

Need some help during the COVID-19 crisis?

Vermont Legal Aid and Legal Services Vermont are here to help! Here are 7 ways to get help so you and your family remain stable:

1 MONEY FOR RENT AND UTILITIES & MONEY TO MOVE



- Are you behind on rent? Struggling to pay rent? Living in unsafe living conditions? Or experiencing homelessness? If your household income is less than 80% of the Area Median Income, you may qualify for the Vermont Emergency Rental Assistance Program (VERAP). Learn how to apply at <https://vtlawhelp.org/money-for-rent>.
- Eligible applicants have experienced at least one of the following:
 - Increased costs due to COVID-19 (buying masks and hand sanitizer counts)
 - Qualified for unemployment
 - Lost income
 - Paying more than 30% of income on rent and utilities
- You could get:
 - Up to 12 months of past due, current and/or future rent
 - Help with moving costs such as security deposit, first and last month's rent
 - Up to 12 months of utility assistance for each type of utility
- Vermont Legal Aid may be able to help you get rent or utility assistance, give you advice about benefits, or help you appeal a denial. Call us at 1-800-889-2047 and press 2.

2 MONEY FOR MORTGAGE PAYMENTS & PROPERTY TAX



- Vermont Housing Finance Agency (VHFA) now accepts applications for the second round of the Vermont COVID Emergency Mortgage Assistance Program (MAP).
- This program is available to Vermonters with mortgage payments on their primary residence who meet the income requirements. You don't need to have a VHFA mortgage. The program helps people with mortgages created before March 1, 2020.
- The program could pay up to 12 months of missed mortgage payments. If you have a mortgage and you have past-due property taxes, you can apply for money to pay up to 12 months of past-due property taxes.
- If you applied before, or received MAP help before, you can still apply for this new round of help. If you got a mortgage forbearance (postponement), apply today to get help before the forbearance expires.
- Visit www.vhfa.org/map/ for details.

3 HELP IF YOU ARE BEING EVICTED



- You can't be evicted until you have gone through a court process.
- If you need help paying rent, look at the VERAP program under #1, above.
- Legal Services Vermont and Vermont Legal Aid can give you advice, and may be able to help you delay or prevent your eviction. Call us at 1-800-889-2047.

4

FOOD ASSISTANCE



- You may be eligible for 3SquaresVT. Apply online at dcf.vermont.gov/mybenefits/apply or call the Department for Children and Families (DCF) at 1-800-479-6151. You can also reach the 3SquaresVT application help team at the Vermont Foodbank by texting VFBSNAP to 85511; or calling 1-855-855-6181; or e-mailing 3SVT@vtfoodbank.org.
- Lots of programs are available to help meet your family's nutritional needs. Visit the Vermont Foodbank's website at www.vtfoodbank.org or call 2-1-1 for more information.
- Vermont Legal Aid can offer legal help for some 3SquaresVT problems. Specifically, if you get a notice of overpayment or intentional program violation notice, call us at 1-800-889-2047. If your application is denied, call DCF at 1-800-479-6151 to ask why. If you think DCF is not applying the rules correctly to your situation, call us at 1-800-889-2047.

5

UNEMPLOYMENT BENEFITS



- If you lost your job or had your hours cut due to COVID-19, you may be eligible for unemployment benefits for up to 79 weeks, or through September 4, 2021. To apply, contact the Unemployment Claimant Assistance Center at 1-877-214-3330 or visit <https://labor.vermont.gov/unemployment-insurance>.
- Has the Vermont Department of Labor (DOL) said you have been overpaid unemployment benefits? If you disagree, you should appeal. Learn what to do at <https://vtlawhelp.org/vermont-unemployment-benefits-coronavirus#overpayment>.
- Contact Vermont Legal Aid at 1-800-889-2047 for advice on an appeal, or if you don't know why your benefits stopped, or if you don't get a response from DOL.

6

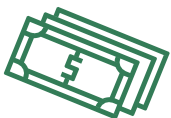
HEALTH CARE COVERAGE



- You and your family may be eligible for Medicaid. If you can't get Medicaid, you may be able to get Vermont Health Connect coverage with financial assistance. All uninsured Vermonters can sign up for Vermont Health Connect until October 2021.
- If you already have Vermont Health Connect, you may qualify for more help paying for your premiums. You may be able to get extra financial help through Vermont Health Connect in 2021 if you or a household member received unemployment insurance at any point this year and do not have another offer of insurance.
- Our Office of the Health Care Advocate can help you understand your options. We can help you apply, fix problems, and answer health insurance questions. We also help if you get denied for coverage or services. Call us at 1-800-917-7787 to get free help.

7

EXPANDED CHILD TAX CREDIT



- The Child Tax Credit (CTC) is expanded for tax year 2021 and it will provide advance payments as early as July 2021. The credit has also been raised to \$3,000 per child under 18 (or \$3,600 per child under age 6).
- The IRS will use the information on your 2020 tax return to determine if you meet the income limits and how many eligible dependents you have. If your 2020 return is not filed yet, the IRS will use information from tax year 2019. File a 2020 tax return ASAP if you have not done so yet, as this will give the IRS the most up-to-date information to send out these advance payments. If you filed your 2020 taxes but you've had changes in income or family size, the IRS will collect that information in an online portal.
- Learn more at <https://vtlawhelp.org/coronavirus-taxes#CTC>

**Learn more: Call us at 1-800-889-2047
or visit <https://vtlawhelp.org>**