


## INFORMATION AND

## RESOURCES FOR COMMUNITIES

### Financial Assistance – For Individuals & Families

**Unemployment Insurance:** Individuals unemployed due to COVID-19 are encouraged to apply for unemployment benefits, even if they would not normally be eligible. Eligibility will be determined on a case-by-case basis. To file a claim, visit [www.filectui.com](http://www.filectui.com), and click the link that says ‘For quicker payment of unemployment benefit, please follow this tutorial.’ That link will provide information on filing a claim in the correct way so that it is processed as quickly as possible. For residents that have already filed a claim, it is very important they check their email (including junk and spam folders) daily for updated messages from CTDOL. Messages may include next steps or a request that claimants log back onto their claim since following these instructions will help speed up processing. For a comprehensive guide to unemployment benefits, visit <http://www.ctdol.state.ct.us/DOLCOVIDFAQ.PDF>. **Don’t have access to file a claim online?** Can a family member, friend, or neighbor help? If not, the social services department at your city or town may be able to assist. To find the contact information for social services in your town, click [here](#), enter your zip code or town, and press .

**Temporary Family Assistance (TFA):** Low-income families residing in Connecticut with children under age 18 may be eligible for Temporary Family Assistance (TFA) through the Department of Social Services (DSS). TFA is a time-limited cash assistance program that provides monthly cash for basic needs such as food, shelter, clothing, and employment assistance. Unsure if you are eligible for TFA? Complete the 2-1-1 Navigator at <http://www.211navigator.com/>. The DSS field offices are currently closed to the public, but individuals can apply for TFA online at [connect.ct.gov](http://connect.ct.gov) or by calling the DSS Benefits Center at 1-855-6-CONNECT.

**Tax Assistance:** The Internal Revenue Service (IRS) has extended the deadline for filing until July 15, 2020. For more information, visit [www.irs.gov/coronavirus](http://www.irs.gov/coronavirus). Individuals who have not yet filed and may be eligible for

a refund, should consider filing now. Filers of all incomes can complete their taxes online for free at [www.myfreetaxes.com](http://www.myfreetaxes.com). Households with earnings less than \$56,000 can also look to have their taxes filed for free by a trained volunteer through the Volunteer Income Tax Assistance (VITA) program. Most VITA sites are currently closed, but some are still offering the service ‘virtually.’ For more information, visit <https://uwc.211ct.org/taxhelp/>.

**Property Tax Relief:** All Connecticut cities and towns will be participating in either/both a ‘Deferment Program’ or ‘Low Interest Rate Program’ to offer support to eligible taxpayers, businesses, nonprofits, and residents who have been economically affected by COVID-19. Programs should be established by the end of April. Individuals can contact their city or town tax assessor’s office for more details.

**Other State and Federal Benefit Programs:** Individuals struggling financially are encouraged to check to see if they might be eligible for other state and federal benefits, which can help reduce a household’s monthly expenses. A quick way to get a sense of what benefits an individual may be eligible for is to complete the 2-1-1 Benefits Navigator at [www.211navigator.com](http://www.211navigator.com).

**Insurance Grace Period:** As of March 24th, the Connecticut Insurance Department (CID) is requesting all insurance companies that offer insurance coverage in Connecticut (health, life, auto, property, etc) to immediately provide customers with a 60-day grace period without interest or penalty to pay their insurance premiums. The Department is also encouraging all auto insurers to consider lowering auto premiums for drivers. Individuals experiencing financial difficulty should be encouraged to contact their auto insurance company and inquire about a lower rate. Callers with additional questions can call the CID Consumer Helpline at 800-203-3447.


**Student Loans:** As part of the March 27th CARES Act, federal student loans have been suspended for three months. Federal student loan servicers will suspend payments without any action required from borrowers. More information can be found [here](#).


**Having Trouble Paying the Bills?** The Consumer Financial Protection Bureau (CFPB) has helpful tips for households on how they can protect themselves financially from the impact of COVID-19, including suggestions about contacting lenders and service providers proactively. Click [here](#) to review the tips.

**Legal Assistance:** Individuals seeking legal information can visit <https://ctlawhelp.org/en/coronavirus>. If legal assistance is required, call Statewide Legal Services at 1-800-453-3320.

**Learn More:** [2-1-1 CT's Topic Page](#)

## Food & Nutrition


**Home Delivered Meals:** Individuals who are homebound can click [here](#) to see if there is a program in their area that provides home delivered meals. Individuals should review the eligibility criteria listed for each program, as many have specific requirements such as age, disability, or residency. Also, the Elderly Nutrition Program that typically provides meals to individuals age 60 and older in community cafe settings, may also provide home delivered meals. To locate a community cafe program for older adults and inquire about home delivery, click [here](#), enter your zip code or town, and press . Individuals who aren't homebound, but want to promote social distancing, may want to pursue the delivery and/or curbside pick-up options through the major grocery and big box retailers like Stop & Shop, Walmart, Target, and others.

**Food Distribution:** Individuals struggling to afford groceries can obtain free food items from local food pantries. Soup kitchens, which typically provide meals at no-cost, are mostly providing grab-and-go food options during this time and can also be a good option for those who need grocery items. To find a food pantry or soup kitchen, click [here](#), enter the zip code or town where you are seeking help, and press . **Note:** Please call ahead to confirm hours as many programs have modified hours due to COVID-19. Food is also distributed by the state's two food banks via a mobile truck at various locations across the state:

- **Mobile Foodshare:** A pantry-on-wheels that brings fresh produce and other food to community sites throughout Hartford and Tolland counties. The schedule can be viewed [here](#). Individuals can also call 860-856-4321 for the schedule or text FOODSHARE to 85511.
- **CT Food Bank:** Mobile food pantry schedule can be viewed [here](#).


**School Meals:** Many school districts are continuing to provide meal service during extended school closures due to COVID-19. Visit the State Department of Education (SDE) (<https://portal.ct.gov/sde>) and use the links in the banner to determine which districts are providing food just to students and which are providing emergency meals for the community. For more information and links to view the distribution sites for some of the larger cities and towns, click [here](#).


**Benefit Programs:** Nutrition programs like the Supplemental Nutrition Assistance Program (**SNAP/Food Stamps**) and the Women, Infant and Children's Program (**WIC**) provide eligible individuals and families with money to purchase food. Unsure if you are eligible for SNAP or WIC? Complete the 2-1-1 Navigator at <http://www.211navigator.com/>. SNAP applications are processed by the Department of Social Services (DSS). The DSS field offices are currently closed to the public, but individuals can apply for SNAP online at [connect.ct.gov](http://connect.ct.gov) and can also receive assistance applying by contacting End Hunger CT! at 866-974-7627. To apply for WIC, click [here](#) to find a program in your area and call to see how they are handling applications during the pandemic.

**Other Options:** Town social service departments are a good option for individuals who can't locate a program or service to meet their food needs. To find the contact information for social services in your town, click [here](#), enter your zip code or town, and press .

**Learn More:** [2-1-1's Coronavirus Food Access Topic Page](#)


**Transportation, Utilities & Other Basic Needs**

**Transportation for Individuals with Disabilities and Older Adults:** Many towns have transportation programs for disabled individuals, as well as older adults, that are available at a low-cost. To find these programs in your area, visit [211ct.org](https://211ct.org), enter the zip code/town, and press . **Note:** These programs may have suspended or changed operations due to coronavirus. Please call to confirm service details.


**Medical Transportation:** HUSKY A, HUSKY C, and HUSKY D members can contact Veyo at 1-855-478-7350 to arrange transportation. Individuals who do not have HUSKY can visit [211ct.org](https://211ct.org) (enter the zip code/town, and press ) to find other medical transportation programs.


**Heating & Utility Assistance:** The CT Public Utilities Regulatory Authority (PURA) has issued an emergency moratorium on electric, natural gas, and water utility shut-offs in response to the pandemic. Individuals at risk of shut-off should contact their utility company and reference the coronavirus moratorium. Additionally, there have been state emergency orders suspending utility late fees, waiving fees/deposits for utility connection even for those previously disconnected, and requiring payment arrangements for businesses and nonprofits. **Payment Assistance:** Programs like the Connecticut Energy Assistance Program, Operation Fuel, and private fuel banks can assist eligible households with their heating and utility bills. These programs are not currently doing applications in-person, but are still accepting applications in different ways. Use the following links to find programs for each specific utility need: [Electric](#), [Natural Gas](#), [Heating Fuel](#) (oil, propane, kerosene), [Water](#).

**Child Care:** The Office of Early Childhood (OEC) recommends that families in need of child care options take these steps: 1) Explore options of family members, friends, neighbors for care, and 2) Contact 2-1-1 Child Care at 1-800-505-1000 for information about child care centers that remain open in their area. Child care expense assistance is available through the Care 4 Kids program. Families must be income-eligible in order to receive Care 4 Kids and can complete a brief eligibility screening tool at <https://www.ctcare4kids.com/apply/> to see if they might qualify.

**Diapers:** A list of programs that provides diapers to families in need can be accessed here at [211ct.org](https://211ct.org)(enter the zip code/town, and press ).

**Phone & Internet:** Programs that offer free or low-cost cell phones and internet service to eligible individuals can be found [here](#). And information on special accommodations that the major cell phone and internet providers are making for their clients can be found at <https://portal.ct.gov/Coronavirus/Information-For/Internet-Access>.

**Employment:** Although many businesses are temporarily closed to promote social distancing, there are other ‘essential’ industries that are still hiring. To connect with programs that can assist with job finding, view the list on [211ct.org](https://211ct.org) (enter the zip code/town, and press ). Please note that the physical locations of the American Job Centers and many of the other programs are currently closed; however, many services are still being offered via telephone. The [ct hires.com](https://ct hires.com) website is a good resource for searching online for employment opportunities.

**Other Important Resources:** Individuals who are struggling to find programs to meet their basic needs can also contact their town and local community action agency for assistance. Click [here](#) for contacts at the towns and cities, and [here](#) for a list of community action agencies – remember to enter the zip code/town, and then press .

**Learn More:** The 2-1-1 HealthyLives Navigator is a brief screening tool that assess for several social needs, produces a list of community programs to address those needs, and can be saved to a user’s *My 211 Account*. The screener is available at <https://www.211ct.org/assessments/1>.

## Housing

**Evictions & Rental Assistance:** The Centers for Disease Control and Prevention (CDC) has issued a nationwide eviction moratorium (halt on evictions) from September 4 through December 31, 2020. The CDC moratorium prevents landlords from evicting qualified tenants for not paying rent, not paying other charges such as late fees, or because their lease ended, **as long as the landlord gets a copy of [this signed declaration](#)**

**from each adult in the household.** This nationwide moratorium is in addition to Connecticut's moratorium and provides protection until December 31<sup>st</sup>. For more information, visit <https://ctlawhelp.org/en/evictions-during-coronavirus-crisis>, which has comprehensive information on rent and evictions during the COVID-19 Crisis.

- **As of 09/30/20**, Governor Lamont signed [Executive Order No. 9E](#), which extends the previously issued **moratorium on residential evictions through January 1, 2021**.


Executive Order 7000 prohibits landlords from beginning eviction proceedings **prior to October 1st**, unless there is a serious nuisance issue. Additionally, previously issued evictions cannot be executed until September 3rd. If an individual is being forced or locked out of their apartment, they may contact the police or their town/city housing code enforcement office for help.

For a helpful explanation of the current situation from CTLAWHELP, click [here](#). Individuals needing assistance can click [here](#) to find a program that helps with landlord/tenant issues.

**Rental Assistance:** Programs that provide direct rental assistance are few (see list [here](#)) – individuals and families struggling to pay their rent should be sure to talk to their landlord about the situation. Individuals who live in public or subsidized housing should report a decrease in income immediately and ask to have the rent amount reduced. For renters who have paid a security deposit of more than one month's rent, they may also request that the landlord apply all or part of that excess to unpaid rent through September. Households should also avail themselves of all the other benefit programs and basic needs assistance that is available (see the categories on this page for 'Financial Assistance,' 'Food Assistance,' and 'Other Basic Needs.')

**Foreclosures & Mortgage Assistance:** As of 07/09/20, all foreclosure sales previously scheduled prior to October 3, 2020 have been cancelled in order to prevent a potential gathering of individuals at the auction site. See this announcement here: <https://www.jud.ct.gov/HomePDFs/OrderforeclosureOctober320.pdf>.

Homeowners who have been laid off or have lost income/work hours should contact their mortgage company about getting a forbearance and other mortgage relief. **Federally-Backed Mortgages:** Homeowners with

mortgages through a federally backed lender like Fannie Mae, Freddie Mac or the Federal Housing Authority (FHA), can request a 180-day forbearance without fees or penalties. Additionally, these homeowners are protected from foreclosure under a 60-day foreclosure and foreclosure-related eviction moratorium. **Other Mortgages:** There is also relief available to homeowners with mortgages held by non-federally backed servicers. Most Connecticut banks and credit unions have agreed to a statewide mortgage payment relief program, which included a 90 day grace period for mortgage payment, relief from fees and charge, and no new foreclosures for 60 days. Homeowners in need of additional mortgage counseling and assistance can visit [211ct.org](https://211ct.org)(enter the zip code/town and press ) to find a program that can help. For more information on mortgage relief options, visit the CT Department of Banking's [website](#). Other information on mortgage payment assistance programs can be found by searching by your zip code [here](#).

**Shelter:** Anyone in Connecticut who is in immediate need of shelter should dial 2-1-1 for shelter options. Shelter providers and partners are taking steps to protect the health of residents and staff. A resource guide for shelter providers can be found [here](#).

**Section 8 and RAP Vouchers:** All proposed terminations and hearings on terminations of Section 8 or RAP certificates were put on hold for at least 60 days as of 3/19/20. Program participants experiencing a decrease in income should have the income change processed immediately and without a letter from the employer.

**Legal Assistance:** Statewide Legal Services is available at 1-800-453-3320.

**Learn More:** <https://portal.ct.gov/Coronavirus/Information-For/Homeowners-and-Renters>;  
<https://www.ctfairhousing.org/>

**SAMHSA Disaster Distress Helpline (DDH):** The Disaster Distress Helpline (800-985-5990) provides immediate crisis counseling and help to individuals nationwide who are experiencing psychological distress as a result of a natural or man-made disaster, or incidents of mass violence. The Helpline is available 24 hours-a-day, seven-days-a-week. The Helpline connects callers to professionals from the closest crisis counseling center in the



nationwide network of centers. The Helpline staff will provide confidential counseling, referrals and other needed support services. Individuals can call or text 'TalkWithUs' to 66746. Other Talk Lines: For a list of other talk lines/helplines that are available to individuals needing support, click [here](#).

**Mobile Crisis Intervention for Youth (MCI):** MCI services for youth delivers a range of crisis response services to children and adults. MCI clinicians have mostly stopped going out and doing mobile visits with youth due to COVID-19. However, they are still available for telephonic intervention and support. To access MCI services for youth, dial 2-1-1 anytime of day to be connected. For a list of the MCI programs that serve both adults and youth, view it here on [211ct.org](http://211ct.org).

**AARP Community Connections:** Feeling socially isolated? Older adults can request a phone call from an AARP volunteer, Monday – Friday, 9AM to 5PM EDT by leaving their information at 1-888-281-0145 or submitting a request online [here](#). Community Connections also has a website for older adults to connect with a mutual aid group in their community. Mutual aid groups are informal groups of volunteers that band together to find effective ways to support those people most in need who live in their local community. Mutual aid can include picking up groceries, providing financial assistance, or lending emotional support to neighbors. Visit <https://aarpcommunityconnections.org/> to search for a group in your area.

**Stay Connected – Phone or online support:** The CT Department of Mental Health and Addiction Services (DMHAS) has a guide of telephonic and online ways for individuals to get support and stay connected. The one-page guide is available [here](#).

**Red Cross Virtual Family Assistance Center:** The American Red Cross in Connecticut is launching a Virtual Family Assistance Center to support Connecticut families struggling with loss and grief due to the ongoing coronavirus pandemic. People can visit [redcross.org/vFAC](http://redcross.org/vFAC) to access a support hub with special virtual programs, information, referrals and services to support families in need. The hub will also connect people to other community resources provided by 2-1-1, CT VOAD, and other partners. People without internet access can call **833-492-0094 for help**. To help, the Red Cross has set up a virtual team of specially trained mental

health, spiritual care and health services volunteers who are connecting with families over the phone to offer condolences, providing support for virtual memorial services for families, and hosting online classes to foster resilience and facilitate coping skills.

**Learn More:** [2-1-1's Coronavirus Mental Health Topic Page](#)