



The COVID-19 virus has affected everyone. Join the New Jersey Creative Arts Collaborative (NJCAC) for a community conversation, and virtual forum on practical tools and resources to help individual artists during this challenging time. We will also discuss inspiring ways to cope and heal. This forum, organized by NJCAC, will include a review of services and resources, as well as a session with therapist/artist, Lynette Sheard.

Please save the date for the call, next Thursday, April 2, 2020, at 8:00 PM.

Because of the COVID-19 virus, you can't work, and if you can't work, you can't pay your bills. What are some practical things you need to do right away?

1) Apply for Unemployment Insurance

Individuals in the arts, retail, hospitality, and leisure industries are especially hard hit. **If you lose your job through no fault of your own, you should be eligible for unemployment.**

Unemployment benefits vary state to state. Most states provide 26 weeks of unemployment insurance. As a result of the stimulus bill that passed week before last, unemployment coverage has been extended to 39 weeks as opposed to 26, AND the government is offering an additional \$600 on top of whatever coverage your state provides. This means that if you file for unemployment in NJ and qualified for the maximum amount of \$713 you will now get that, plus \$600 for a total of \$1,313 per week. In New York the maximum is \$504, plus \$600 for a total of \$1,104 per week.

The stimulus package also enhanced those eligible for unemployment insurance. Those that work part time, gig workers and freelancers are also eligible. To apply, check out the information on your state's website. In New Jersey, you may apply [HERE](#). In New York you may apply, [HERE](#).

2) Medical Coverage

You need medical coverage, so check on your health insurance options. If you previously had coverage, check on options for continuing health insurance coverage or investigate options for getting a new policy to cover you while you're out of work. There is a concern because the current administration is not reopening Obamacare for people to apply, but there are typically coverage options available in your state dependent on your circumstances.

The administration has announced that there will be no cost for COVID-19 testing for all Americans, including those uninsured.

3) Housing – Rent or Mortgage Payments

FOR RENTERS in New Jersey

Governor Murphy has enacted a 90-day grace period for mortgage payments and a 60-day eviction moratorium for residents of the state.

If you are a renter potentially threatened with a loss of housing due to the COVID-19 crisis, the New Jersey Housing and Mortgage Finance Agency (NJHMFA) have expanded their free housing counseling program. They can provide resources and guide you through this difficult time with help on financial literacy (budget, credit repair), Fair Housing Rights, eviction diversion, and relocation assistance.

NJHMFA is expanding its Foreclosure Mediation Assistance Program (FMAP) to include renter and pre-foreclosure counseling by utilizing a network of participating housing counselors in each county. The counseling is available now and can be provided remotely. You can find a list of approved counselors [HERE](#).

FOR RENTERS in New York

Following a push from housing advocates, **the state has implemented a 90-day moratorium on evictions due to the pandemic.**

Please see this article from Curbed on What NYC renters need to know during the Covid-19 crisis – [HERE](#) is an excellent article which provides links to a variety of city services and organizations that can answer the questions of NYC renters.

Food for thought – You must pay your rent but contact your Landlord early to discuss your situation and to see if you can work out a realistic plan. Ideas include partial payments or flexible payment plans and waiving late fees.

The Federal Housing Finance Agency announced on Monday, 3/ 23 that Fannie Mae and Freddie Mac were offering multifamily property owner's forbearance with the condition they suspend all evictions for renters unable to pay rent due to issues related to coronavirus. If you live in a multifamily unit, you may want to share this information with your Landlord.

FOR HOMEOWNERS

- **Bank of America** is letting customers request to defer payments on mortgages and small business and auto loans in light of the coronavirus pandemic. The bank has temporarily paused foreclosure sales, evictions, and repossessions.
- **Ally Bank** will allow existing customers to defer mortgage payments for up to 120 days with no late fees.
- **Wells Fargo** is assisting with fee waivers, payment deferrals, and other expanded assistance for credit card, auto, mortgage, small business, and personal lending customers who contact them.

Mortgage giants Fannie Mae and Freddie Mac, through the Department of Housing and Urban Development, are suspending foreclosures, ordered lenders to allow homeowners flexibility in payments, including offering them a break for up to a year and suspended late charges and penalties. The ordered suspensions will apply to single-family homeowners with Federal Housing Administration-insured mortgages. As part of the package, they also put a stay on

reporting late payments to credit bureaus by borrowers who are experiencing hardships. **But you can't just stop paying** - you need to contact your servicer -- the company you make mortgage payments to -- and work out a realistic plan going forward.

If you owe a payment to a bank or a financial firm and they don't work with you, complaining to the Consumer Financial Protection Bureau may help. They may contact your financial firm about your problem.

4) **Student Loans**

The Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law March 27 and worth roughly \$2 trillion overall, provides some relief for federal student loan borrowers. The bill allows borrowers to suspend payments on federal student loans for six months, from now through September 30, 2020, and automatically waives interest during this time frame. This means that if you elect to suspend payments now, your loan balance will be exactly the same when you resume payments later on. Additionally, the Department of Education has suspended collection attempts and wage garnishments, Social Security offsets and tax refund seizures on defaulted federal student loans.

NOTE: These benefits apply only to student loans held by the federal government. Private student loans, Federal Family Education Loan (FFEL) Program loans owned by commercial lenders and Perkins Loans held by your school are not eligible for these benefits.

If you have a private student loan, your options are to continue making your payments on time or to contact your loan servicer about hardship options. There are several private loan organizations that are offering options, including Sallie Mae and Navient. Click [HERE](#) for more information.

5) **Electric and Gas and Water in New Jersey**

In NJ, **PSE&G** has suspended shutoffs of electric and/or gas service to residential customers for non-payment. This will give customers experiencing financial difficulties as a result of the outbreak additional time to pay their bills. For more information, visit pseg.com/help. PSE&G's policy will be in place through the end of April, and it will evaluate the continued need at that time. NOTE: PSE&G is temporarily closing its customer service centers. Their employees are available to provide customer service via phone, text, chat, web, our mobile app, and Amazon Alexa. The customer service phone line is 800-436-7734 or check [HERE](#) for more information.

Atlantic City Electric and New Jersey American Water and other utility companies around the state are also offering moratoriums on service shutoffs for customers during the coronavirus pandemic. The companies are temporarily suspending service disconnections. Atlantic City Electric, which says it is waiving new late payment fees, says it will work with customers on a "case-by-case" basis to establish payment arrangements and identify energy assistance options. Atlantic City Electric's policy goes through May 1.

Electric and Gas and Water in New York

Like New Jersey, all New York utilities will keep the power, heat and water on for all customers in response to the coronavirus emergency. All major utilities have agreed to suspend utility shutoffs. The moratorium on shutoffs includes New Rochelle and the entire New York City and Westchester County territory. For more information from Con Ed, please check [HERE](#).

American Water, which also operates in New York, has halted any shutoffs amid the coronavirus pandemic and will also restore service. New York City does not shut off service for non-payment but does issue liens against people's property.

Internet Service

In response to the COVID-19 pandemic, and the challenges that many Americans will face in the coming months, FCC Chairman Ajit Pai recently announced the *Keep Americans Connected* Initiative. In order to ensure that Americans do not lose their broadband or telephone connectivity as a result of these exceptional circumstances, he specifically asked broadband and telephone service providers, and trade associations, to take the *Keep Americans Connected* Pledge. So far, more than 550 companies and associations have signed up. The Pledge reads as follows:

Given the coronavirus pandemic and its impact on American society, [[Company Name]] pledges for the next 60 days to:

- not terminate service to any residential or small business customers because of their inability to pay their bills due to the disruptions caused by the coronavirus pandemic;
- waive any late fees that any residential or small business customers incur because of their economic circumstances related to the coronavirus pandemic; and
- open its Wi-Fi hotspots to any American who needs them.

A complete list of the participating companies can be found [HERE](#).

6) Internet via Comcast in New Jersey

Xfinity WIFI Hotspots in out-of-home locations are available for free to anyone who needs them. Follow instructions at xfinity.com/WIFI to join a hotspot. Check out the Comcast/Xfinity sites for more information on low cost coverage [HERE](#).

Internet Service in New York

Several internet providers and wireless companies have announced measures to offer free WIFI during the ongoing outbreak. Comcast will be offering free service at its Xfinity hotspots for 60 days. The access points are mostly in public locations, but some are in small businesses. AT&T is also offering 60 days of free public service. Spectrum is offering free public access at its hotspots and will not cut service to residential or small business customers who are unable to pay their bill because of coronavirus disruptions. Spectrum is also offering free broadband to households with students. Verizon announced it would not charge late fees or disconnect accounts for an indefinite amount of time.

In addition, T-Mobile, Sprint, AT&T and Comcast are all lifting their unlimited data caps for cell phone subscribers for at least 60 days,

7) Food

In New Jersey, soup kitchens closed for congregate meals, but The Salvation Army is handing out to-go meals outside. Food pantries are also bringing pre-packaged bags to cars, outside or delivering to vulnerable populations. Specific assistance with food, rent, and other debts can be found [HERE](#) on this website.

Food pantries are struggling in New York due to the demand. Additional information will be updated here as available.

OTHER INFORMATION

1) Tax Day has been pushed back until July 15.

Stimulus Package Items

- ▶ People who are unemployed would get an extra \$600 per week for up to four months, on top of state unemployment benefits to make up for 100 percent of lost wages.
- ▶ All U.S. residents with adjusted gross income up to \$75,000 (\$150,000 for married couples) would get a \$1,200 (\$2,400 for couples) “rebate” payment. They are also eligible for an additional \$500 per child. The payments would start phasing out for earners above those income thresholds and would not go to single filers earning more than \$99,000; head-of-household filers with one child, more than \$146,500; and more than \$198,000 for joint filers with no children.
- ▶ The vast majority of people do not need to take any action. The IRS will calculate and automatically send the economic impact payment to those eligible.
- ▶ For people who have already filed their 2019 tax returns, the IRS will use this information to calculate the payment amount. For those who have not yet filed their return for 2019, the IRS will use information from their 2018 tax filing to calculate the payment. The economic impact payment will be deposited directly into the same banking account reflected on the return filed.
- ▶ Additional information is available from the IRS [HERE](#).
- ▶ Government stimulus package includes provisions for unemployed Broadway workers – Click [HERE](#) for more information and [HERE](#).

Other Information for Artists

- [The Actors Fund](#) - The Actors Fund offers a variety of services for entertainment workers, including those in the music industry. Services include emergency financial assistance, affordable housing, health care and insurance counseling, senior care and secondary career development.
- [Artist Relief Project](#) - Anyone pursuing the arts as a career (any discipline, any level of experience) can request financial support from the Artist Relief Project, which will provide applicants on a first-come, first-serve basis with a one-time emergency stipend of \$200 and free resources and support to pursue alternative economic opportunities. The Artist Relief Project is an initiative by Artly World Nonprofit. It is a registered nonprofit based in Austin, with the mission to empower children, families and communities through creative arts initiatives and opportunities.
- State by State Guide of Resources available to musicians can be found [HERE](#).
- [Lost My Gig NYC*](#)
 - This site keeps a running list of NYC freelancers working in the events industry who need financial assistance due to the crisis, allowing people to donate directly to those individuals through their Venmo, CashApp and PayPal accounts. Apply to have your name added to the list here.

From - "Advice from a Crisis Expert on Surviving a Lockdown" The New York Times | March 2020

What are the five most important things, outside of food, that you need for survival in a New York apartment?

Medicine: a month's worth of prescriptions and over-the-counter items like allergy, aspirin, cold and flu, Imodium, and an emergency first-aid kit with gauze, tape, ointment for burns, a tourniquet, and plastic gloves.

It's always good to have spare batteries and flashlights in the house, but I wouldn't start panicking and rushing out and getting them now if you don't already have them.

Cash – enough said.

Something to amuse and distract yourself: reading material, videos, board games. A way to exercise in the house: yoga, resistance bands, and weights. We need a way to work off the stress.

Put together all your financial documents in one place, along with a contact list of everyone you might need to call in case of an emergency. There should also be a point of contact person who knows all of your passwords.

What items are necessary to keep in your refrigerator and freezer?

Stock up on meat, fish, vegetarian casseroles and ice cream. Long-life cheese that can last a few months. Lots of root vegetables, carrots, Brussels sprouts, beets, and turnips — think Russia. Those last a long time. I don't wish Spam upon anyone. Juice and milks with long shelf life.

Maintain a daily routine. You want a sense of control over your life and a routine helps you with that. If you have a set schedule you have targets to move toward. For people who are not used to working at home, a lack of structure can be confusing.

Keep up appearances. It's crucial to feel put together. If you look put together you feel more in control. If you wear jewelry or makeup, put that on each day. Dress in the same clothing you'd be wearing if you went out socially.

What's the best way to get along with family members or roommates? If you have enough room, create designated space for each person, the same as animals would. Eke out your own private territory. Communication is critical. It's good for everyone to share the same routine so everyone is working on a similar clock.

What's best advice for those of us who live alone? Maintain social contact. Develop a buddy system with people who you check in with daily and are your support system. Maybe have a friend stay with you. I have a single friend who I walk with every day, so she knows that she has guaranteed social contact at least once a day. Do Zoom or FaceTime where you can see each other. Anything that's visual is really important for connection. A text can be impersonal. Send around jokes or funny emails or videos. A way to break isolation is to do something altruistic for someone else, like an elderly person in your building. Check up on them, maybe see if they need anything. That social connection makes you feel less cut off.

What are the signs of cabin fever? What can you do about it?

Feeling panic, antsy, claustrophobic. That's when you have to leave the house and take a walk around the block. Or take deep breaths through the nose and then let it out slowly. Call a friend; share how you're feeling. Cut down on your news consumption.

What is some personal advice you can share?

Be careful not to binge TV because that can be an escape. If certain people are making you anxious, take a step back from them. Humor is important. Watch funny movies, it's a nice way to round out the day.

Is there a positive side to this?

This might revolutionize the American workplace. If you've always wanted to work off-site, when things go back to normal, you could ask your boss about continuing to do so.

This could teach you to be more adaptive and creative, and you might discover new interests as you try to fight the boredom. Reconnecting and turning to families, is very positive. This is also teaching us to think about what really matters.