# 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 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 <u>Disaster Distress website</u>

### 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

| UNEMPLOYMENT AND WORKER ASSISTANCE                               | 4  |
|--|----|
| Unemployment Insurance Expansions                                | 4  |
| FOOD ASSISTANCE  | 6  |
| Additional Assistance for SNAP Recipients                        | 6  |
| Pandemic Electronic Benefit Transfer (EBT)                       | 7  |
| Find Your Local Food Bank  | 7  |
| Double Up Food Bucks Spending Limit Increase                     | 8  |
| UTILITY AND HOUSING ASSISTANCE                                   | 8  |
| COVID Emergency Rental Assistance                                | 8  |
| Utility Payment Assistance                                       | 9  |
| Statewide Water Service Restoration                              | 10 |
| Keep Americans Connected Initiative (internet and phone service) | 10 |
| Federal Ban on Evictions   | 11 |
| Mortgage relief and ban on foreclosures                          | 12 |
| GENERAL ASSISTANCE   | 13 |
| Federal Stimulus Payments  | 13 |
| Expanded Child Tax Credit  | 14 |
| Expanded Earned Income Tax Credit                                | 14 |
| MI Bridges   | 15 |
| Michigan 2-1-1   | 15 |
| Federal Student Loan Relief                                      | 16 |
| DETROIT ASSISTANCE PROGRAMS                                      | 17 |
| CARES Relief & Recovery Services                                 | 17 |
| Coronavirus Water Restart Plan                                   | 18 |
| Other Detroit Resources  | 18 |
| FIND LOCAL RESOURCES   | 19 |
| Area Agency on Aging   | 19 |
| Benzie County Mutual Aid Resources & Needs                       | 19 |
| Calhoun County COVID-19 Resources                                | 19 |
| COVID-19 Resources for Immigrant Populations                     | 19 |
| Friendly Caller Project  | 19 |
| Genesee County COVID-19 Resources                                | 19 |
| Kent County COVID-19 Resources                                   | 19 |
| Greater Lansing area COVID-19 Resources                          | 19 |
| Michigan COVID-19 Community Response                             | 19 |
| Oakland County COVID Response Network                            | 20 |

Updated: March 18, 2021, 9:30 a.m.
St. Joseph County Community Resource Guide 20
Resource database for Wayne and Washtenaw counties 20

Resource database for Wayne and Washtenaw counties

GIVE BACK

Connect2Community volunteer portal

Michigan COVID-19 Volunteer Hub

Red Cross blood donations

United Way's COVID Community Response Fund

20

# **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. Under the Pandemic
  Unemployment Assistance program, people who are self-employed, part-time employees
  or gig workers who are not normally eligible for state unemployment insurance are
  now eligible for assistance.
- Michiganders receiving Pandemic Unemployment Assistance can now receive assistance for up to 79 weeks, under the American Rescue Plan of March 2021. This means most Michiganders receiving PUA should be able to continue to receive benefits, if needed, until Sept. 6, 2021. It is possible you could run up against time limits if you've been receiving PUA since the retroactive start date of Jan. 27, 2020.
- The American Rescue Plan provides \$300 in federal money in addition to state unemployment payments through Sept. 6. From April through July 2020, unemployed workers received an extra \$600 per week from the federal government on top of Michigan's payments. From August 2020 through December 2020, there was no supplemental federal payment, though workers remained eligible for state benefits. In late December 2020, the federal government began providing unemployed workers with an additional \$300 per week through March 2021, and the American Rescue Plan continues this extra funding through Sept. 6.
- People who received unemployment insurance payments in 2020 will not pay federal income tax on the first \$10,200 in payments. If you've already filed your 2020 tax return, you can amend your return to claim this exemption.

**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.

If you refused to return to work or accept a job offer because your workplace was not complying with local, state and federal COVID-19 guidelines, you may be eligible for unemployment insurance, if you can <u>verify your claim about safety concerns</u>.

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 the extra federal unemployment payments. 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.

**Program End Date:** Workers who lost their job between Jan. 27, 2020, and Sept. 6, 2021, can get the expanded unemployment benefits. Workers must file a claim within 28 days of their last day worked. The expanded unemployment benefits under the American Rescue Plan are set to expire Sept. 4, 2021.

**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>.

# **FOOD ASSISTANCE**

# **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 starting in March 2020 for as long as the state of emergency continues. In January 2021, the maximum amount was increased by 15%, and the American Rescue Plan Act passed in March 2021 keeps the increased SNAP amounts through September.

**Eligibility Requirements:** Income limits for Michigan's food assistance program are <u>listed here</u>. Below is the new maximum monthly benefit amount SNAP recipients will receive in 2021, based on their household size:

One person: \$234
Two people: \$430
Three people: \$616
Four people: \$782
Five people: \$929
Six people: \$1,114
Seven people: \$1,232
Eight people: \$1,408

**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 MI Bridges.

**Program End Date:** The new maximum SNAP amounts will be offered through September 2021. 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.

# **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 in pre-kindergarten through 12th grade who get free and reduced-price school meals can get this benefit.
- Families will receive an estimated \$127.53 monthly for each eligible child who has no
  in-person classes and attends a school that is fully virtual. Families will get about \$77.06
  for each eligible child who attends a school with a hybrid schedule of in-person and
  remote learning. Monthly benefits will vary based on the number of school days in each
  month.

### **How to Access:**

- Families that already have an EBT card (or Bridge Card) will automatically get the extra benefits on their EBT card starting in April 2020.
- Families that do not have an EBT card should have received one in the mail by the first week of May 2020.
- People can use the EBT card to purchase food at any store that takes SNAP.

**Program End Date:** The payments will continue through the end of the 2020-21 school year in June 2021.

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

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

**The Program:** Food banks have remained open through 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**

# **COVID Emergency Rental Assistance**

**The Program:** Michigan's new COVID Emergency Rental Assistance program will provide money for eligible renters and landlords to help cover rent and utility bills. This replaces Michigan's Eviction Diversion Program, which closed in December 2020.

Depending on income level and household size, you get 10-12 months worth of rental assistance and up to \$2,500 for utility assistance.

**Eligibility Requirements:** Renters who are currently in the process of being evicted will be given priority. The rental assistance will go to people who:

• Make 80% of the Area Median Income (AMI) or less,

- Have qualified for unemployment benefits, lost at least 10% of the household income, taken on significant costs (over \$500), or experienced other financial hardship (over \$500) directly or indirectly related to the pandemic, AND
- Have a past due utility or rent notice.

To prove you're eligible, you will need:

- A completed CERA tenant application,
- Copy of past-due rent notice, a notice to quit or a court ordered summons, complaint or judgement,
- Copy of state ID or passport for the tenant applicant (with proof of residency if address does not match the unit),
- Most current copy of lease agreement in tenant's name (if a written lease was completed),
- Proof of earned and unearned income for household members who live at the property and are over the age of 18,
- Household income/benefits (unemployment, SSI, etc.) for one month, OR
  - Copy of submitted 2020 IRS form 1040 (first two pages) OR
  - Food Assistance Program Notice of Case Action form (only applicable for households with 3 or less people),
- Copy of ALL utility statements the tenant is responsible for, if applicable, and
- Copy of internet bill/statement, if applicable.

Landlords have a separate CERA application process, and they will need to show a copy of the lease, the tenant's payment history in 2020 and 2021, W-9, and verification of court costs, if applicable.

You are not eligible for CERA if: you make more than 80% of AMI; you cannot demonstrate a COVID-19 hardship; you are a homeowner, land contract holder, or live in a commercial property; or if you are not behind on either rent or utility bills.

**How to Access:** Starting March 15, contact your <u>local housing agency</u> for more information on rental assistance and the CERA application. The Michigan Housing and Development Authority is planning to open an online application system at the end of March or early April.

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

**More Information**: Visit the <u>CERA website</u>.

# **Utility Payment Assistance**

**The Program:** DTE and Consumers Energy are offering new payment assistance options during the COVID-19 pandemic.

**Eligibility Requirements:** Both companies suspended shutoffs of electricity or natural gas through June 1, 2020, for people with low incomes and senior citizens who did not pay their bills.

Now both companies are offering personalized assistance options for people having trouble paying their bills.

### **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:** No set end date.

**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 was required to restore your water from March 28 to Oct. 12, 2020, under an executive order from Governor Whitmer. When the Michigan Supreme Court ruled on Oct. 12, 2020, that the governor's executive orders were unconstitutional, this water restoration requirement was canceled. In December 2020, state lawmakers renewed the ban on water shutoffs through March 31, 2021.

**Eligibility Requirements:** Everyone should have had their water turned back on between April and October 2020 and from January through March 2021, 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 COVID-19 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 were supposed to restore water by April 12. In December 2020, state legislators passed the Water Restoration Act that prevents utility companies from shutting off water service due to nonpayment and requires water restoration in some circumstances through March 31, 2021.

More Information: Contact your water supplier if you are having trouble paying your bill.

# **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> Connected Pledge.

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.

### **Federal Ban on Evictions**

**The Program**: A new federal ban on evictions runs through March 31, 2021. Funding to help pay back rent through Michigan Eviction Diversion Programs ended Dec. 31, 2020. A new rental assistance program is being developed for Michigan renters, and details are not yet available.

**Eligibility Requirements**: Tenants must prove to their landlords they're eligible to avoid eviction, by meeting these five requirements set by the Centers for Disease Control and Prevention (CDC):

- Show you have used your "best efforts" to obtain government rent assistance.
- Expect to earn less than \$99,000 in 2020, or \$198,000 if you're married and filing a joint tax return. If you received a federal stimulus check, you likely meet this income requirement. If you were not required to report any income to the IRS in 2019, you're eligible.
- Be experiencing a "substantial" loss of income, a layoff or "extraordinary" out-of-pocket medical expenses.
- Make your best effort to make timely partial payments of rent.
- Show that eviction would lead to homelessness or force you to move to a place that is
  more expensive or increase your chances of getting sick from moving to a place where
  you're close to others.

<u>This form</u> can help you determine if you're eligible. If you think you're eligible, you can <u>sign this</u> <u>declaration</u> from the CDC and send it to your landlord.

**How to Access**: During the eviction ban, people still have to pay rent. If you fell behind on rent and are now facing eviction, contact your county's <u>Housing Assessment and Resource Agency</u> to ask about rental assistance.

<u>Sign the CDC declaration form</u> and submit it to your landlord or property manager to avoid eviction. Every adult on the lease or rental agreement should sign the declaration.

**Program End Date**: The latest federal eviction ban lasts through March 31, 2021.

More Information: Michigan Legal Help has helpful information.

# Mortgage relief and ban on foreclosures

**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 includes a ban on mortgage foreclosures for properties with federally-backed mortgages and a ban on evictions from 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 June 30, 2021. 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.

# **GENERAL ASSISTANCE**

# **Federal Stimulus Payments**

**The Program:** The American Rescue Plan Act of March 2021 includes stimulus checks of \$1,400 per person, including adults and dependents, even those 17 or older. Previous stimulus checks, also called Economic Impact Payments, included:

- \$600 per person, including most adults and children under 17, approved in the winter of 2020-21; and
- \$1,200 per adult and \$500 per child under the age of 17, approved in spring 2020.

Eligibility Requirements: To get the stimulus checks, you must:

- Have a Social Security Number (SSN);
- Be a U.S. resident;
- Make less than \$75,000 (for an individual), \$150,000 (for married couples, filing jointly), or \$112,500 (for single, head of household) in tax year 2019 or 2020.

If you earn more than that, you may receive a partial payment. People who earn \$80,000 (for individuals) or \$160,000 (for married, filing jointly) will not receive the March 2021 stimulus check.

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 should receive the second and third stimulus payments, but not the first one.

**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 your stimulus checks**. You need to file taxes for 2020, and claim the Recovery Rebate Credit to receive the money.

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

Beware of scams; the IRS will not contact you to ask for personal or bank information.

**Program End Date:** If you did not receive the full amount of your stimulus check in 2020, you may be eligible to claim the money through a <u>Recovery Rebate Credit</u> when you file your 2020 taxes.

**More Information:** Check the status of the latest stimulus check on the <u>IRS website</u>. The <u>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. Accounting Aid Society can help with tax preparation for free <u>online</u> or by calling 313-556-1920.

## **Expanded Child Tax Credit**

**The Program:** The American Rescue Plan Act of March 2021 expands the child tax credit so parents will receive \$3,000 per child ages 6 to 17 and \$3,600 per child younger than 6 for the tax year 2021. This money will be distributed in monthly payments, possibly starting in July. For example, if you're eligible for a \$3,000 credit, you would receive \$250 per month.

**Eligibility Requirements:** You qualify for the full child tax credit if you make less than \$75,000 a year, or \$150,000 a year if you're married and file your taxes jointly.

People who make more than that — up to \$95,000 per person or \$170,000 per couple — would receive smaller tax credits, based on their income. Families who earn too much to qualify for the expanded child tax credit could still claim the base \$2,000 credit for their children, if their incomes are below \$200,000 for single taxpayers and \$400,000 for married couples.

People who are not employed and have no income can claim the expanded child tax credit.

**How to Access:** The IRS is expected to create an online portal with more information about how to access the expanded child tax credit. This information is not available yet.

Monthly payments for the child tax credit could begin in July, and the rest of the credit would be paid in people's 2021 tax returns.

Program End Date: The expanded child tax credit is set to expire after 2021.

**More Information:** Visit the <u>IRS website</u> for more information. Accounting Aid Society can help with tax preparation for free <u>online</u> or by calling 313-556-1920.

# **Expanded Earned Income Tax Credit**

**The Program**: The American Rescue Plan stimulus package passed in March 2021 made more people eligible for the Earned Income Tax Credit (EITC) and increased the amount of the credit for working adults without children from \$543 to \$1,500 for the 2021 tax year.

**Eligibility Requirements**: Now, adults without children who make up to \$21,000 a year for a single person (\$27,000 for a couple) can receive the Earned Income Tax Credit.

Young adults (age 19-24) without children who are working and not full-time students also are eligible now, and there is no maximum age limit for claiming the EITC.

See the income limits and tax credit amounts based on family size.

**How to Access**: Claim the Earned Income Tax Credit on your 2021 tax return in the spring of 2022.

**Program End Date**: The expanded eligibility requirements are in effect for the 2021 tax year...

**More Information**: The <u>IRS website</u> will be updated when more information is available. Accounting Aid Society can help with tax preparation for free <u>online</u> or by calling 313-556-1920.

# **MI Bridges**

**The Program:** MI Bridges is an online application that lets you apply for many assistance 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 Michigan 2-1-1 website and Michigan's coronavirus website.

### Federal Student Loan Relief

**The Program:** People who have federal student loans will not be charged **any** interest through Sept. 30, 2021. They do not have to pay their student loans through Sept. 30, 2021. 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 keep making payments, the full amount will go toward your principal balance during the 0% interest period.
- This 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: This student loan relief has been extended through Sept. 30, 2021.

**More Information:** 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<br>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>.

### **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.
- 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:** In December 2020, city officials announced there will be no residential water shutoffs through 2022, and they're working on a plan to permanently end water shutoffs.

**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**

Detroit-based COVID-19 mutual aid database

COVID-19 resources from City of Detroit

Detroit food resource finder

<u>Detroit Housing Commision Wellness Packet</u>

Metro Detroit Parent and Student COVID-Resource public Facebook group

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

COVID-19 resource quide, from city Council Member Raquel Castañeda-López

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

<u>COVID-19 resources for immigrants</u>, from Global Detroit, available in multiple languages

<u>Free legal services</u> available for seniors, those with low income, and survivors of domestic violence and sexual assault in Oakland, Macomb, and Wayne counties, from Lakeshore Legal Aid. Call the Counsel and Advocacy Law Line at 888-783-8190. (<u>CALL flyer</u>) (<u>CALL flyer in Spanish</u>)

# **FIND LOCAL RESOURCES**

### Area Agency on Aging

Benzie County Mutual Aid Resources & Needs

### Calhoun County COVID-19 Resources

From Peckham

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

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

### 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

### 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.

### Oakland County COVID Response Network

### 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.

# **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.