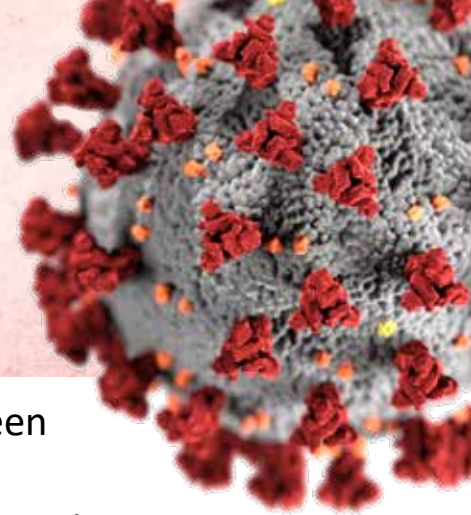


COVID-19

Resource Information



A new study showed that one out of five households have been affected by Covid-19 through a loss of income.

The Wisconsin Indian Business Alliance is here to provide you with information and resources to help you through any financial hardship during this time. Below are items or topics that we thought would be beneficial for you.

Start with the basics and take it step by step.

1. Calculate all expenses
2. Gather your bills and write down all total balances due
3. Determine your available income
4. Contact lenders

If you are unable to make a loan payment it is important for you to contact lenders to notify them about your situation. **Some companies or lenders may be able to waive certain fees.** They might also be able to delay, adjust or skip payments. Creditors may also hold off on reporting any late payments to credit bureaus. When calling these lenders be prepared to explain the following:

- Your situation
- How much you can afford to pay
- When you're likely to be able to restart regular payments

REMEMBER GOOD COMMUNICATION IS KEY!

Contact your lenders before missing a payment. They appreciate knowing that you care about having your account in good standing.

Who can I contact for rental assistance?

Contact your landlord to discuss your situation. Discuss the option of a payment plan. Another option is to contact US Department of Housing and Urban Development (HUD) online at www.hud.gov/coronavirus or by phone at 414-935-6604 or 414-935-6605.

Some counties in Wisconsin, such as Dane and Milwaukee, have put a hold on processing any new eviction orders. Check with your county for applicable eviction codes.



WIBA

Wisconsin Indian Business Alliance

*Wisconsin Native CDFIs
Building Financial Sovereignty*



wibanative.org

AICCW-FACC and WIBA are Key Strategic Partners of WEDC

What can I do about my mortgage payment?

HUD can provide approved housing counselors to discuss options if you are having trouble paying your mortgage or reverse mortgage loan. This may include forbearance or a modified payment program.

Links for more information regarding mortgage assistance:

- <https://www.fhfa.gov/Homeownersbuyer/MortgageAssistance/Pages/Coronavirus-Assistance-Information.aspx>
- <https://www.hud.gov>

What about my utility bills?

Governor Evers' declared an Executive Order (#72) which stopped the disconnection of residential services for nonpayment and to reconnect service that had already been disconnected until the State of Emergency has been lifted. Wisconsin Emergency Order #11 also extends guidelines to Public Service Commission (PSC) utility providers to stop assessing late fees and not require a deposit for reconnection. Please note that this order only includes the PSC and does not include utility cooperatives. You will need to contact your utility provider for their disconnection policy or to set up a payment plan. Visit <https://www.benefits.gov/benefit/1397> for more information

Family health insurance

Research demonstrates that out-of-pocket costs can, and frequently do, effectively limit access to needed care for insured patients. Public health experts warn that efforts to control spread of the coronavirus that causes COVID-19 will be less effective if people fail to seek appropriate diagnosis or care due to the cost.



It is important for you to research your coverage and premium expenses especially if you have been laid off. For example, with the Ho-Chunk Nation employees, health insurance benefits for temporary layoffs will continue throughout the time that the employee is laid off but once employee returns to work he/she will be deducted for their missed insurance premium. This is where it is important to make sure you plan and budget for that expense.



COVID-19 Stimulus

On March 27, Congress approved a \$2 trillion stimulus to help Americans during this Coronavirus crisis. This stimulus payment does not have to be paid back nor will it affect your future tax refund. This payment is non taxable and does not need to be included when determining eligibility for federal programs. For more information regarding COVID-19 Stimulus, please visit: <https://www.irs.gov/coronavirus/economic-impact-payments>



Call 211

This resource will provide a list of referrals for many things such as food assistance, paying housing bills, accessing free childcare or obtaining help with any other needs you may have.

<https://211wisconsin.communityos.org>

Special thanks to First Nations Community Financial for compiling this information.