

**COVID-19 CRISIS TEAMSTERS JOINT COUNCIL 10
MEMBER
ASSISTANCE INFORMATION
MARCH 17, 2020***

CHECK BACK FOR FURTHER UPDATES

Members should file for unemployment immediately upon notice from company regarding your employment status

The 1 Week waiting period and work search rules will soon be suspended but has not been suspended as of Tuesday March 17.

TABLE OF CONTENTS

- UNEMPLOYMENT ASSISTANCE
- MEMBER EAP ASSISTANCE
- FOOD ASSISTANCE
- HEAT ASSISTANCE
- PAYING OTHER UTILITIES
- RENT/MORTGAGE, CHILD SUPPORT, MASSHEALTH, LEGAL
- GENERAL BUDGET ADVICE
- DEALING WITH CREDITORS

UNEMPLOYMENT

Apply for unemployment online: <https://www.mass.gov/unemployment-benefits-for-claimants> If you get stuck because you can't remember an old password or Telecert PIN number, call 617-626-6422.

You can Apply for unemployment over phone: (617) 626-6800 if you need to CHECK A CLAIM call (617) 626-6800

The 1 Week waiting period and work search rules will soon be suspended but have not been suspended yet. To apply for unemployment, you need to provide personal information including your Social Security number, birth date, home address, email address (optional), and phone number.

You also need information about your employment history from the last 15 months, including:

- Names of all employers, plus addresses and phone numbers
- Reasons for leaving those jobs
- Work start and end dates
- Recall date (if you were laid off but have a set date to return to work)

MASSACHUSETTS GUIDE TO UNEMPLOYMENT

<https://www.mass.gov/doc/what-to-do-if-youve-become-unemployed-in-massachusetts/download>

TEAMSTERS LOCAL 25 MEMBER (EAP) ASSISTANCE

The Teamsterscare EAP team is available to offer emotional health assistance. Please ask staff, members and family members to contact **EAP at 1-800-851-8326** with any issues or concerns. www.teamsterscare.com/benefit-providers/eap/

FOOD ASSISTANCE

Apply for SNAP/Food stamps. (877) 382-2363 or go online

<https://www.mass.gov/snap-benefits-food-stamps>

To apply for SNAP benefits, you need to provide personal information. This includes your Social Security number, birth date, home address (if you have one), income, and expenses. SNAP has certain income guidelines. You can [view the SNAP eligibility charts](#) to find the guideline that applies to your household.

- a) [Healthy Incentives Program](#) earn money when buying healthy food
- b) WIC: <https://www.mass.gov/wic-information-for-participants>

Find a food bank: <https://www.gbfb.org/need-food>

City of Boston Food Map: City food <https://www.boston.gov/departments/food-access#food-resources-maps>

HEAT ASSISTANCE

**1. NATIONAL GRID IS SUSPENDING ALL COLLECTIONS UNTIL FURTHER NOTICE
EVERSOURCE IS SUSPENDING ALL DISCONNECTIONS UNTIL FURTHER NOTICE**

2. Apply for Fuel Assistance. (800) 632-8175 <https://www.mass.gov/how-to/apply-for-home-heating-and-energy-assistance>

2. City of Boston resources: <https://www.boston.gov/departments/311/home-heating-help-tenants>

3. Other cities and towns: [Service Providers by Town](#)

PAYING UTILITIES

1. Electric

A. **Neighbor energy fund:** <http://www.magoodneighbor.org/assistance.html>

B. **Other financial assistance:** Mass SAVE <https://www.masssave.com/> or Citizens Energy: <http://citizensenergy.com/assistance-programs>

C. **Pay something.** Pay what you can. Depending on your bill and your account, even making a partial payment may cause them to just roll over the rest of the bill to the next month.

D. **Defer your payments.** Once you miss a payment, you can call and arrange for a payment plan where they will take your current bill and split it up over six months.

2. Cable/Phone Companies

A. **Lower your bill.** If you qualify for any type of assistance from state or federal government, you can apply for and receive a 12-month low income discount on your cable bill.

B. **Call to negotiate a lower rate.** Tell them you will cut off the cable if you can't negotiate a lower rate. They will move you to a different number where you will get new, lower options for your service.

C. **Defer your payments.** Call and explain you are on strike and will win, and be back to work with a better contract, but you need to negotiate a different, lower payment for now.

PAYING RENT/MORTGAGE

Get a copy of the letter from the union/hotel to let your landlord or mortgage holder know you are out of work.

1. MA Housing Court is putting off almost all evictions between now and April 21
2. **Mortgage: Federal HUD helpline, available 24 hours a day: 888-995-HOPE**
3. **Rental assistance and rehousing: MA Division of Housing Stabilization: 877-418-3308**
4. **Local Mortgage Councilors:**
<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?&webListAction=search&searchstate=MA&filterSvc=dfc>

5. **Boston Renters:** For Boston residents, go to <https://www.boston.gov/how-respond-eviction> and call 617-635-4200, in addition the following landlords will not be evicting Boston tenants throughout the crisis: Trinity Financial, Winn Companies, The Community Builders, and all CDCs, 7. **Other renters:**
<https://www.mass.gov/eviction-for-tenants>

If you have a notice to quit the premises, please call our Legal Fund, 617-367-1100x780 and ask for Ed Regan. If they can't help and/or you need mediation services to provide conflict resolution with a landlord call Community Dispute Settlement Center, Inc: (617) 876-5476 or Somerville Mediation Program: (617) 625-6600

MASS HEALTH

1. Eligibility is extended to April 25th
2. Call (800) 841-2900 or go online <https://login.mahix.org/app/index.html>

CHILD SUPPORT ASSISTANCE

1. **Child Support:** Call 211 or go to <https://mass211.org/>
2. **Child care support:** Call 211 or go to <https://www.mass.gov/guides/early-education-and-care-financial-assistance-for-families>
3. **If you have a court order to pay child support, please call our Legal Fund, 617-367-1100x780 and ask for Ed Regan.**

OTHER LEGAL

If you work for a Teamsters Local 25 Employer that belongs to the Pre-Paid Legal, please call Regan Associates, LLC at 617-367-1100. Additionally, you may call Greater Boston Legal Services: 800-323-3205.

GENERAL BUDGET ADVICE

Living on a reduced income requires your utmost caution and skill in managing your money. There are many resources to help you, but first you must plan ahead.

- ✓ **Set up a realistic budget plan** allowing for basic needs such as: food, shelter, utilities and medical care.
- ✓ **Prioritize your bills.** When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation.
- ✓ Before your bills become due, **notify your creditors, lenders and/or landlord** that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations.
- ✓ **Maintain accurate files.** Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes

including the representative's name, title, and phone number. Follow up any phone conversations in writing.

- ✓ **Stay organized.** Keep everything in one place. Write a summary list of your financial plan for quick reference.
- ✓ **Keep your end of the bargain.** If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.
- ✓ **Avoid making unnecessary purchases on credit.**
- ✓ **Get budget counseling** if you are having difficulty. For financial counseling, debt management and consumer education, call:

Action for Boston Community Development

Credit Advising and Financial Coaching

617-348-6583

- ✓ If you need help with a consumer problem, contact:

MA Attorney General's Consumer Hotline

(617) 727-8400

Your rights under the Fair Debt Collection Practices Act

While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practices Act (FDCPA) prohibits any kind of harassment.

The FDCPA applies to any personal, family, or household debt and covers debt collectors who regularly collect debt for others, but not the creditors themselves or their lawyers.

If you find yourself on the receiving end of a collection call, you might wish to know:

- ? **When can a collector contact me?** Unless you give them permission to do otherwise, debt collectors can only contact you between 8:00 a.m. and 9:00 p.m. They may not communicate with you by postcard.
- ? **Can collectors contact me at work?** A collector may not contact you at work if they know your employer disapproves.
- ? **What constitutes harassment under the FDCPA?** Collectors may not use profane language or threaten you with violence. In many instances, it prohibits the publication of a list of consumers who allegedly refuse to pay debts. Collectors may not threaten to take your property unless they are actually able to do it.
- ? **Can collectors contact my family or friends?** Debt collectors can contact other people but only to ask for information on how to locate you. In most cases, the collector may not divulge the reason for the call to anyone other than you or your attorney.
- ? **Can I get a collector to stop contacting me?** Debt collection agencies are required to honor written requests to stop contacting consumers. Please be aware that sending a “cease and desist” letter does not relieve you of your responsibility. You will still owe the money, and the company may pursue collection efforts.