



## Unemployment Rights and Resources – COVID-19

### Pennsylvania Office of Attorney General

Across the Commonwealth, Pennsylvanians are doing their part to combat this virus-- from staying indoors and delivering supplies to neighbors to caring for sick patients in hospitals and keeping our communities safe-- and together, we're going to beat this.

My office is working to protect the health, safety, and financial security of all Pennsylvanians during this public health emergency. If you need help accessing any of the resources available below and are unsure who to contact, please reach out to my office at 717-787-3391 or [info@attorneygeneral.gov](mailto:info@attorneygeneral.gov).



– Josh Shapiro, Attorney General

### What You Can Count On

#### Your water, heat, and electricity cannot be shut off during this crisis

The Attorney General's Office of Consumer Advocate called on the Pennsylvania Utility Commission to prohibit the shutoff of electric, natural gas, water, wastewater, telecommunication, and steam utilities for the duration of the crisis. This became effective on [March 13, 2020](#), which means that no one's utilities can be turned off during this crisis.

Call your provider to see if you qualify for discounted rate programs and to alert them of employment changes or the loss of a job. If you have questions or your utilities have been improperly shut off, call the Attorney General's Consumer Advocate at 1-800-684-6560 Monday through Friday from 8:30-4:30 PM.



#### Unemployment benefits have expanded and increased to meet the COVID-19 crisis

Unemployed Pennsylvanians have access to expanded benefits during the COVID-19 crisis, and people who were not previously eligible can now receive financial support. These new improvements include:

- **Expanded eligibility** – Many people who weren't eligible for unemployment before now are, including gig workers such as Uber drivers, workers who are self-employed, contract workers who use 1099 forms for pay, workers who do not have adequate employment history, part-time



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workers, and workers who have maxed out unemployment benefits. Requirements like the weeklong waiting period and work search registration have been waived.

- **Increased support** – The maximum amount of financial support has roughly doubled due to the crisis. Before the emergency, benefits were limited to \$572 per week. An additional \$600 will be added per week until July, and benefits can last for up to 39 weeks.

For more information, please visit the Pennsylvania Department of Labor & Industry's website (<https://www.uc.pa.gov/Pages/covid19.aspx>). To apply for unemployment compensation, **only visit Pennsylvania's official Unemployment Compensation website** (<https://www.uc.pa.gov/>). You should stay away from third party websites that advertise unemployment compensation information and assistance and report any suspected scams to the Attorney General's office using our online form (<https://www.attorneygeneral.gov/scams>).

### PA CARE Package: Banks are providing a grace period on mortgages and other loans

Banks are required to provide some financial protections for homeowners and borrowers impacted by the crisis, and many joined the Office of Attorney General's [PA CARE Package](#) to voluntarily expand their efforts. You may be entitled to significant financial protections, including:



- 180-to-360-day grace period for mortgages
- 90-day grace period for other consumer loans, like auto loans
- 90-day window for relief from fees and charges, like overdraft, late, insufficient funds, and monthly service fees
- No new foreclosures, evictions, or motor vehicle repossessions for 60 days
- No adverse credit reporting for accessing relief on consumer loans

Many other banks are also providing more limited relief options. You should contact your bank to see what's available for you.

### Student loan relief

The following benefits must be provided to borrowers with most, but not all, federal student loans:

- No payments for 6 months. Borrowers will automatically go into a zero-interest forbearance, meaning that your balance and payments will be the same after 6 months.
- The months in this forbearance will count as payments for Public Service Loan Forgiveness and forgiveness under other income driven repayment plans.



## What You Can Count On

- Ban on garnishing wages, tax returns, and more during this 6-month period.

To see if you have federal student loans and what types of loans you have, you can check the Federal Student Aid website (<https://studentaid.gov/>). To find out if your loans are eligible, you should contact your loan servicer. If you are unable to contact your servicer, please reach out to our Bureau of Consumer Protection (<https://www.attorneygeneral.gov/consumer-complaint>).

### Your landlord cannot evict you from your home

Pennsylvania's Supreme Court issued a [series of orders](#) closing all state courts to residential eviction proceedings and halting enforcement of residential eviction orders during this emergency. **The current order lasts until April 30th and you cannot be evicted from your home during this time.**



While evictions cannot take place, please note that **rental contracts remain valid and payments are still due to your landlord.** If you cannot pay your rent, contact your landlord first. The Office of Attorney General is also working with Pennsylvania landlords to voluntarily halt evictions until adequate time has passed after the public health emergency is over. Some landlords may not be able to begin an eviction until at least July 25, 2020, even if the courts re-open before then.

### You may be able to take paid leave to care for yourself or someone else

A new law gives workers at most companies with fewer than 500 employees:

- Two weeks (up to 80 hours) of paid sick leave at the regular rate of pay for those who are unable to work because they are quarantined or experiencing COVID-19 symptoms and seeking a medical diagnosis
- Two weeks (up to 80 hours) of paid sick leave at two-thirds of the regular rate of pay for those who are unable to work because of the need to care for someone who is quarantined or to care for a child whose school or child care provider is closed
- Up to 10 more weeks of paid leave at two-thirds the regular rate of pay for those who can't work because they need to care for a child whose school or child care provider is closed.



## What you can do to protect yourself

### Report any price gouging you see

Any suspected price gouging should be reported to the Office of Attorney General's Bureau of Consumer Protection with our price gouging complaint form- (<https://www.attorneygeneral.gov/price-gouging>).



### Avoid and report scams

Any suspected scams should be reported to the Office of Attorney General's Bureau of Consumer Protection through the online complaint form- (<https://www.attorneygeneral.gov/scams>). Some examples of common scams include:

- **Unemployment compensation** – Calls or emails offering to help people apply for benefits should not be trusted. People should only apply online at the official Pennsylvania government website- (<https://www.uc.pa.gov/>).
- **Stimulus checks** – Do not respond to unsolicited information about stimulus checks at this time. If checks will be distributed in other ways, this document will be updated at <https://www.attorneygeneral.gov/covid-rights>.



### Care for your own mental health, and the mental health of others

While we focus on the dangers this crisis poses to our physical health, we cannot neglect our mental health. This will be a challenging time, and it is inevitable that these challenges will affect our mental well-being.

The Pennsylvania Department of Health has a helpful list of mental health resources in Pennsylvania on their website- (<https://www.dhs.pa.gov/Services/Mental-Health-In-PA>).



**If you or someone you know is in crisis, please call 911 as quickly as possible. You should also reach out to the Pennsylvania Department of Health's Support & Referral Helpline at 1-855-284-2494 (TTY 724-631-5600).**

# SAFE SAY SOMETHING

Additionally, the Office of Attorney General operates Safe2Say Something, a statewide tip line for Pennsylvania students with concerns about the physical or emotional well-being of themselves or others. This program remains operational and available to Commonwealth schools, students, and parents through the COVID-19 pandemic. To learn more about the program or to submit a tip, please visit <https://www.safe2saypa.org/>.