

# Resources

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 [alarise.org/blog-posts/how-to-get-help-in-alabama-during-the-covid-19-crisis/](https://alarise.org/blog-posts/how-to-get-help-in-alabama-during-the-covid-19-crisis/)

By Alabama Arise

April 16, 2020

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Life is changing quickly for everyone during the coronavirus (COVID-19) public health emergency. Protecting yourself and your family from the virus is the first of many concerns. The pandemic also has left many Alabamians worried about food, health care, housing, job security and other basic needs.

Alabama has a safety net of public assistance programs that can help people through hard times. And Alabama Arise wants to help people connect with the help they need. Use this guide to find services that may fit your needs now, even if you weren't eligible before.

Response efforts are changing rapidly, so check back for updates to this resource guide as new information becomes available. Email if you have any questions or recommendations for additional resources.

Below is a table of contents covered in this guide. Click on each topic to go to its corresponding section.

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## Urgent response resources

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### Coronavirus symptoms and health care providers

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Know [the major symptoms of COVID-19](#): cough, fever, shortness of breath or difficulty breathing. Other symptoms may include aches, chills, diarrhea, headache, severe vomiting, sore throat, tiredness or new loss of smell or taste.

- If you experience these symptoms, call your doctor first to get advice on testing and care. Free testing is available at state testing sites. Charges may apply at other testing sites.
- If you do not have a doctor, call the Alabama COVID-19 Hotline 24/7 at **888-264-2256** for testing sites and hours of operation near you. *Note: This hotline does not provide medical advice.*
- If you are uninsured, you may be able to get free treatment for conditions related to COVID-19. The federal Coronavirus Aid, Relief and Economic Security (CARES) Act includes a \$100 billion emergency fund for health care providers. “As a condition of receiving funds under this program, providers will be forbidden from balance billing the uninsured for the cost of their care,” the Department of Health and Human Services (HHS) has announced. Check with your local hospital or clinic about this.
- If you have Medicaid coverage and need help finding a doctor, call **800-362-1504** or click here for a provider directory.
- For more information on testing in Alabama, visit the Department of Public Health’s COVID-19 Testing page.

## Family abuse and domestic violence resources

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Prolonged in-home isolation can mask incidents of family abuse and violence, especially toward children, seniors or people with disabilities. People who report abuse or neglect are protected from legal action in response to their reporting.

Members of certain professions are mandatory reporters, meaning they must report suspected or known abuse or neglect. These professions include chiropractors, clergy members, coroners, day care workers or employees, dentists, doctors, law enforcement officials, medical examiners, mental health professionals, nurses, optometrists, osteopaths, pharmacists, podiatrists, social workers and teachers and school officials.

– If you are experiencing **domestic violence** (that is, if someone in your family or someone you’re in a relationship with is hurting or threatening you), call the Alabama domestic violence hotline at **800-650-6522**. This hotline is answered 24/7, and you do not have to give your name to get help.

– To report suspected **child abuse or neglect**, including failure to seek medical treatment, call your county Department of Human Resources or local law enforcement. *Do not email reports of suspected abuse or neglect, as they may not get prompt attention.*

– To report **elder abuse**, call the Adult Abuse Hotline at **800-458-7214**.

– To report **abuse in an assisted living facility or nursing home**, call **800-356-9596**.

## Other contact numbers to know

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– If you need legal help anywhere in Alabama to **protect your right to disability services**, call the Alabama Disabilities Advocacy Program (ADAP) at **205-348-4928** or [use the online intake form here](#).

– If you are a survivor of **sexual assault**, you can call the sexual assault hotline at **800-656-HOPE (4673)**. You will be connected with a trained sexual assault service provider in your area.

– If you are experiencing **homelessness** and need shelter, call **2-1-1** and ask for a list of shelters in your area.

– If you need **legal help** for a problem related to COVID-19, call Legal Services Alabama at **877-393-2333** or [click here](#).

– To report **COVID-19-related price gouging or scams**, contact these hotlines:

- The Alabama Attorney General’s Consumer Complaint Hotline: **800-392-5658** or **334-242-7335** (8 a.m. to 5 p.m., Monday through Friday).
- The National Center for Disaster Fraud Hotline: **866-720-5721** or .

## Health care and insurance

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The risk of COVID-19 exposure, complications and death varies widely by job, age and health condition. That’s why the new vaccines are being offered in phases, with those deemed at highest risk getting the first doses.

As of April 5, 2021, all Alabamians age 16 and older are eligible to receive the COVID-19 vaccine. Supply shortages have been a major obstacle in Alabama’s vaccination rollout, but new vaccine products and a manufacturing push are improving the outlook. For more information, visit [alabamapublichealth.gov](http://alabamapublichealth.gov).

## Important information about the COVID-19 vaccines

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Here are some important things to know about the vaccines:

- All approved vaccines have been through the full testing process for any U.S. vaccine. They’ve come out more quickly because testing and manufacturing were scaled up for the emergency.
- The Johnson & Johnson vaccine comes in one dose. The Moderna and Pfizer vaccines come in two doses, several weeks apart. If you get either of those, you will need to get the second dose of the same vaccine you got the first time. The person who gives you your vaccine will explain how to get your follow-up shot.
- Your health care provider is your best source of information about the vaccine and how to get it. If you don’t have a regular provider, contact your county health department or a local clinic about how and when to get the vaccine.

- The vaccine will be free to everyone. Some providers may charge an administrative fee. If you cannot pay the fee, tell your provider. You can still get the vaccine.
- Lots of false information is circulating about the vaccines. Be sure to confirm anything you hear or read with information from a reliable source, such as your health care provider, your county health department or a local clinic.
- Vaccines are being distributed as soon as they are available. Because the supply is limited at this stage, it's important to follow official guidance on which phase is the one for you. In the meantime, continue taking precautions and be patient. Everyone will have the opportunity to get the vaccine.

COVID-19 puts people without health insurance at special risk for delayed care and financial disaster. Federal and state governments are making changes to help people who are uninsured or at risk of losing coverage.

## **COVID-19 care**

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If you are uninsured, you may be able to get free treatment for conditions related to COVID-19. The federal Coronavirus Aid, Relief and Economic Security (CARES) Act includes a \$100 billion emergency fund for health care providers. "As a condition of receiving funds under this program, providers will be forbidden from balance billing the uninsured for the cost of their care," the Department of Health and Human Services (HHS) has announced. Check with your local hospital or clinic about this.

## **Medicaid**

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## Alabama Medicaid is Taking Action to Help During the Health Emergency



No co-pays for services & medicine covered by Medicaid



No referrals needed for EPSDT, PCPs, or DHCPs



ACHN care coordination available to help by phone



Mental Health services are available



No cancellation of coverage during emergency unless you move out of state or you request it



Encouraging use of telemedicine

**Medicaid covers all COVID-19 testing and treatment. Call your doctor.**

Courtesy of Alabama Medicaid Agency

If you had Medicaid coverage of any kind during March 2020, or if you become eligible later, **your coverage will not be terminated for any reason before the crisis has ended**, unless you cancel it yourself or move out of Alabama. This includes postpartum coverage for women who recently have given birth. If your case was open in March but has already closed, please be patient. Medicaid will reopen your case very soon.

To help keep your Medicaid from ending after the emergency:

- Report any information changes.
- Renew your Medicaid at the scheduled time.

If you have Medicaid coverage, **you do not have to pay co-pays** to the hospital, doctor's office, pharmacy or for medical equipment and supplies during the coronavirus emergency.

To make changes to your Medicaid or if you have questions, call **800-362-1504**. You also can make changes online through My Medicaid.

### Apply for health coverage

If you are younger than 65 and have lost your job, regular pay or hours in the coronavirus emergency, you have a few options. The American Rescue Plan Act (ARPA) passed by Congress in March provides new assistance with health coverage:

- Through Sept. 30, 2021, people eligible for COBRA continuation coverage after loss of employer-based coverage won't have to pay any premiums. *Note: If you become eligible for a new group plan or Medicare while on COBRA, you must notify your insurer. Failure to do so will result in a cash penalty.*
- Depending on income level, premiums for Marketplace plans are reduced or eliminated for 2021 and 2022 under ARPA.

Find out if you and your family can get health insurance through Medicaid, ALL Kids or the Marketplace.

- [Click here to apply online for Medicaid or ALL Kids.](#)
- To explore your Marketplace coverage options, visit [healthcare.gov](https://www.healthcare.gov) or call **800-318-2596**.
- For enrollment assistance, call Enroll Alabama at **844-248-7698** or email .

Alabama has 17 community health centers, with more than 165 locations across the state, that provide comprehensive primary care and preventive services on a sliding fee scale, regardless of patients' insurance status. Services include:

- COVID-19 vaccination
- COVID-19 testing
- General primary medical care
- Diagnostic laboratory and radiology
- Preventive screenings
- Well check-ups
- Dental services
- Immunizations
- OB-GYN care
- Pharmaceutical services
- Other services that vary by location (mental health care, optometry, substance use disorder treatment, etc.)

To find the nearest health center, visit [Find My Health Center](#) and enter your ZIP code. Or call the Alabama Primary Health Care Association at **888-322-7068** from 8 a.m. to 4:30 p.m., Monday through Friday. Some details of operation are changing because of COVID-19, so call your local center before visiting.

## **Financial assistance for COVID-related funeral expenses**

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Thousands of Alabama families have lost loved ones to COVID-19. One of the hidden burdens of the pandemic is the cost of funerals. FEMA, the Federal Emergency Management Agency, offers financial assistance for COVID-related funeral expenses incurred after Jan. 20, 2020.

Call this dedicated toll-free phone number to get a COVID-19 Funeral Assistance application completed with help from FEMA’s representatives. Multilingual services are available:

COVID-19 Funeral Assistance Line Number

844-684-6333 | TTY: 800-462-7585

Hours of Operation:

Monday – Friday

8 a.m. to 8 p.m. Central Time

Get answers to frequently asked questions about the application process on FEMA’s [Funeral Assistance FAQ page](#)

## Living with disabilities and mental illness

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If you or someone you know lives with a disability or mental illness and needs help during the COVID-19 crisis, [use this guide from Disability Rights and Resources](#) to find relevant resources by topic and location.

If you need legal help anywhere in Alabama to protect your right to disability services, call the Alabama Disabilities Advocacy Program (ADAP) at **205-348-4928** or [use the online intake form here](#).

## Food assistance

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Widespread job losses from COVID-19 [have made many more Alabamians eligible for public food assistance and other nutrition supports](#). To help prevent hunger during the health and economic crisis, state and local food programs have made changes in how they operate.

### Local food assistance

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Alabama has a network of nonprofit food banks that collect, store and distribute groceries to food pantries, where families can get free food directly. To learn more about food assistance in your area and find a local food pantry, check out [the Auburn Justice Center’s food pantry map](#). Or contact the food bank nearest you:

- **Auburn** – [Food Bank of East Alabama](#). Call **334-821-9006**.
- **Birmingham** – [Community Food Bank of Central Alabama](#). Call **205-942-8911**.
- **Dothan** – [Wiregrass Area Food Bank](#). Call **334-794-9775**.
- **Huntsville** – [Food Bank of North Alabama](#). Call **256-539-2256**.
- **Mobile** – [Feeding the Gulf Coast](#). Call **251-653-1617**.

- **Montgomery** – Montgomery Area Food Bank. Call **334-263-3784**.
- **Selma** – Selma Area Food Bank. Call **334-872-4111**.
- **Tuscaloosa** – West Alabama Food Bank. Call **205-333-5353**.

Alabama's food banks also operate the Senior Box Program, which provides USDA-donated foods to eligible seniors through a monthly food package. Seniors must be 60 years of age or older and have a household income at or below 130% of the Federal Poverty Level. To apply to receive a Senior Box, a person should call the food bank that serves their area.

## **Supplemental Nutrition Assistance Program (SNAP)**

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Alabama provides federal food assistance through SNAP (formerly known as food stamps). Monthly SNAP benefits help eligible households with low incomes buy the food they need to maintain good health. Loss of income in the COVID-19 crisis has made many more families eligible for SNAP.

In response, Congress has increased SNAP benefits for eligible families in three important ways. First, families who would normally receive less than the maximum SNAP benefit because of their income had their benefits increased to the maximum benefit for their household size. Second, all SNAP recipients now receive an additional 15% in SNAP assistance. Third, households that did not receive increased benefits because they were already receiving the maximum for their household size became eligible for an additional emergency allocation beginning in April 2021.

Emergency benefits may be distributed on a different day than regular benefits for administrative reasons. Alabama must request emergency benefits on a monthly basis, but this is done routinely. During the pandemic emergency, the extra benefits are expected to continue without interruption.

You can apply for SNAP through the Department of Human Resources (DHR) here. To get help applying for SNAP, call **877-833-2550** or click here. If you are a senior or have a disability, you can find a simplified application here. To get help filling out the simplified application for seniors or people with disabilities, call **800-438-2958**.

## **WIC program**

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Women, Infants and Children (WIC) is a supplemental nutrition program for pregnant or breastfeeding women; women who had a baby within the last six months; infants; and children under age 5. To receive WIC benefits in Alabama, an individual or family must meet all of these requirements:

1. Live in Alabama.
2. Meet income guidelines.
3. Have a nutritional risk that healthier food could improve.



If you think you may qualify, call your [county health department](#) to make an appointment, or call **888-942-4673** for further information. The Alabama WIC Program offers [free communication assistance](#) at each clinic location. During the coronavirus emergency, the health department is conducting interviews and nutrition assessments by phone.

If you or your children are approved for WIC, you will be prescribed a specific package of food based on your nutritional assessment. You will receive a debit-like card called an EBT (electronic benefits transfer) card that you can use to purchase food from your personalized food package. [Learn more about WIC food options here](#). Your options will be based on your age and need. Not everyone approved for WIC will be able to get every food item on the list. During the coronavirus emergency, the Department of Public Health is allowing some substitutions if not all the food in your package is available in the grocery store. Your grocer can help you figure out what you can substitute for a WIC food that is unavailable. Congress has also increased the WIC benefit for fruits and vegetables by up to \$35 per month for each recipient.

## **School meals and extension of Summer Food Service Program**

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The 2020-21 school year began with many uncertainties for classrooms and school cafeterias. Despite detailed USDA guidelines for distributing school meals, child nutrition staff grappled with implementing practical methods to serve meals to incoming students. While some districts opted for on-site learning plans and specified food service procedures, most relied on virtual learning curriculums and grab-and-go meals for remote learners.

Parents and child nutrition staff received relief when Congress extended the Summer Food Service Program through the 2020-21 school year. Extending this program ensures that **all** school-age children receive school meals at no charge to parents. Elevated COVID-19 rates have forced some school districts to convert to remote or hybrid learning methods and accompanying grab-and-go meal options. Plans continue to vary from district to district and are likely to change in response to local conditions and experiences. To get updates on your school's nutrition plan, contact your local board of education.

[Para asistencia en español oprima el siguiente enlace.](#)

## **Pandemic Electronic Benefit Transfer (P-EBT)**

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When schools were closed or went to hybrid schedules, millions of children lost access to school meals. In response, Congress created [a special program called Pandemic EBT \(P-EBT\)](#). P-EBT provides children normally eligible for free or reduced priced meals with the same benefits as the National School Lunch Program (\$6.82 a day for each child not receiving meals at school, prorated for children attending school on a hybrid schedule). These benefits are delivered to each individual child on a debit-like card issued by the Food

Assistance Division of the Alabama Department of Human Resources (DHR). Estimates are that more than half a million Alabama children will receive P-EBT for the 2020-21 school year.

No application is required to receive P-EBT benefits. The Alabama State Department of Education will provide eligible children's information to the Alabama Department of Human Resources. Families who experience a decrease in income may apply for free or reduced-price meals at their child's school to become eligible for P-EBT.

Each eligible school-aged child will receive a debit-like card on which their benefits will be loaded. Parents should maintain those cards so that they can receive a second round of assistance. P-EBT benefits will remain active and usable for 365 days from the date issued.

### **Details on P-EBT allotments**

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The first round of P-EBT will be sent to eligible children by mid-July 2021 and will be retroactive to August 2020. These P-EBT benefits will be issued in two allotments: one covering August to December 2020, and the second covering January to May 2021. The amount of each child's benefit will be based on whether the child's assigned school schedule is (1) mostly virtual, (2) mostly in-person or (3) hybrid.

Children attending a mostly virtual school will receive the equivalent of 18 days of benefits for each month that the school operated under a virtual learning plan 50% of the school year. Children attending a hybrid school will receive the equivalent of nine days of benefits for each month that the school operated under a hybrid learning plan. Those children attending a mostly in-person school are not eligible for P-EBT during any month when the school operated mostly in-person. Children whose parents elected to have them attend school virtually will be eligible for the full allotment.

**P-EBT card distribution is scheduled to begin in mid-June, but because so many children are eligible to receive a card, it will take until mid-July before all cards are mailed and received by eligible families.** DHR's toll-free customer service hotline for P-EBT questions is **800-410-5827**. Parents are encouraged to wait until mid-July to call the hotline about the status of their cards because many cards still will be in the mail before that date. The hotline is available from 7 a.m to 6 p.m. Monday through Friday. Parents who want to ensure their children's cards are sent to the right address should check the address on file with their school(s). Parents can correct addresses by calling the hotline after July 15 when the first round of cards has been mailed out.

### **Further background on P-EBT eligibility**

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In October, Congress expanded P-EBT to include children under 6 living in a household receiving SNAP food assistance and in a county in which at least one school has operated virtually or in a hybrid model. If at least one school in the county was completely virtual,

eligible young children in that county will receive the full P-EBT benefit. If no school in the county was virtual but at least one school in the county had a hybrid model, eligible young children will receive the prorated benefit.

P-EBT for eligible children under 6 will be retroactive to October 2020, when the law creating the benefit was passed, and will be received in two payments later in the summer of 2021. These benefits will be added to the household's current SNAP EBT card.

## Senior nutrition programs

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Alabama provides prepared meals for eligible seniors through several programs, some of which have changed their operation during the emergency. Any Alabamian aged 60 or over, or married to someone in that age group, is eligible. People with disabilities who live with an eligible participant or in a living community where the senior nutrition program operates are also eligible.

Meals on Wheels continues to operate in all regions, though some programs have suspended hot meal delivery because of reduced volunteer capacity and other factors. Alabama has received emergency funding to enroll new participants in Meal on Wheels during the pandemic. [Click here for a list of Senior Meals Distribution Centers near you.](#)

Beginning April 19, 2021, Senior Centers are allowed to reopen, at their option, but not for on-site serving of congregate meals. Centers that do reopen can allow clients to pick up meals or receive meals through home delivery. Participants in on-site Senior Center activities may also be provided a take-out meal when they leave the Center.

To find out more about senior nutrition programs and Senior Centers near you, contact your regional Area Agency on Aging. (See the list and contact info below.) Office closures and other challenges may require you to leave a message.

## Area Agencies on Aging by region and county

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- [Alabama Tombigbee Regional Commission](#) (Choctaw, Clarke, Conecuh, Dallas, Marengo, Monroe, Perry, Sumter, Washington, Wilcox): **334-682-4234** or **888-617-0500**
- [Central Alabama](#) (Autauga, Elmore, Montgomery): **334-240-4666** or **800-264-4680**
- [East Alabama](#) (Calhoun, Chambers, Cherokee, Clay, Cleburne, Coosa, Etowah, Randolph, Talladega, Tallapoosa): **256-237-6741** or **800-239-6741**
- [Jefferson County](#): **800-243-5463**
- [Lee-Russell Counties](#): **334-749-5264** or **800-239-4444**
- [Middle Alabama](#) (Blount, Chilton, Shelby, St. Clair, Walker): **205-670-5770** or **866-570-2998**
- [North Central Alabama](#) (Cullman, Lawrence, Morgan): **256-355-4515**
- [Northeast Alabama](#) (DeKalb, Jackson, Limestone, Madison, Marshall): **256-830-0818**

- Northwest Alabama (Colbert, Franklin, Lauderdale, Marion, Winston): **256-389-0500** or **800-838-5845**
- South Alabama (Baldwin, Escambia, Mobile): **251-433-6541**
- South Central Alabama (Bullock, Butler, Crenshaw, Lowndes, Macon, Pike): **334-244-6903**
- Southeast Alabama (Barbour, Coffee, Covington, Dale, Geneva, Henry, Houston): **334-793-6843** or **800-239-3507**
- West Alabama (Bibb, Fayette, Hale, Greene, Lamar, Pickens, Tuscaloosa): **205-333-2990**

## **Income and small business assistance**

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## **Unemployment insurance (UI)**

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# TO FILE UNEMPLOYMENT COMPENSATION CLAIMS



OR



## WWW.LABOR.ALABAMA.GOV

OR

## 1-866-234-5382



Courtesy of Alabama Department of Labor

If you lost your job or had your hours or pay reduced because of the pandemic, you may be eligible for unemployment insurance (UI) benefits, also called unemployment compensation.

Even if you haven't been laid off or furloughed, you still can qualify for benefits if one of these is true:

- Officials placed you in mandatory quarantine.
- You're sick with COVID-19.
- You must care for an immediate family member diagnosed with COVID-19.

[Click here for more information from the Alabama Department of Labor.](#)

The state has stopped penalizing employers for higher employee use of UI benefits. If you're laid off, make sure your employer knows its UI costs won't rise if you file a claim. This removes the incentive to dispute it.

Alabama provides 14 to 20 weeks of basic UI compensation. Five more weeks are available for people in job training programs, which face an uncertain status during the pandemic.

- Compensation ranges from \$45 to \$275 weekly.
- Payments equal 1/26 of the wages you earned in the two highest quarters, up to the weekly limit of \$275.

The federal government provides a \$300 weekly supplement to Alabama UI claims through the American Rescue Plan Act (ARPA). You do not need to file any additional paperwork beyond your UI claim to receive the federal supplement.

If you lose your job or hours and need to file or reopen a claim, [follow the steps here](#) or call **866-234-5382 (select option 2)**. *Note: Filing a claim requires patience. The website is complicated, and current call volume is high.*

If your claim is denied, [contact the Alabama State Bar's Volunteer Lawyer Program](#) for advice. Or call [Legal Services Alabama](#) at **866-456-4995**.

## **Pandemic Unemployment Assistance (PUA)**

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Some people in the labor force do not qualify for traditional unemployment insurance (UI) compensation. But many will be covered under the Coronavirus Aid, Relief and Economic Security (CARES) Act's provision for [Pandemic Unemployment Assistance](#). You are federally eligible for PUA if you are ineligible for regular UI compensation and you are out of work or have lost working hours because of COVID-19.

This provision applies to:

- Independent contractors who have not participated in the UI system.
- Workers who have not earned enough wages to get UI benefits.
- Workers who earned wages in too few quarters to qualify for UI benefits.
- "Gig workers," such as rideshare drivers, online sellers and pet-sitters.

The process for filing for PUA is the same as filing a UI claim. ARPA extended PUA eligibility through September 6, 2021.

[Click here to check the status of your filed claim](#). You also can register for any upcoming payments at this site.

Eligible people who missed a filing deadline or did not receive the full amount to which they were entitled still can receive the full amount of their relief payments. If this applies to you, claim the Recovery Rebate Credit when filing federal income taxes for the 2020 filing year.

The deadline for 2020 returns is May 15, 2021.

If you're eligible and have a bank account, your payment will be sent there. If you don't have a bank account, the IRS will send a check or prepaid debit card. Direct deposits usually arrive within one to two weeks if there are no errors in the information provided. Checks and prepaid debit cards often take longer.

## **Stimulus payments for people who didn't receive them automatically**

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The CARES Act created Economic Impact Payments of \$1,200 for each eligible adult and \$500 for each eligible child. A second round of relief payments of \$600 per adult went out early in 2021. And the American Rescue Plan Act, passed in March 2021, will provide \$1,400 payments for most Americans. Not everyone who is eligible for these relief payments have received them because they may not earn enough to owe federal taxes and, therefore, don't file federal income tax returns. Others don't receive Social Security, veterans' benefits or other direct federal payments and therefore did not receive relief payments through those agencies.

**To receive relief payments, the Child Tax Credit and the Earned Income Tax Credit described below, you must file a federal income tax return even if you don't owe any federal taxes. Information on where you can get help filing income taxes is below.**

If you have not yet received your third relief payment, you can [click here to check the status of your filed claim](#).

## **Filing requirements**

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You must have a Social Security number to receive the payments. But unlike with the first two rounds of relief payments, families with mixed immigration status are eligible for the third round. Anyone who has a Social Security number and is otherwise income-eligible can receive the payment. Children with Social Security numbers can get the payment even if both parents file their taxes with Individual Taxpayer Identification Numbers.

Eligible people who missed a filing deadline or did not receive the full amount to which they were entitled still can receive relief payments. If this applies to you, claim the Recovery Rebate Credit when filing federal income taxes for the 2020 filing year. [Click here to find out how to make a claim](#) if you have not received your first or second relief payment. If you're eligible and have a bank account, your payment will go there. If you don't have a bank account, the IRS will send a check or prepaid debit card.

Relief payments will not count toward eligibility for means-tested programs like Medicaid, the Supplemental Nutrition Assistance Program (SNAP) and public housing.

## **Important new changes to the Child Tax Credit**

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Prior to passage of the American Rescue Plan Act (ARPA), some parents received a reduced child tax credit because their earnings — and the taxes they owed on them — were too low. ARPA changes this for one year (2021) by making the child tax credit fully refundable and, therefore, available for families with low earnings or no earnings. It also increases the credit's maximum amount to \$3,600 for children under age 6 and \$3,000 for children through age 17.

**To receive the child tax credit, parents can file income taxes even if they have too little income to owe taxes or they can complete the IRS's [Child Tax Credit Non-filer Sign-up Tool](#) if they don't owe federal taxes and don't intend to file a tax return.** If a person has not received the full amount of the first or second Economic Impact Payment (stimulus), the same form can be used to claim these payments from the IRS.

## **Important changes to the Earned Income Tax Credit (EITC)**

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The EITC helps low-income, working families with children but has been much less helpful for taxpayers who do not have children in the home. The American Rescue Act changed this by raising the maximum EITC for workers without children to approximately \$1,500. It also raises the income cap for adults without children to at least \$21,000 and cover working, non-student adults between 19 and 24 and above 65. **The expansion of the EITC can provide extra income for working people without children, even if their incomes are too low for them to owe taxes.**

## **Where to get help filing taxes**

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To receive your relief payment, the EITC and the Child Tax Credit, you will need to file your 2021 federal taxes **even if you don't have enough income to owe any taxes.** The IRS Volunteer Income Tax Assistance (VITA) and the Tax Counseling for the Elderly Program (TCE) both offer free help filing your taxes and claiming the tax credits and payments for which you qualify. You can find a VITA site near you [here](#). The AARP Foundation offers both in-person and remote [tax filing assistance](#) for anyone, but with a special focus on older and low-income taxpayers.

## **Help paying for internet and computers**

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During the pandemic emergency, access to reliable internet has become a necessity for work and for school. Families that are struggling to afford internet services can apply for the federal Emergency Broadband Benefit. This benefit provides a discount up to \$50 per month for internet service and a one-time discount of up to \$100 for the purchase of a computer or tablet from participating providers.

To be eligible, a family has to have an income below 135% of poverty **or** receive SNAP, Medicaid or other means-tested benefits **or** be approved to receive free or reduced-price school meals (including through Community Eligibility) **or** receive a Pell Grant **or** have



experienced a substantial loss of income during the COVID-19 pandemic. To learn more, to see if your internet provider participates in the program and to apply, visit the [FCC's Emergency Broadband Benefit page](#).

## Help for small and minority farmers

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Black, Hispanic and Native American farmers have long suffered discrimination receiving USDA loans and grants. In an effort to begin reparations for this history, the American Rescue Plan included \$4 billion in debt relief for Black, Indigenous and people of color farmers who have Farm Services Association loans. To learn more and find out how to apply for this funding, [click here](#).

## Help for small businesses

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While the Paycheck Protection Program which provided forgivable loans for small businesses has ended, the American Rescue Plan includes several sources of new relief for small businesses, particularly restaurants and entertainment venues. To find out more about these new sources of business assistance [click here](#).

## Housing and utilities assistance

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Federal and state governments have taken numerous steps to protect people from loss of housing and essential utilities during the COVID-19 emergency.

## Eviction moratorium

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On Aug. 26, 2021, the U.S. Supreme Court issued an unsigned opinion vacating the Centers for Disease Control and Prevention (CDC) placed a moratorium on evictions for most Americans. This leaves Alabamians without any protections against eviction for inability to pay rent because Gov. Kay Ivey lifted state-level eviction protections June 1, 2020.

Emergency rental assistance funds are being disbursed through several agencies in the state. Check [the National Low Income Housing Coalition's website](#) to determine which agency you should contact to apply for rental assistance in your area. Landlords also can apply for assistance through this program. Having both landlords and tenants apply will help funds be distributed to applicants more quickly. While disbursements have been slow through most of the state, the pace of application processing has increased since July. Applying as soon as you have trouble making rent also will help your application to be processed sooner.

If you have received a notice to vacate, contact Legal Services Alabama immediately at **866-456-4995** (English) or **888-835-3505** (Español). You do not have a legal obligation to move out of your home because of that notice. If you become homeless due to eviction or any other reason, call **2-1-1** for shelter referral and rapid rehousing assistance.

## Housing assistance

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You also can call **2-1-1** or visit [211connectsalabama.org](https://211connectsalabama.org) if you need help paying rental deposits, first month's rent or a mortgage payment. Ask for a referral to an agency that receives Homeless Prevention and Rapid Rehousing funds. These funds can be used to prevent evictions, help cover the costs of a new rental or cover utility bills that may lead to loss of housing. The Alabama Department of Economic and Community Affairs (ADECA) has received \$23 million for homelessness assistance and relief. Local nonprofit agencies have received these ADECA funds and can make rent and utility payments for people who are behind.

The Alabama Housing Financing Authority administers a separate fund of \$263 million that can help with past due rent and utilities. To find out more and apply for assistance, call 833-620-2434 or [click here](#).

Further, the American Rescue Plan Act (ARPA) added \$25 billion nationally to prior amounts appropriated for housing assistance. You may be eligible for assistance for rent, back rent, utility costs and past due utility costs. This provision allows up to 18 months of assistance for households potentially facing homelessness.

The Consumer Financial Protection Bureau (CFPB) has created an index of rental assistance programs disbursing ARPA funds by state and metropolitan area. [Click here to find the rental assistance program serving your area](#).

## Further resources

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If your income is very low and you need help paying rent, the Alabama Department of Human Resources (DHR) may be able to help with short-term assistance. [You can find your local DHR office here](#).

If you are in an unstable housing situation, call the Low Income Housing Coalition of Alabama at **205-939-0411**.

If your landlord changes locks or cuts off utilities to force you out, call Legal Services Alabama at **866-456-4995**.

## Keeping your electricity and water services active

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No statewide process exists for utility assistance, but some utility payment assistance funds are available through the Low Income Home Energy Assistance Program (LIHEAP).

If you need utility bill payment assistance through LIHEAP, contact the Community Action Agency (CAA) serving the county where you live. [Find your local CAA here](#).

The Alabama Housing Financing Authority administers a separate fund of \$263 million that can help with past due rent and utilities. To find out more and apply for assistance, call 833-620-2434 or [click here](#).

If you are unable to pay your utility bills, call your utility provider and ask for a deferment.

## **Additional information**

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To find other assistance in your area, call the statewide helpline at **2-1-1**. This number will connect you to your area's information and referral system. [You also can click here to search for local help online](#). 2-1-1 is available 24/7 by phone and online to help you find assistance with clothing, employment, food, health care, housing, legal problems and other needs from government and non-government agencies.

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