

**FAQ-** SERVE 6.8 is working closely to keep as up to date with all resources and vendors to keep our churches and communities as up to date with the most current information

## **I lost my job/ my hours have been cut from full time to part time/ my company closed (short term or permanently) because of the COVID-19-**

Legislation is in process to bring even more clarity-but- **ANY** worker whose employer has had to close due COVID-19, cut employees hours drastically, or fully layoff employees are eligible to apply for unemployment.

Having a letter from your employer stating the cut is due to coronavirus will help the application process go quicker.

Best to apply online at <https://www.colorado.gov/pacific/cdle/notice-about-filing-unemployment-benefits>

You can also apply on the phone by calling 303-318-900 or 1-800-388-5515

2-6 week processing time- will be back dated from time of employment interruption- working to make this the smallest time as possible.

Can be back dated to January 19<sup>th</sup>,2020 and effective until January 19, 2021- concurrent 3- 30 day payment periods-will equal no more than \$4000 or 2/3s of a person's income.

They must have been employed in the last 30 days by a company.

### **Unemployment Insurance Benefits- Below is information from the Colorado Government Website**

#### **Resources for Employees Whose Employers are Closed or Working Fewer Hours**

If you work for a ski resort or other employer that closed or reduced your hours to help stop the spread of COVID-19, you can file or reopen an unemployment claim. Go to [coloradoui.gov/fileaclaim](http://coloradoui.gov/fileaclaim).

[Read our FAQs](#) (last updated 03-16-20)

[Helpful Facts About Unemployment Insurance Benefits \(PDF\)](#)

[Datos Útiles Acerca de los Beneficios de Desempleo \(PDF\)](#)

For more information about unemployment insurance benefits, [go to coloradoui.gov](http://go.coloradoui.gov).

#### Wage Claims

If you did not get paid for any hours worked you can file a wage claim to recover wages.

<https://www.colorado.gov/pacific/cdle/complaint-forms>

## **I am concerned about paying all my bills during COVID-19 closures-**

Make a list of all expected expenses that you will face over the next 8-10 weeks.

Make drastic cutbacks to anything that qualifies as a want rather than a need

Prioritize **Rent/ Mortgage** payments- It is important to keep up on mortgage and rent payments as best as possible, make this top priority--**BUT**

All FHA- insured single family mortgages will not be able to begin process nor complete process of foreclosure. Any tenants living in a FHA- insured single family mortgage rental cannot begin or complete the eviction process—all held up for 60 days.

Early communication to landlords and mortgage companies will always help your situation- most lenders are doing their best to make accommodations to the best of their ability to work with customers

**Utilities** -Fort Collins Utilities, Excel, (more to come) are postponing any shutoffs during the COVID-19 closures as well as making payment arrangements to help customers who are experiencing financial hardships

<https://www.fcgov.com/utilities/covid-19>

**Food**- will become a higher need as well as a larger expense for families- Food resources in the community will provide food to the public- regardless of income or circumstance- visit <https://foodbanklarimer.org/area-resources/> for area food banks and distributions.

- If your family is already receiving food stamps you could be qualified for a temporary increase in your stamp amount.

Fill out “**I Need Help**” for at [www.serve68.org](http://www.serve68.org) and someone will be in touch to help get food to you if you cannot get to a food resource. (you can apply for other assistance through this platform as well)

**Call** SERVE 6.8 970-449-5401 to request assistance by leaving a message and one of our navigators will be in touch with you within 24 hours.

**Credit**- Communicate with any/all creditors to discuss payment arrangements and investigate any postponements that may be available through these creditors.

**Subscriptions**- Look at canceling or postponing any recurring subscriptions- magazines, gyms, etc. Do your research to make sure what you can do with the lowest cost to yourself.

**Medical**- Make small payments as best as possible, medical bills take years to go into collections as well as do not hit credit scores nor subject to interest.

**Do not seek out payday loans! These are high interest loans and will end up putting families into bigger hardships.**

**Jobs** some companies are still hiring and if you are healthy finding replacement employment is a good option.

- Costco
- Amazon
- Grocery Stores -King Soopers, Safeway, Walmart, etc...
- Delivery Based Companies – Grubhub, Door Dash

**I am an employer, should I layoff my employees?**

<https://www.colorado.gov/pacific/cdle/layoffassistance>

Here is information put out by Department of Labor on how to speak to our employers who may reach out with for counsel.

**I am homeless and I don't know what to do, are shelters open during the COVID-19 closures-**

Fort Collins Rescue Mission and Catholic Charities remain open

There is a current plan in place for sheltering that is still being followed- space is available for people that are in need of a place to stay.

[https://www.fcgov.com/sustainability/pdf/WinterEmergencyWeatherShelterSheet\\_Sep19.pdf?1569442342](https://www.fcgov.com/sustainability/pdf/WinterEmergencyWeatherShelterSheet_Sep19.pdf?1569442342)

**I have COVID-19- I have Medicare and I am concerned about out of pocket healthcare costs-**

All COVID-19 testing should be being provided free of cost.

Be an advocate or appoint an advocate to be asking cost related questions and payment questions during any visits or hospitalizations- Doctors should wait to submit claims until after April 1<sup>st</sup>.

March 20<sup>th</sup>- April 3<sup>rd</sup> uninsured Coloradoans can enroll for a state insurance plan that would start April 1<sup>st</sup>. You cannot change your already existing plan. This is purely for currently uninsured residents. Uninsured spouses and children can enroll-even if one spouse or child is already insured.

[www.Connectforhealthco.com](http://www.Connectforhealthco.com) has information for financial assistance to lower premiums.

If you have lost your job due to COVID-19 you would qualify for a state plan due to a "Life Changing Event"

### **I am overwhelmed by all the news surrounding coronavirus- where should I be getting my information from-**

The CDC is going to have the most relevant any reliable information about COVID-19- Limiting click bait articles from social media apps and unknown/unverified new sources will limit unnecessary panic

<https://www.cdc.gov/coronavirus/2019-ncov/faq.html>

### **AA/Alonon-**

**Online-** <https://al-anon.org/al-anon-meetings/electronic-meetings/>

**Phone-** [https://al-anon.org/al-anon-meetings/electronic-meetings/#Phone\\_Meetings](https://al-anon.org/al-anon-meetings/electronic-meetings/#Phone_Meetings)

### **Usual Resources that have changed because of COVID-19**

HNS in Loveland is only doing food at this time-

Saint Vince De Paul- is providing financial assistance – looking into qualifiers

Immanuel Lutheran in Loveland- is providing financial assistance- looking into qualifiers

- Any Loveland residents screen for information, if this is someone who's hardship has come from COVID-19 closures Foundations is working to help more families- pass their case on to Krista

N2N – Taking guests by phone call only- 970-488-2383- guests may have to call a couple times to reach someone- assume all community places are being inundated with requests for help- since HNS is closed it looks like N2N in Loveland is not providing help at this time...still looking in to this

Catholic Charities- Call for assistance in Fort Collins (970) 484-5010- no funds in Loveland

Salvation Army- If you require assistance and support please contact our Connection Center: 855-768-7977- no funds in Loveland

### **Here is the link for the Stay at Home Order-**

It will go into effect March 26<sup>th</sup>, @ 5PM. This will help discern industries that are still functioning and those that are affected.

<https://www.larimer.org/sites/default/files/uploads/2020/sixth-public-health-order-stay-at-home.pdf>