

Information and resources to help during possible hardship due to Coronavirus situation:

- If you have loss of wages- try to file for unemployment even if you are working but hours were cut. Some will qualify and some will not but it is still worth a shot.
- If you have auto pay- call to cancel the auto pay to avoid possible overdraft and pay what you can manually.
- Call energy company, auto company, mortgage/landlord, cable, internet, phone companies, etc. to express a financial hardship- In some cases they will waive the late fee, give an extension or allow you to work out a payment plan, or allow you to “skip” a payment where the monthly payment is added on to the end of the loan.

MSN Article with details on mortgage assistance: <https://www.msn.com/en-us/money/realestate/mortgage-forgiveness-how-to-make-up-your-missed-payments/ar-BB12l1wC?ocid=spartandhp>

- Utilize a spending plan/budget and to conserve money as best you can for now and only purchase things that are necessary (limit debt repayment plan to paying only the minimum as a way to conserve extra money).
- Banks including Capital One, Chase, Citi and Wells Fargo are encouraging their customers facing economic hardship to contact them to see what they can work out. Credit unions are also offering assistance and loan help. Additionally, you may be able to sign up for a hardship plan, which could mean lower interest rates or smaller fees and penalties for a time.
- Many utility companies, including major providers such as ComEd, Duke Energy, FirstEnergy and PSE&G, offer energy bill assistance programs which may allow you to defer payments until a later date.
- If you have student loans, contact your servicer to see what your options are. If you have federal loans, consider forbearance — interest is currently being waived for the duration of the crisis —or going on an income-based repayment plan, which could lower your monthly payments, sometimes even to \$0 per month
- City of Fort Worth Community Action Partners (CAPS) offers financial assistance for various expenses. Complete specific application on-line or mail-in
CAPS website <https://fortworthtexas.gov/cap/>
Energy Assistance <https://fortworthtexas.gov/cap/energy-assistance/>
Veteran Assistance <https://fortworthtexas.gov/cap/programs-for-veterans/>
Water Assistance <https://fortworthtexas.gov/cap/water-assistance/>

For information about COVID-19, including how to find a testing site, 2-1-1 and select Option 6. (Texas Health and Human Services offices are not testing sites.) You can also visit the Texas Department of State Health Services coronavirus page (<https://dshs.texas.gov/coronavirus/>) for more information."

GENERAL INFORMATION

- **United Way's 2-1-1 hotline**, a 24/7 service connecting individuals to the right community organization or government agency. The service is free and confidential.
- **FamilyWize** – for prescription discounts. **CVS** and **Walgreens** pharmacies are providing free delivery of prescription medications.

BASIC NEEDS

- **Tarrant County Department of Human Services** for assistance with rent and utilities.
- **Presbyterian Night Shelter** for assistance with housing, food and employment.
- **SafeHaven of Tarrant County** for food, shelter, child care and domestic-violence assistance.

BLOOD DRIVES

- **American Red Cross** is facing a severe blood shortage due to an unprecedented number of blood drive cancellations. Healthy individuals are needed to donate now to help patients counting on lifesaving blood.

CHILD CARE AND EDUCATIONAL RESOURCES

- **Child Care Associates** for information on child care providers or alternative care.
- **Texas Health and Human Services** to select child care providers and check child care licensing status.
- **Child Care Management Services** to search quality-rated child care

FOOD RESOURCES

- **CEC**
- **Tarrant Area Food Bank** to help individuals and families find a food pantry and to **find meal programs for students out of school**.
- **Meals on Wheels** delivers meals to anyone who is homebound and is physically or mentally unable to prepare meals for themselves.
- **GRACE** for food assistance during the Coronavirus pandemic.

GOVERNMENT OFFICES

- **Tarrant County Public Health Department** provides up-to-date information on COVID-19 including preventive measur

MORTGAGE

MSN article on available resources: <https://www.msn.com/en-us/money/realestate/mortgage-forbearance-how-to-make-up-your-missed-payments/ar-BB1211wC?ocid=spartandhp>

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SENIOR CITIZENS

- **United Way's Area Agency on Aging** for issues specifically involving care for senior citizens.
- **Aging Disability Resource Center of Fort Worth** to help older adults and people with disabilities find access to long-term services and support.

TAX INFORMATION

- **MyFreeTaxes.com** for free assistance filing your taxes.

TRANSPORTATION

- **Catholic Charities Transportation** provides provide transportation to eligible clients for employment trips, medical trips, rides for education, paratransit transportation and rides for seniors.
- **Texas Health and Human Services** continues to service the community and clients to any billable Medicaid service.
- **Trinity Metro** providing local bus service with a modified schedule.

UNEMPLOYMENT

- **Texas Workforce Commission** for information on employment or unemployment benefits.

VETERANS

- **TXServes-North Texas**, a program of United Way of Tarrant County's Mission United initiative connecting veterans, active-duty military and their families to social services.