



Community Resources for Help: COVID-19

Mortgage Assistance

Fannie Mae and Freddie Mac have said that loan servicers could suspend payments for up to 12 months for homeowners experiencing a loss of income. This forbearance period would excuse any penalties or late fees and delays in payments would not be reported to credit agencies. They also suspended all foreclosure sales and evictions for 60 days.

For assistance, contact your mortgage servicer.

Source: https://freddiemac.gcs-web.com/news-releases/news-release-details/freddie-mac-announces-enhanced-relief-borrowers-impacted-covid?_ga=2.9886517.1254920436.1584719190-1746229120.1583351360

Banking/Credit Cards

The FDIC encouraged financial institutions to help meet the needs of customers affected by COVID-19. Frequently this includes waiving fees on late or missed credit card or loan payments, waiving early withdrawal penalties on CDs, or waiving overdraft fees or maintenance fees. A list of some bank responses can be found here: <https://www.forbes.com/sites/advisor/2020/03/12/list-of-banks-offering-relief-to-customers-affected-by-coronavirus/#48c3bb703ee3>

Many banks are offering assistance on a case-by-case basis, so contact your bank for details on your individual situation.

Unemployment

By Executive Order, Governor Roy Cooper has made changes to the state's unemployment system due to the impact of COVID-19. The order specifically addresses individuals who are separated from employment, who have had their work hours reduced, or who are prevented from working due to a medical condition or COVID-19 quarantine orders. The fastest way to begin a new claim is by visiting des.nc.gov.

Source: <https://des.nc.gov/need-help/covid-19-information>

Piedmont Natural Gas

- Suspended disconnections for nonpayment
- Effective March 21, waive all fees for late payments and returned checks

- Customers who were recently disconnected can contact PNG (800-752-7504) to arrange service restoration

Source: <https://www.piedmontng.com/customer-service/covid-19>

Duke Energy

- Suspended disconnections for nonpayment
- Effective March 21, waive all late fees for late payments and returned checks
- Effective March 21, waiving fees for credit and debit card payments for residential accounts
- Customers who were recently disconnected can contact Duke (800-777-9898) to arrange service restoration

Source: <https://www.dukeenergyupdates.com/info/covid-19-frequently-asked-questions>

Food resources

Follow the links below for resources regarding food assistance and free pick-up meals, grocery store hours and information, local farms and farmers markets, and local restaurant takeout/delivery options:

Greensboro: <http://bit.ly/GSOfoodDoc>

High Point: <http://bit.ly/HPfoodDoc>

Meals for children

Grab-and-go meals are available at multiple sites throughout the county including both school-based sites and “satellite meal locations.” Meals are provided to children ages 0-18 and include lunch and breakfast. The sites are open from 11 am to noon, Monday through Friday.

List of sites: <https://www.gcsnc.com/Page/64434>

Cable/Internet/Wireless

Many service providers have committed that they:

- Won't terminate service for customers who face economic difficulty due to COVID-19
- Won't charge late fees for customers facing economic difficulty due to COVID-19

Some of the carriers making this commitment include AT&T, Spectrum, NorthState, and Verizon, among others. This is part of a wider call from the FCC to ensure connectivity for as many Americans as possible – if you have a different service provider, they may also be offering the same provisions.

Auto loans

Many automobile companies and their financing departments are making provisions for customers impacted by COVID-19. Many lenders are allowing first payment deferrals of 90-120 days to buyers of new vehicles, and some may make loan or lease payments on behalf of customers who have lost their jobs. The best plan of action is generally to contact the lender as soon as possible if you think you're going to miss a payment.

Source: <https://cars.usnews.com/cars-trucks/what-to-do-if-you-cant-make-your-car-payment>

Restaurant/hospitality workers

Greensboro Restaurant Workers Relief Fund is being set up to raise money for service and hospitality workers affected by COVID-19-related restaurants and bar closures. To register staff, contact Kerry Nance at kerry@ircgso.org. T-shirts are being sold to help raise money for the fund.

Source: <http://www.peacemakeronline.com/greensboro-restaurant-workers-relief-fund/>

NC Department of Health and Human Services

Up-to-date information on DHHS guidance (gatherings, travel, employers, etc.), virus information, and impacted populations here:

<https://www.ncdhhs.gov/divisions/public-health/coronavirus-disease-2019-covid-19-response-north-carolina>

The state has a special hotline set up -- call 866-462-3821 for more information on COVID-19.