

For Residents Experiencing Job Loss or Loss of Income

COVID-19 is causing broad disruption to the economy which is affecting incomes of many residents and families. The following resources and supports are currently available. More assistance may become available if a federal stimulus program is passed.

Unemployment Resources

- **Eligibility for State Unemployment Assistance**

- If your employer, public or private, has been paying into unemployment insurance, you are eligible.
- In addition to becoming unemployed, you are also eligible for unemployment benefits if:
 - You are quarantined due to an order by a civil authority or medical professional
 - You leave employment due to reasonable risk of exposure or infection
 - You leave employment to care for a family member

No medical documentation is required to collect unemployment during this public health emergency, but you must be available for work as you are able, and be willing to work remotely.

- **Self-employed** and independent contract workers, and some employees of non-profits, are not eligible for unemployment benefits. They will become eligible if the President makes a [disaster unemployment declaration](#), which the Governor has formally requested. If passed, the federal stimulus legislation may also include provisions that make benefits available to this population.
- Unemployment can be collected for up to 26 weeks in any 52 week period. If you are **currently collecting unemployment**, benefits cannot be extended beyond the 26 week period. If passed, the federal stimulus legislation may include provisions that extend this benefit period.

- **Applying for State Unemployment Assistance**

- It is recommended that you file your claim online at <https://www.mass.gov/how-to/apply-for-unemployment-benefits>. If you have questions you can:
 - Visit the department's [COVID-19 website](#) for up-to-date information. For a step-by-step tutorial for first time claimants, [review this presentation](#).
 - Participate in a virtual town hall to have your questions about the unemployment system addressed. There is also an opportunity to ask individual questions. To sign up for a virtual town hall, [visit this page](#).
 - Applicants needing additional help with filing or resolving claims can submit a [contact request form](#) online and a representative will be in touch with you.
 - Representatives are available at (617) 626-6338 but given the high volume of claims that are being filed, response times are much longer than usual. Staffing is being increased to meet this need, but all filers are encouraged to use online resources when possible.

- **Unemployment Changes in Response to COVID-19:**

- All requirements for attending seminars at the MassHire career centers have been suspended.
- Deadlines missed by employers and claimants due to impacts of COVID-19 may be excused under DUA's good cause provision.
- Employers whose businesses are severely impacted by COVID-19 can request extensions for filing and paying unemployment contributions.

- Worksearch requirements will be interpreted to allow claimants affected by COVID-19 to collect benefits.
- All appeal hearings will be held only by telephone.
- Once a claim is approved, the one-week waiting period for payments has been eliminated.

Additional supports for qualifying individuals and families

- **SNAP benefits:** Nutrition assistance is available to low-income individuals and families. Generally speaking, the maximum net income for a family of 4 (after calculating deductions and exemptions) is \$2,146/month. To check your eligibility use the DTA [quick screening tool](#).
 - Applicants should [apply online](#). In-person applications were suspended on March 18th.
 - During COVID-19, identify verification and termination of income determinations have been suspended and self-declarations are allowed in certain cases.
 - Individuals who were due for recertification or renewal of benefits March- May are granted a 6-month extension.
- **Temporary Aid to Families with Dependent Children (TAFDC):** Low-income individuals with children (or pregnant with children) may be eligible for additional cash assistance.
 - Eligibility is determined by income and assets and may be [checked easily online](#). Generally speaking, maximum gross income for a family of 4 is \$731/month.
 - Applicants are encouraged to apply online if possible (preferred) or to contact their [local DTA office](#).
- **Emergency Aid to the Elderly, Disabled and Children (EAEDC):** Those over 65 years old and not receiving Social Security, are disabled and unable to work, or caring for a person with a disability, may be eligible for additional cash assistance.
 - Eligibility is determined by income, housing situation, and assets and may be [checked easily online](#). Generally speaking, maximum gross income for a family of 4 that does not receive other assistance is \$578 per month.
 - Applicants are encouraged to apply online if possible (preferred) or to contact their [local DTA office](#).
- For more information about any of these programs visit <https://dtaconnect.eohhs.mass.gov/>

Housing resources

- **Affordable housing:** The Commonwealth is urging all public and private affordable housing operators to suspend non-essential evictions, and the state has moved to temporarily suspend termination of state and federal rental vouchers.
 - The state Housing Court has [ordered](#) all that non-emergency evictions and foreclosures be re-scheduled to after April 21, 2020
- **New Residential Assistance for Families in Transition (RAFT) expansion:** The state has authorized \$5 million in new spending for its RAFT rental assistance program which provides up to \$4,000 per household (one time) to maintain housing stability or secure new arrangements. Regional agencies that administer the program can be found [online](#). Eligible families must be homeless or at risk of becoming homeless, and earning less than 50% of the area median income.
- **Foreclosures and mortgages:**

- The state Division of Banks has [issued guidance](#) to financial institutions and mortgage lenders to postpone foreclosures for at least 60 days and to forgive late mortgage payments for at least 60 days, in addition to other flexibility measures.
- Those affected and concerned about payment or foreclosure should contact their mortgage provider as soon as possible.
- The Division of Banks provides online [resources for distressed homeowners](#) as well as the [Consumer Financial Protection Bureau](#).
- **Utility payments:** The Department of Public Utilities has [ordered](#) all utility distribution companies to suspend shutoffs of water, gas, and electric service for non-payment for the duration of the state of emergency.
- **Insurance Payments:** The state Division of Insurance has ordered insurance carriers in [Bulletin 2020-05](#) to offer maximum flexibility to customers during the state of emergency, including relaxing due dates for premium payments, waiving late fees, and reducing administrative paperwork requirements.
- **Visit:** <https://www.mass.gov/info-details/covid-19-dhcd-website>

Health Insurance payments during COVID-19

- **COVID-19 Health Coverage:**
 - All commercial insurers and the state Group Insurance Commission (GIC) are required to cover medically necessary telehealth services in the same manner they cover in-person services.
 - Insurers must cover COVID-19 related treatment and testing without requiring cost-sharing of any kind – such as co-pays and coinsurance – for testing and treatment.
 - Insurers cannot require prior authorization for these services.
 - Full guidance from the Division of Insurance to commercial health insurers can be found [online here](#).
- **MassHealth members:**
 - MassHealth coverage will be protected for all members throughout the duration of the state of emergency. MassHealth will not end coverage for any member until at least one month after the national emergency ends.
 - A detailed list of [Frequently Asked Questions](#) for MassHealth members can be found online.

Tax filing

- The [federal](#) tax filing deadline has been extended to July 15. More information can be found [here](#).
- The state Department of Revenue is working on a plan to address the filing deadline discrepancy and has posted [temporary guidance online](#).

Nutrition Assistance

- [Project Bread's FoodSource Hotline](#) continues to have up-to-date information on food resources, including new school sites, food pantries, and federal programs. Staff can also help callers with SNAP applications over the phone. Call volume has increased significantly over the past week, reflecting the increased need. The number is 800-645-8333 and we are open 8am-7pm, Mon-Fri and 10am-2pm on Saturdays throughout the crisis.
- If you have a child who normally receives free or reduced lunch at school, there are many sites across Massachusetts providing lunch pickup during school closures. You can visit the Meals4Kids website for a [full list of locations](#).

Pending state and federal policy:

- **Federal stimulus package:** More information to come.
- **Municipal tax deadline modifications:** [Pending legislation](#) will allow municipalities to waive late payment fees for municipal tax payments and extend bill payments from April 1 to June 1. It also allows municipalities to extend property tax exemptions and deferrals to June 1.