



CARE NETWORK

COVID-19 FINANCIAL RELIEF AND STRATEGIES

Summary

Currently, there are a number of measures being considered to help families financially over the coming weeks. So far, most larger companies that are closing are committing to pay their employees. Retail and service industries like restaurants, movie theaters, etc., will be the hardest hit, especially in areas that are requiring those establishments to eliminate in-person service or shut down completely.

People who anticipate having trouble making payments should review the “Steps to Take” list below. They should also seek financial assistance options in their areas (see “Financial Assistance Resources” section below).

If you would like to speak with someone about finances, please contact [Erin Nash](#), Care Ministry Director at Southside Church.

Steps To Take If You’re Concerned About Paying Bills

- Get clarity, where possible, from your income sources as to what the reality will look like over the coming weeks.
- Cut spending to bare necessities. If you can’t pay all of your bills, [Dave Ramsey](#) recommends you spend your money on these four items first and in this order:
 - Food
 - Utilities
 - Shelter
 - Transportation
- If you’re still not able to cover all of your expenses, identify payments that can be deferred:
 - Call creditors to explain your situation. You can ask for temporary relief on your monthly payments. If you are able to send a smaller amount than your typical monthly payment, they may be more willing to work with you.
 - If you have federal student loans, you can forbear (interest accrues) or defer (interest doesn’t accrue on subsidized federal loans) your loan payments.

- If you're paying extra on debt(s) right now and have less than one to two months' worth of expenses in an emergency fund, it might not be a bad idea to temporarily stop extra payments and then restart them once things settle down.
- [Enroll for health insurance](#), if you can.
- Use this week to get a game plan together and gather information, as there may be more changes coming.

National Relief Measures

- **Free COVID-19 testing** to anyone, regardless of insurance status.
- The tax-filing deadline has been moved from April 15 to July 15 for both Federal and Georgia.
- Send **stimulus checks** directly to American households. [Use this calculator](#) to estimate how much your family will receive.
- [Bank of America](#), Wells Fargo, and Ally Bank have all said that if customers are having trouble making payments on loans (mortgages, credit cards, personal loans, auto loans, etc.) to call them to find out what options are available.
- **Foreclosures and evictions** will be suspended for 60 days on all HUD-owned properties and mortgages backed by the FHA, Fannie Mae, or Freddie Mac. Additionally, homeowners are eligible for a forbearance plan to reduce or suspend their mortgage payments for up to 12 months. Borrowers should contact their loan servicer to ask about this.
- Suspend Federal **student loan** payments through September 30 with no accrual of interest on these loans. Borrowers should contact their loan servicer to ask about this.
- Individuals that apply for **unemployment insurance** will receive an additional \$600/week for up to four months on top of what they would normally receive from unemployment benefits. Self-employed workers and independent contractors are eligible for this program.

Local Relief Measures

- Rent
 - Atlanta Mayor Keisha Lance Bottoms has issued an executive order pausing residential evictions and filings for 60 days.
- Utilities
 - As of March 14, 2020, Georgia Power has temporarily suspended residential and business disconnections as a result of COVID-19.
 - Effective March 14, Atlanta Gas Light Co. has voluntarily suspended service disconnections for residential and commercial customers for non-payment. Atlanta Gas Light's marketers include local companies such as Gas South and Georgia Natural Gas.
- Cell Phone/Internet
 - Xfinity will not disconnect or add late fees for customers who contact the company. Customers will have unlimited data for 60 days, and Xfinity Wi-Fi hotspots will be free for anyone. New customers will also get access to 60 days of free Internet Essentials service (25 Mbps).

- AT&T, Verizon, and Sprint will not terminate or add late fees for the next 60 days. Public Wi-Fi hotspots are also open.
- T-Mobile has introduced T-Mobile Connect, which is their lowest-priced smartphone. They have also added lowest cost options for Metro by T-Mobile to help ensure everyone has a low-cost option to stay connected during such difficult times.
- Unemployment Insurance
 - Go to: [How to file an unemployment claim](#) with the Georgia Department of Labor.
 - For people that don't qualify for traditional unemployment, like freelancers, [here's another option](#).
- Small Businesses
 - Contact the [Georgia Small Business Development Center](#) for free guidance.
 - [Small Business Administration](#)

Financial Assistance Resources

- Sites to Find Financial Assistance Resources
 - [auntbertha.com](#)
 - [unitedwayatlanta.org](#) or dial 211 from any phone
- Food Pantries/Rent and Utility Assistance
 - [LIHEAP](#): (The Low-Income Home Energy Assistance Program) is a federally funded energy assistance program that helps low and fixed-income families meet their energy needs during the heating season. Eligibility is based on several factors, including fuel type, geographic region, household size and income. Call 404-657-3426 or 877-423-4746.
 - [H.E.A.T.](#): (Heating Energy Assistance Team) Call 678-406-0212 (option 1).
 - [Project Share of the Salvation Army](#) Call 800-257-4273.
 - [St. Vincent de Paul of Georgia](#) Main Line: (678) 892-6160; Assistance Line: (678) 892-6163.
 - [Meals on Wheels Atlanta](#) 404-351-3889.
 - [Veterans Support Group](#) 770-284-3306.
- Student Meals
 - **Coweta County Schools**: While schools are closed, Coweta County Schools are providing free meals to all children 18 and under or under the age of 21 for youth with special needs. On weekdays from 11 am - 12 pm, visit one of the following schools for meal drive-thru service: Newnan High School, Arnco-Sargent Elementary School, Ruth Hill Elementary School, Jefferson Parkway Elementary School, Smokey Road Middle School, Winston Dowdell Academy, and East Coweta High School.
 - **Fayette County Schools**: While schools are closed, Fayette County Schools are providing free meals to all children 18 and under or under the age of 21 for youth with special needs. Weekdays from 11 am - 1 pm, visit one of the following schools for meal drive-thru service: Spring Hill Elementary School, North Fayette Elementary School, Fayette County High School, Marnell, Kenwood Landing, & Peachtree City First Baptist Church.

- **Henry County Schools:** While schools are closed, Henry County Schools are providing free meals MWF from 11 am to 1 pm. Families may pick up meals via a meal drive-thru service at the following schools: Locust Grove Elementary School, Oakland Elementary School, Wesley Lakes Elementary School, Hampton Middle School, McDonough Middle School, & Stockbridge Middle School.
- Additional Resources for Student Meals
 - [Backpack Buddies](#) (Backpack Buddies is a 501c3 non-profit organization created to supply economically disadvantaged children in the Coweta County School System with food for the weekend.) 678-770-8618
 - [Operation Lunchbox](#) (Operation Lunchbox feeds over 2700 children/week in Georgia counties. Their mission is to provide every child in Georgia with sufficient groceries every week.) 678-962-3333

Local Assistance - Fayette, Coweta, and Henry County

- Fayette & Coweta County
 - [The Real Life Center](#) 770-631-9334
 - [One Roof Outreach](#) 770-683-7705
 - Bridging the Gap 770-683-9110
 - [I-58 Mission](#) 770-301-0870
- Henry County
 - [Georgia Food & Resource Center](#) 770-946-0500
 - [Samaritans Together](#) 678-605-6630
 - [Helping in His Name Ministries](#) 678-565-6135
 - [Ambassadors Life Center](#) 470-771-3663

If you have any further questions or a specific question related to one of these local resources, please contact Erin Nash, Care Ministry Director at Southside Church (enash@southside.org).