



Navigating COVID-19

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WE'RE HERE TO HELP. If you would like additional support after going through this information, please use the contact information below.

MORTGAGE QUESTIONS

Phone 717.358.9364

Email FECintake@Tabornet.org

SCHEDULE FREE FINANCIAL COUNSELING (BY PHONE)

Phone 717.358.9364

Email FECintake@Tabornet.org

FOR LANDLORD TENANT/FAIR HOUSING CONCERNS IN LANCASTER

Phone 717.291.9945

Email Brivera@LHOP.org

FOR LANDLORD TENANT/FAIR HOUSING CONCERNS IN YORK

Phone 717.827.4334

Email AHerbst@LHOP.org

Tabor & LHOP are now Tenfold



<https://www.tabornet.org/>



<https://www.LHOP.org/>

Actions Steps That You Can Take Today

Navigating COVID-19

1. When you have questions about how to spend, save, and protect your housing, please **contact Tenfold's Financial Empowerment Center to setup a free financial counseling session.** Call 717.358.9364 or email FECintake@Tabornet.org
2. Call Tenfold regarding landlord/tenant rights and fair housing issues to learn more about your rights and responsibilities as a tenant
3. Call utility companies: See what they can offer **even if you are not late**
4. Call mortgage companies: See how they can help during this crisis. **Also review the Homeowners' Guide to Mortgage Solutions during the COVID-19 Pandemic:**
https://www.urban.org/sites/default/files/homeowners_guide_to_mortgage_solutions_during_the_covid-19_pandemic.pdf
5. Call landlord/property manager: See how they can help during this crisis
6. If you have private student loans, contact your lender to see how they can help
7. **Be Proactive:** Don't wait until the crisis overwhelms you
<https://www.nytimes.com/article/coronavirus-money-unemployment.html>
8. **Use Government assistance funds to pay bills or save:** We don't know how long this crisis will last
9. **Do your taxes** so you have more funds available during the crisis. The IRS is still processing tax returns and payments.
10. **Find and use resources** like food, clothing, and assistance programs
11. Call your lenders about all other loans like **auto loans, leases, and personal loans**
12. Call your credit card companies, they have programs to help you in this time of need
13. **Apply for unemployment and understand your rights**
<https://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx>

Understanding your unemployment rights

<https://www.attorneygeneral.gov/wp-content/uploads/2020/04/Unemployment-Rights-and-Resources-%E2%80%93-COVID-19.pdf>



We all have different situations and goals when making financial decisions. Keeping that in mind, here are some Tips on what you can do:

- 1. Save as much of the money as you can** since we don't know how long this crisis will last.
- 2. Don't pay down large chunks of debt with these funds.** Pay the minimum for the next few months, and then pay down more if the money is not needed to pay essential bills.
- 3. Split your bills into essential and nonessential until the crisis is done, and pay first what is essential.**
- 4. Use your tax refund to help cover your rent.** If these funds are not enough to cover your rent, make sure to call your landlord and attempt to set up a payment plan until the crisis is over. **Call Tenfold** to help assist with establishing a spending and saving plan during the crisis and beyond. Also we may be able to help in communicating and setting up a payment plan with your landlord.
- 5. Call your mortgage company** and attempt to set up a payment plan until the crisis is over. **Call Tenfold** to help assist with establishing a spending and saving plan during the crisis and beyond. Also we may be able to help in communicating and setting up a payment plan with your mortgage company. **Also review the Homeowners' Guide to Mortgage Solutions during the COVID-19 Pandemic:**
https://www.urban.org/sites/default/files/homeowners_guide_to_mortgage_solutions_during_the_covid-19_pandemic.pdf
- 6. Call all utilities** and make sure you have the best deal for the services you need. Review and reduce anything you can to save money right now. Sometimes they will have payment plans or even assistance programs depending on your situation.
- 7. Call your loans and credit card companies** to see if they have any special programs to help reduce costs during the crisis. This could include student loans, personal loans, credit cards, store cards, car loans, and any other loans that you may have at the moment.
- 8. Don't start any new loans unless they are essential.** If you need a new car to get to work or need to refinance your house for a lower payment, then do that as needed. Try to avoid these actions until the crisis is over and you are sure that your income is stable.
- 9. Treat yourself.** This may seem like a bad idea to many, but allow yourself a little something like ordering out from your favorite restaurant for you and your family or buy something that could make your life easier like hair clippers (for the dog, kids, your spouse). Keep it under 10% of the amount you receive. If you get a \$2400 check then you can spend up to \$240.
- 10. Lastly, think about giving.** Everyone won't be able to do this, but if you are able use the same rule as in #9 on this list. Keep it to 10% or less as a general rule to make a difference in someone else's life.

Don't forget to do your taxes. There are many ways to do your taxes online for little to no cost. Or call 2-1-1(United Way) to see if you qualify for free tax prep through VITA.



Concerned About Paying Loans And Bills?

Navigating COVID-19

If you are struggling to pay your mortgage, loans, and bills due to Covid-19, please refer to the information below.

The Consumer Financial Protection Bureau (CFPB) and other financial regulators have encouraged financial institutions to work with their customers to meet the needs of their communities. Please follow the link below for further information.

<https://www.consumerfinance.gov/coronavirus/>

WHAT YOU SHOULD DO

Contact your lenders and loan services as soon as possible if you are having trouble paying your bills or loans on time. There may be several options available to you, especially if you reach out early.

- Wait time maybe significantly higher than usual, so start this process early.
- Lenders and loan servicers contact information should be on your monthly statement
- Most lenders and loan servicers are listing guidance and information on their websites.
- If your mortgage is already in arrears, please speak to your financial institution about all options available to you such as forbearance or loan modifications.

WHEN CONTACTING YOUR LENDERS, BE PREPARED TO EXPLAIN

- Your situation
- How much you can afford to pay
- When you are likely to be able to restart regular payments
- In the case of mortgages, be prepared to discuss your income, expenses and assets

BE AWARE OF SCAMMERS

Scammers look for opportunities to take advantage of individuals, especially during emergencies or natural disasters. Be cautious of phone calls, emails, texts, or social media posts in regard to your finances. Make sure that you are working with legitimate organizations. If you have questions, please reach out to us at Tenfold.

One misconception that many people hold is to not contact your landlord, lender, bank, credit union, credit card company, utility company, phone company, etc., when you don't have money to pay them.

You should always call these creditors before you actually have a problem to ask what services and support may be available. Many have programs to help you when you are experiencing a hardship or crisis. It usually puts you in a better situation by not ruining your credit, having fees waived, and possibly reducing interest. In a large crisis, many creditors want to give back to customers and the community in a lot of ways and are waiting for customers to call them and let them know how they can help. Many of these programs need to be requested while you are in the midst of the crisis, not months after when you are so deep in a hole that no program will be enough to get you back to normal circumstances. **Be Proactive, ask for Help!**

Student Loan Relief

A CURRENT SUMMARY OF STUDENT LOAN INFORMATION

Federal student loan borrowers are automatically being placed in an administrative forbearance until September 30, 2021. This allows borrowers to temporarily stop making payments.

Federal Student loan interest rates will be 0% through September 30, 2021 on qualifying loans.

Which loans are covered by these changes?

All loans owned by the U.S. Department of Education (ED) will have interest waived. That includes Direct Loans, as well as Federal Perkins Loans and Federal Family Education Loan (FFEL) Program loans held by ED. Please note that some FFEL Program loans are owned by commercial lenders, and some Perkins Loans are held by the institution you attended. These loans are not eligible for this benefit at this time.

More information can be found here:

<https://studentaid.gov/announcements-events/coronavirus>

You may still make voluntary payments at ANY time.

PRIVATE LOAN RELIEF

If you are making interest or principal payments on Private Loans, you may want to contact your Private Lender if you need assistance. Discover and Sallie Mae both have announced relief efforts and other lenders have been rolling out relief as well.

For more information contact your loan servicer or visit <https://studentaid.gov>



Protections against evictions

Navigating COVID-19

The Centers for Disease Control and Prevention (CDC) have issued an order to prevent renters from being displaced from their housing due to failure to pay rent.

In order to qualify for these protections, a tenant would need to provide a signed copy of a declaration form to their landlord for every adult in the household, stating that:

- They have used best efforts to obtain rental assistance
- They make no more than \$99,000 in annual income in 2020 (or \$198,000 if filing a joint tax return), were not required to report income to the IRS in 2019, or received an Economic Impact Payment
- They are unable to pay the full rent because of loss of income, loss of work or wages, lay-offs, or extraordinary out-of-pocket medical expenses
- They are using best efforts to pay as much of their rent as possible
- If evicted, they would likely become homeless, stay in shelter, or double-up with friends or family because they don't have other options
- They understand that they still must pay rent and that the housing provider may still charge late fees and penalties, in accordance with their lease
- They understand that at the end of this temporary halt in evictions on June 30, 2021, their housing provider may require full payment and can evict them if their balance has not been paid.

TENANTS CAN GET A COPY OF THE DECLARATION FORM HERE:

https://www.cdc.gov/coronavirus/2019-ncov/downloads/EvictionDeclare_d508.pdf

If a tenant has signed this form, a landlord can begin the eviction process in the courts now, but can't regain possession of the property until June 30, 2021.

If you have questions, call Tenfold – 717.291.9945 and we can talk you through the steps.

If you are behind on rent, please also reach out for assistance – call 2-1-1 to find out more.



Lender Contact Information

Navigating COVID-19

It is important to reach out to your current lender for information on your monthly paper or online payment. **Do not assume your loan payment is not due.** You need to make the call. Please do not assume PHFA or other lenders are deferring payments. Check with your lender on other programs they may have if you have credit card, debit, car payment, etc.

If you have a relationship at local branch, start there.

Lender Information

BB&T now Truist

Website <https://www.truist.com/coronavirus-information>

Phone 1.800.827.3722 option 6 for borrowers if they are having problems making mortgage payments

Caliber

Phone 1.800.401.6587 (Wait time may be long—90 minutes)

Ephrata National Bank

Website <https://www.epnb.com/insights/enb-announces-actions-to-assist-customers-during-coronavirus-outbreak/>

First Citizens Community Bank

Website <https://www.firstcitizensbank.com/about-us/locations-hours.html>

Phone 1.800.326.9486, Call your local branch

First National Bank

Website <https://www.fnb-online.com/about-us/newsroom/press-releases/2020/fnb-corporation-announces-additional-support-032320>

Email fnbmortgageassistance@fnb-corp.com

Phone 1.877.341.6974, Call your local branch

Fulton

Website <https://www.fultonbank.com/COVID19-Assistance>

Phone 1.800.385.8664

M&T Bank

Website <https://www.mtb.com/help-center/be-informed/coronavirus>

Phone 1.800.724.2440

New American Funding

Email customercare@nafinc.com

Phone 1.800.893.5304

Mortgage Network

Sells all their mortgages to secondary markets

PHFA Customer Solutions Center

Website <https://phfa.customer-care.net.com>

Phone 1.855.827.3466

Customers can also send a secure email message through the online borrower portal

PNC Bank

Website <https://www.pnc.com/en/customer-service/coronavirus-update.html>

Phone 1.888.762.2265

PeoplesBank

Website <https://www.peoplesbanknet.com/coronavirus-important-information/>

RMS

Phone Phone number is shown on your monthly statement or coupon book

Santander

Website <https://www.santanderbank.com/us/branch-services-update-from-santander>

Phone 1.855.241.5700

Sierra Pacific

Website <https://www.sierrapacificmortgage.com>

Phone Call the Customer Service number as shown on your mortgage statement

The Emergency Rental Assistance Program (ERAP)

is available to renters who have lost income or had significantly increased expenses due to COVID, have a household income of 80% or less of the Area Median Income, and are at risk of losing their home.

Area Median income by household size and County

	1	2	3	4	5	6	7
Lancaster	44,550	50,900	57,250	63,600	68,700	73,800	78,900
York	46,050	52,600	59,200	65,750	71,050	76,300	81,550

ERAP is able to cover up to 12 months of assistance with rental and utility arrears. Households will submit information online regarding their lease, rental and utility arrears, and household income. If you don't have access to a computer, printer, or scanner, there are community organizations who are available to help.

Lancaster County residents can apply at www.lancasterhelp.rent Helpline: 717-590-3101

York County residents can apply at <https://www.yorkcpc.org/take-action>

PPL and UGI are offering customer assistance programs for those struggling to pay their monthly utility bills. For further information and/or to apply please visit: <https://caplanc.org/our-programs/household-stability/utility-assistance/>

You may also contact PPL(1.800.342.5775) and UGI(1.800.276.2722) directly and request an assistance application be mailed directly to your home.



To apply for LIHEAP(Low Income Home Energy Assistance Program), please visit: www.compass.state.pa.us

In Need of Food?

Central PA Food Bank's directory

<https://www.centralpafoodbank.org/find-help/find-a-food-pantry/>

The Food Hub - Neighbors feeding families & individuals throughout Lancaster County

<https://lancasterfoodhub.org/food/>

Hunger Free York, York County Food Bank

<https://yorkfoodbank.org/>

Contact your social service provider (see lists in this document) or call 2-1-1 to find local food pantries or bagged/takeout community meals

Tenfold's Financial Counseling (by phone)

Get help with

- Creating a plan to spend and save during and after the crisis
- Setting up a plan to payoff delinquent bills such as taxes, rent, mortgage payments, loan payments, credit card payments, auto loans, and student loans.
- A better understanding of your rights and resources during foreclosure and eviction.
- Evaluating and explaining credit concerns

Phone 717.358.9364 Email FECintake@Tabornet.org

Social Service Providers in Lancaster County

Navigating COVID-19

Included are the main social services providers located throughout Lancaster County.

These providers can connect residents to services and information. Many of these providers have local food pantries and may have other specialty services depending on their community's needs.

Call 2-1-1 (United Way)

Answers questions and connects individuals to health, human service, and community resources
Website <https://www.uwp.org/211gethelp/>

Behavioral Health and Developmental Services (BH/DS)

Website <http://www.lancastercountybhds.org/350/COVID-19Coronavirus>

CareerLink Jobseeker hotline

Phone 844.744.8451

Columbia Life Network

Jamie Widener / Executive Director
18 South 4th St

Columbia, PA 17512

Phone 717.684.8094

Email info@columbialifenetwork.org

Website <http://www.columbialifenetwork.org/>

CrossNet Ministries

Meredith Dahl / Executive Director
127 W Franklin St

New Holland, PA 17557

Phone 717.355.2454

Email meredith@elancocross.org

Website <https://elancocross.org>

ECHOS Community Place on Washington

Deb Jones / Executive Director
61 E Washington St Suite 110

Elizabethtown, PA 17022

Phone 717.669.3423 or 717.361.0740

Email info@ECHOSLancaster.org

Website <https://echoslanaster.org>

Ephrata Area Social Services

Joy Ashley / Executive Director
227 N State St

Ephrata, PA 17552

Phone 717.733.0345

Website www.ephrataareasocialservices.org

The Factory Ministries

Adam Nagel / Executive Director
3993 Lincoln Highway E

Paradise, PA 17562

Phone 717.687.9594

Email adam@thefactoryministries.com

Website www.thefactoryministries.com

Northern Lancaster Hub

Kelly Ernst Warner / Hub Coordinator
560 S Reading Rd

Ephrata, PA 17522

Phone 717.723.8258

Email northernlanchub@gmail.com

REAL Life Community Services

Rod Redcay / Executive Director

240 Main St, Suite B

Denver, PA 17517

Phone 717.336.7797

Email rod@reallcs.org

Website www.reallcs.org

Solanco Neighborhood Ministries

Teresa Dolan / Executive Director
355 Buck Rd

Quarryville, PA 17586

Phone 717.7864.308

Email office@SNMinistries.org

Website www.solanconehborhoodministries.org

www.solanconehborhoodministries.org



Social Service Providers in York County

Navigating COVID-19

Included are the main social services providers located throughout York County. These providers can connect residents to services and information. Many of these providers have local food pantries and may have other specialty services depending on their community's needs.

Call 2-1-1 (United Way)

Answers questions and connects individuals to health, human service, and community resources

Website <https://www.uwp.org/211gethelp/>

Community Reach INC.

Red Lion, Dallastown, and Eastern York School District residents only

Gina Pijanowski/ Program Director

15 First Avenue

Red Lion, PA 17356

Phone 717.244.6934

Email communityreachinc@gmail.com

Website www.commreach.org

Mason-Dixon Community Services

Anita Hatoff / Center Manager

5 Pendyrus Street #2

Delta, PA 17314

Phone 717.456.5559

Email ahatoff@mason-dixon.org

Website www.mason-dixon.org

New Hope Ministries

Dover, Dillsburg, Hanover

Phone 717.432.2087

Email info@nhm-pa.net

Website www.nhm-pa.org

United Way of York County

Anne Druck / President

800 E King St

York, PA 17403

Phone 717.843.0957

Email drucka@unitedway-york.org

Website <https://www.unitedway-york.org/>

YMCA

Jose Santiago / New American Welcome Center Director

90 N Newberry Street

York, PA 17401

Phone 717.843.7884, EXT 262

Email jsantiago@yorkcoymca.org

Website www.yorkcoymca.org

York Habitat of Humanity

Tammi Morris / Executive Director

33 S Seward St

West York, PA 17404

Phone 717.854.6168, x104

Website <https://www.yorkhabitat.org/our-blog/help-for-habitat-homeowners>

York City Police

The police department is offering online reporting for minor crimes and reports.

Website <https://york.crimewatchpa.com/yorkpd/8395/report>

York City Police Community Resource Centers

At this time all of our resource centers are closed until further notice.



Fair Housing laws protect individuals on the basis of race, color, religion, national origin, sex, familial status, disability, and age over 40 (in Pennsylvania).

Fair housing protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. While fair housing protections have not changed because of COVID-19, certain households may be more vulnerable to housing discrimination because of the current crisis.

Here are a few things that landlords, property managers, realtors, lenders, homebuyers, and tenants should be aware of:

- While COVID-19 was initially discovered in China, there is no association between persons from China or of Chinese descent and COVID-19. These individuals and households should be treated equally in housing and housing-related transactions.
- People with disabilities have the right to request reasonable accommodations, which is a change in policy or procedure for them to be able to fully use & enjoy their housing. In light of COVID, this could mean:
 - *An individual asking to delay or do a virtual inspection of their rental property because they have a disability and are at higher risk of contracting COVID, or because they have been ordered to quarantine because of a COVID exposure*
 - *An individual who has had severe complications due to COVID that impacts their daily living and needs a live-in aide on a temporary or long-term basis*
- Individuals under pressure because of unpaid rent and a landlords' inability to evict may be pressured for sexual favors in exchange for rent. This sexual harassment is illegal under fair housing law.

Helpful Fair Housing Reminders:

- It is always good for a housing provider to have established procedures for screening potential applicants, evaluating reasonable accommodation/modification requests, and providing services to tenants to ensure that they are not inadvertently treating some tenants or potential tenants differently based on a protected class
- A housing provider may not ask a tenant about any medical condition, including COVID-19. A housing provider may ask a tenant to voluntarily share information regarding exposure to COVID-19, but the tenant is not obligated to provide that information.
- A housing provider is responsible for the actions of their staff, contractors, and agents. It is important that all employees receive regular fair housing training to ensure all appropriate procedures are being followed.
- Potential or current tenants who have COVID-19, have a history of having COVID-19, or are perceived to have COVID-19 should be denied housing or receive different housing services based on their status of having COVID-19.

If you want to learn more about any of these fair housing topics, would like to request training, or want to report housing discrimination, please contact Housing Equality & Equity Institute at **717.291.9945 or **bmellinger@lhop.org****

Eviction Process & Terminology

Eviction

A tenant can be evicted if they fail to pay rent, fail to move out of the unit at the end of the lease term, or if they violate the terms of the lease agreement

Self-help eviction

If a tenant does not move out after they have been given notice, the landlord must go through the court process to evict. A landlord cannot change the locks, turn off the utilities, or make the unit uninhabitable. That is known as a self-help eviction, which is unlawful in Pennsylvania.

Court Hearing

A court hearing will be scheduled for 7 to 15 days after the landlord files the complaint. Plan to attend the court hearing, regardless of how you think it will go. Bring printed documentation about the issue, such as your lease, communication with your landlord, receipts, and/or photos of repair issues in the apartment.

The judge will make a decision either the day of the hearing, or up to 3 days later. If non-payment of rent is the only issue, you may be able to “pay and stay,” or retain possession of the unit by paying what you owe the landlord, including court costs.

Appeal

If the judge does not find in your favor, you can file an appeal up to 10 days after the court hearing. You must pay your rent directly into the court escrow in order to stay in your unit during the appeal.

Lockout

After the appeal period, the landlord can file for an order for possession. Once the landlord obtains an order for possession, you will receive a notice stating that you have 10 days to vacate the property.

If you do not vacate, at the end of the 10 days, a constable may forcibly remove you from the unit and padlock the door. It is important that you take all important papers and medicine with you.

If you wish to retrieve any belongings that are still in the property after lockout, you must write to your landlord letting them know that you want to get your property. If you do so, they are required to hold your belongings for up to 30 days from the lockout, however, they may store your belongings somewhere else and they may charge you for the storage.

If you have questions about the eviction process, reach out to Tenfold’s Intake Specialist for more details at brivera@lhop.org or 717.291.9945.

If you are being evicted and need legal assistance, contact Mid-Penn Legal Services. If you are income-eligible, they may be able to provide free legal services. Apply for services by calling: 1.800.326.9177 or filling out an online intake at midpenn.org.



Renters - Proactive Communication

Navigating COVID-19

Many people are unable to work right now which might make it difficult to pay the rent. While that can be a hard conversation to have, reach out to your landlord now, rather than waiting so that you can work toward a solution together.

HERE ARE SOME TIPS:

- Communicate as soon as possible
- Communicate in writing (so that you have a record of your agreement)
- Communicate when you are feeling calm. Both landlords and tenants have a lot at stake, and money is tight for a lot of people. If you can keep the conversation polite, you have a better chance of a successful agreement.

SAMPLE MESSAGES TO LANDLORDS

If you can pay partial rent

Hi, (landlord's name), as you probably know due to COVID-19, I am currently off work right now because (my work is closed, my child's school is closed, etc.). I wanted to communicate with you about my employment status because I know rent will be due soon. Would you be willing to work with me and to accept (\$X) to cover this month's rent? I would like to set up a payment plan to cover the remaining rent to ensure your rental income. I appreciate your flexibility and understanding during these stressful times.

If you can pay no rent this month

Hi, (landlord's name), as you may know, I am currently not working due to (my work is closed, my child's school is closed, etc.). Unfortunately, due to loss of income, I will not be able to pay rent on time. I would like to put a payment plan into place so I can start repaying once I have income again. I am working on a plan to get income (applying for unemployment, looking for a new job, exploring childcare options, etc.). Please let me know how we can work together during this time to ensure your rental income and my housing stability. I appreciate your patience during this challenging time.

If you would like to talk with a staff member for guidance, please reach out to our Intake Specialists

For Landlord Tenant/Fair Housing concerns in **Lancaster**
Phone 717.299.7840
Email BRivera@LHOP.org

For Landlord Tenant/Fair Housing concerns in **York**
Phone 717.827.4334
Email AHerbst@LHOP.org

Landlords - We're a Resource for You

Navigating COVID-19

For information about how to establish good practices during the COVID-19 crisis and to learn how Fair Housing Laws affect your business during this uncertain time, reach out to Tenfold. We have resources to help you stay in compliance with local, state, and federal laws.

Feel free to call for:

- FREE Fair Housing Consultation
- Informal Housing Resolutions
- Lease Reviews
- Landlord Forums
- Landlord and Tenant Guide
- Eviction Prevention Network
- And more

For Landlord Tenant/Fair Housing concerns in **Lancaster**

Phone 717.291.9945
Email Brivera@LHOP.org

For Landlord Tenant/Fair Housing concerns in **York**

Phone 717.827.4334
Email AHerbst@LHOP.org

Please contact us before you begin to evict a tenant. If you both are willing to work towards solving the issues, Tenfold can assist with connecting to rental assistance, establishing a payment plan, and mediating issues around lease violations and communications. Give us a call today!

Landlords - Sample Letter to Tenants

Navigating COVID-19

Dear Tenant,

Our lives have dramatically changed due to the COVID-19 Pandemic. We understand this may be affecting your wages and your ability to pay your monthly expenses, including your rent. If there are changes to your ability to pay rent, please communicate that to us as soon as possible. This communication will allow us to have a discussion about payments prior to falling behind and potentially set up a payment plan. It is our intent to work with you during these uncertain times. It is recommended you follow this practice and communicate with utilities and loan holders.

If your income has changed, it is recommended you file for Unemployment Compensation immediately. A copy of your unemployment filing may be requested if setting up a payment plan. We recommend you reach out to United Way through the 2-1-1 portal if additional resources such as food are needed.

- **Apply for unemployment:** www.uc.pa.gov/Pages/covid19.aspx?fbclid=IwAR2wT7m-7dzgIklsBPn29JgYLZZSbEVP6HrlcwMCC6NFi8Sx3YVHTPYBFjz0
- **UNITED WAY of Lancaster**, Phone: 2-1-1 <http://pa211east.org/Lancaster>
- **UNITED WAY of York**, Phone: 2-1-1 <https://www.unitedway-york.org/>
- **PA Career Link Job Seeker Hotline** Phone: 1.844.744.8451
- **Utility Assistance** Email: ontrack@caplanc.org Phone: 717.286.0379

We ask that all residents keep an open line of communication with us at this time so that we can help you get the assistance you need. Our top priority is to keep our buildings active and tenants healthy and safe during this time.

If you have further questions or concerns, please feel free to reach out to me.

Thank you!



Supporting Individuals with Mental Health Conditions

Navigating COVID-19

Individuals with mental health conditions are at a greater risk to experience worsening symptoms during a crisis such as the coronavirus. It is important to keep an eye on those we care about during this time and look out for these symptoms.

THERE ARE SOME THINGS WE CAN DO TO HELP SUPPORT THEM DURING THIS TIME:

- Use clear communication with your loved ones regarding the impacts of Covid-19 and how to reduce the risk of infection. Remind them to use recommended hygiene practices and appropriate social distancing. They may need reminders.
- Encourage them to use trustworthy sites and streams of information to learn more about Covid-19. There is a lot of misinformation out there.
- Maintain regular contact with your loved ones during this time since individuals with mental health conditions naturally isolate. They may need reminders that they are not alone.
- Anxiety can lead to panic attacks. Encourage various forms of relaxation, meditation, exercise and/or prayer to alleviate anxiety.
- Make sure they have enough medication to last for a period of time or that medication delivery options are in place.
- Help them to develop a regular routine for this time.
- Encourage other forms of socialization through social media and telephone conversations.
- If your loved one attends regular therapy sessions, find out if they can do the sessions over the phone.

If necessary, reach out to supports for Mental Health crisis or concerns via phone or online. Here are a few of resources for this:

Lancaster County Crisis Intervention 717.394.2631

York County Crisis Intervention Team 717.851.5320

Website https://yorkcountypa.gov/images/pdf/CIT/CIT_Main_Page.jpg

Pennsylvania's Support & Referral Helpline During COVID-19 (available 24/7) 1.855.284.2494,
For TTY, dial 724-631-5600

Mental Health America of Lancaster County 717.397.7461 and mha@mhalancaster.org

Free non-emergency one-to-one support; guidance to treatment & services: advocacy for adults and children; support groups for adults. Learn more at www.mhalancaster.org

Crisis text link Text MHA to 741741

Mental Health America of York and Adams Counties 717.843.6973

Runs programs in the York county area to promote mental wellness and support recovery through advocacy, education, social action and the provision of community-based services. For a list of resources please follow <http://www.mhay.org/local-resources.html> If you are looking for someone to listen, please dial 1.800.932.4616

Warmlines-emotional support hotlines:

SAMHSA Disaster Distress Hotline 1.800.985.5990

NAMI-National Alliance on Mental Health 1.800.950.6264

Staying Occupied & Connected

Navigating COVID-19

Get 2 months of free internet with Comcast Internet Essentials

www.internetessentials.com

Offer through June 2021



Video chat with people using Facetime, Skype, Google Hangouts, or Zoom



Find free workouts on YouTube like Yoga with Adriene. Jessica SmithTV has some easy, low-impact walking workouts.

Learn about a variety of topics like history, science, literature, business, etc., in short, entertaining videos on Crash Course

www.youtube.com/user/crashcourse



Clean your house or apartment.

Here's a helpful checklist:

www.simplystacie.net/2015/04/spring-cleaning-checklist-printable



Read a book, put a puzzle together, or play a board game with your family

Take a walk while practicing safe social distancing



If you know of neighbors that may have a challenging time getting out for groceries, leave a note at their door introducing yourself with your phone number. Offer to pick up groceries or even just a friendly phone call.



Try a new recipe. Look for inspiration on Pinterest or on All Recipes



Call a friend that you haven't connected with in a while

Returning Citizens & Re-entry

Returning Citizens in Lancaster

Email ckurtz@caplanc.org (Carrie Kurtz, coordinator of the Lancaster County Reentry Coalition)

Website <https://caplanc.org/community-initiatives/reentry>

Returning Citizens in York

Website <https://yorkcountypa.gov/courts-criminal-justice/prison/prison-treat-reentry.html>

Talking to your kids about Financial Stress

When breaking bad news to a child, you want to meet the child where they are by asking what their understanding of the topic is.

If you first find out exactly what they know about the topic, you'll likely be more equipped to share the news in a developmentally appropriate way and can fill in the gaps if they're confused. A very young child may not understand the implications of something like losing a job in the way a teenager would.

Older kids may wonder about broader implications on the family and have practical questions about whether this is temporary or what happens if you can't find something right away. Younger kids will likely worry more about things that affect them day to day, like whether they'll still be able to get presents, or they may not realize the implications at all.

ADDITIONAL TIPS:

The more direct you are the better. Children pick up on uncertainty and ambiguity, and that can make them feel more stressed than the actual content that you're delivering.

No matter the age of the child, the burden of figuring out next steps or worrying about what to do should fall on the parents, not the kid. Reassure your child that they are still safe and you love them very much.

Make sure to offer them the space to share their feelings, including their worries, confusion or fears. Children need to feel like their worries are heard and acknowledged so that the worries don't stay in their minds and amplify.

Manage Expectations: If budgets need to be tightened, parents should consider having a family meeting to share the changes so that the kids aren't caught off guard when there are less food-delivery nights from their favorite restaurant or certain activities are canceled.

For more information: <https://wapo.st/3r3an87>

How You Can Support Tenfold

Navigating COVID-19

Tenfold Client Assistance Funds

These funds are used for a wide variety of things: medication, parking, formula, phone bills, transportation/bus passes, etc.

**When giving a gift, Please type in 'Client Assistance Funds' in the 'Which program would you like to donate to?' box*

[Support Our Clients](#)

Tenfold's Needs List

We are in current need of sleeping bags for our Community Homeless Outreach Worker to give to those who cannot access shelter due to restrictions and are living in the street. We have set up our Amazon Wish List so you can donate a sleeping bag and have it delivered to our office.

Tenfold's  Needs List

Tabor & LHOP are now **Tenfold**

General fund gifts are critically important to the service that we continue to provide our clients

[Give a gift to Tenfold](#)

<https://www.tabornet.org/>



TENFOLD

Keep up to date with Tenfold through **social media** and our websites



<https://www.LHOP.org/>

Tabor & LHOP are now **Tenfold**



<https://www.tabornet.org/>