

COVID-19 CRISIS TEAMSTERS LOCAL 25 MEMBER ASSISTANCE INFORMATION As of Friday March 27, 2020

Coronavirus Aid, Relief, and Economic Security Act (CARES Act)

The CARES Act was passed by the Senate and Congress and signed into law by the President of the United States. This Stimulus Package is one way to lessen the negative economic impact the Coronavirus has had on Working Families in the United States. Below is a brief synopsis with some helpful links for Members to determine what they would be eligible for.

Examples of relief amount aka “recovery rebates”

Tax return filing as single

- \$1,200 a single filer whose **adjusted gross income** (AGI) is less than \$75,000
- Single filer would receive a reduced amount if (AGI) is less than \$99,000
- eligible filers with dependent children would receive \$500 per child
- Single filer whose AGI is more than \$99,000 would be ineligible and not receive a payment

Tax return filing as married/joint

- \$2,400 to married couples whose **adjusted gross income** (AGI) is less than \$150,000
- Married couples who file a joint return would receive a reduced amount if their (AGI) is less than \$198,000
- eligible filers with dependent children would receive \$500 per child
- Married couples whose AGI is more than \$198,000 would be ineligible and not receive a payment

Tax return filing as “Head of Household”

An individual who filed as "head of household" and earned \$112,500 or less would receive \$1,200

“Recovery Rebates”

- Eligibility is based on “adjusted gross income” from your most recent federal tax return. 2018 return or 2019 return if filed this year.
- Within three weeks a one-time payment will be direct deposited into the bank account that is on file with the IRS. If no previous direct deposit on file, the IRS will mail a check to the “last known address”. Further guidance can be found at www.irs.gov/coronavirus
- Payment will not be taxable income

Helpful links and Stimulus Calculator

smartasset.com/financial-advisor/coronavirus-stimulus-package

www.washingtonpost.com/graphics/business/coronavirus-stimulus-check-calculator/

www.nytimes.com/article/coronavirus-stimulus-package-questions-answers.html

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UNEMPLOYMENT

NEW, ENHANCED UNEMPLOYMENT BENEFITS

Upon signing of the CARES Act, there are expected provisions that will include an additional \$600 per week in unemployment insurance benefits through July 31, 2020. Through the Pandemic Unemployment Assistance Program, the act provides up to 39 weeks for people who qualify for regular unemployment compensation.

To those collecting Unemployment Insurance prior to the Governor's Emergency declaration of March 10, 2020; the Pandemic Emergency Unemployment Compensation program is expected to provide 13 weeks of additional unemployment insurance to those who've either used up their benefits or don't meet the eligibility requirements.

SPECIAL COVID 19 UNEMPLOYMENT INFO

<https://www.mass.gov/info-details/massachusetts-covid-19-unemployment-information>

File your claim 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.

PASSWORD RESET INFORMATION: If you have to reset your password please click here <https://www.mass.gov/how-to/reset-your-ui-online-password-as-a-claimant>

Contacting DUA with other questions. NOTE THIS IS NOT TO FILE A CLAIM

<https://www.mass.gov/forms/covid-19-department-of-unemployment-assistance-contact-request>

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

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

Teamster Member Rights and Employer Responsibilities during the COVID 19

Massachusetts Resources

Attorney General

Guidance and FAQ: information regarding Unemployment, Layoffs

www.mass.gov/doc/covid-19-fld-faqs/download

www.mass.gov/service-details/frequently-asked-questions-about-covid-19-employee-rights-and-employer-obligations

Federal Resources

US Department of Labor <https://www.dol.gov/agencies/whd/pandemic>

Families First Coronavirus Response Act (FFCRA)

As of April 1, 2020, the FFCRA goes into effect requiring certain employers to provide employees with paid sick leave or expanded family & medical leave for specified reasons related to COVID-19. The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees.

Click below for important FFCRA provisions including benefits and eligibility.

www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave

www.dol.gov/sites/dolgov/files/WHD/posters/FFCRA_Poster_WH1422_Non-Federal.pdf

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. <https://www.teamsterscare.com/coronavirus-outbreak-teamsterscare-tips-and-resources/>

Please Note: RAFT, normally held on Wednesday evenings at the Teamsters Local 25 Union Hall, is cancelled until further notice.

FOOD ASSISTANCE

Apply for SNAP/Food stamps. (877) 382-2363 or go online 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: www.mass.gov/wic-information-for-participants

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

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

Massachusetts Teamsters Local 25 Members with CDL A and CDL B Licenses

Massachusetts CDL holder who's license expires between March 1, 2020 and April 30, 2020 will receive an automatic 60-day extension. This extension will apply to CDL permit holders as well. Information can be found here:

www.mass.gov/info-details/rmv-covid-19-information

Additionally, the Massachusetts Registry of Motor Vehicles will open the RMV service centers in Milford and Wilmington to *exclusively* perform commercial license/permit transactions.

Hours at the CDL-Only Branches will be 9am-5pm as of Monday March 23, 2020

Wilmington Branch 355 Middlesex Avenue Wilmington, MA 01887

Milford Branch 14 Beach Street Milford, MA 01757

For the latest on FMCSA regulations please click:

www.fmcsa.dot.gov/emergency/expanded-emergency-declaration-under-49-cfr-ss-39023-no-2020-002-relating-covid-19

Income Tax Return Deadlines

Federal Income Tax Deadline is now **July 15, 2020**

www.irs.gov/newsroom/tax-day-now-july-15-treasury-irs-extend-filing-deadline-and-federal-tax-payments-regardless-of-amount-owed

Massachusetts Income Tax Deadline is now **July 15, 2020**

www.mass.gov/info-details/important-covid-19-coronavirus-response-update-from-dor

Rhode Island Income Tax Deadline is now **July 15, 2020**

www.tax.ri.gov/COVID/

New Hampshire Income Tax Deadline remains **April 15, 2020** as of 3/27/20 please check this link for future updates: www.revenue.nh.gov/

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 www.mass.gov/how-to/apply-for-home-heating-and-energy-assistance

2. City of Boston resources: 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: www.magoodneighbor.org/assistance.html

B. Other financial assistance: Mass SAVE www.masssave.com/ or Citizens Energy: 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 your current situation and that you would like to negotiate a different, lower payment for now.

PAYING RENT/MORTGAGE

If you are facing unemployment, get a copy of the letter from your employer to let your landlord or mortgage holder know you are out of work. There is an eviction moratorium in effect in Boston for 90 days starting the week of 3/16. Massachusetts has an effective eviction moratorium in place because the MA Housing Courts are closed. If your employer is uncooperative, please call your Business Agent 617-241-8825.

1. MA Housing Court has a moratorium in place because they are closed.
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:**
apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?&webListAction=search&searchstate=MA&filterSvc=dfc
5. **Boston Renters:** For Boston residents, go to www.boston.gov/how-respond-eviction 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:** www.mass.gov/eviction-for-tenants

If you have a notice to quit the premises and you work for a Teamsters Local 25 Employer that belongs to the Pre-Paid Legal, please call Regan Associates, LLC at 617-367-1100. 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 login.mahix.org/app/index.html**

CHILD SUPPORT ASSISTANCE

1. **Child Support:** Call 211 or go to mass211.org/
2. **Child care support:** Call 211 or go to www.mass.gov/guides/early-education-and-care-financial-assistance-for-families
3. **If you have a court order to pay child support and you** work for a Teamsters Local 25 Employer that belongs to the Pre-Paid Legal Plan, please call Regan Associates, LLC at 617-367-1100.

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.