



Greater Boston Labor Council

AFL-CIO

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Greater Boston Labor Council Covid-19 Crisis Resource Guide for Union Members

This document will be updated and edited regularly as new information becomes available. We have done our best to provide the most accurate and current information and links and our goal is to keep this guide up-to-date. If you see an error or would like to add additional resources, please contact GBLC Communications Organizer, Rachael Running at rrunning@gblc.us. Please share this guide.

We are in a rapidly-changing and very serious public health crisis. The Greater Boston Labor Council recognizes that union members and non-union workers across sectors are facing monumental levels of crisis in some of the most fundamental areas of our lives: health and safety risks, job or pay loss, healthcare insecurity, immigration status, food and water security, childcare shortage, shelter stability and more. The scope of the crisis is overwhelming for those workers on the frontlines and for those unknown numbers who have been left in the lurch of sudden unemployment.

Our local governments are working in partnership with unions to bring relief but information can be hard to access. **The Greater Boston Labor Council offers the following guide to help workers in the greater Boston area navigate these unprecedented times.**

Above all, please remember that both the State of Massachusetts and the City of Boston have declared public health emergencies. **We must all practice social distancing** to help slow the spread of this disease. <http://bit.ly/2IVTes8>. Grocery stores and pharmacies remain open but you must avoid groups greater than 10 people and preferably avoid all people outside of your immediate household entirely.

File Updates:

- *3/23/20 3:45pm, Section II: Childcare*
- *3/23/20 4:30pm, Section VII: Other Resources, Assistance for non-profits providing direct assistance*
- *3/26/20 2:15, Section III: Food Assistance, new Revere meal pickup procedures*

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I. Unemployment

Apply for unemployment online: <http://bit.ly/2QGlylx>

If you get stuck because you can't remember an old password or Telecert PIN number, call 617-626-6943.

You can Apply for unemployment over phone: (617) 626-6800 if you need to CHECK A CLAIM call (617) 626-6800

- The Department of Unemployment Assistance (DUA) may now pay unemployment insurance (UI) benefits if a worker is quarantined due to an order from an employer, local health official, any civil authority or medical professional or leaves employment due to reasonable risk of exposure or infection to the worker or to care for an immediate family member or household member and does not intend to or is not allowed to return to work. The worker need not provide medical documentation and need only be available for work when and as able.
- Governor Baker has filed emergency legislation that will allow new claims to be paid more quickly by waiving the one week waiting period for UI effective March 10, 2020.
- All requirements regarding attending seminars at the MassHire Career Centers have been suspended.
- The Office of Labor & Workforce Development and DUA have issued emergency regulations that allow people impacted by COVID-19 to collect UI if their workplace is shut down and expects to reopen in up to 4 weeks with the possibility of an extension. The following conditions apply:
 - Workers must remain in contact with their employer during the shutdown.
 - Workers must be available for any suitable work their employer may have for them that they are able to do. Suitable work is work that does not cause substantial risk to the worker's health or safety. If a claimant or member of claimant's immediate family or household member is quarantined due to COVID-19, then they qualify as not having suitable work even if there is not a diagnosis of COVID-19.
 - An employer may request to extend the period of the covered shut-down to eight weeks, and workers will remain eligible for the longer period under the same conditions described above.
 - If necessary, DUA may extend these time periods for workers and employers.
- To apply for unemployment, you need to provide personal information including your Social Security number, birth date, home address, email address (optional), and phone number.
- You also need information about your employment history from the last 15 months, including:
 - Names of all employers, plus addresses and phone numbers
 - Reasons for leaving those jobs
 - Work start and end dates
 - Recall date (if you were laid off but have a set date to return to work)

II. Childcare

All public and private schools in Massachusetts are closed. All daycares are closed except Emergency Childcare Centers.

The Department of Early Education and Care has announced a set of [emergency child care sites](#) that will offer free childcare starting on Monday 3/23/20 to families who still need to work while child care and schools are closed. As of right now, this will remain in effect until April 6th. Priority access will be given (but not limited to) health care workers, essential state workers, COVID-19 health workers, grocery store employees, emergency response personnel, law enforcement, transportation and infrastructure workers, sanitation workers, DCF-involved families, and families living in shelters. More information is available online here: https://eeclead.force.com/apex/EEC_ChildCareEmergencyProcedure

Parents who receive subsidies will not lose their vouchers. Click here for more information from the State of MA **including Frequently Asked Questions - for Parents:** <https://sforce.co/3992Z0x>

Child support

1. Child Support: Call 211 or go to <http://bit.ly/2UnxRW2>
2. Child care support: Call 211 or go to <http://bit.ly/3d6v386>

III. Food Assistance

- **Apply for SNAP/Food stamps.** (877) 382-2363 or go online <http://bit.ly/2Wvus9Y>

To apply for SNAP benefits, you need to provide personal information. This includes your Social Security number, birth date, home address (if you have one), income, and expenses. SNAP has certain income guidelines. You can [view the SNAP eligibility charts](#) to find the guideline that applies to your household.

- Healthy Incentives Program: earn money when buying healthy food <http://bit.ly/2wjkn5l>
- WIC: <http://bit.ly/3947fyq>
- Find a food bank: <http://bit.ly/2TXA5wa>

4. City Resources:

Boston

- The City of Boston, in partnership with Project Bread, YMCA of Greater Boston, Boston Centers for Youth and Families, and other community organizations, will provide **free meals to all youth and teens** at various locations and times across the City. Map and full list of meal sites for children and youth: <http://bit.ly/33qfBz4>

- The City of Boston list of food resources by neighborhood with map (translated): <http://bit.ly/2x564Bo>

Arlington

- Arlington Public Schools is distributing lunches to students. Meals will be distributed "to-go" in the lobby of the Thompson School, 187 Everett St., from 10:30 a.m. to noon.
- Arlington EATS Market at St. John's Church, located at 75 Pleasant St., expects for their regular hours: 9 a.m. to 10:30 a.m. and 5:50 p.m. to 7 p.m. They are receiving extra deliveries from the Greater Boston Food Bank in anticipation of need. Attendees must be Arlington residents and need to provide photo ID and proof of residency. <http://bit.ly/2J6P153>

Cambridge

- Every weekday, Cambridge Public Schools will be packing and distributing bagged breakfasts and lunches to locations throughout the city. Cambridge families who are facing food challenges are all welcome to pick up one bag per child/youth, regardless of Free/Reduced Price Lunch status. For more information, click here: <http://bit.ly/2WmvMfB>

Chelsea

- While Chelsea schools are closed, free lunch and breakfast for children and youth will be provided on week days 11:30am - 1pm. Food will be "grab and go." Go to the site closest to your home: Early Learning Center courtyard (Shurtleff Street side), Mary C. Burke Complex Parking Lot, Williams Middle School Parking Lot, Clark Avenue Middle School front entrance, Chelsea High School front entrance, St. Rose School courtyard, Voke Park (Washington Avenue) <http://bit.ly/39Zn62E>

Everett

- Meals to go program: Everett Public Schools will be providing meals-to-go for children from the Everett High School lobby from 11 a.m. to 1 p.m. Monday through Friday. These lunches will be available starting Monday, March 16th until Friday, April 17th, with the exception of Good Friday, April 10th. To be eligible, students must be enrolled in the Everett Public Schools or Saint Anthony's School. <http://bit.ly/38Uobrf>

Malden/Medford

- Malden YMCA: Hot lunches for kids are available at the Malden YMCA Mountain Ave entrance. 11:30-12:30 daily.
- Malden: Breakfast and lunch available to all children in Malden. Available at High School and Salemwood schools daily 10am-1pm - both meals can be picked up at once, one breakfast and lunch each per child, grab and go, students do not need to be present, children do not need to be MPS students just Malden residents. <http://bit.ly/394b9HP>
- Malden YMCA Food pantries. All locations will have a sheet of what is available for you to select and then they will bring food out to those in need. <http://bit.ly/2QpzLnM>
 - 291 Mystic Ave., Medford- will be open 10-2 Monday, Tuesday, Wednesday and Friday, 4:30-7:30 Tuesday and Wednesday and Saturday from 9-1.
 - 99 Dartmouth St., Malden - reduced hours 10-2 Monday-Friday and Saturday 9-1
 - 548 Broadway, Everett from Monday through Friday 10-1.

- Medford: Bagged lunches will be available for seniors at the Medford Senior Center, Monday – Friday, from 10 a.m. to 2 p.m. Please call the Senior Center at least one day in advance to book your lunch. 781-396-6010 <http://bit.ly/33x5nwX>

Needham

- The Needham Public Schools Nutrition Services Dept. is partnering with the Needham Community Council (570 Hillside Ave.) to provide much needed fresh food for Needham students and families. For info, call: 781.444.2415

Newton

- Grab 'n Go meals will be available to NPS students in need at both Newton North and Newton South High Schools between 10 a.m. and 12 p.m. Location at South: Front parking loop Location at North: Parking area near auditorium entrance

Revere

- Revere will provide meals for multiple days and pickup is 10:30-12:30 on Mondays, Wednesdays, and Fridays only. On Wednesday, pick up 4 meals (2 breakfasts and 2 lunches) to last through Thursday. On Friday, pick up 6 meals (3 breakfasts and 3 lunches) to last through Sunday. Beginning Monday, 3/30/20, pick up 4 meals (2 breakfasts and 2 lunches) to last them through Tuesday <https://bit.ly/3dynjMg>

Somerville

- Students and families in need can pick up breakfast and lunch meals Monday through Friday between 9:00 and 11:00 a.m. at 3 central locations across the city -- East Somerville Community School, Winter Hill Community Innovation School, and West Somerville Neighborhood School. SPS staff and volunteers will be outside each school to hand out packaged breakfasts and lunches. <http://bit.ly/2QqLYNA>

Waltham:

- Free grab-and-go meals for all students, breakfast, lunch and dinner. For location and times, click here: <http://bit.ly/391e1oM>
- Food pantries: Immanuel Church Food Pantry, Middlesex Human Services Agency, All Welcome, 545 Moody Street (Enter from Cherry Street), Wednesdays, 9am - 12pm. Sacred Heart Food Pantry, proof of residency and picture ID required, Thursdays, 4-5 pm, 350 River Street (corner of River St and Clarke St.) Enter through the side door. Christ Church- Grandma's Pantry, Waltham residents aged 60+, 2nd and 4th Saturdays, 9:00am-11:00am, 750 Main St, Waltham, MA, 02451. Waltham YMCA grab and go breakfast and lunch daily 8am-12pm for youth and teens, open to all, 725 Lexington St., Waltham. For more details on Waltham food assistance, click here: <http://bit.ly/2UksDKt>

Watertown:

- Will distribute grab and go lunches for students in the Watertown High School rear parking lot on Barnard Ave, Monday - Friday, 11:00 am - 1:00 pm.

Winthrop

- Grab and Go meals for all students K-12, regardless of their status related to eligibility for free or reduced meal service. Pick up at Winthrop High School, rear parking lot next to baseball field and at the loading dock area, 11:00am to 1:00pm.

Woburn & Winchester:

- Woburn: Free grab and go breakfast and lunch at Altavesta Elementary and Woburn High School, 8:30-10am or 11-1pm. Grab both at once.
- Council of Social Concern Food Pantry, 2 Merrimac Street, Woburn. Open to Woburn and Winchester Residents. Click here for appointment information: <http://bit.ly/33uEwBT>

IV. Housing - Rent/Mortgage Support

Evictions

If you are facing unemployment, get a copy of the letter from your employer or union to let your landlord or mortgage holder know you are out of work. There is an eviction moratorium in effect in Boston for 90 days starting the week of 3/16. Massachusetts has an effective eviction moratorium in place because the MA Housing Courts are closed. This section will be updated.

Resources:

- **City Life / Vida Urbana Covid-19 Housing Emergency Hotline.** If you are facing displacement and need advice and consultation call
 - (617) 934-5006 for English or
 - (617) 397-3773 for Spanish/Español
- **Rental assistance and rehousing: MA Division of Housing Stabilization:** 877-418-3308
- **Boston Renters:** For Boston residents, go to <http://bit.ly/2x4P91Z>
- In addition the following landlords will not be evicting Boston tenants throughout the crisis: Trinity Financial, WinnCompanies, The Community Builders, and all CDCs, 7.
- **Other renters:** <http://bit.ly/2QsZXhn>
- If you need mediation services to provide conflict resolution with a landlord call Community Dispute Settlement Center, Inc: (617) 876-5476 or Somerville Mediation Program: (617) 625-6600

Mortgage

If you are facing unemployment, get a copy of the letter from your employer or union to let your landlord or mortgage holder know you are out of work.

Resources

- Federal HUD helpline, available 24 hours a day: 888-995-HOPE
- **Local Mortgage Councilors** <http://bit.ly/2QuOnEe>

V. Utilities

Heat Assistance

National Grid is suspending all collections until further notice.

Eversource is suspending all disconnections until further notice

- Apply for Fuel Assistance. (800) 632-8175 <http://bit.ly/2w9jSep>
- City of Boston resources: <http://bit.ly/2whvcF9>
- Other cities and towns: Service Providers by Town

Electric

- Neighbor energy fund: <http://bit.ly/3b7Bwhj>
- Other financial assistance: Mass SAVE <http://bit.ly/2Ukypfd> or Citizens Energy: <http://bit.ly/3dcfaNh>
- Pay something. Pay what you can. Depending on your bill and your account, even making a partial payment may cause them to just roll over the rest of the bill to the next month.
- Defer your payments. Once you miss a payment, you can call and arrange for a payment plan where they will take your current bill and split it up over six months.

Cable/Phone/Internet Companies

- Lower your bill. If you qualify for any type of assistance from state or federal government, you can apply for and receive a 12-month low income discount on your cable bill.
- Call to negotiate a lower rate. Tell them you will cut off the cable if you can't negotiate a lower rate. They will move you to a different number where you will get new, lower options for your service.
- Defer your payments. Call and explain you are on strike and will win, and be back to work with a better contract, but you need to negotiate a different, lower payment for now.
- Comcast is offering new, low-income Internet Essentials customers with two months of free internet. <http://bit.ly/2x3aUiK>

VI. MASS HEALTH

- **Eligibility is extended to April 25th**
- **Call (800) 841-2900 or go online <http://bit.ly/3b3wClt>**

VII. Other Resources:

Assistance for non-profits providing direct assistance

Boston Relief Fund: <http://bit.ly/3b5Bdn5>

Hosted by the Boston Foundation, The COVID-19 Response Fund will award one-time operating grants on a rolling basis to non-profits whose operations in support of elders and other vulnerable populations have been stressed by the outbreak. The Boston Foundation encourages institutions, companies and other funders to contribute to the Fund.

United Way Workers COVID-19 Family Support Fund helps hourly, low-wage workers weather the losses from this epidemic. <https://bit.ly/3dokuNR>

Massachusetts WorkShare Program

WorkShare is a program that offers a smart alternative to layoffs. Employees work reduced hours while collecting unemployment benefits to supplement their lower wages.

<http://bit.ly/3b1iIAa>

Links to Covid-19 resources - Union-specific

- AFL-CIO COVID-19 Pandemic Resources: www.aflcio.org/covid-19
- MA Building Trades Coronavirus Best Practices for Building Trades Unions: <http://bit.ly/3dkjTNg>
- Boston Teachers Union Volunteer Corp: <http://bit.ly/3de2ndA>
- UFCW: Filing for Unemployment Due to COVID-19? A Step-by-Step Resource for Workers in Massachusetts (Rhode Island & Connecticut links included): <http://bit.ly/2UfbySh>

Links to Covid-19 resources - Government

- OSHA Covid-19: <http://bit.ly/2w6Ohdf>
- CDC Coronavirus: <http://bit.ly/38VxUNS>
- WHO Coronavirus disease (COVID-19) outbreak: <http://bit.ly/33r2s94>
- Center for Infectious Disease Research and Policy Novel Coronavirus (COVID-19) Resource Center: <http://bit.ly/3bcDywn>

Census

Getting a complete count is still vital during this crisis. The Census Bureau has suspended its field operation until April 1 so self-response online or by phone at www.my2020census.gov is critical for a complete count.

Please use and share these resources for completing the 2020 census.

- Video guide for completing the 2020 census - 60 languages: <http://bit.ly/2xJvm8x>
- PDF guide for completing the 2020 census - 60 languages: <http://bit.ly/2U3fhDD>

Crisis Support

- **Crisis Text Line** - Text from anywhere in the USA to text with a trained Crisis Counselor: <http://bit.ly/2WrVeQI>
- **Suicide Prevention Lifeline** - Emotional Well-being During the COVID-19 Outbreak: <http://bit.ly/392MZ07>
- **National Domestic Violence Hotline** - Staying Safe During COVID-19: <http://bit.ly/393zQDZ>

- **Online AA Meetings During COVID-19:** <http://bit.ly/3b8rfBs>

General Budget Advice

Living on a reduced income requires your utmost caution and skill in managing your money. There are many resources to help you, but first you must plan ahead.

- ✓ **Set up a realistic budget plan** allowing for basic needs such as: food, shelter, utilities and medical care.
- ✓ **Prioritize your bills.** When you do not have enough money to pay all the bills, pay these first: rent or mortgage, utilities, food and transportation.
- ✓ Before your bills become due, **notify your creditors, lenders and/or landlord** that you are unemployed and cannot meet your payments. Explain your situation truthfully and ask for a written payment plan or discuss other ways to pay off your obligations. .
- ✓ **Maintain accurate files.** Before mailing your letters, make copies to keep for your files. If you must negotiate over the phone, keep detailed notes including the representative's name, title, and phone number. Follow up any phone conversations in writing.
- ✓ **Stay organized.** Keep everything in one place. Write a summary list of your financial plan for quick reference.
- ✓ **Keep your end of the bargain.** If you are unable to make agreed upon payments, contact your creditors immediately to renegotiate.
- ✓ **Avoid making unnecessary purchases on credit.**
- ✓ **Get budget counseling** if you are having difficulty. For financial counseling, debt management and consumer education, call:

Action for Boston Community Development

Credit Advising and Financial Coaching
617-348-6583

- ✓ If you need help with a consumer problem contact:

MA Attorney General's Consumer Hotline

(617) 727-8400

Your rights under the Fair Debt Collection Practices Act

While debt collectors do have the right to demand payment, and eventually take legal action if necessary, the Fair Debt Collection Practices Act (FDCPA) prohibits any kind of harassment.

The FDCPA applies to any personal, family, or household debt and covers debt collectors who regularly collect debt for others, but not the creditors themselves or their lawyers.

If you find yourself on the receiving end of a collection call, you might wish to know:

- **When can a collector contact me?** Unless you give them permission to do otherwise, debt collectors can only contact you between 8:00 a.m. and 9:00 p.m. They may not communicate with you by postcard.
- **Can collectors contact me at work?** A collector may not contact you at work if they know your employer disapproves.
- **What constitutes harassment under the FDCPA?** Collectors may not use profane language or threaten you with violence. In many instances, it prohibits the publication of a list of consumers who allegedly refuse to pay debts. Collectors may not threaten to take your property unless they are actually able to do it.
- **Can collectors contact my family or friends?** Debt collectors can contact other people but only to ask for information on how to locate you. In most cases, the collector may not divulge the reason for the call to anyone other than you or your attorney.
- **Can I get a collector to stop contacting me?** Debt collection agencies are required to honor written requests to stop contacting consumers. Please be aware that sending a “cease and desist” letter does not relieve you of your responsibility. You will still owe the money, and the company may pursue collection efforts.