

Resources Guide for Impacted Workers—Floyd County, Virginia

Updated 4/15/2020

Replacing Part of Lost Income:

Unemployment Benefits for Employees or former Employees: If you have lost hours or have been laid-off, sign up as soon as you've lost income from lack of work or lay-off related to COVID-19 pandemic. Note that your regular unemployment will be supplemented by \$600/week from new federal money. You do not need to make separate application for those funds if you were an employee.

You may sign up [online](#) or by phone:

- For initial claims, call between 8:15am and 4:30pm, Monday - Friday, and between 9am and 1pm on Saturday (closed Sunday and state holidays): 1-866-832-2363
- Once you have been approved, you must file a “weekly claim” each week thereafter to continue receiving your benefits. To do this by phone, call: 1-800-897-5630.

For more details see this [page](#).

Self-employed/Independent Contractors: Affected workers, like the self-employed, who are not eligible under traditional unemployment insurance may be eligible under a new federal program called Pandemic Unemployment Assistance (PUA). To seek benefits, workers must first apply through traditional unemployment by visiting www.vec.virginia.gov or www.vawc.virginia.gov. The state is required to verify eligibility under traditional unemployment before allowing claimants to be considered for the new PUA program. If you are determined to be ineligible for traditional unemployment, you will be contacted by phone (text or voice message) on how to file the supplemental information to complete your claim under the new PUA program. Hopefully at some point there will be an easier way.

One-time Stimulus Check from US: The federal CARES also provides a \$1,200 check to each adult (excluding dependents) who earned less than \$75,000/year (based on 2019 taxes), as long as they're not delinquent on taxes or childcare or some other offense. Married couples filing jointly will get \$2,400. Likewise, parents will receive an additional \$500 for each child under age 17 (I believe as of 12/31/19 but not certain.) If your individual income is between \$75,000 and \$99,000/year, you will get a reduced stimulus check. For those who already have bank-account information on file with the IRS or Social Security, the money should come by direct deposit. Deposits started arriving Monday 4/13/20, but others will be later. If you do not have an established automatic deposit, checks will come by mail and could take several months. As of this writing, those on Social Security or Disability do NOT have to file a tax return in order to receive this check. Other than Social Security or Disability beneficiaries, if have not filed tax returns in the past two years, the IRS instructed that you fill out info [here](#). No taxes will be due on this income.

Supplemental Nutrition Assistance Program (SNAP): To apply, please call 855-635-4370 or access the Virginia Department of Social Services Online System at www.commonhelp.virginia.gov. This is assistance available to unemployed and/or low-income residents to help purchase food.

Medicaid: to apply, please call 855-242-8282 or access the Virginia Department of Social Services Online System at www.commonhelp.virginia.gov. This is a program that helps people with limited income and resources with medical costs.

Other Important Financial Considerations:

Paying Your Electric Bill: The Virginia State Corporation Commission issued an [emergency order](#) stating that no public energy utilities will be permitted to cut off electricity or for 60 days starting on March 16, 2020. This would include **electricity**. Important note: At this time, the emergency order does not waive or forgive utility bills - it only means that customers will not have their heat/electricity cut off at this time for non-payment.

Paying Your Mortgage: Certain federally-backed mortgages are allowing delay of monthly payments without [penalty](#). (And just added, [USDA-related loans](#).) But, NOT all mortgages fall into this category. If you have lost income and cannot make your mortgage payment, call your mortgage service provider as soon as possible to let them know your circumstances. The telephone number should be on your monthly mortgage statement.

Paying Your Rent: If you are unable to pay your full rent, talk to your landlord and ask for flexibility. If that is not helpful, review your rights [here](#). Also note that New River Community Action's Floyd office has some funding to help Floyd County residents with rent payments—call 745-2102. Their office hours are Monday-Friday, 9-Noon and 1-3 p.m.

Food Resources

There are several food pantries in Floyd County and other new services popping up. Here is a list of [Local Food help](#). It includes Plenty's drive-through hours.

We are updating this as new info becomes available. Click [here](#) for latest version.