



COVID-19 Resource Guide

PERSONAL PROTECTION



Social Distancing

Limiting face-to-face contact with others is the best way to reduce the spread of coronavirus disease 2019 (COVID-19). Social distancing, also called “physical distancing,” means keeping space between yourself and other people outside of your home. To practice social or physical distancing:

- Stay at least 6 feet (2 meters) from other people
- Do not gather in groups
- Stay out of crowded places and avoid mass gatherings

In addition to everyday steps to prevent COVID-19, keeping space between you and others is one of the best tools we have to avoid being exposed to this virus and slowing its spread locally and across the country and world.

When COVID-19 is spreading in your area, everyone should limit close contact with individuals outside your household in indoor and outdoor spaces. Since people can spread the virus before they know they are sick, it is important to stay away from others when possible, even if you have no symptoms.

Social distancing is especially important for people who are at higher risk of getting very sick.

Hand Washing

- Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
- Avoid touching your eyes, nose, and mouth with unwashed hands.

Masks

CDC continues to study the spread and effects of the novel coronavirus across the United States. We now know from recent studies that a significant portion of individuals with coronavirus lack symptoms (“asymptomatic”) and that even those who eventually develop symptoms (“pre-symptomatic”) can transmit the virus to others before showing symptoms. This means that the virus can spread between people interacting in close proximity—for example, speaking, coughing, or sneezing—even if those people are not exhibiting symptoms.

In light of this new evidence, CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies) especially in areas of significant community-based transmission.

COVID-19 for People Living with HIV

COVID-19 is a serious disease and all people living with HIV should take all recommended preventive measures to minimize exposure to, and prevent infection by, the virus that causes COVID-19.

As in the general population, older people living with HIV or people living with HIV with heart or lung problems may be at a higher risk of becoming infected with the virus and of suffering more serious symptoms.

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STUDENTS | EDUCATORS



Student Loan Relief

If you have student loan debt, Congress secured several options outlined below for borrowers that help provide relief through September 30, 2020. During this period, a borrower will be able to:

- Pause payments for federal student loan borrowers who have Direct Loans and Federal Family Education Loan (FFEL), which means these borrowers will not be required to make any payments toward outstanding interest or principal balance.
- Suspend interest accrual for such loans so that these balances don't accrue.
- Avoid forced collections such as garnishment of wages, tax refunds, & Social Security benefits.
- Halt negative credit reporting.
- Ensure a borrower continues to receive credit toward Public Service Loan Forgiveness, Income-Driven Repayment forgiveness, and loan rehabilitation.
- For additional guidance on how to apply and learn about next steps as this critical relief becomes available, please refer to the U.S. Department of Education website.
- <https://studentaid.gov/announcements-events/coronavirus>
- **Or Call 1-800-4-FED-AID (1-800-433-3243; TTY for the deaf or hearing-impaired 1-800-730-8913) for assistance**

School Meals

As more schools close due to coronavirus, Congress has provided emergency funding for Child Nutrition Programs to ensure students can still receive their free or reduced-price school meals during this time. Program requirements, feeding times, and other details vary greatly across school districts. ***For the most accurate, most up-to-date information, call your local city or county school system.***

- MPS Schools Providing Lunches: http://www.mps.k12.al.us/for_parents/meals_during_school_closures_for_c_o_v_i_d-19
- Other AL Schools Providing Lunches: <https://www.al.com/news/2020/03/here-are-the-alabama-schools-offering-meals-to-students.html>
- FAQ: <https://edlabor.house.gov/imo/media/doc/2020-03-17%20Families%20First%20Coronavirus%20Response%20Act%20Child%20Nutrition%20FAQ.pdf>

Education Stabilization Funding

Congress secured \$30.75 billion in funding for school districts, states and higher education institutions to ensure state resources and investments are not diverted from life-long learning.

For additional guidance on how to apply and learn about next steps as this critical relief becomes available, please refer to the U.S. Department of Education website.

- <https://www.ed.gov/coronavirus>
- <https://www.ed.gov/news/press-releases/secretary-education-betsy-devos-authorizes-new-funding-flexibilities-support-continued-learning-during-covid-19-national-emergency>

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UNEMPLOYMENT | REBATES



Unemployment Insurance (UI)

This program [provides financial support for qualifying Alabamians who lose their jobs or suffer a reduction in hours](#) through no fault of their own. The weekly payments range from \$45 to \$275, based on earnings in roughly the past year and a half. That's well below the nationwide median of \$366 per week.

Alabama's UI system is stressed by new claims because of recent massive layoffs. Many applicants [have experienced long delays in accessing the website and phone lines to apply for benefits](#). As in other states, Alabama's UI system wasn't ready for a rapid, unprecedented flood of new applicants. But that's no reason to delay a UI application if you've lost your job. [You can click here to apply for UI benefits in Alabama.](#)

To file unemployment compensation claims, visit www.labor.alabama.gov or call 1-866-234-5382.

The Alabama Department of Labor (DOL) has taken some important steps to ease UI access during the pandemic. The DOL has waived its usual requirements for job searches and a one-week waiting period before benefits begin. Employers also [will not be penalized with an increased UI tax rate](#) based on high amounts of paid benefits for now. This removes a motivation for employers to dispute an employee's claim for benefits.

Even Alabama's maximum UI benefit amount is insufficient to secure the basic needs of many people. Fortunately, new federal legislation enacted Friday will help jobless workers fill that gap for the next few months. The Coronavirus Aid, Relief and Economic Security (CARES) Act will allow Alabama to provide an additional 13 weeks of federally funded UI benefits. The CARES Act also [will supplement state benefits by providing a federally funded \\$600 weekly benefit increase](#) through July 31.

Recovery Rebates

These benefits are [refundable, one-time federal payments](#). The money will not count as federal taxable income. Here are some key facts:

- The full rebate amounts are \$1,200 for single adults and married couples who file taxes separately, and \$2,400 for married couples filing jointly.
- Families also will receive an additional \$500 per dependent child under age 17. The \$500 payment is unavailable for older dependents like college students, seniors or adults with disabilities.
- Rebates will be paid in full to individuals making up to \$75,000 per year and couples making up to \$150,000 per year. These rebates are available to individuals or households who filed a tax return in either 2018 or 2019. Millions of Americans with extremely low incomes likely will have to file a return to receive the rebate.
- The rebate phases down gradually for individuals who reported more than \$75,000 in annual income and for couples who reported more than \$150,000 in annual income. Payments will be unavailable to individuals with annual incomes of more than \$99,000 and couples with annual incomes of more than \$198,000.
- Payments will arrive via direct deposit for those who have given the IRS their deposit information. Others will receive a check.






Pandemic Unemployment Assistance (PUA)

This new federal program [provides benefits to many people who lost their jobs amid the pandemic but don't qualify for traditional UI benefits](#). Participants can receive up to 39 weeks of PUA benefits. Eligible people include:

- Self-employed people
- People who haven't been working long enough to qualify for UI
- Contract workers and gig workers
- People who have exhausted regular UI benefits
- People whose workplaces closed because of COVID-19
- Caretakers of people sick with COVID-19

PUA participants will receive half of the average weekly regular UI benefit in Alabama. They are also eligible for the federally funded \$600 weekly benefit increase available to beneficiaries of regular UI. Federal and state agencies are still working to implement guidelines for the new program.

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Information courtesy of:

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Arise



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HOUSING | RENT | MORTGAGES



Local Housing Resources

Montgomery

[Website](#)

334.206.7200

gtanner@mhatoday.org

525 S. Lawrence St.

Montgomery, AL 36104

Dothan

[Website](#)

334.794.6713

webadmin@dothanhousing.org

602 S Lena St.

Dothan, AL 36301

Selma

[Website](#)

334.874.6271

darleneg@selmahousing.com

444 Washington St.

Selma, AL 36701

Eufaula

[Website](#)

334.687.2451

info@eufaulahousing.com

737 South Orange Ave.

Eufaula, AL 36027

View a complete list of Alabama housing authorities: https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_AL.pdf

Mortgage Forbearance

Homeowners with FHA, USDA, VA, or Section 184 or 184A mortgages (for members of federally-recognized tribes) and those with mortgages backed by Fannie Mae or Freddie Mac have the right to request forbearance on their payments for up to 6 months, with a possible extension for another 6 months without fees, penalties, or extra interest. Homeowners should contact their mortgage servicing company directly.

Eviction & Foreclosure Protections

Renters residing in public or assisted housing, or in a home or apartment whose owner has a federally-backed mortgage, and who are unable to pay their rent, are protected from eviction for 4 months. Property owners are also prohibited from issuing a 30-day notice to a tenant to vacate a property until after the 4-month moratorium ends. This protection covers properties that receive federal subsidies such as public housing, Section 8 assistance, USDA rural housing programs, and federally-issued or guaranteed mortgages. **Renters whose landlord is not abiding by the moratorium should contact the relevant federal agency that administers their housing program or their local Legal Aid office.**

Alabama's [Stay at Home Order](#) also provides protections from eviction & foreclosure.

Energy Assistance for Low Income Families

The coronavirus legislative response package includes \$900 million to help low income Americans and their families heat and cool their homes. For more information or to apply for assistance in Alabama, visit <https://adeca.alabama.gov/Divisions/energy/liap/Pages/LIHEAP.aspx> or call 1-800-392-8098.

HOPWA (Housing for Persons with HIV/AIDS)

[The Housing Opportunities for Persons With AIDS \(HOPWA\)](#) program provides housing assistance for people living with HIV/AIDS. In some cases, HOPWA assistance will include chemical dependency treatment, mental health treatment, nutritional services, job training and placement assistance, and assistance with daily living. In light of the pandemic, Congress has eased some of the HOPWA eligibility requirements. Contact your social worker directly for more information on enrollment.

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SNAP | FOOD SECURITY



The economic meltdown resulting from the COVID-19 pandemic has created an extraordinary demand for food assistance. State agencies are working overtime to figure out how to get food to hungry Alabamians while schools are closed, people are sheltering in place and the risk of infection is high. Applications for food assistance through the Supplemental Nutrition Assistance Program (SNAP) are at record highs as unemployment soars.

[Start your application for Alabama food assistance here](#) | or call **334.242.1700** for assistance | [Find a local food bank here](#)

[The Families First Coronavirus Response Act](#) – the second federal law in response to the pandemic – gave the Alabama Department of Human Resources (DHR) new assistance, authority and flexibility to expand SNAP assistance during this pandemic. Thanks to the new legislation, [DHR can make temporary but important changes to SNAP](#). These changes include:

Suspension of Time Limits

The Families First Act includes a nationwide, temporary suspension of [SNAP's three-month assistance time limit](#) for able-bodied adults under age 50 and without children in their SNAP household. Officials reinstated this time limit in 2016 after the Great Recession ended. Since then, tens of thousands of Alabama SNAP participants have been cut off the program. People who lost food assistance because of the time limit are now eligible again under the new federal law. But it is unclear how officials will notify them of their restored eligibility.

Increased Assistance for Most Families

The Families First Act authorizes states to give people additional SNAP benefits up to the maximum amount allowed for their household size. This will be an enormous help for hundreds of thousands of struggling Alabamians. Unfortunately, the poorest families – those already receiving the maximum benefit – will not receive an increase.

The increased benefits for March [were added to participants' EBT cards](#) around the end of March. And participants will see this month's increased benefits added to EBT cards around the end of April. DHR will approve new SNAP participants for assistance at the maximum level for their household size.

Replace School Meals with SNAP and SNAP-like Assistance

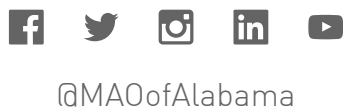
The Families First Act allows states to provide school meal replacement assistance of around \$114 per child per month. This aid can come through SNAP or another mechanism if the children attend a school that is closed and otherwise would receive free or reduced-price school meals. This would include all children who are certified as eligible for free breakfast and lunch. It also would include all children who attend a school that provides free meals to all enrolled students through the [Community Eligibility Provision](#).

Since all public schools in Alabama are closed for the rest of the semester, households already receiving SNAP could simply see their SNAP assistance increased by the value of school meals that children in the family previously received. However, Alabama hasn't yet decided how to give SNAP-like "issuances" to such families who are not already enrolled in SNAP. Participants cannot receive school meal replacement benefits until DHR and the state Department of Education agree on a plan and get approval from the USDA Food and Nutrition Service (FNS).

Reduced Administrative Burdens

The Families First Act allows states to request policy changes to streamline SNAP procedures to keep up with increased demand. For example, a state could ask to make certification periods longer or waive interviews with new participants. States also could seek to reduce the amount of information that must be verified and simplify the verification process. Alabama already has streamlined many procedures, but it should make additional SNAP administrative changes to reduce waiting time for approvals. Thus far, DHR has not requested any administrative waivers from FNS.

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