map website
- 2. Click on the county your criminal or civil case is in
- 3. From here you can:
  - a. Click on "Administrators" tab and call the number of the Court Administrator in your county to ask questions about your case
  - b. Click on "Location and Judges" tab and visit local courts' websites to get more information.

**Program End Date:** Court emergency procedures will be in place as long as Michigan's state of emergency lasts.

**More Information:** Court emergency procedures are explained on the <u>Michigan Courts</u> <u>COVID-19 website</u>.

# **Consumer Protections from Price Gouging**

**The Program:** Price gouging means raising prices for essential items during times of emergency or high demand. To stop price gouging, Gov. Whitmer increased restrictions on retailers and

resellers. Sellers can't increase the price of goods beyond what is fair. Gov. Whitmer's executive order states that:

- 1. A person must not resell a product in Michigan at a price that is "grossly in excess of the purchase price."
- A person must not sell any product at a price that is more than 20% higher than what the
  person offered for that product as of March 9, 2020, unless the person demonstrates the
  price increase is attributable to an increase in the cost of bringing the product to the
  market.

In addition, Michigan's Attorney General Dana Nessel is pushing for laws against price gouging.

**Eligibility Requirements:** Anyone can file a complaint against price gouging. All businesses in Michigan are subject to the executive order, and violating the order is a misdemeanor.

### How to report price gouging:

- Fill out the <u>Consumer Complaint/Inquiry Form</u> on the State of Michigan website for new complaints
- Call the Michigan Attorney General Office hotline at 877-765-8388

**Program End Date:** The executive order is set to expire May 15.

More Information: Read the full document of the latest executive order.

# Federal, State Tax Filing Deadlines Extended

**The Program:** The federal government moved the 2019 tax filing deadline to July 15. State income tax returns, city income tax returns, and related payments are also due July 15 or July 31.

Eligibility Requirements: None

**How to Access:** Everyone has until July 15 to file their federal taxes or make a payment. There is no penalty or fee if you wait until July to pay taxes. If you already filed a federal tax return and scheduled a payment for April 15, you can cancel it. To cancel the payment, call the IRS at 888-353-4537. If you are owed a refund, it will be processed as usual when you file your taxes.

**Program End Date**: New deadlines to file your federal, state and city taxes are in July.

**More Information**: Visit the <u>IRS website</u> and the <u>Michigan Department of Treasury Frequently</u> <u>Asked Questions page</u>.

### **Federal Student Loan Relief**

**The Program:** People who have federal student loans will not be charged **any** interest for six months. They do not have to pay their student loans for six months. Borrowers can pause their payments without being charged interest. People's wages, Social Security benefits, and tax refunds will not be garnished for student loan debt collection.

### **Eligibility Requirements:**

- Everyone with federal student loans will get this relief
- If you are on a Public Service Loan Forgiveness plan, skipped payments during this six-month period will still count as payments toward the loan forgiveness program.
- If you keep making payments, the full amount will go toward your principal balance during the six-month, 0% interest period.
- This six month period does not apply to Perkins loans, commercially-held Federal Family Education Loans, or private student loans

**How to Access:** Payments should automatically be paused. Beware of scams asking you to file paperwork or pay a fee to pause your student loan payments. Borrowers can contact their loan servicer for more information. If you want to keep making payments during this time, you will need to do so manually or restart auto-payments.

Program End Date: Sept. 30

**More Information:** More details are available from <u>U.S. News and World Report</u>. Contact your loan servicer to discuss your payment plan.

# **DETROIT ASSISTANCE PROGRAMS**

# **CARES Relief & Recovery Services**

**The Program:** Wayne Metro Community Action Agency is offering new CARES Relief & Recovery Services to help Wayne County residents get assistance with food and income, water and energy, rent and mortgage, property taxes, emergency plumbing repair, and funeral expenses.

**Eligibility Requirements**: Wayne County residents can apply for these services. Complete the <u>application form</u> to see if you qualify.

You are eligible for the assistance if you:

• Have income that's within 200% of the poverty line.

200% Federal Poverty Chart										
Number of Household Members	1	2	3	4	5	6	7	8	9	10
Income Limit	25,520	34,480	43,440	52,400	61,360	70,320	79,280	88,240	96,600	100,980

- Have been laid off from your job, lost hours at your job, or get unemployment.
- Have a child in Head Start or have a child who gets free or reduced lunches at school.
- Receive benefits from the Michigan Department of Health and Human Services, including SNAP, TANF, SDA, Medicaid, childcare benefits and other types of benefits.
- Are enrolled in other assistance programs like WRAP, MEAP and HUD programs that are based on how much income you have.

**How to Access:** Complete the <u>online application form</u>, or call the Wayne Metro CONNECT Center at 313-388-9799.

The CONNECT Center is open:

- 9 a.m. to 7 p.m. Monday through Friday
- 9 a.m. to noon on Saturdays

**Program End Date:** There is no end date for these assistance programs.

**More Information:** Visit the <u>Wayne Metro CARES website</u> for more information. Wayne Metro also is looking for partners to assist Wayne County residents during the COVID-19 pandemic, and more information on how to request funds and become a partner is <u>available online</u>.

# **Free Public Transportation**

**The Program**: All passengers can ride city buses for free during the COVID-19 pandemic. The bus schedule has been modified during this time.

To limit contact with bus drivers, riders should:

- Enter and exit the bus using the rear door,
  - People with disabilities who need to use the ramp can continue entering at the front of the bus
- Leave the seat behind the driver empty,
- Sit in every other seat, and
- Use the bus only for essential needs like going to the hospital, grocery store, work, or to care for a loved one.

**Eligibility Requirements**: Everyone can ride the bus for free.

How to Access:

- Most primary routes will operate during the week on a Saturday schedule
- The #40 Russell and #46 Southfield will run on a Monday through Friday schedule only
- The Sunday schedule will remain the same
- Certain express routes are suspended until further notice
- Detroit Department of Transportation's (DDOT) ADA paratransit services (Detroit MetroLift and New Freedom) will run as scheduled.
  - People who use these services should schedule trips by phone at (313) 208-7363
  - o Detroit MetroLift is available 24-hours a day, 7-days a week
  - New Freedom offers rides Monday through Saturday from 5 a.m. to 7 p.m.

The modified bus schedule is available online as well as at the Rosa Parks Transit Center.

**Program End Date:** There is no set end date to the new schedule, and rides are free during the COVID-19 pandemic.

**More Information:** Routes are changing a lot. Check the bus schedule before planning a trip by calling 313-933-1300 between 6 a.m. and 6 p.m. Monday through Friday or <u>visiting the DDOT website</u>. Also, visit Transportation Riders United's <u>Detroit Area COVID-19 Transit Service Update Center</u>.

# **Ban on Evictions and Foreclosures**

**The Program:** Wayne County will not foreclose on any properties in 2020. Also, the county will not hold the annual auction to sell properties in tax foreclosure. The 36th District Court in Detroit decided to:

- Stop eviction cases;
- Stop anyone, including police, from entering a residential property to remove a tenant; and
- Stop landlords from serving a demand for payment of rent during the eviction ban.

**Eligibility Requirements:** Detroit residents do not need to do anything to be protected from foreclosure or eviction. Back taxes must still be paid, even though properties are not facing foreclosure this year. Interest will keep building on the unpaid balance. Tenants still have to pay rent, and landlords may file for eviction after the ban ends.

**Program End Date:** Wayne County Treasurer's Office will be closed to the public until further notice. The county will not foreclose on properties through the end of 2020. The eviction ban lasts until May 15, and the court could delay hearing dates on pending or newly-filed eviction cases until May 17.

**More Information**: For information on tax payment options, visit the <u>Wayne County Treasurers'</u> <u>website</u>, email taxinfo@waynecounty.com, or call 313-224-5990. 36th District Court is not taking walk-ins until further notice. More information on the court's reduced operations is <u>available</u> <u>online</u>.

### **Coronavirus Water Restart Plan**

**The Program:** Detroit is turning on water in homes where it was previously shut off because of missed payments. The city banned water shutoffs during the COVID-19 pandemic. Under the Coronavirus Water Restart Plan, residents can pay \$25 to turn their water back on and then pay \$25 a month to keep their water on. After the COVID-19 pandemic, customers will be responsible for their full water bill.

**Eligibility Requirements:** Detroiters whose water was turned off due to missed payments can use this plan. Detroiters who received a door hanger notice that they are at risk of having their water shut off are also eligible.

### **How to Access:**

- Call Wayne Metropolitan Community Action Agency at 313-386-9727 to make an appointment to have your water restored.
- Once an appointment is made, the Detroit Water and Sewerage Department will begin the process of turning water back on or cancelling a pending shut off.
- Starting April 9, customers will need to pay a \$25 restoration fee up front.
- Customers will be required to pay \$25 per month on their water bill until the COVID-19 pandemic passes.

**Program End Date:** The State of Michigan stopped paying the \$25 water restoration fee on April 9. The Coronavirus Water Restart Plan will be in place during the COVID-19 pandemic. After that, customers will have to pay their full water bill. At that point, customers will be enrolled in payment assistance plans.

**More Information:** Call Wayne Metro at 313-386-9727 to make a water restoration appointment. For more information, visit the <u>Coronavirus Water Restart Plan website</u>. To pay your water bill, call the Detroit Water and Sewerage Department Customer Service Call Center at 313-267-8000 or <u>pay online</u>.

### Other Detroit Resources

<u>Southwest Detroit Community Care Registration Form</u>
Complete the form to offer a resource or request a need.

<u>Detroit-based COVID-19 mutual aid database</u>

COVID-19 resources from City of Detroit

Covid-313: A guide for Detroit families

Detroit food resource finder

**Detroit Housing Commision Wellness Packet** 

Metro Detroit Parent and Student COVID-Resource public Facebook group

COVID-19 resources for Wayne County, from state Sen. Stephanie Chang

<u>COVID-19 resource guide</u>, from city Council Member Raquel Castañeda-López

Resources for pregnant families during COVID-19 pandemic, from Birth Detroit

COVID-19 resources for immigrants, from Global Detroit, available in multiple languages

# FIND LOCAL RESOURCES

# Area Agency on Aging

Benzie County Mutual Aid Resources & Needs

Calhoun County COVID-19 Resources

From Peckham

# Friendly Caller Project

This program from SAGE Metro Detroit connects LGBTQ older adults in southeast Michigan during this time of social isolation.

Genesee County COVID-19 Resources

From Peckham

Kent County COVID-19 Resources

From Peckham

Greater Lansing area COVID-19 Resources

From Peckham

### St. Joseph County Community Resource Guide

From St. Joseph County Human Services Commission, the guide is organized by category. Download the PDF to access hyperlinks.

# Resource database for Wayne and Washtenaw counties

From Engage@EMU, the database is organized by category.

## **COVID-19 Resources for Immigrant Populations**

From Welcoming Michigan, the list of resources is for immigrant populations.

### Michigan COVID-19 Community Response

A group of community-based organizations from across the state compiled a list of community resources and outlined public policy proposals "focused on shoring up the economic and health foundation for ordinary families" during the COVID-19 pandemic.

# Map of local mutual aid groups

From Michigan Radio

# **GIVE BACK**

### Connect2Community volunteer portal

From University of Michigan's Ginsberg Center, find volunteer opportunities and donation needs from area nonprofits.

### Michigan COVID-19 Volunteer Hub

Trained medical professionals can register to assist hospitals in fighting COVID-19, and everyone can find out how they can help in their local communities, give blood, donate money or needed medical supplies, or assist public health officials in tracking infections.

### Red Cross blood donations

There is a severe blood shortage due to the COVID-19 pandemic. Schedule an appointment to donate blood.

### United Way's COVID Community Response Fund

Learn about opportunities to donate and volunteer.