

# Lose your job or working fewer hours due to COVID-19?



WORKING TOGETHER FOR JUSTICE

Vermont Legal Aid and Legal Services Vermont are here to help! Here are 5 ways we can help you and your family remain stable:

## 1 UNEMPLOYMENT BENEFITS



- Apply for unemployment benefits right away. Apply online at [labor.vermont.gov/](https://labor.vermont.gov/) or by calling 877-214-3330 or 888-807-7072. If you can't get through, keep trying and keep track of when you tried.
- Remember to fill out the weekly certifications online at [labor.vermont.gov/](https://labor.vermont.gov/) or by calling 800-983-2300 every week. Do this even if your application has not been approved yet or you have been disqualified for benefits and have filed an appeal.
- If you are self-employed, haven't worked recently, or you are applying for or getting disability benefits, you may be eligible for unemployment benefits if you are out of work or unable to work due to COVID-19. This includes parents who must stay home because their children are out of school.
- Unemployment benefits increased by \$600 per week through July 31, 2020. You can also get benefits for more weeks. Immigrants with work authorization may be eligible for unemployment benefits. Unfortunately, undocumented immigrants are not eligible.
- Call Legal Services Vermont and Vermont Legal Aid at **800-889-2047** if you have questions about unemployment benefits, have trouble applying, or get denied benefits.

## 2 HEALTH CARE COVERAGE



- You and your family may now be eligible for Medicaid.
- If you can't get Medicaid, you may be able to get Vermont Health Connect coverage with financial assistance. For a limited time, all uninsured Vermonters can sign up for Vermont Health Connect. And if you lost coverage recently, you have 60 days after losing your coverage to sign up.
- If you already have Vermont Health Connect, you may qualify for lower premiums.
- Our Office of the Health Care Advocate can help you understand your options. We can help you apply, fix problems with Vermont Health Connect, and answer health insurance questions. We also help if you get denied for coverage or services. Call us at **800-917-7787** to get free help.

### 3

## EVICCTIONS, FORECLOSURES, AND UTILITY CUT-OFFS



- You can't be evicted or have your house foreclosed until after a court process. Except in emergencies, courts won't schedule eviction hearings until the Governor's "state of emergency" is over. For tenants renting a property with a federal subsidy or federal mortgage, evictions for nonpayment are paused until at least July 24, 2020.
- If you have a federally backed mortgage loan such as Fannie Mae, Freddie Mac, VA, USDA, FHA or Home Equity Conversion mortgage ("Reverse mortgage"), you may be able to get two 180-day forbearances on your mortgage payments without late fees being added. Forbearance means you postpone your payments.
- Utilities (natural gas, electricity, and land-line telephones) cannot be shut off if you can't pay them during the COVID-19 pandemic until July 31, 2020.
- Legal Services Vermont and Vermont Legal Aid may be able to help you prevent eviction, foreclosure, or utility cut-off. Call us at **800-889-2047**.

### 4

## STIMULUS PAYMENTS



- Most people should get a stimulus payment from the IRS of \$1,200 for each adult and \$500 for each child under age 17. You can get this payment even if you are not required to file a tax return.
- You must be authorized to work in the U.S. to be eligible for these payments. Typically, this means you have a Social Security Number that's valid for employment. Unfortunately, this means many immigrants may not be eligible for a stimulus payment.
- If you did not get your payment, call Legal Services Vermont and Vermont Legal Aid at **800-889-2047**.

### 5

## FOOD ASSISTANCE



- You may be eligible for 3SquaresVT. Apply online at [dcf.vermont.gov/mybenefits](https://dcf.vermont.gov/mybenefits). Apply online at [dcf.vermont.gov/mybenefits](https://dcf.vermont.gov/mybenefits) or call the Department for Children and Families at 800-479-6151 to get a paper application. To find more help applying, call 2-1-1.
- If you get denied, call the Department of Children and Families at 800-479-6151 to find out why. If you think they are wrong, or you get a letter about overpayment, call Legal Services Vermont and Vermont Legal Aid for free help. Call us at **800-889-2047**.
- Pandemic EBT is a new program for families with children who usually get free or reduced-price lunch at school. Your immigration status does not matter. If you didn't get the EBT card, call your school district or call us for more help at **800-889-2047**.
- To learn about more programs to help with food, call 2-1-1 or visit [www.vtfoodbank.org](https://www.vtfoodbank.org).