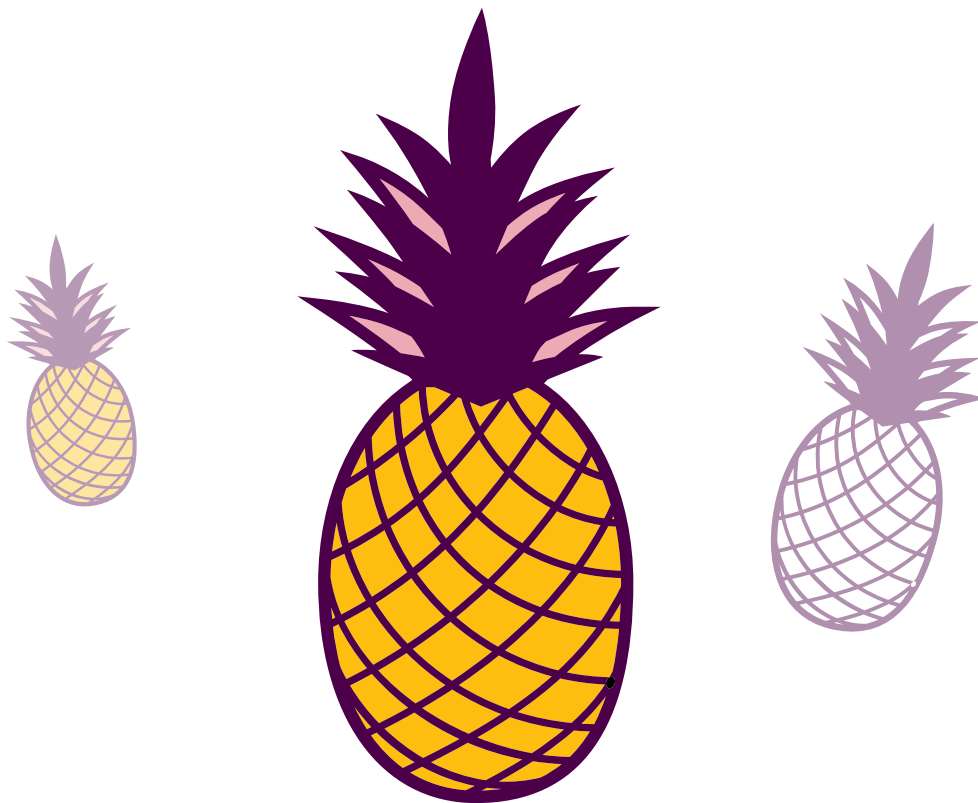




RESTAURANT MANAGER CHECK-IN RESOURCE PACKET

Managers can be a lifeline for staff during times of crisis. You will find here a compendium of national resources for restaurant managers so that you can help your respective front of house and back of house teams access resources during these challenging times. We hope that this document will provide you some helpful tools to assist your staff, especially those with English language barriers and restricted access to the internet.

Please note that *Restaurant Workers' Community Foundation* is not a law firm and this document does not constitute legal advice. This resource is meant to be helpful, but should not be considered legally authoritative.



Many workers are reporting that they have not yet received unemployment benefits, even after trying to apply for weeks. Check in to see if your team is being paid. If you have time, you could offer to help them apply or reapply, especially for workers with English language barriers.

All unemployment claims and weekly benefits thereafter, have to be filed with the respective state's department of labor. Here are state and federal resources that will provide the state-specific information you need to assist your staff.

- [General Unemployment Insurance Fact Sheet](#)
- [Find the contact information for your state's unemployment office to start your claim.](#)
- [More information can be found here.](#)

◆ HOW MUCH MONEY CAN I EXPECT TO SEE ON THE CHECK FROM UNEMPLOYMENT?

States have set their own rules for eligibility and benefits, which are generally calculated as a percentage of your income over the past year, up to a certain maximum. Some states are more generous than others, but unemployment typically replaces about 45 percent of your lost income.

FOR EXAMPLE:

According to The Century Foundation, the maximum weekly benefit in Alabama is \$275, but it's \$450 in California and \$713 in New Jersey.

However, the economic stimulus relief act signed into law on March 27th, significantly expands unemployment insurance for out-of-work Americans. Most unemployed Americans can expect to receive \$600 dollars a week on top of state unemployment until July 31.

[The New York Times compiled a Q&A](#) for frequently asked stimulus questions that might apply to your employees.

Many (or most) restaurant workers don't receive healthcare benefits, but they need to know that they can seek treatment and testing for Covid-19 if they feel sick.

◆ WHAT IF I HAVE NO HEALTH INSURANCE AND I AM WORRIED I HAVE COVID-19?

According to the American Hospital Association, hospitals must treat uninsured patients the same way they would treat any other patient. Their ability to pay will not be taken into account. However, it is recommended that individuals seek guidance on the best way to receive medical treatment as costs can be a huge factor.

Where can I seek guidance on how to receive medical treatment?

Health advocates encourage people who think they are sick to call their state health departments.

- Many local health departments have set up hotlines that can direct patients in the right direction. [Look up your state's department contact info to assist your staff here.](#)
- The Centers for Disease Control and Prevention has an online "self checker" tool to guide patients to the best care. [You can talk through this tool with your staff or provide them the link here](#)
- Community health clinics, which serve vulnerable populations including low-income people, immigrants and the uninsured, are also available to help by addressing some symptoms, but many of them still don't have the ability to test patients showing symptoms of COVID-19.
- [More information for your staff can be found here.](#)

◆ HEALTH INSURANCE OPTIONS

If you lost your job (and with it your health insurance), or even if you never signed up for a policy, you may have options. [It depends on your circumstances](#) which route makes sense. Some states and employers have loosened the rules around when you can sign up for insurance because of the pandemic.

You may be eligible to keep your current health insurance via [COBRA](#), but this can be quite expensive. Your insurer is required to notify you if you have the COBRA option, and you have [60 days](#) to elect to take it.

- **MEDICAID:** If you experienced both job loss and full income loss, you should also check to [see whether you qualify for Medicaid](#). Medicaid enrollment takes place year-round and is based on monthly income, not annual income.

The rules for [Medicaid](#) coverage eligibility (including the income cut-off) vary by state. States [that have not expanded Medicaid](#) have more restrictive rules. Go directly to your state Medicaid agency to learn more.

- **ACA INSURANCE MARKETPLACE:** If you don't qualify for Medicaid, look into the state insurance exchanges that were set up under the Affordable Care Act. Go to [Healthcare.gov](#) or your state-run exchange and shop for a new plan.

Normally, you can sign up for insurance only once a year unless [something major](#) in your life changes, like a job loss, a divorce or a move to a new insurance market. But because of the coronavirus pandemic, some employers and states are loosening those rules.

So far, 11 states and the District of Columbia are [allowing uninsured residents to sign up](#) for ACA plans now, regardless of why they are uninsured. The states are California, Colorado, Connecticut, Maryland, Massachusetts, Minnesota, Nevada, New York, Rhode Island, Vermont and Washington. Please look up your state's insurance marketplace website and provide to staff.

- **COVERAGE FOR MY CHILDREN:** Even if you aren't able to secure a health plan, your children might be able to do so. The rules are different for pregnant women and children. [InsureKidsNow.gov](#) is a good place to start to determine if your children may be eligible.

MENTAL HEALTH

I STRUGGLE WITH SUBSTANCE ABUSE AND ADDICTION. HOW CAN I GET SUPPORT?

[Ben's Friends](#) is a food & beverage industry support group offering hope, fellowship, and a path forward to professionals who struggle with substance abuse and addiction. Before the Covid-19 crisis, Ben's Friends already had chapters in locations across the United States. It's now offering daily remote Ben's Friends meetings for those in need around the country.

[Restaurant After Hours](#) was established by career hospitality folks who witnessed first hand the lack of mental health resources available to our industry. [They have put together an extensive list of resources including crisis hotlines, mental health organizations, and more.](#)

◆ CRISIS RELIEF FUNDING & FINANCIAL SECURITY

There are a number of funds available to help people meet emergency needs. Most of these funds were designed to meet the needs of a dozen individuals a month and are now processing thousands of applications. Please encourage vulnerable team members to apply, but explain that it could take a few weeks to hear back. You might also consider helping team members with language barriers apply for relief. We've also included information on deferring and negotiating certain bills.

◆ I'M IN CRISIS AND IN NEED OF IMMEDIATE FUNDS AND CAN'T PAY MY BILLS. ARE THERE ANY FINANCIAL OPTIONS AVAILABLE?

RWCF has partnered with [SOUTHERN SMOKE FOUNDATION](#) to distribute our direct assistance funds. Southern Smoke is a nonprofit 501 c3 crisis relief organization based in Houston that was created to provide support and assistance for those in the food and beverage community and their suppliers during times of crisis. Southern Smoke welcomes applications from all over the United States and continues to distribute funds to the neediest restaurant workers based on direct communications between case workers and those who apply.

[INDIVIDUALS seeking RWCF's direct assistance should go to the Southern Smoke Application Form to submit their information and needs.](#) Please note that Southern Smoke will evaluate each case based on the state of an applicant's emergency, prioritizing issues like medical needs, homelessness, food security, and more.

We are aware that some individuals with the greatest need might have language or writing challenges that make filling out the online form a challenge, however, IRS regulations require public charities giving relief funds to individuals to collect basic information to verify financial distress and how funds are spent.

[Craftable put together a list of other funds that might be applicable to your situation.](#)

◆ WHAT SHOULD I DO ABOUT MY STUDENT LOAN PAYMENTS?

The Department of Education has granted a payment waiver of at least 60 days to many people. But it's not necessarily automatic. In general, you have to call your loan servicer to request a waiver and to make sure that your loan is eligible. The waiver does not apply to private student loans. One big private lender, Sallie Mae, said it is offering suspension of payment for up to three months, with no damage to a borrower's credit.

◆ CRISIS RELIEF FUNDING & FINANCIAL SECURITY

With the stimulus package, there will be [automatic payment suspensions for any student loan](#) held by the federal government until Sept. 30. It may be hard to contact many of the loan servicers right now, so check your account online in the coming weeks.

- ◆ **HOW DO I HANDLE MY UTILITY BILLS?** Some utility providers have publicly announced that they will not cut off service to people for nonpayment, but others have not. A number of large internet companies have agreed to not terminate residential or small-business customers who can't pay their bills. Exact policies and requirements vary, though, so if you need help, you should call your provider and ask.
- ◆ **HOW ABOUT MORTGAGE PAYMENTS?** There's also a good chance you can delay your mortgage payment if the outbreak has left you short of money. The Federal Housing Finance Agency has instructed mortgage servicers to allow borrowers whose mortgages are owned by Fannie Mae or Freddie Mac to delay payments.
- ◆ **DO I HAVE TO PAY RENT?** You are legally obligated to pay your rent, but if paying for food, medical care and mental health services are more crucial right now, you should weigh the long-term consequences of later eviction or damaged credit.

In New York, Gov. Cuomo has ordered a 90-day moratorium on evictions, a lifeline to people who cannot pay rent and are worried about losing their homes during the crisis. Other states have followed New York State's lead, including California, which introduced a 60-day ban on evictions.

But that doesn't wipe away that rent from having to be paid later on. Both tenant advocates and property owner representatives said renters who have lost their jobs should ask their landlords whether they could pay a smaller portion of the rent or work out a payment plan.

If you rent, the best national resource so far is the search-by-state function on [Justshelter.org](#). This offers information on local organizations that can provide advice to renters in distress.

Hospitality professional, Ashtin Berry put together [this practical guide](#) for negotiating with your landlord. Ashtin is a former bartender and restaurant manager, who is now a full-time advocate for restaurant workers and people of color. She is the founder of Radical Xchange and America's Table.

◆ CRISIS RELIEF FUNDING & FINANCIAL SECURITY

◆ HOW DO I HANDLE OTHER LOANS AND CREDIT CARD

PAYMENTS? Many consumer lenders are offering affected customers help if they can't make payments. Some say they will allow borrowers to skip payments; some are offering other accommodations. Please instruct your staff that they should call their credit card companies or banks and let them know that they have experienced a loss of income due to the COVID-19 crisis. [Here's an article summarizing credit card companies that are providing assistance.](#)

◆ FOOD SECURITY

There may be people on your staff who can't pay for groceries. Help them connect with food banks and local efforts to feed hospitality workers.

There are a variety of national food banks offering food at the moment. Put in your zipcode and you will find food banks near your employees:

- [Feeding America](#)
- [Food Pantries](#)
- [Food Banks](#)
- [Here is also a comprehensive listing of nationwide food bank organizations.](#)

◆ ARE THERE ANY PROGRAMS SPECIFICALLY FEEDING RESTAURANT WORKERS?

With operations in 16 locations and growing, [The LEE Initiative Restaurant Workers Relief Program](#) has turned restaurants across the country into relief centers with local chefs for any restaurant worker who has been laid off or has had a significant reduction in hours and/or pay. It is offering help for those in need of food and supplies. Each night, the program packs hundreds of to-go meals that people can pick up and take home.

◆ RESOURCES FOR UNDOCUMENTED WORKERS

Without any help from the government, your undocumented workforce needs the most help. We've provided a few national funds and resources below, but please research and share any local initiatives that can help this essential community.

- ◆ **I'M IN CRISIS AND UNABLE TO APPLY FOR FEDERAL RESOURCES DUE TO MY IMMIGRATION STATUS. HOW CAN I GET HELP?** You can apply for the [National Day Laborers Organizing Network](#) for the Immigrant Worker Safety Net Fund. It provides immediate resources and financial support so excluded workers can take care of themselves and their families at home. NDLOM improves the lives of day laborers, migrants and low-wage workers. It builds leadership and power among those facing injustice so they can challenge inequality and expand labor, civil and political rights for all.

California is so far the only state that is setting up a fund that will provide aid to undocumented workers. Distributed through a collaborative fund being managed by Grantmakers Concerned with Immigrants and Refugees, California's roughly 150,000 undocumented workers can expect to receive \$500, or up to \$1,000 per household, and can begin applying next month in May. [Learn more here.](#)

Additionally, all workers who have a paystub can apply to the Southern Smoke Foundations crisis relief fund. They must be able to show proof of work, or provide contact information for a manager who can verify work, but do not need to provide a Social Security number to apply.

- ◆ **I NEED LEGAL ASSISTANCE DURING THIS TIME. WHO CAN I REACH OUT TO?** [National Immigration Law Center](#) is one of the leading organizations in the U.S. exclusively dedicated to defending and advancing the rights of immigrants with low income. During the Covid-19 Crisis, its mission is to defend and advance the rights and opportunities of low-income immigrants and their family members is more important than ever.

[ProBono.net's](#) programs provide online help and access to pro bono legal services. ProBono.net has a strong history focusing on the needs of the elderly and immigrants.

◆ I DON'T FEEL SAFE IN MY OWN HOME. WHO CAN I REACH OUT TO?

There has been a documented increase in domestic violence in the US during the pandemic. [RAINN](#) (Rape, Abuse & Incest National Network) is the nation's largest anti-sexual violence organization. RAINN created and operates the National Sexual Assault Hotline (**800.656.HOPE**) in partnership with more than 1,000 local sexual assault service providers across the country. RAINN also carries out programs to prevent sexual violence, help survivors, and ensure that perpetrators are brought to justice.

[Here are some tips for staying safe during this time.](#)

RESOURCES FOR CHILDREN

◆ MY FAMILY AND/OR MYSELF HAVE TESTED POSITIVE FOR COVID-19 AND NEED FINANCIAL ASSISTANCE.

[CORE™](#) is dedicated to serving food and beverage service employees with children, who are faced with life-altering circumstances and in need of our help. As the world faces the biggest pandemic in our lifetime, they are providing support to food and beverage service employees, with children, who have been medically diagnosed with COVID-19. Documentation is required.

◆ HOW DO I TALK TO MY CHILDREN ABOUT COVID-19?

[This is a great podcast on COVID-19 just for kids.](#)

Restaurant Workers' Community Foundation is an advocacy and action nonprofit created by and for restaurant workers. RWCF was founded in 2018 to advocate for – and raise funds for other nonprofits working toward – gender equity, racial justice, fair wages, and healthy work environments in the restaurant industry. In the wake of the COVID-19 pandemic, RWCF's additional focus is on supporting workers in crisis and small business owners with the Restaurant Workers COVID 19 Crisis Relief Fund.

RWCF is America's first nonprofit using the community foundation model to support people in a particular labor segment. We are a community dedicated to making the restaurant industry more hospitable to everyone. In our normal model (prior to the establishment of the crisis relief fund) one third of the funds we raise goes to our own community-building and advocacy efforts, one third to grantmaking to other nonprofits (ones that provide career training, advocate for fair wage policies and worker rights, or provide services for restaurant workers related to gender and racial equity, and mental health and substance abuse) and one third is allocated to an impact investing fund, with which we aim to positively affect worker rights in the industry.

Restaurant managers who want to stay informed about how to support their workers are encouraged to sign up to join the RWCF community and [sign up for our newsletter](#).

RWCF is forming a Restaurant Managers Network to help leaders connect and support one another. To join the Restaurant Managers Network Email info@restaurantworkerscf.org.

www.RestaurantWorkersCF.org

@RWCFUSA on Facebook, Instagram, Twitter and LinkedIn

