

# COVID-19: Help for West Virginians

*Information about programs that can help you  
and your family get through this difficult time*



# New Programs, New Rules

- To help people get through COVID-19, a lot of new programs are available to help.
- A lot of new rules on eligibility.
- A lot of different places to apply for help.
- Today we will provide an overview of the help available and where to apply.
- Changes quickly- keep checking back.
- Information provided current as of 4/16/21.



## **Help with Rent and Utilities:** ***Mountaineer Rental Assistance Program***

- **What is it:**
  - Financial help for renters struggling to pay rent and/or utilities
- **Who is eligible:**
  - Household income cannot exceed 80% of the Area Median Income (AMI information available at [wvhdf.com](http://wvhdf.com)) *AND*,
  - At least one household member at risk of homelessness or housing instability that began after March 23, 2020 *AND*,
  - At least one household member has qualified for unemployment, or has faced direct or indirect financial hardship because of the pandemic.



## **Help with Rent and Utilities:** ***Mountaineer Rental Assistance Program***

- **What you need to know:**
  - Eligible to receive up to 12 months of help (possibly 15 months)
  - Utilities includes electricity, gas, water, sewer, trash removal, & home energy (propane)
  - Payments generally made directly to landlords or utility companies
  - Cannot reimburse for rent or utility payments that have already been paid
  - Can pay past due rent and/or utilities dating back to April 1, 2020, current rent, and up to three months future rent
  - A one time, maximum \$300 stipend for internet services is available
- **Where to apply or find more information:**
  - WV Housing Development Fund- [www.wvhdf.com](http://www.wvhdf.com) (look for Mountaineer Rental Assistance Program)
  - Call 211 to request a paper application or if you have questions.
  - In addition, local assistance may be available.





# Order Stopping Evictions

## (in some situations)

- **What is it:** To help prevent spread of COVID-19, the Centers for Disease Control and Prevention (CDC) issued an Order to temporarily stop eviction cases if certain things apply.
- **Who is eligible:** The CDC Order protects an individual that is being evicted for nonpayment of rent if ALL of the following are true:
  - the individual expects an income of no more than \$99,000 in 2020(\$198,000 for joint filers);
  - the individual has sought government help to make rental payments;
  - the individual is unable to pay rent because of loss of income or substantial medical bills;
  - the individual will make any payments (partial payments) that he or she can afford; and
  - the individual will become homeless or be forced to move into a shared living situation (i.e. friends or family) because he or she has no other available housing options.



# Order Stopping Evictions (in some situations)


- What you need to know:

- All adults on the lease must provide a written statement to his or her landlord and to a Court if a case is already filed by the landlord.
- The CDC has created a form you can use.
- Rent and fees will still be owed to landlord.

- Important Dates: Order is in place until **June 30, 2021**

- Where to find more information:

- [www.lawv.net](http://www.lawv.net)
- The CDC form can be found on the CDC website with instructions.

 OMB Control No. 1920-1303  
Form Expiration: 09/30/2021

### Eviction Protection Declaration

The Centers for Disease Control and Prevention (CDC) has issued an order that may protect you from being evicted or removed from where you are living. **This means that you may be able to stay at the place where you live through JUNE 30, 2021, if you qualify.**

**How to use this form**

- See if you qualify for eviction protection under the CDC order. If you'd like help from an expert, contact (800) 569-4287 or go to <https://www.hudexchange.info/programs/housing-counseling/rental-eviction/> to get contact information for a local HUD-approved housing counselor.
- Sign the declaration that you qualify, on the next page.
- Give the signed declaration page to the individual or company you rent from (for example, building management, landlord, etc.). Keep a picture or copy for your records and call your expert back if there's a problem.

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**1. Do I qualify?**  
If you can check at least one box in each column, you qualify.

Column A	AND	Column B
<input type="checkbox"/> I received a stimulus check (Economic Impact Payment) in 2020 or 2021.		<input type="checkbox"/> I cannot pay my full rent or make a full housing payment because:
<input type="checkbox"/> I was not required to report any income to the IRS in 2020.		<input type="checkbox"/> My household income has gone down substantially.
<input type="checkbox"/> In 2020 or 2021, I earned (or expect to earn) <b>less than \$99,000</b> as an individual or <b>less than \$198,000</b> as a joint filer. You are likely to have earned under this amount if you receive any of the following benefits: <ul style="list-style-type: none"><li>• Supplemental Nutrition Assistance Program (SNAP)</li><li>• Temporary Assistance for Needy Families (TANF)</li><li>• Supplemental Security Income (SSI)</li><li>• Social Security Disability Insurance (SSDI)</li></ul>		<input type="checkbox"/> I have been laid off from work.
		<input type="checkbox"/> My work hours or wages have been cut.
		<input type="checkbox"/> I have extraordinary out-of-pocket medical expenses.
		<b>None of the above — You do not qualify.</b>



# Help with Internet Costs: *Emergency Broadband Benefit Program*

- **What it is:** Discounts to help households pay for internet service
- **Who is eligible:** (just meet 1 category)
  - Households with at least one member qualifying for the Lifeline program
  - Households with children receiving free and reduced-price school lunch (2019-2020 school year)
  - Federal Pell Grant recipients
  - Households with substantial loss of income since February 29, 2020 (total household income for last year below \$99,000/single filers or \$198,000/joint filers)
  - Households meeting eligibility criteria for other low-income or COVID-19 discount programs
- **What you need to know:**
  - Program will provide discounts of up to \$50/month for broadband service
  - Program can provide a one-time discount of up to \$100 for a laptop, desktop computer, or tablet
- **Where to apply or find more information:**
  - More information at <https://www.fcc.gov/broadbandbenefit> (includes list of providers in WV)
  - To apply: [GetEmergencyBroadband.org](https://www.getemergencybroadband.org) (applications taken at end of April), or contact broadband provider
  - Call 1-833-511-0311 with questions



# Mortgage Help for Homeowners

- **What is it:**
  - Forbearance (temporary suspension) of duty to make mortgage payments
  - No additional penalties, fees, or interest accrues during forbearance
  - Credit report will continue to show same status as before forbearance
  - Will still owe payments after forbearance period
- **Who is eligible:**
  - Borrowers “experiencing a financial hardship due, directly or indirectly, to the COVID-19 emergency”
  - Eligible “regardless of delinquency status”
  - Applies to federally-backed mortgage loans





# Mortgage Help for Homeowners

- **What you need to know:**
  - Servicer must provide the forbearance once borrower attests to a COVID-related hardship
  - Initial forbearance up to 180 days
  - May be extended upon request up to another 180 days
  - Can request a repayment plan or modification after forbearance
- **Important dates:**
  - Request for forbearance must be made during “covered period” - any time during federal state of emergency
- **Where to apply or find more information:**
  - Contact your mortgage loan servicer (where you make payments) to request forbearance
  - To determine if you have a federally-backed loan:
    - Fannie Mae: <http://www.knowyouroptions.com/loanlookup>
    - Freddie Mac: <https://ww3.freddiemac.com/corporate>



# Foreclosure Moratorium

- **What is it:**
  - Ban on foreclosure for federally-backed mortgage loans
- **Who is eligible:**
  - Applies only to occupied properties
- **What you need to know:**
  - Borrower does not need to make a request
- **Important dates:**
  - Extends through June 30, 2021



# Help with Student Loans

- **What is it:**
  - Payments suspended
- **Who is eligible:**
  - Applies to student loans owned by the federal government
- **What you need to know:**
  - No action required by the borrower
  - If you continue to make payments during this period, the payment will be applied directly to the principal
  - If you made a payment toward your federally held student loans during the payment suspension, beginning March 13, 2020, you can request a refund from your student loan servicer.



# Help with Student Loans

- **Important dates:**
  - From March 13, 2020 through September 30, 2021, interest rate set to 0% and payments suspended
- **Where to apply or find more information:**
  - Contact your loan servicer
  - Find out if your loan is a federally held loan: <https://studentaid.gov/manage-loans/repayment/servicers/#your-servicer>





# Avoid COVID-19 Scams

- **What is it:**
  - Require payment for services or programs available at no-cost (mortgage relief, student loan relief, COVID-19 vaccines or testing)
  - Request donations or other payment
- **Who is eligible:** Anyone can be a target!
- **What you need to know: Check your facts!**  
<https://www.fema.gov/disasters/coronavirus/rumor-control>
- **Where to report or find more information:**
  - CFPB <https://www.consumerfinance.gov/coronavirus/avoiding-scams/>
  - Report scams to the FTC at [ftc.gov/complaint](https://ftc.gov/complaint)
  - Contact the West Virginia Attorney General <https://ago.wv.gov/consumerprotection/>



# Help with food: *Food Stamps and WIC*

- **What is it:** Temporary expansion and extension to SNAP, P-EBT, and WIC
  - **SNAP (food stamps)**
    - 15% increase in SNAP benefits for all participants through Sept. 30, 2021
    - Estimated equivalent of \$28 extra per person, per month
    - Emergency allotment to bring every participant household up to the maximum benefit amount through June; determined on a month-by-month basis after that
  - **Pandemic EBT (P-EBT) program (for kids receiving free and reduced school meals)**
    - Extended through this school year, and allows states to extend for the duration of the pandemic
    - Amount depends on where you live, and how many days of school missed
  - **WIC programs**
    - Increase in WIC Cash Value Voucher amount (for WIC participants to purchase fruits and vegetables at grocery stores and farmers markets)
    - Temporarily increases the voucher amount to \$35 per person, per month



# Help with food: *Food Stamps and WIC*

- **What you need to know:**
  - Keep your P-EBT cards!
  - West Virginians can currently use SNAP benefits to purchase groceries online at ALDI, Amazon, Food Lion, and Walmart
- **Where to apply and find more information:**
  - Apply for Food Stamps: <https://www.wvpath.org>
  - P-EBT Information (Don't need to apply): <https://wvde.us/wv-pebt/> or call 304-756-5431
  - Food pantries: Mobile Food Pantry- [www.mountaineerfoodbank.org](http://www.mountaineerfoodbank.org), or contact 211 for local food pantry locations



# Unemployment Compensation

- **What it is:** COVID related unemployment benefit programs extended until September 6, 2021
  - **FPUC (Federal Pandemic Unemployment Compensation program)**
    - \$300 weekly supplemental unemployment benefits in addition to your regular state unemployment benefits
    - Available if you qualify for any unemployment benefits
    - Benefit has now been extended to the week ending September 4, 2021 (from a prior March deadline)
  - **MEUC (Mixed Earner Unemployment Compensation)**
    - \$100 weekly supplement for those with a mix of both self-employment income and wages from an employer
    - Must earn at least \$5000 a year in self-employment income
    - Eligible if you receive regular unemployment or PEUC but not eligible if you receive PUA
  - **PUA (Pandemic Unemployment Assistance)**
    - For self-employed, part-time workers, and those usually not eligible for regular Unemployment benefits.
    - Amount received based on previous income reported
  - **PEUC (Pandemic Emergency Unemployment Compensation benefits)**
    - Benefits to those who exhaust their regular state Unemployment benefits





# Unemployment Compensation

- **What you need to know:**
  - FPUC funds (extra \$300 a week) WILL NOT be counted when calculating eligibility for Medicaid or CHIP
  - MEUC WILL be counted towards calculations for Medicaid and CHIP
  - If you currently receive Unemployment, continue filing weekly certifications to make sure you receive benefits extended by American Rescue Plan Act through September 6, 2021.
  - The first \$10,200 in unemployment received in 2020 will be tax-free for those making less than \$150,000/year
    - This may result in a tax savings of more than \$1,000
    - The WV Legislature passed a bill to apply this same standard to 2020 WV State taxes for unemployment-  
<https://tax.wv.gov/>
- **Important dates:** These additional unemployment benefits extend through September 6, 2021
- **Where to apply and find more information:**
  - [workforcewv.org](http://workforcewv.org)
  - 1-800-252-JOBS
  - If you think Workforce has made a mistake with your case, you can contact Legal Aid for help.



# Stimulus Payments: (Economic Impact Payments)

- **What is it:** Stimulus payments sent out by the IRS, three different times, to help people get through the pandemic
- **Most recent payment- March 2021: eligibility for \$1400 stimulus payment**
  - Single filers earning less than \$75,000 or married couples filing jointly and earning less than \$150,000
  - Those eligible will receive a \$1400 for each minor child
  - Partial payments for single filers earning between \$75,000-\$80,000 or married couples filing jointly and earning between \$150,000-\$160,000 (Includes partial payments for each minor child)
  - College students if claimed as a dependent by an eligible parent or guardian
  - Older relatives who live with eligible relative/guardian and were claimed as dependents by the eligible relative/guardian
  - Those receiving SS, SSD, SSI, VA, and RR Retirement



# Stimulus Payments: (Economic Impact Payments)

- **What you need to know:**
  - Rules about who can receive stimulus payments keep changing; you may now be eligible if you were not before
  - You must have a Social Security Number to be eligible
  - To receive the payment, you must file your taxes
  - IRS will use your most recent tax year filing to determine your eligibility
  - Even if you have no income, you are eligible to receive stimulus funds, but you will need to file a tax return
  - If you were eligible to receive first or second round stimulus payments but have not, you can claim the Recovery Rebate Credit on your 2020 tax return
  - Most recent stimulus payments are not protected from most garnishment
- **Important dates:**
  - Tax filing deadline is May 17, 2021



# Stimulus Payments: (Economic Impact Payments)

- **How to get them and find more information:**
  - Track your payment by going to the [Get My Payment Tool](#) at irs.gov
  - You can find more information at [www.lawv.net](http://www.lawv.net)
  - File taxes, even if you don't normally. Free tax help:
    - Free tax help is available at a Volunteer Income Tax Assistance program. Call 1-800-906-9887 or go to <http://irs.treasury.gov/freetaxprep/> to find the nearest location.
    - Go to IRS Free File: Do your Federal Taxes for Free (<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>) to find free online programs.
    - You can file your taxes for free online if your gross income is less than \$67,000 annually by using [www.myfreetaxes.com](http://www.myfreetaxes.com).
    - Use this AARP tool to find free tax help near you [AARP Foundation Tax-Aide Service](#)





# Expanded Child Tax Credit

- **What it is:** A tax credit for parents with dependent children that will be expanded for 2021
  - Expansion increases the credit amount to \$3000 per child (\$3600 for each child age 5 and under)
  - Legislation increases the age limit to includes 17 year-olds
  - The credit will be fully refundable- you don't need to have income to claim it!
- **Who is eligible**
  - Single filers earning less than \$75,000 or married couples filing jointly and earning less than \$150,000
  - Per child amount reduced by \$50 for every \$1000 in income exceeding those income levels
- **What you need to know**
  - How you will be paid:
    - Half of the tax credit per child will be advanced to households in monthly payments, beginning in July and will be based on your 2020 tax return
    - Second half of the tax credit per child will be provided through your tax refund after you file your 2021 tax return
  - An online portal will be established allowing taxpayers to “opt out” of receiving advance payments and for updating information
  - If the wrong amount was paid to a family due to changes in the number of qualifying children, up to \$2000 per child would *not* need to be paid back by taxpayers falling below a certain income threshold



# Expanded Child Tax Credit

- **Important dates:**
  - May 17, 2021- Tax Day
- **How to get it:**
  - File taxes before May 17, 2021!
  - Free Tax Help:
    - Free tax help is available at a Volunteer Income Tax Assistance program. Call 1-800-906-9887 or go to <http://irs.treasury.gov/freetaxprep/> to find the nearest location.
    - Go to IRS Free File: Do your Federal Taxes for Free (<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>) to find free online programs.
    - You can file your taxes for free online if your gross income is less than \$67,000 annually by using [www.myfreetaxes.com](http://www.myfreetaxes.com).
    - Use this AARP tool to find free tax help near you [AARP Foundation Tax-Aide Service](#)



# Child and Dependent Care Tax Credit

- **What it is:** A tax credit designed to offset the cost of childcare for working families
  - Parents can get a tax credit for up to \$8000 of childcare expenses for one qualifying child and up to \$16,000 for 2 or more qualifying children
- **Who is eligible:**
  - Full tax credit available for those making less than \$125,000
  - Partial credit available for those making up to \$400,000
  - Childcare expense must enable you and your spouse to work
  - Applies to children under 13 who lives in your home over half the year
  - Reimbursement % begins to decrease for incomes above \$125,000
- **What you need to know**
  - Must provide care-giver's name, address, and social security number or tax ID number for daycare centers
  - Centers must follow state and local regulations
  - Must provide the social security number of the child receiving care
  - Temporary increase to the annual limit on pre-tax contributions to a Dependent Care Flexible Spending Accounts (DCFSA)



# Child and Dependent Care Tax Credit

- **Important dates:**
  - May 17, 2021- Tax Day
- **How to get it:**
  - File taxes before May 17, 2021!
  - Free Tax Help:
    - Free tax help is available at a Volunteer Income Tax Assistance program. Call 1-800-906-9887 or go to <http://irs.treasury.gov/freetaxprep/> to find the nearest location.
    - Go to IRS Free File: Do your Federal Taxes for Free (<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>) to find free online programs.
    - You can file your taxes for free online if your gross income is less than \$67,000 annually by using [www.myfreetaxes.com](http://www.myfreetaxes.com).
    - Use this AARP tool to find free tax help near you [AARP Foundation Tax-Aide Service](#)
- **Childcare funds for essential workers**-Call your local Child Care Resource and Referral Agency. For a map and contact information, visit [this website](#).





# Health Insurance

- **What it is:** New law helps increase access to health insurance
  - **COBRA**-limited time program allowing someone who loses a job to buy health insurance coverage from their former employer
    - Federal government will pay the *entire* COBRA premium from April 1, 2021 through September 30, 2021 for those who have lost their jobs or had hours cut
  - **Affordable Care Act (ACA)/Health Insurance Marketplace expansion**- Health insurance available for those who are over income for Medicaid but do not have employer insurance
    - Lower premium costs through 2022 for those purchasing health coverage via the Health Insurance Marketplace/Health Insurance Exchange
    - Families with income between 100%-150% of the Federal Poverty Level will pay \$0 for premiums
    - Families above 400% Federal Poverty Level will pay no more than 8.5% of their modified AGI



# Health Insurance

- **What you need to know:**
  - **COBRA**
    - Exceptions:
      - If you qualify for new, employer-based health coverage someplace else prior to September 30, 2021, you will lose eligibility for the no cost COBRA coverage
      - If you left your job voluntarily, you will not be eligible for no cost COBRA coverage
    - The subsidy is available for medical, dental, and vision coverage
  - **ACA expansion**
    - There are additional subsidies to individuals receiving Unemployment
    - You are not required to re-enroll to access lower prices



# Health Insurance

- **Important dates:**
  - COBRA provisions effective April 1, 2021 through September 30, 2021
  - ACA expansion retroactive to January 1, 2021 and lasting through 2022
  - ACA open enrollment on the Healthcare Marketplace available February 15 through August 15
    - Special Enrollment Period due to a life event always open
- **Where to apply and find more information:**
  - Medicaid- [wvpath.org](https://wvpath.org)
  - Federal Marketplace- [healthcare.gov](https://healthcare.gov)
  - The Kaiser Family Foundation has a calculator that will help you estimate the cost of your premium by using your income and available government subsidies. The calculator can be found at [kff.org](https://kff.org)



# Vaccines are Free!

- The Federal government is covering the cost of the vaccine.
- WV is currently vaccinating all people 16 and older.
- **Where to sign up/contact?**
  - **West Virginia COVID-19 Vaccine Registration System:** All West Virginians ages 16 and older are encouraged to pre-register. Go to [vaccinate.wv.gov](https://vaccinate.wv.gov), OR Call 1-833-734-0965
  - **County Health Department:** In a number of counties, the Health Department is organizing clinics and opportunities for vaccination. [Here is the contact info for Health Departments by County](#).
  - **Local Pharmacy:** There are also numerous ways to get vaccines if you are able to travel and go to clinics on the day they are set up. You can call your local pharmacy to find out if they offer vaccines and if you can sign up for one.
  - **Local Community Health Centers:** Some local health centers are also offering vaccinations. [Find a health center near you](#).



# Funeral Assistance- FEMA

- **What is it:** Financial help for COVID-19 related funeral expenses incurred after 1/20/20
- **Who is eligible:**
  - The death must have occurred in the United States
  - The death certificate must indicate the death was attributed to COVID-19.
  - The applicant must be a U.S. citizen, non-citizen national, or qualified alien who incurred funeral expenses after January 20, 2020.
  - There is no requirement for the deceased person to have been a U.S. citizen.
- **What you need to know:**
  - Types of info needed: official death certificate, funeral expense documents, proof of other funds that were used to help with costs
- **How to Apply and more information:**
  - Call COVID-19 Funeral Assistance Number: 844-684-6333
  - [FEMA COVID-19 Funeral Assistance Website](#)





# Contact 211 to find help locally

- Many local resources may also be able to help.
  - Food pantries, local housing assistance, connections to counseling, and more.
- Call 211 to get connected or search their website:  
<https://www.wv211.org/>



# What can LAWV and MSJ do to help?

- **Legal Aid of West Virginia:**
  - Legal help with evictions, problems with getting unemployment compensation, problems with food stamps, Medicaid
  - Apply by calling 1-866-255-4370 or online at [www.lawv.net](http://www.lawv.net), Monday-Friday 8:30 - 3 p.m.
- **Mountain State Justice:**
  - Legal help with foreclosure, dealing with mortgage loan servicers
  - Apply by calling 1-304-344-3144 or 1-800-319-7132, Monday - Friday 8:30 a.m. - 5:00 p.m.

