PRO BONO: MARY'S PLACE LEGAL CLINIC COVID RESOURCE GUIDE

WASHINGTON STATE RESOURCE GUIDE FOR INDIVIDUALS DEALING WITH COVID-19 FINANCIAL IMPACTS

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U.S. Washington State COVID Resource Guide

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This guidebook is designed to serve as an interactive reference for individuals in Washington state looking for information and resources available to help with the financial impacts of COVID-19. It is not legal advice and the information in this guidebook is subject to change. Individuals are responsible for verifying the accuracy of all information. Because of demand for services, some websites will experience interruptions.

EMPLOYMENT RELATED BENEFITS AND RESOURCES

Unemployment Insurance

Unemployment benefits will provide temporary partial income to individuals who lose their job through no fault of their own, are temporarily laid off, or have to be in isolation or quarantine due to COVID-19. Under the emergency rules enacted by the federal government, eligibility is now expanded to include many individuals not normally eligible, including self- employed workers and those that do not meet the typically required 680 hours of work during the past 12 months. For more information on the emergency rules, visit the Employment Security Department's COVID-19 webpage.

- If eligibility is uncertain, apply anyway. Complete the application, and the Employment Security Department will follow up as soon as possible.

How to Apply: The fastest way to apply is through SecureAccess Washington. To learn more about the application process, visit the application checklist and the following Employment Security Department webpage. Apply over the phone by calling 1-800-318-6022.

Paid Family and Medical Leave

Paid Family and Medical Leave is a new benefit for Washington workers and can be used when a serious health condition prevents individuals from working or when time is needed to care for family members. Individuals cannot collect Unemployment Insurance and Paid Family and Medical Leave benefits at the same time, even if they are eligible for both. For more information, visit the Paid Family Medical Leave website. To evaluate eligibility for Paid Family and Medical Leave use this online tool. If eligible, read the application checklist, gather the information and documents required and sign up for this benefit through the following Paid Family Medical Leave webpage.

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Paid Sick Leave

Washington law requires employers to provide one hour of paid sick leave for every 40 hours worked. Workers that are ill with COVID-19 and have access to employer-provided paid sick leave should consider using that first before applying for Paid Family and Medical Leave. For more information on paid sick leave, visit the Department of Labor & Industries website. Contact employers for specific workplace paid sick leave policies.

Helpful Tip: Read this comparison guide to see what employment related benefit best fits your scenario.

ADDITIONAL PAYMENTS UNDER THE CARES ACT

Under the CARES Act, individuals with adjusted gross income of US$75,000 or less, will receive a one-time stimulus payment for US$1,200. An extra US$500 is also available per qualifying child. This benefit is available to all eligible individuals and is in addition to other benefits the individual may also receive such as unemployment or social security. The IRS will distribute stimulus payments and is expected to automatically begin distributing payments to eligible individuals by mid-April. For more information go to this IRS webpage.

- Individuals that filed tax returns for 2019 or 2018, will automatically receive this payment by direct deposit if the individual has provided bank account information for tax refunds, otherwise a check will be sent to the address indicated on the individual's tax return. The IRS has indicated it will start mailing checks in early May and that it could take up to 20 weeks to mail all of them. Tax fliers who did not provide bank account information but would like to receive the stimulus payment through direct deposit can submit a request through the soon to be launched “Get My Payment” IRS portal. For more information on the portal, visit the IRS Economic Impact Payments webpage.
- Individuals who are not required to file a tax return but have filled out a SSA-1099 or Form RRB-1099 (e.g., senior citizens, Social Security recipients (not Disability/SSI), and railroad retirees), will have payments automatically deposited to their bank account where they receive their social security benefits. The IRS will not have information about dependents so the payment will not include the US$500 payment for qualifying children.
- Other individuals who are not required to file for 2018 or 2019 (including those on Disability/SSI), will need to apply through the IRS non-filers portal or file a simple tax return form in order to get the stimulus payment. For more information on the non-filers portal, visit the IRS non-filers webpage. In addition, individuals who receive social security benefits and have dependent children will need to fill out a tax form in order to receive the US$500 payment for dependent children. Initially, the IRS indicated that Social Security beneficiaries filing for the US$500 payment for dependent children needed to submit through the non-filer tool before April 22 or they would need to wait until 2021 and claim the US$500 credit on their 2020 federal income tax return. The IRS has extended the deadline for Social Security beneficiaries to use the non-filer tool to add dependents to 30 September 2020.
- People with incomes of US$69,000 or less can use a Free File to file their federal income taxes at no cost. To learn more visit the IRS Free File page. Additionally, United Way King County has a partnership with H&R Block allowing those filing a simple return to file for free. Visit myfreetaxes.com to file a tax return.

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HOUSING, UTILITIES, AND FOOD ASSISTANCE

Evictions

- There is a moratorium on rent increases and residential evictions throughout Washington State. A landlord may evict a tenant that poses a significant and immediate risk to health, safety, or property or (with 60 days written notice in a form of affidavit signed under penalty of perjury) if the landlord plans to personally occupy the property or sell it. Unless the landlord has offered and the tenant has refused to comply with a reasonable repayment plan based on the tenant's financial, health, and other circumstances, landlords cannot treat unpaid rent as collectable debt, charge fees for late or partial payment, or evict tenants for non-payment of rent occurring on or after 29 February 2020 if non-payment is due to COVID-19. Additionally, law enforcement cannot enforce existing eviction orders based solely on non-payment of rent. The state-wide moratorium has been extended to 30 June 2021 and the scope of protections includes additional less traditional types of dwellings (e.g., roommates who share a home, long-term care facilities, transient housing in hotels/motels, Airbnbs, motor homes, RVs, and camping areas), retaliation, charging rent when access has been prevented due to COVID-19, or raising or threatening to raise rent on a commercial space (unless the increase was included in a lease entered into before 29 February 2020). Visit Renting in Seattle or this link for more information.
- Governor Inslee has announced that when the eviction moratorium ends 30 June 2021, a “bridge” will go into effect from 1 July 2021 through 30 September 2021 to allow for a transition to certain tenant protections offered by a new law. The announcement indicates that the bridge will not extend the moratorium. Instead, beginning 1 August, tenants are expected to pay full rent or reduced rent (if they have negotiated that with a landlord) or actively seek rental assistance funding. If the tenant does none of those things, the landlord can evict them, after offering the tenant a reasonable repayment plan and providing a notice in writing that services and support are available. The announcement indicates for past due rent from 29 February 2020 through 31 July 2021, a landlord will not be permitted to treat it as an enforceable debt or evict a tenant, until there is an operational rental assistance program and eviction resolution program in that county and the tenant has had an opportunity to resolve the debt through that program. Unlike the moratorium, hotels and motels, Airbnbs, long-term care facilities and other non-traditional housing are not covered by the bridge.
- The city of Seattle has also adopted an ordinance, known as González's bill, that provides residential tenants with a defense against rent-related evictions for six months after the termination of Seattle's moratorium which has been extended through 30 June 2021. The city of Seattle moratorium not only prohibits residential evictions, it also prohibits evictions of nonprofits, and small business. Visit Renting in Seattle for more information.
- The City of Olympia has adopted an ordinance providing a defense for a tenant's failure to pay rent if due to circumstances related to COVID-19: illness, reduction of income/hours of work, loss of employment, business or office closure, missing work to care for sick family member or child, other similar loss of income.

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- Tenants who receive an eviction notice or is otherwise violating the terms of the moratorium should submit an online complaint with the Attorney General's Office. If they live in Seattle, tenants may also call the Renting in Seattle helpline at 206-684-5700.
- The State of Washington has adopted legislation that guarantees an attorney (free of charge) in eviction proceedings for certain low income tenants. If a tenant receives public assistance or has annual income after taxes of 200% or less of the current federally established poverty level, contact the Eviction Defense Screening Line for more information at 855-657-8387 or apply online. For more information, call 2-1-1 or the Northwest Justice Project CLEAR Hotline outside King County (888) 201-1014, or (888) 387-7111 for seniors (age 60 and over).

Rent/Housing Assistance

- United Way of King County has created an online rental assistance application. Tenants must be King County residents, have a rental ledger showing non-payment, show significant reduction of income due to COVID-19, and currently have an income below 50 percent of the King County median (based on family size and income). For further information and to apply, visit United Way Rent Help.
- Additionally, Individuals and families in King County economically impacted by COVID-19 due to illness, lost wages and unemployment may apply for assistance through the King County Eviction Prevention and Rent Assistance Program. For further information on eligibility and to apply, visit the following link.
- See the Rental Housing Association of WA website for a list of other rental assistance programs.

Utilities

- Seattle Public Utilities (SPU) and Seattle City Light (SCL) will keep utility services on during the COVID-19 Civil Emergency in Seattle. SPU and SCL customers who have been financially impacted by COVID-19, regardless of background or immigration status, can request a deferred payment plan with the utilities by calling (206) 684-3000 or sending an email on the Seattle Public Utilities website. Puget Sound Energy (PSG) will not disconnect customers for non-payment. Visit the PSG website for further information.
- Renters and homeowners may also qualify for Seattle Utility Discount Program (UDP), which offers a 60 percent discount to qualified SCL and SPU customers. Eligibility depends on household size and gross monthly income. Visit the UDP website to determine eligibility and enroll.
- New Internet access programs providing free or low cost connection are available through Xfinity, AT&T and Comcast.

Food Assistance/Grocery

Please see this list of emergency food access resources. Additionally, an interactive map of statewide food banks and meal programs can be found here, and an interactive map of Seattle-area emergency food resources can be found here. Seattle Public Schools are also offering free lunches every weekday between 11:00 A.M. and 1:00 P.M. Learn more and find a pick up location near you here. Finally, the nonprofit WithinReach is adapting to respond to COVID-19 and can assist families and individuals in applying for food stamps, health insurance, transit passes, and other public health benefits. For assistance call the Help Me Grow Washington Hotline at 1-800-322-2588 or fill out the BenefitFinder on the WithinReach website.

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FINANCIAL ASSISTANCE

Loans, Credit Cards, Debt

The Washington Department of Financial Institutions (DFI) has put together this list of financial resources. In general, DFI recommends communicating directly with lenders and credit card companies to determine what hardship programs are available. Depending on the lender or credit card company, the hardship program may include: waiving certain fees like ATM, overpayments, and late fees, as well as allowing individuals to delay, adjust, or skip some payments.

Emergency Student Loan Forbearance

Federal student loans are being placed on administrative forbearance allowing those with loans to temporarily stop making monthly loan payments. The suspension of payments will last until 30 September 2020. Please see the Studentaid website for further information.

Cash Assistance

- Washingtonconnection.org offers a fast and easy way for families and individuals to apply for a variety of services such as Food, Cash, Child Care, Long-Term Care, and Medicare Savings Programs. This website uses a single application to determine eligibility for the majority of state assistance programs and then provides direct links to apply for such benefits.
- The Washington Department of Social and Health Services (DSHS) provides a variety of emergency assistance programs. See the DSHS Emergency Programs website for further information and to download an application.
- DSHS maintains a Housing and Essential Needs (HEN) cash assistance program through this list of providers. The Washington Department of Commerce also suggests connecting with one of these providers if an individual is homeless or about to become homeless. Visit the DSHS HEN website to determine eligibility. Note, only adults with a physical or mental disability (including addiction or substance abuse problems) who meet citizenship, income, unemployment and other requirements will qualify.

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