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MICHIGAN COVID-19 PANDEMIC RESOURCE GUIDE

PROVIDED BY: PROVENTURE SOLUTIONS

INTRODUCTION

This guide provides information and resources to assist Michigan residents navigating life and work during the coronavirus outbreak. The pandemic is a fluid situation and this guide will be updated as new information and resources are available. Please contact Proventure Solutions at info@proventure.com with questions or to request information on specific resources. The guide is not able to provide medical or legal advice.

The coronavirus outbreak and response are causing many people to experience stress and anxiety. Information about the virus and its impact can be overwhelming and confusing. Consider limiting your exposure to news and information. Stay in touch with family and friends. Take care of yourself and your loved ones. Consider contacting your employer's Employee Assistance Program (EAP) or a mental health provider if you need to talk to someone.

Let us know what's missing or needed.

TABLE OF CONTENTS

UNEMPLOYMENT AND WORKER ASSISTANCE
- Unemployment Insurance Expansion
- Paid Sick Leave Expansion
- Unemployment Insurance Benefits for Gig Workers
- Care Leave
- Unemployment Payments

FOOD ASSISTANCE
- Food Assistance for Families with School Age Children
- Senior Food Assistance
- Food Assistance for Families

UTILITY AND HOUSING ASSISTANCE
- Utility Assistance Expansion
- Eviction Moratorium
- Mortgage Assistance
- Mortgage Forbearance
- Statewide Moratorium on Evictions
- Rent Payment Assistance
- Utility Assistance

CHILD CARE ASSISTANCE

HEALTH CARE ASSISTANCE

GENERAL ASSISTANCE
- 211
- Unemployed Veterans
- Unemployed Veterans Employment Services
- Veterans Benefits
- Veterans Health Care
- Veterans Crisis Line
- Veterans Transition Assistance Program
- Veterans Affairs Supportive Housing
- Veterans Employment Services
- Veterans Mortgage Assistance
- Veterans Mortgage Forbearance
- Veterans Rental Assistance
- Veterans Utility Assistance
- Veterans Eviction Moratorium
- Veterans Food Assistance
- Veterans Senior Food Assistance
- Veterans Child Care Assistance
- Veterans Senior Care Assistance
- Veterans Transportation Assistance
- Veterans Legal Services
- Veterans Financial Assistance
- Veterans Tax Filing Deadline Extension
- Veterans Tax Payment Deadline Extension

DEPARTMENT SPECIFIC PROGRAMS
- Department of Corrections
- Department of Education
- Department of Health and Human Services
- Coronavirus Rental Relief Program
- Department of Labor and Economic Opportunity

CONTACTS AND RESOURCES BY COUNTY
- General/Community resources page
- Coronavirus Resource Page
- Mortgage Assistance
- Rent Assistance
- Mortgage COVID-19 Community Resources
- Utility Assistance
- Food Assistance
- Help of local mutual aid groups
- Coronavirus Resource Page

UNEMPLOYMENT AND WORKER ASSISTANCE

Unemployment Insurance Expansion

The Program: Expanded unemployment benefits are available to workers who are not eligible for regular unemployment benefits, including those who are self-employed, independent contractors, or those who have a reduced work history. Recently CARES Act legislation has been in flux.

Unemployment benefits are available to workers who are unable to work because of the coronavirus outbreak. Workers who are unable to work because of a quarantine, or who are quarantined but receive their paychecks, may be able to receive unemployment benefits. Workers who are quarantined but receive their paychecks may be able to receive unemployment benefits.

Unemployment benefits are available to workers who are:

- Workers who are quarantined
- Workers who are exposed to a highly contagious virus and are required to be quarantined by a medical professional
- Workers who are sick with the coronavirus
- Workers who are caring for a family member who is sick with the coronavirus
- Workers who are caring for children who are home because their school or daycare is closed because of the coronavirus
- Workers who are caring for a family member who is quarantined because of the coronavirus
- Workers who are unable to work because their workplace is closed because of the coronavirus
- Workers who are unable to work because they are a caregiver for a family member who is a resident of a long-term care facility who is quarantined because of the coronavirus
- Workers who are unable to work because they are a caregiver for children who are home because their school or daycare is closed because of the coronavirus

Currently, the CARES Act legislation is in flux. Congress is considering a stimulus package that would provide $1,200 per adult and $500 per child, but it is not clear if this will be included in the final legislation. Congress is also considering a stimulus package that would provide $1,200 per adult and $500 per child, but it is not clear if this will be included in the final legislation.

How to Access: Workers who are affected by the coronavirus should contact their employer to determine if they are eligible for unemployment benefits. Workers who are unable to work because of the coronavirus should contact their employer to determine if they are eligible for unemployment benefits. Workers who are unable to work because they are caring for children who are home because their school or daycare is closed because of the coronavirus should contact their employer to determine if they are eligible for unemployment benefits. Workers who are unable to work because they are caring for a family member who is a resident of a long-term care facility who is quarantined because of the coronavirus should contact their employer to determine if they are eligible for unemployment benefits.

Eligibility Requirements: Eligibility requirements are not yet known.

Additional Resources: Unemployment Insurance Agency, 1-866-500-0017, Monday-Friday, 8:00 AM-5:00 PM, or visit the Benefits section of UIA Online.

Paid Sick Leave and Paid Medical Leave Expansion

The Program: The Families First Coronavirus Response Act (H.R. 6201) requires employers to provide paid sick leave to the employees they employ if they are unable to work because of the coronavirus because they are quarantined, they are experiencing symptoms and seeking a medical diagnosis, they are caring for someone who is quarantined, they are caring for their children because their school or daycare is closed because of the coronavirus, or they are experiencing any other substantially similar condition specified by the Secretary of Health and Human Services in consultation with the Secretary of Labor and the Secretary of the Treasury.

Employers with fewer than 500 employees are required to provide:

- 80 hours of paid sick leave if the employee is quarantined or seeking a medical diagnosis
- 80 hours of paid sick leave if the employee is caring for someone who is quarantined
- 80 hours of paid sick leave if the employee is caring for their children because their school or daycare is closed because of the coronavirus
- 80 hours of paid sick leave if the employee is experiencing any other substantially similar condition specified by the Secretary of Health and Human Services in consultation with the Secretary of Labor and the Secretary of the Treasury

Employers are required to provide paid sick leave to their employees at 2/3 their pay. Employees are entitled to work at their regular rate of pay.

Employers are required to provide paid medical leave to their employees who have been working for their employer for at least 30 days at 2/3 their pay. Employees are entitled to work at their regular rate of pay.

How to Access: Employees who are affected by the coronavirus should contact their employer to determine if they are eligible for paid sick leave or paid medical leave.

Eligibility Requirements: Eligibility requirements are not yet known.

Additional Resources: Employees who have questions about their employer's obligations under the Families First Coronavirus Response Act should contact their employer or their local Department of Labor and Economic Opportunity office.

Unemployment Insurance Benefits for Gig Workers

The Program: Gig workers, independent contractors, and those who have a reduced work history are not eligible for regular unemployment benefits. Recently CARES Act legislation has been in flux. Congress is considering a stimulus package that would provide $1,200 per adult and $500 per child, but it is not clear if this will be included in the final legislation. Congress is also considering a stimulus package that would provide $1,200 per adult and $500 per child, but it is not clear if this will be included in the final legislation.

Gig workers, independent contractors, and those who have a reduced work history are able to receive unemployment benefits if they are unable to work because of the coronavirus because they are quarantined, they are experiencing symptoms and seeking a medical diagnosis, they are caring for someone who is quarantined, they are caring for their children because their school or daycare is closed because of the coronavirus, or they are experiencing any other substantially similar condition specified by the Secretary of Health and Human Services in consultation with the Secretary of Labor and the Secretary of the Treasury.

How to Access: Gig workers, independent contractors, and those who have a reduced work history should contact their employer to determine if they are eligible for unemployment benefits.

Eligibility Requirements: Eligibility requirements are not yet known.

Additional Resources: Gig workers, independent contractors, and those who have a reduced work history who have questions about their employer's obligations under the Families First Coronavirus Response Act should contact their employer or their local Department of Labor and Economic Opportunity office.

Care Leave

The Program: The Families First Coronavirus Response Act (H.R. 6201) requires employers to provide care leave to their employees who have been working for their employer for at least 30 days at 2/3 their pay if their school or daycare is closed because of the coronavirus or if their child care provider is unavailable for reasons related to the coronavirus.

Employers with fewer than 500 employees are required to provide care leave to their employees who are caring for their children because their school or daycare is closed because of the coronavirus or because their child care provider is unavailable for reasons related to the coronavirus.

Employers are required to provide care leave to their employees at 2/3 their pay. Employees are entitled to work at their regular rate of pay.

How to Access: Employees who are affected by the coronavirus should contact their employer to determine if they are eligible for care leave.

Eligibility Requirements: Eligibility requirements are not yet known.

Additional Resources: Employees who have questions about their employer's obligations under the Families First Coronavirus Response Act should contact their employer or their local Department of Labor and Economic Opportunity office.

Unemployment Payments

The Program: The Pandemic Unemployment Assistance program provides benefits to individuals who are not eligible for regular unemployment benefits or extended benefits under state or federal law or pandemic emergency unemployment compensation benefits. Pandemic unemployment assistance provides up to 39 weeks of benefits in the amount of their regular unemployment compensation benefit plus an additional $600 for weeks in which they receive regular unemployment compensation or pandemic unemployment compensation.

Pandemic unemployment assistance is available to individuals who are:

- Individuals who are able to work, but are unable to work because of a qualifying reason related to the coronavirus
- Individuals who are self-employed, are seeking part-time employment, or who lack sufficient work history
- Individuals who are otherwise eligible for unemployment compensation or pandemic unemployment compensation but are unable to receive those benefits because the state reached its maximum benefit payment

Pandemic unemployment assistance is available to individuals who are:

- Individuals who are able to work, but are unable to work because of a qualifying reason related to the coronavirus
- Individuals who are self-employed, are seeking part-time employment, or who lack sufficient work history
- Individuals who are otherwise eligible for unemployment compensation or pandemic unemployment compensation but are unable to receive those benefits because the state reached its maximum benefit payment

How to Access: Individuals who are affected by the coronavirus should contact their employer to determine if they are eligible for pandemic unemployment assistance.

Eligibility Requirements: Eligibility requirements are not yet known.

Additional Resources: Individuals who have questions about their employer's obligations under the Families First Coronavirus Response Act should contact their employer or their local Department of Labor and Economic Opportunity office.

FOOD ASSISTANCE

Food Assistance for Families with School Age Children

The Program: The Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to families with children who are eligible for free or reduced-price meals at school. Families who are eligible for free or reduced-price meals at school are eligible for SNAP benefits. Families who are eligible for free or reduced-price meals at school are eligible for SNAP benefits.

How to Access: Families who are eligible for free or reduced-price meals at school should contact their local Department of Human Services office to apply for SNAP benefits. Families who are eligible for free or reduced-price meals at school should contact their local Department of Human Services office to apply for SNAP benefits.

Eligibility Requirements: Families who are eligible for free or reduced-price meals at school are eligible for SNAP benefits. Families who are eligible for free or reduced-price meals at school are eligible for SNAP benefits.

Additional Resources: Families who have questions about their eligibility for SNAP benefits should contact their local Department of Human Services office. Families who have questions about their eligibility for SNAP benefits should contact their local Department of Human Services office.

Senior Food Assistance

The Program: The Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to seniors who are eligible for free or reduced-price meals at school. Seniors who are eligible for free or reduced-price meals at school are eligible for SNAP benefits. Seniors who are eligible for free or reduced-price meals at school are eligible for SNAP benefits.

How to Access: Seniors who are eligible for free or reduced-price meals at school should contact their local Department of Human Services office to apply for SNAP benefits. Seniors who are eligible for free or reduced-price meals at school should contact their local Department of Human Services office to apply for SNAP benefits.

Eligibility Requirements: Seniors who are eligible for free or reduced-price meals at school are eligible for SNAP benefits. Seniors who are eligible for free or reduced-price meals at school are eligible for SNAP benefits.

Additional Resources: Seniors who have questions about their eligibility for SNAP benefits should contact their local Department of Human Services office. Seniors who have questions about their eligibility for SNAP benefits should contact their local Department of Human Services office.

Food Assistance for Families

The Program: The Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to families who are eligible for free or reduced-price meals at school. Families who are eligible for free or reduced-price meals at school are eligible for SNAP benefits. Families who are eligible for free or reduced-price meals at school are eligible for SNAP benefits.

How to Access: Families who are eligible for free or reduced-price meals at school should contact their local Department of Human Services office to apply for SNAP benefits. Families who are eligible for free or reduced-price meals at school should contact their local Department of Human Services office to apply for SNAP benefits.

Eligibility Requirements: Families who are eligible for free or reduced-price meals at school are eligible for SNAP benefits. Families who are eligible for free or reduced-price meals at school are eligible for SNAP benefits.

Additional Resources: Families who have questions about their eligibility for SNAP benefits should contact their local Department of Human Services office. Families who have questions about their eligibility for SNAP benefits should contact their local Department of Human Services office.

UTILITY AND HOUSING ASSISTANCE

Utility Assistance Expansion

The Program: Provides an additional $100 million for the Low Income Energy Assistance Program (LIEAP) to assist low-income families with their home energy bills.

Eligibility Requirements: Eligibility requirements are not yet known.

How to Access: Contact your local Department of Human Services office to apply for LIEAP.

Additional Resources: Contact your local Department of Human Services office for more information.

Eviction Moratorium

The Program: Prohibits landlords from evicting tenants for non-payment of rent.

Eligibility Requirements: Eligibility requirements are not yet known.

How to Access: Contact your local Department of Human Services office for more information.

Additional Resources: Contact your local Department of Human Services office for more information.

Mortgage Assistance

The Program: Provides mortgage assistance to homeowners who are experiencing a financial hardship related to the coronavirus.

Eligibility Requirements: Eligibility requirements are not yet known.

How to Access: Contact your local Department of Human Services office for more information.

Additional Resources: Contact your local Department of Human Services office for more information.

Mortgage Forbearance and Moratorium

Federally backed mortgages should not require payments for 60 days. Lenders should be prohibited from initiating foreclosures or evictions. Lenders should be prohibited from charging late fees or penalties. Lenders should be prohibited from reporting delinquencies to credit bureaus.

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Federally backed mortgages include:

- Fannie Mae
- Freddie Mac
- FHA
- VA
- USDA

Contact your lender or your servicer if you are experiencing a financial hardship related to the coronavirus and request a forbearance or a modification. Lenders should be prohibited from initiating foreclosures or evictions. Lenders should be prohibited from charging late fees or penalties. Lenders should be prohibited from reporting delinquencies to credit bureaus.

Contact your lender or your servicer if you are experiencing a financial hardship related to the coronavirus and request a forbearance or a modification. Lenders should be prohibited from initiating foreclosures or evictions. Lenders should be prohibited from charging late fees or penalties. Lenders should be prohibited from reporting delinquencies to credit bureaus.

How to Access: Contact your lender or your servicer if you are experiencing a financial hardship related to the coronavirus and request a forbearance or a modification.

Eligibility Requirements: Eligibility requirements are not yet known.

Additional Resources: Contact your lender or your servicer if you are experiencing a financial hardship related to the coronavirus and request a forbearance or a modification.

Statewide Moratorium on Evictions

The Program: Prohibits landlords from evicting tenants for non-payment of rent.

Eligibility Requirements: Eligibility requirements are not yet known.

How to Access: Contact your local Department of Human Services office for more information.

Additional Resources: Contact your local Department of Human Services office for more information.

Rent Payment Assistance

The Program: Provides rent assistance to those who are experiencing a financial hardship related to the coronavirus.

Eligibility Requirements: Eligibility requirements are not yet known.

How to Access: Contact your local Department of Human Services office for more information.

Additional Resources: Contact your local Department of Human Services office for more information.

Utility Assistance

The Program: Provides assistance to those who are experiencing a financial hardship related to the coronavirus.

Eligibility Requirements: Eligibility requirements are not yet known.

How to Access: Contact your local Department of Human Services office for more information.

Additional Resources: Contact your local Department of Human Services office for more information.

CHILD CARE ASSISTANCE

Expanded Child Care Services for Essential Workers

The Program: Michigan's Department of Human Services (DHS) is expanding its child care services to include children of essential workers who are not currently eligible for child care services. Essential workers who are not currently eligible for child care services include:

- Emergency medical providers
- Emergency medical technicians
- Firefighters
- Law enforcement officers
- Corrections officers
- Emergency dispatchers
- Child protective services workers
- Adult protective services workers
- Emergency shelter workers
- Food bank workers
- Food production workers
- Food distribution workers
- Farm workers
- Utility workers
- Water and wastewater workers
- Manufacturers producing essential goods
- Transportation workers supporting essential goods
- Postal service workers
- Pharmacy workers
- Medical laboratory workers
- Medical supply chain workers
- Sanitation workers
- Hazardous waste workers
- Residential care facility workers
- Home health care workers
- Hospice workers
- Mortuary workers
- Medical examiner workers
- Medical research facility workers
- Medical manufacturing workers
- Pharmaceutical manufacturing workers
- Medical device manufacturing workers
- Medical equipment manufacturing workers
- Medical supply manufacturing workers
- Medical research and development workers
- Medical testing and diagnostic laboratory workers
- Pharmaceutical research and development workers
- Pharmaceutical testing and diagnostic laboratory workers
- Mortuary services workers
- Medical examiner services workers
- Critical infrastructure workers
- Critical manufacturing workers
- Dairy workers
- Food and agriculture workers
- Chemical workers
- Nuclear reactors workers
- Hotel workers
- Critical clean teams workers
- Emergency management workers
- Public works workers
- Information technology workers
- Communications workers
- Transportation workers
- Financial services workers
- Chemical suppliers workers
- Hazardous materials workers
- Pipeline workers
- Mass transit workers
- Emergency services workers
- Waste and debris management workers
- Emergency response workers
- Disaster response workers
- Public health workers
- Plumbers
- Electricians
- Exterminators
- Building inspectors
- Hardware and building supply workers
- Mechanics
- Storage workers
- Production workers
- Housing workers
- Flight crews
- Maintenance workers
- Excavators
- Metal workers
- Supply chain workers
- Manufacturers
- Agricultural workers
- Emergency assistance workers
- Law enforcement officers
- Firefighters
- Food workers
- Drinking water workers
- Wastewater workers
- Essential retail workers
- Transportation workers
- Transit workers
- Hotel workers
- Critical trades workers
- Critical manufacturing workers
- Essential goods manufacturing workers
- Utility workers
- Postal workers
- Waste management workers
- Essential retail workers
- Essential food and beverage retail workers
- Essential hardware and building supply retail workers
- Essential home improvement retail workers
- Essential office supply retail workers
- Essential pet supply retail workers
- Essential farm supply retail workers
- Essential medical supply retail workers
- Essential pharmacy retail workers
- Essential gas station retail workers
- Essential convenience store retail workers
- Essential grocery retail workers
- Essential food and beverage production workers
- Essential food and beverage distribution workers
- Essential food and beverage transportation workers
- Essential food and beverage retail workers
- Essential food and beverage wholesale workers
- Essential food and beverage manufacturing workers
- Essential food and beverage processing workers
- Essential food and beverage packaging workers
- Essential food and beverage storage workers
- Essential food and beverage warehousing workers
- Essential food and beverage logistics workers
- Essential food and beverage supply chain