

Resources for Assistance during COVID-19 Crisis

Described below is somewhat of a roadmap for searching various forms of assistance available to individuals and families during the current COVID-19 crisis. This roadmap is not an exhaustive list, however additional guidance can be obtained from the several state and county agencies mentioned.

The topics covered are as follows:

- I. Washington State Department of Social and Health Services
- II. The Opportunity Council, Whatcom County
- III. Real Property Tax Relief
- IV. Telephone/Internet Assistance
- V. Utilities
- VI. Food and Meal Assistance

I. Washington State Department of Social and Health Services (DSHS)

a. General

DSHS has a single mission – to transform lives through administration of (i) aging and long term support, (ii) behavioral health, (iii) developmental disabilities, (iv) economic services, and (v) financial services. See <https://www.dshs.wa.gov/>.

The website has links to:

- Food, Cash & Medical (<https://www.dshs.wa.gov/food-cash-medical>)
- Housing Assistance (<https://www.dshs.wa.gov/housing-assistance>)
- Child Support (<https://www.dshs.wa.gov/child-support>)
- Vocational Rehabilitation (<https://www.dshs.wa.gov/dvr>)
- Adult Care (<https://www.dshs.wa.gov/adult-care>)
- Mental Health & Addiction Services (<https://www.dshs.wa.gov/mental-health-and-addiction-services>)
- Disability Support (<https://www.dshs.wa.gov/disability-support>)

b. Related to Covid-19:

This website has a significant amount of information regarding the COVID-19 epidemic and responses to it. See <https://www.dshs.wa.gov/alert/covid-19-information>. Links are provided to guide individuals to resources for assistance.

- Disaster Cash Assistance (<https://www.dshs.wa.gov/os/office-communications/media-release/dshs-provide-disaster-cash-assistance-some-washingtonians-beginning-april-17>)

- Latest COVID-19 benefits-related information (<https://www.dshs.wa.gov/alert/covid-19-information>)
- Paid Family & Medical Leave (<https://paidleave.wa.gov/coronavirus/>)
- Aging and Long Term Support (<https://www.dshs.wa.gov/altsa/information-providers-and-long-term-care-professionals> and https://www.dshs.wa.gov/sites/default/files/ALTSA/ALTSA_COVID_RESPONSE_UPDATED.pdf)
- Supplemental Basic Food benefits (<https://www.dshs.wa.gov/os/office-communications/media-release/dshs-receives-supplemental-funding-boost-benefits-basic-food-recipients>)
- Child Care Resources (<https://childcareawarewa.org/families/#whotocall> and <https://www.dcyf.wa.gov/services/early-learning-providers/ffn>)

II. The Opportunity Council, Whatcom County

The Opportunity Council is a private, non-profit “Community Action” agency serving homeless and low income families and individuals in Island, San Juan, and Whatcom Counties. They also provide child care information in Skagit and Snohomish counties.

Their main offices are in Bellingham and Oak Harbor. [Address: 1111 Cornwall Ave, Bellingham, WA 98225] [Phone: (360) 734-5121]

Whatcom Community Resources during COVID-19

See <https://www.whatcomabc.org/quality-of-life/covid-19/>

Information and guidance are provided for the following topics:

- o Food Resources
- o Utility Assistance
- o Church Network for Financial Assistance
- o Housing and Shelter
- o Community Resources and Social Services
- o Employment and Unemployment
- o Health and Wellness
- o Children and Families
- o Legal

III. Real Property Tax Relief

You may be eligible to get real property tax relief here in Whatcom County - either by: (i) an **exemption**, where the exempted tax is not repaid; or (ii) a **deferral**, where the deferred tax is paid later when the property is sold or when you die, etc.

The relevant websites for each category are listed below. Each site has links that will lead you to what you need to know -- for example, eligibility requirements, how to apply, what amount is covered, etc.

Property tax exemption

Senior Citizens & Disabled Persons Property Tax Exemption program. See <https://www.whatcomcounty.us/265/SeniorDisabled-Tax-Exemption-Program>

Also there is a brochure which explains in detail the exemption program. See https://dor.wa.gov/sites/default/files/legacy/Docs/Pubs/Prop_Tax/PT_Senior_Exempt_1219.pdf

Property tax deferral

Senior/Disabled Tax & Special Assessment Deferral. See <https://www.whatcomcounty.us/272/SeniorDisabled-Tax-Deferral-Program>

IV. Telephone /Internet Assistance

You may be able to get financial assistance for your landline and internet service through a federal program known as "Lifeline" from the Federal Communications Commission (FCC). Lifeline is the FCC's program to help make communications services more affordable for low-income consumers. Lifeline provides subscribers a discount on monthly telephone service, broadband Internet access service, or voice-broadband bundled service purchased from participating providers.

Since 1985, the Lifeline program has provided a discount on phone service for qualifying low-income consumers to ensure that all Americans have the opportunities and security that phone service brings, including being able to connect to jobs, family and emergency services. The Lifeline program is available to eligible low-income consumers in every state, territory,

commonwealth, and on Tribal lands. For general information, visit this site: <https://www.fcc.gov/general/lifeline-program-low-income-consumers>

The Lifeline program is administered by the Universal Service Administrative Company (USAC). USAC is responsible for data collection and maintenance, support calculation, and disbursement for the low-income program. USAC's [website](#) provides information regarding administrative aspects of the low-income program, as well as program requirements. Check out this website: <https://www.usac.org/lifeline/get-started/>

For more information, see also: <https://www.fcc.gov/lifeline-program-update>

People often ask the following questions:

How much does the Lifeline program cost?

The Lifeline discount for eligible subscribers is currently **\$9.25** per month for monthly telephone service - wire line or wireless - or broadband or bundled service.

How do you get internet on Lifeline?

Eligible customers will get up to \$9.25 toward their bill. You can only use Lifeline for either phone or internet, but not both. To get Lifeline, find a company near you. Consumers in some states and territories can apply for Lifeline directly.

How much is Lifeline discount?

The Lifeline discount for eligible subscribers is currently **\$9.25** per month for monthly telephone service - wireline or wireless - or broadband or bundled service.

How do you qualify for Lifeline?

To participate in the Lifeline program, consumers must either have an income that is at or below 135% of the Federal Poverty Guidelines or participate in certain federal assistance programs, such as the Supplemental Nutrition Assistance Program or Medicaid.

What carrier does lifeline use?

For a list of carriers that offer/use Lifeline, see <https://www.prepaid-wireless-guide.com/lifeline-providers.html>

V. Utilities

Aside from State and county assistance programs, you might individually take several steps to obtain relief from your utility company.

First, you can call each utility (electricity, gas, water and sewer) and ask them what customer assistance programs do they have for which you can apply.

Please note that Puget Sound Energy has recently sent out a notice stating that (1) they have the ability to waive late fees; (2) they will work with customers on payment plans; and (3) they have launched a new energy assistance portal to provide/improve access to funds available to low income customers.

Second, you might specifically request the following:

- (a) Monetary assistance from the utility or at least reduction in your rates;
- (b) Suspend payments 6-9 months; and
- (c) Waive all penalties or late fees.

Finally, try to get help with your home energy bill by looking into the **LIHEAP** program.

LIHEAP stands for "Low Income Home Energy Assistance Program". You can find information about this program at this site: <https://www.commerce.wa.gov/growing-the-economy/energy/low-income-home-energy-assistance/>

In addition, the Whatcom County Opportunity Council offers bill assistance to eligible households for their home heating and energy bills. Households must be income eligible to receive assistance. Depending on the time of year, they might help with the electricity, natural gas, propane, heating oil, and wood bills. See this website for more information: <https://www.opcco.org/basic-needs/home-energy/>

VI. Food and Meal Assistance

USDA Increases SNAP Benefits by 40%

The far-reaching health and economic effects of COVID-19 and widespread business closures to limit its spread have made it even more difficult for many low-income households to afford food, given how many have lost jobs and income and still have bills to pay. The federal program, **Supplemental Nutrition Assistance Program (SNAP)**, is essential to helping these families put food on the table.

The Families First Coronavirus Response Act provided the Agriculture Department (USDA) with authority to let states modify procedures to make it

easier for families to continue participating in SNAP. And it temporarily suspended, nationwide, SNAP's three-month time limit on benefits for unemployed adults under age 50 without children in their home. In addition to provisions in the new law, USDA has encouraged states to use existing program flexibility. The vast majority of states have taken steps to ease SNAP administration and maintain participation and all have boosted emergency supplementary benefits.

The USDA announced on April 22 that emergency benefit increases have reached \$2.0 billion per month for SNAP households across all 50 states and 3 territories to increase food security during the coronavirus national emergency. These emergency benefits represent a **40% increase in overall monthly SNAP benefits**, significantly increasing food purchasing power for American families.

For example, a household with two adults, 3 children, and no income can currently receive the maximum benefit of \$768. However, due to reportable income and other factors, the average 5-person household receives significantly less, \$528. These emergency benefits would provide the average 5-person household an additional \$240 monthly in food purchasing power, bringing the average household up to the same benefit level as households already receiving the maximum.

All SNAP households that are eligible to receive less than the maximum benefit will receive the emergency allotment supplement to bring them up to the maximum. SNAP emergency allotments allow states to raise benefits to the maximum amount for the household's size for up to two months, and USDA is providing additional guidance to states that want to further extend these emergency allotments month by month as prescribed by the law.

Food and Meal Resources in Whatcom County

There a number of food and meal resources in Whatcom County available for seniors and low income families. See <https://16ldzre5f0l1xlsj827yg7e1-wpengine.netdna-ssl.com/wp-content/uploads/Food-and-Meal-Guide-English-Q1-2020.pdf>.

SNAP Supplemental Nutrition Assistance Program in Washington is administered through WA State Dept. of Social & Health Services. See <https://16ldzre5f0l1xlsj827yg7e1-wpengine.netdna-ssl.com/wp-content/uploads/SNAP-22-1301.pdf>