

A Guide to Resources

Assistance during the Coronavirus Pandemic

IN THIS GUIDE:

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 - Financial and unemployment resources
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Protections for Residential and Commercial Tenants

On March 24th, the City Council of Union City voted to temporarily suspend evictions for qualifying residential and commercial tenants in Union City. This moratorium on eviction for a tenant that meets the requirements of the ordinance is in effect until May 31, 2020, the expiration of the local emergency or the Governor's proclamation of a state of emergency, whichever occurs last.

The Ordinance prohibits evictions for residential and commercial tenants that can show:

1. Inability to pay rent due to, or arising out of a substantial decrease in household or business income or substantial out-of-pocket medical expenses; and
2. The decrease in income, or out-of-pocket medical expenses, was caused by the COVID-19 pandemic, or by any local, state, or federal government response to COVID-19, and is documented in writing.

Qualifying impacts on residential tenants related to COVID-19 include:

- COVID-19 illness or caring for a household or family member with COVID-19 illness
- Work closures, layoffs, job loss, a reduction in the number of compensable hours or other economic or employer impacts
- Missing work due to a minor child's school closure, compliance with government health authority orders, or other similarly-caused reasons.

Qualifying impacts on commercial tenants related to COVID-19 include:

- Work closures
- Reduction in staff reporting to work
- Reduction in opening hours
- Reduction in consumer demand
- Compliance with government health authority orders
- Other similarly-caused reason resulting in loss of business income

If you can't pay your rent because of COVID-19, don't forget to:

- Tell your landlord in writing as soon as possible.
- Keep copies of what you send and your landlord's responses.
- Provide your landlord with documentation to support the impact from COVID-19, which could include work documents, notice of school or daycare closures, or any other similar documents.



The moratorium is not rent forgiveness. You will have 90 days from the end of the moratorium to pay any back-due rent.

Temporary Rent Subsidies through the Stay Housed Program

What is the Stay Housed Program?

The City of Fremont's Stay Housed Program is designed to assist individuals/families in securing or staying housed using the following approach: a temporary tenant based rental subsidy, and enrollment in the City's SparkPoint Program. The goal of the program is to help families avoid eviction and prevent homelessness due to a financial crisis, as well as help families maintain their housing long term as they transition from financial instability to self-sufficiency.

How does the subsidy work?

The City pays their portion of the rent to the landlord directly every month. From 0-12 months, the tenant pays 30% of their income towards rent. From 13-24 months, the tenant pays 40% of their income on rent.* If the tenant has no source of income, their contribution towards rent is \$50.

*The maximum rent contribution the program can provide is the difference between the Fair Market Rent (FMR) and 30% of the family's adjusted income. If the contract rent exceeds the FMR, the tenant must be willing to pay the difference, in addition to their contribution. Security deposit assistance may be equal to up to two month's rent.

How long is the temporary rent subsidy for?

Tenants may receive a rent subsidy for up to 24 months, depending on the eligibility.

Who qualifies?

Residents of Fremont, Newark, Union City, or Hayward, with:

- a housing crisis and income at or below 60% of area median income
- income potential that will allow them to cover their entire rent within a short period of time
- a willingness to work with a SparkPoint financial coach

Who do I contact for more information?

Call Carolyn Robertson, SparkPoint Program Coordinator, at [510.574.2003](tel:510.574.2003).

Legal Aid for Tenants

Bay Area Legal Aid

Tenants Rights number
1(888)-382-3405
www.baylegal.org

Centro Legal de la Raza

www.centrolegal.org
(510)-437-1554

East Bay Community Law Center

www.ebclc.org
(510) 548-4040

ECHO Housing

www.echofairhousing.org
(510)-581-9380

Eviction Defense Center

evictiondefensecenteroakland.org
(510)-452-4541

Legal Aid for landlords/ property owners

Housing and Economic Rights Advocates (HERA)

www.heraca.org
(510)-271-8443

Non-Legal Tenant Support

Causa Justa - Just Cause Tenant Hotline:

(510) 836-2687
(general advice in English
and Spanish)
(510) 763-5877
(main number/tenant organizing)

Emergency Shelter

- Families in need of shelter and/or resources should contact Lourdes Villegas (Union City Family Center) at 510-476-2755 or lvillegas@nhusd.k12.ca.us. More on the Union City Family Center services later in this guide.
- Homeless should contact CAREavan & Operation Room Key Rep Jesus Garcia for local resources at 510-675-5482 or by email at jesusg@unioncity.org
- Contact Tri-City Housing Resource Center: 510-330-5822
- Call 211 for help finding shelter near you

Healthcare and Mental Health Resources

[Tri-City Health Center](#): Over the phone medical appointments and free enrollment assistance for Medi-Cal, Covered California, HealthPAC (health insurance for the undocumented), and CalFresh (food assistance program). Call [510-252-6806](tel:510-252-6806) or [510-770-8040](tel:510-770-8040) for a confidential phone consultation. Chinese, Spanish, Tagalog, Farsi, and Burmese languages available.

[Covered California](#) has extended the special enrollment period to purchase a health plan through the end of June. Anyone uninsured or who has recently had a change in their household income may qualify for financial help to lower the cost of a plan and enroll in health coverage. Apply online at www.coveredca.com/apply. You can also use Covered California's storefront finder to find health centers close to you: <https://storefronts.coveredca.com/>

[Abode Services](#): Operates a free mobile health clinic for homeless on Tuesdays and Thursdays from 3:30 to 6:00 pm. Also located at Centerville Presbyterian Church (4360 Central Ave) and Wednesdays from 8:00 am to 10:00 am at Irvington Presbyterian Church (4181 Irvington Ave).

[24-hour Crisis Line](#): 1.800.309.2131 – If you're struggling with difficult life circumstances, grief or uncomfortable thoughts and emotions, call the Crisis Line from Crisis Support Services of Alameda County. You do not need to be experiencing suicidal thoughts or feelings to call. TEENS can text the word "safe" to 20121 between 4pm-11pm daily. <https://www.crisissupport.org/get-help-now>

[Washington Hospital Insurance Help](#): Free and confidential service that can provide you with all the information you need to make an informed decision about your health insurance, including how to access government-sponsored programs. Call [\(800\) 770-9447](tel:800-770-9447) anytime from 8 a.m. to 5 p.m., Monday through Friday.

[24-hour National Suicide Prevention LifeLine](#): 1.800.273.8255 - This LifeLine provides free and confidential emotional support to people in suicidal crisis or emotional distress or their loved ones.

[24-hour Parenting Stress Helpline](#): 1.800.829.3777 - Alameda County parents can call this hotline to get help with everyday parenting stress or go to <https://familypaths.org/what-we-do/parentingstresshelpline/>

Financial Resources

Financial tips:

Check with your bank: Many banks and financial institutions are offering payment deferrals on car loans, home loans, and credit card payments. Check with your bank or credit union, or visit this website, to see what opportunities are available for you: <https://tinyurl.com/y8sf354y>

Trouble paying student loans? If your loan is held by the federal government, your loan payments are postponed with no interest until September 30, 2020. For other kinds of student loans, contact your student loan servicer to find more out more about your options.

If you are having trouble making payments: If you are having trouble making payments, contact the companies you owe money to. Discuss your situation and options. Many companies have implemented special payment flexibilities for consumers experiencing hardship at this time.

For comprehensive advice on financial troubles and options available during COVID-19, visit the Consumer Finance government website at:

<https://www.consumerfinance.gov/coronavirus/>.

The website includes:

- Options to pay your mortgage
- Options to pay your credit cards
- Options to pay your auto loans
- How to work with your bank or credit union
- How to work with debt collectors
- How to stay on top of your credit reports

CalWORKs:

CalWORKs provides cash aid and services to eligible families who have a child(ren) in the home. CalWORKs is available to U.S. citizens and certain immigrants, including US citizen children even if the parent(s) is not eligible, because of immigration status. Go

to <http://benefitscal.org/> or contact your local Social Services Agency:

Eden Area Multi-Service Center; 24100 Amador Street Hayward, CA 94544; (510) 263-2420

Are you...

- Not eligible for cash benefits like CalWORKs?,
- OR Refugee, asylee, or Special Immigrant Visa (SIV) holder,
- OR A victim of human trafficking, domestic violence, and other serious crimes?

You may be eligible for other assistance and relief programs. Visit the E-Benefits California website: <http://benefitscal.org/>

Relief funds:

- Emergency fund for service workers: visit <https://ofwemergencyfund.org/help>
- Emergency assistance for bartenders: visit <https://www.usbgfoundation.org/beap>
- For a comprehensive list of similar funds as above, visit this website: <https://www.familiesinschools.org/financial-support/>

Resources for Utilities

Gas, electric, water and sewage utility disconnections are temporarily banned. Check with your local providers for more info.

If you recently lost your job, and/or are a low income household, you may qualify for a 20% to 35% discount on your electricity bill. Go to www.ebce.org/care and www.pge.com/care.

For free and affordable internet options: <https://tinyurl.com/ug58bow>

Unemployment Resources

Unemployment Insurance (UI):

If you lost hours or your job due to COVID-19, apply for unemployment (UI) benefits for lost jobs, reduced hours, and missed work for childcare due to school closures at www.covid19.ca.gov.

Worker Supportive Services:

The Alameda County Workforce Development Board (ACWDB) is here to help point employers, self-employed individuals, contractors, workers, and job seekers in the right direction amidst the COVID-19 pandemic. Go to www.acwdb.org for a complete toolkit on what services are being offered.

Pandemic Unemployment Assistance:

As part of the federal CARES Act, the new Pandemic Unemployment Assistance (PUA) program helps unemployed Californians who are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state UI benefits who are out of business or services are significantly reduced as a direct result of the pandemic.

Benefits can be retroactive to weeks starting on or after February 2, 2020, depending on your last day of work due to COVID-19 and regardless of when you submitted your claim application. The effective date of your claim will begin the Sunday of the week when you last worked and became unemployed due to reasons directly related to COVID-19. Learn more and apply online at <https://tinyurl.com/puaassist>

If you qualify for a regular Unemployment Insurance (UI) claim, you should not file a PUA claim at this time. If you filed for UI and received an award notice indicating \$0 in benefits available, visit this page for what to do next: <https://tinyurl.com/faqpua>

Job Opportunities and Virtual Career Services

- Contact Tri-Cities Career Center at 510.742.2323; by email at careercenter@ohlone.edu; by website at www.ohlone.edu/careercenter.
- If you are recently unemployed due to the Coronavirus pandemic, visit www.onwardca.org for job opportunities. Onward CA connects job seekers with essential businesses which are looking to increase their staff during the pandemic.

Free Childcare Services for Essential Workers

4Cs of Alameda County has funds to cover the cost of childcare for essential workers. This emergency childcare funding is available from now through June 30th, 2020. Go to <https://tinyurl.com/childcare4c>. For questions, contact 4Cs of Alameda County at info@4c-alameda.org or 510-582-2182 ext. 3198.

Free Legal Aid

Free legal services through the Consumer Justice Clinic: The Consumer Justice Clinic is currently open and conducting virtual appointments. Please call in for information and appointment eligibility: [510-548-4040](tel:510-548-4040), ext. 388

Issues they may be able to help with:

- Debt collection issues
- Wage garnishment and bank levies
- Student loans
- Scams and fraud
- Credit report errors
- Immigration lawyer fraud
- Identity theft
- Auto and payday loans
- Car repossession
- Tows
- Medical debt



Resources for Immigrants and Undocumented People

State of CA Urges Immigrants to Seek Public Benefits During COVID-19:

Some immigrants worry that the public charge rule stops them from receiving government benefits or that using those benefits will hurt their ability to get a green card.

The FEDERAL GOVERNMENT has said that using health care services for COVID-19 prevention, testing or treatment alone does not make you a public charge.

Medi-Cal care for COVID-19 related testing or treatment does NOT count under the public charge rule because it is the treatment of an emergency medical condition.

Go to <https://tinyurl.com/immguide> for a complete guide from the State on COVID resources for immigrants.

East Bay Community Law Center
(510) 548-4040

www.ebclc.org

Services: Consultation/intake, education outreach

Multicultural Institute

(510) 847-1479

www.mionline.org

Services: Education Outreach

Immigration Institute of the Bay Area

(415) 538-8100 ext. 206

www.iibayarea.org

Services: Consultation/intake, education outreach

East Bay Sanctuary Covenant

(510) 540-5296

www.eastbaysanctuary.org

Services: Education outreach

Catholic Charities of California

(415) 324-1011

www.cceb.org

Services: California Disaster Relief Funds

Food and Urgent Living Resources Assistance

For emergency food aid, call the Alameda County Food Bank helpline: 510-635-3663

CalFresh:

CalFresh is California's food benefits program, formerly known as food stamps. Recipients of CalFresh receive an Electronic Benefits Transfer card which functions like a debit card, where a monthly stipend is deposited to spend on food. The application process has become easier during the COVID-19 pandemic. Recipients of food benefits can now use their EBT card to buy groceries online at Amazon.com and Walmart.com. SSI recipients may also apply for CalFresh benefits! Public charge does not apply to food benefits received by other members of your family, including your children. To see if you are eligible for CalFresh food assistance and to apply, visit www.foodnow.net, an intake portal which is administered by the Alameda County Food Bank.

Pandemic EBT:

Due to Coronavirus (COVID-19), children who are eligible for free or reduced-price meals at school will get extra food benefits. These food benefits are called Pandemic EBT or P-EBT benefits. P-EBT benefits help families in California buy food when schools are closed because of the coronavirus emergency. Families will get up to \$365 per eligible child on their P-EBT card to use on food and groceries. Families can buy food in most grocery stores and farmers' markets. Families can also use their P-EBT cards to make food purchases online.

Families with children who get CalFresh, Medi-Cal or Foster Care benefits do not need to apply. Most will get their P-EBT card in the mail during the month of May. P-EBT cards will begin arriving in May 2020. Families with children who are eligible for free or reduced-price meals and who do not get their P-EBT card in the mail, must apply online before June 30, 2020. P-EBT is a one time benefit. Meaning, that eligible families who are required to apply and do not do so by June 30, 2020 will not be able to receive benefits once the online application closes. Your immigration status is not affected if you participate in P-EBT. Learn more at <https://ca.p-ebt.org/info>.

Family Support from Union City Family Center

The Union City Family Center (UCFC) is serving parents and students in need who are impacted by the pandemic. Families in need of shelter and/or resources should contact Lourdes Villegas at 510-476-2755 or by email at lvillegas@nhusd.k12.ca.us. UCFC is also providing the following services:

- Weekly grocery distribution
- Dry pantry available in case there is an emergency need for food
- Hygiene and household supplies available
- Monthly diaper distribution program

To sign up for any of these programs or to get immediate assistance, contact UCFC by email at familyresources@nhusd.k12.ca.us or by phone at 510-476-2770.

Local Food Distribution Programs

TCV Food Bank: Delivers free bags of goods (fruits, vegetables, dry goods, and other items) to the Ruggieri Senior Center (33997 Alvarado Niles Rd) on the first and third Monday of the month from 1:00 pm to 2:30 pm. Pre-made bags are first come, first served. Contact Kellie Barron for more information: mobile@tcvfoodbank.org or 510.675.5495.

Spectrum Services Inc: Delivers bagged lunches for seniors at the Ruggieri Senior Center (33997 Alvarado Niles Rd), Mondays through Thursdays at noon. A \$3.75 donation is preferred. Recipients must be age 65+, and must make a reservation 24 hours in advance. For more information, contact ruggieriseniorcenter@unioncity.org or 510.675.5495.

Centro de Servicios: Provides free milk, eggs, and bread, upon availability, at 33750 6th St. Mondays through Fridays, starting at 11 a.m. For more information, call 510.489.4100.

Our Lady of the Rosary: Distributing bagged dinners on Fridays from 6:00 pm to 7:00 pm. at 703 C Street.

St Vincent DePaul: Opens their food pantry Monday through Friday. A weekly boxed lunch is also provided every Sunday from 12:00 pm to 1:00 pm. Call 510.706.5852; Location is 3777 Decoto Rd.

NHUSD School meals: "Grab and Go" breakfasts and lunches for all students available at James Logan High, Cesar Chavez Middle, Alvarado Elementary, and Hillview Crest Elementary School, Mondays and Wednesdays from 9:00 a.m. to 12:00 p.m. It is not necessary for children to attend.

Life ElderCare: Delivers meals to home-bound seniors during weekdays and frozen meals for weekends. Call 510-894-0370 or email info@LifeElderCare.org or sign up at www.TriCityAtRisk.com.

Sikh Food Pantry: Taking online food orders for home delivery. This service is for anyone who need food. Order online www.tinyurl.com/sikhfoodpantry.

CA Great Plates Program: Provides three meals per day to adults who are 65 years and older and adults 60-64 who are at high risk from COVID-19. Contact the Alameda County Emergency Operation Center (EOC) Care & Shelter: 925-803-7943 or by email at ACGreatPlates@acgov.org

United States[®]
Census
2020

Thank you Union City residents for participating in the 2020 Census. As of May 19, 2020, 72% of our community has self-responded to the Census. Your response helps direct billions of dollars in federal funds to our local community for schools, roads, and other public services. Responding to the Census is a quick and easy process that can be done online, by phone or by paper form:

- Online: <https://my2020census.gov/>
- Phone: Dial 844-330-2020
- Dial 211 to speak with a trained Census professional