

COVID-19 Info and Resources to Assist Clients

RAISE Texas has collected these third-party resources for informational purposes only for use by Texas financial coaches and others assisting clients. The inclusion of these resources in this document does not necessarily reflect RAISE Texas' endorsement. RAISE Texas has not vetted these third parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve client needs. This information is current as of 4-28-2020.

Evictions and Debt Collections

- that [residential-eviction proceedings may resume](#) May 19 and deadlines are no longer postponed and, beginning May 26, warnings may be posted and possession writs may be executed. For eviction proceedings filed from March 27 through July 25 a sworn petition required by Texas Rule of Civil Procedure 510.3(a)(2) establishing eviction grounds must state that the premises are not subject to the evictions moratorium imposed by the federal CARES Act section 4024. Section 4024 provides a temporary moratorium on eviction filings and other protections for tenants in certain rental properties with federal assistance or federally related financing. The Court's order, its 15th emergency order, is effective immediately and expires July 25 unless the chief justice extends it.

(2) that in any action to [collect consumer debt](#) as defined by [Texas Finance Code Section 392.001\(2\)](#), issuance and service of garnishment writs and turnover orders may resume. But an individual judgment debtor or receiver shall be entitled, upon request, to a hearing (in person or remotely, as local circumstances permit) within two business days of the court's receipt of the request to determine what money might be attributable to a CARES Act stimulus payment and courts and appointed receivers must release or refund that money affected by a garnishment or turnover order.
- [Dallas](#), [Austin](#), and [San Marcos](#) so far have adopted additional extensions of the right to cure that could extend protections even further out from those dates. Someone may still face eviction for posing an imminent threat of physical harm to others, or engaging in criminal activity.
- Other recent federal and state law actions may provide you further relief from eviction for non-payment of rent, especially if you live in multi-family development that has benefitted from federal funding, or if you or the development participate in any of a number of federal programs. You can check [here](#) and [here](#), to see if an apartment is financed by Fannie Mae or Freddie Mac, which qualifies renters for additional federal eviction protections.

Unemployment/ Job Seeker

- To file for an unemployment claim, clients can call 800-939-6631 from early in the morning until after 5pm.
- Texas Workforce Commission:
[Unemployment Benefit Claim Help & Resources](#) (English and Spanish)
- Texas Workforce Commission's' Unemployment Insurance Questions and Answers (Appendix A Bottom of resource list)
- [COVID-19 Job Seekers Info](#)
- [How to File for Coronavirus Unemployment if You're Self-Employed](#) (NerdWallet)

Food Resources

- COVID-19 TX Food Resources: <https://www.covid19txfoodresources.org/home>
- [Meals Finder Map for Students](#)

Info About Coronavirus and Health Resources

- [Local Health Entities](#) for COVID-19
- Governor Abbott's Coronavirus Resource Page: <https://gov.texas.gov/coronavirus>
- CDC: [Frequently Asked Questions about COVID-19](#)
- <https://www.coronavirus.gov/>
- CDC: Coronavirus Disease 2019 (COVID-19): [How to Protect Yourself](#)

Homeowners

Payment options for qualified homeowners affected by COVID-19 may be available:

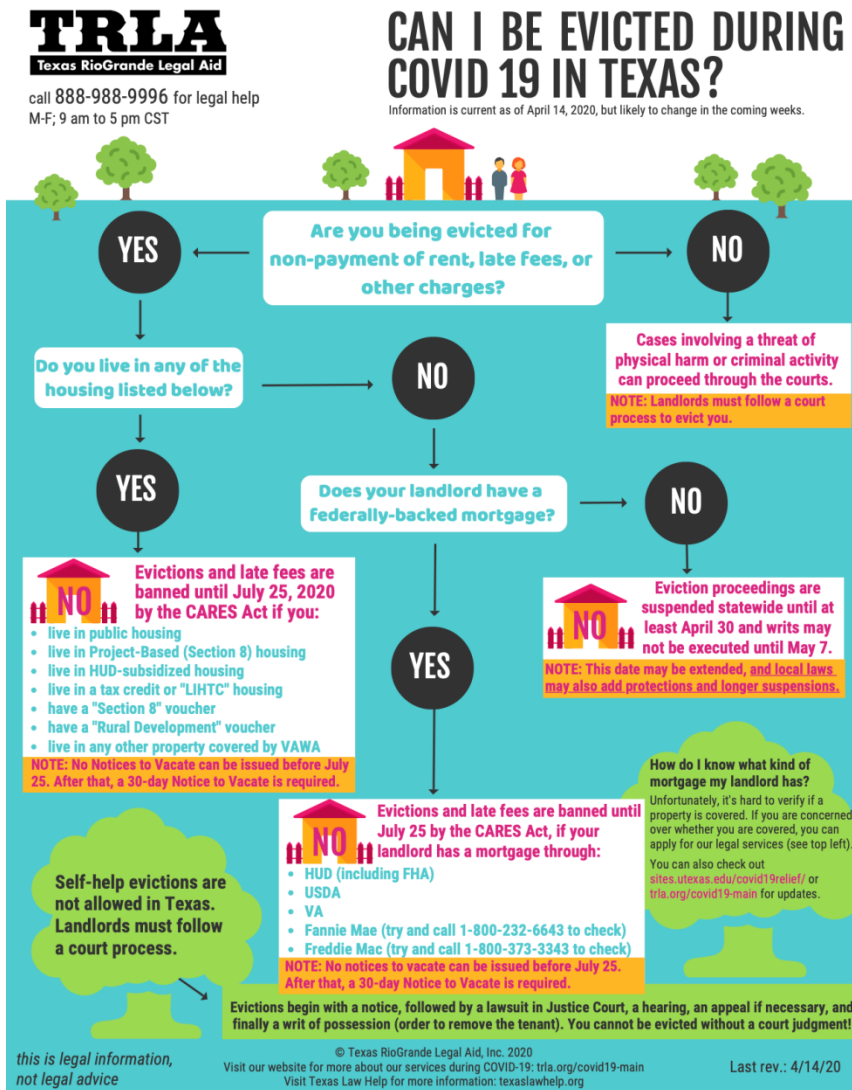
- Contact your loan servicer (where you send your mortgage payment)
- Fannie Mae: Call the Consumer Resource Center at 800-2FANNIE (232-6643), option 4 or visit <https://www.knowyouroptions.com/covid19assistance>
- Freddie Mac: Call (972) 395-4000 or visit <http://www.freddiemac.com/about/covid-19.html>

As of March 18, 2020, the Federal Housing Finance Agency (FHFA) and the U.S. Department of Housing and Urban Development (HUD) suspended foreclosures and evictions for 60 days for FHA-insured and Fannie Mae/Freddie Mac-backed mortgages.

- Federal Housing Finance Agency (FHFA):
<https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Suspends-Foreclosures-and-Evictions-for-Enterprise-Backed-Mortgages.aspx>
- U.S. Department of Housing and Urban Development (HUD):
https://www.hud.gov/press/press_releases_media_advisories/HUD_No_20_042
- US Department of Housing and Urban Development (HUD)/FHA
Visit: https://www.hud.gov/program_offices/housing/sfh/owning
 - Fort Worth Regional Office: Call (817) 978-5600
 - Houston Field Office: Call (713) 718-3199
 - San Antonio Field Office: Call (210) 475-6800
 - Email: TX_Webmanager@hud.gov

Renters

- <https://www.trla.org/covid19-main>
- <https://www.trla.org/housing-covid19>



NOTE: The suspension of evictions and execution of writs has been extended to May 18 and May 25 respectively, as the graphic was not updated.

- <https://sites.utexas.edu/covid19relief/tenant-protections/>
- Unable to Pay Rent
 - First: Contact your property manager.
 - Ignoring notices and requests to contact your Property Manager is not advised. Frequent and timely communication is the best course of action.
- Bill Payment Help

- Search for local resources that may serve your area on TDHCA's Help for Texans page at <https://www.tdhca.state.tx.us/texans.htm>
- Moving during the pandemic : <https://www.tdhca.state.tx.us/pdf/covid19/cmcm/200403-CARES-Moratorium-Evictions-LateFees.pdf>
- Housing Choice (Section 8) Voucher

Both public housing and Housing Choice Voucher (Section 8) residents who experience a loss or reduction of wages should contact their housing authority to see what may be done to provide assistance.

Find Social Services In Your Area

- The Social Care Network: <https://www.auntbertha.com/>
- Information on social services and other resources to those in need. Dial 2-1-1 or (877) 541-7905, or you can log on to [211texas.org](http://www.211.org). <http://www.211.org/services/covid19>
- National Disability Institute's [Financial Resilience Center](#)

Tax Filing & EITC

- Code for America: <https://www.getyourrefund.org/>
- Get It Back Campaign: <https://www.eitcoutreach.org/tax-filing/coronavirus/> (Center on Budget and Policy Priorities)

Organizational and Employer Resources

- The Foundation for Financial Planning (FFP) has accelerated the launch of **CFP® Volunteer Match**. This is an online platform to facilitate the connection between financial planners and nonprofits that provide in-kind services for financially vulnerable individuals and families. Nonprofits can post volunteer opportunities for Certified Financial Planner® professionals to virtually engage via one-on-one sessions; or through interactive, small group sessions with people in need. **You can sign-up or learn more [here](#).**
- [Resource for all Texas Nonprofits](#)
- [COVID-19: What Nonprofits Need to Know About Coronavirus](#)
- ["8 Things You Can Do for Your Employees During the Coronavirus Crisis"](#)
- ["COVID-19 and CRA: Fed Issues Guidance on Helping Communities Through the Crisis"](#)

Banking and Credit Union Accounts Available for Stimulus Payments

- The Financial Clinic's [What Should I Do With My Economic Impact Payment? Self-Assessment](#)

- CFPB's [Online and Mobile Banking Tips](#):
- Find a credit union in your area: <https://yourmoneyfurther.com/>
- The [Bank On Community](#) has shared the following list of accounts that are certified as meeting the [Bank On National Account Standards](#) and can be opened online while social distancing!
 - Bank of America, Advantage SafeBalance Banking Account
 - Chase, Secure Banking Account
 - Citi, Access Account
 - First Commonwealth Bank, SmartPay Card
 - KeyBank, Hassle-Free Account
 - Northwest Bank, Compass Digital Account
 - Truist Bank, Money Account (available at BB&T online and branches)
 - Wells Fargo, EasyPay Card
- [Submitting a complaint](#) if you're having a problem with a financial product or service

Student Loans

- Student Loans: Federally-held student loan payments are postponed and interest has been waived. Click here for more information in [English](#) or [Spanish](#).

Mortgage Relief Options

- Mortgage Relief Options: [English](#) or [Spanish](#)
- CFPB Releases [Video on How Mortgage Forbearance Works Under CARES Act](#)

Debt/Credit/Scams (CFPB Consumer Resources)

- Beware of Scams: [English](#) or [Spanish](#)
- Coronavirus and dealing with debt: Tips to help ease the impact [English](#) or [Spanish](#)
- Protecting your credit: [English](#) or [Spanish](#)
- [Submitting a complaint](#) if you're having a problem with a financial product or service
- The Texas Supreme Court has paused efforts to collect on debts by freezing accounts through May 18, and writs of garnishment will not be served until May 25, so that people with debt collection judgments can control the money they have and receive the federal stimulus payments. (add link to 14th emergency order—website down now)

Small Business Resources

- [Small Business Resources](#)

- [Coronavirus Relief for Small Businesses and the Self-Employed](#) (NerdWallet)

Home Internet Access

- [Comcast Internet Essentials](#), a low-cost home internet package for qualifying individuals and households
- [access from AT&T](#) is a low-cost home internet package for qualifying individuals and households

Utility bills

- Some but not all Texas electricity providers have suspended disconnects and/or are waiving late fees during the COVID-19 crisis. Please check directly with your provider on what options they offer during this time. Remember that even if disconnection is suspended, your bills will still be due.

Legal Aid

- Here are links to the three main legal aid organizations in Texas:
 - [Texas RioGrande Legal Aid](#)
 - [Lone Star Legal Aid](#)
 - [Legal Aid of Northwest Texas](#)

Additional Resources:

- [Texas RioGrande Legal Aid](#) (TRLA) has Facebook Live meetings on different topics for consumer rights.
- https://www.youtube.com/watch?v=Z7fvcZOxCIM&feature=youtu.be&blm_aid=39923 TRLA
- https://www.trla.org/covid19-main?blm_aid=39923

Local Funds or Foundations to Assist Families

- El Paso Community Foundation- [Coronavirus Fund](#)
- Paso Del Norte Community Foundation- [El Paso COVID-19 Response Fund](#)
- San Antonio- [COVID-19 Response Fund](#)
- [North Texas Community Response Fund](#)
- United Way of Greater Longview [Covid-19 Fund](#)
- [Hood County United Way Long Term Recovery Fund](#)
- [South Plains COVID-19 Response Fund](#)
- United Way of Amarillo & Canyon [COVID-19 Emergency Relief Fund](#)
- [All Together ATX](#) (Austin)
- United Way of Calhoun County [Coronavirus Community Relief Fund](#)

- United Way of Denton County [COVID-19 Resources](#)
- United Way of Greater Baytown Area & Chambers County [COVID-19 Resources and Emergency Fund](#)
- [Greater Houston COVID-19 Recovery Fund](#)
- United Way of Hays & Caldwell Counties [COVID-19 Response](#)
- United Way of Lamar County Crisis Fund
- [United Way of Metropolitan Dallas and North Texas Cares](#)
- United Way of Southern Cameron County- [United Against Hunger](#)
- United Way of Tarrant County [Emergency Relief Fund](#)
- [Brazos Valley COVID-19 Community Relief Fund](#)
- United Way of the Coastal Bend [COVID-19 Response and Recovery Fund](#)
- United Way of West Ellis County [Coronavirus Response & Recovery Fund](#)
- [Southeast Texas Emergency Relief Fund](#)
- [DirectRelief \\$25million COVID-19 Response Fund](#) for Community Health

Appendix A: Unemployment Insurance Questions and Answers

UI Benefits System Access

Q: How do I reset a PIN?

A: System changes were made on March 28, 2020. If you attempted to file prior to that date, please try again. <https://apps.twc.state.tx.us/UBS/security/logon.do>.

If you still have problems, call us at: 800-558-8321.

Note: If this is your first unemployment claim, you do not need to already have a PIN or reset your PIN before you apply. You will set up your PIN during the application process.

Q: We have received some calls that the TWC website to file for unemployment locks up and applications cannot be completed. When going to a next page it goes to “site cannot be found.” Is this a problem already reported? Are there other options to recommend?

A: No, the website and calling the UI Tele-Center are the two methods to file for UI. We apologize for the difficulty you are having getting through. We encourage you to keep trying. TWC is experiencing exceptionally high call volume at our UI Tele-Centers. We are taking numerous steps to improve our ability to handle more calls and we have expanded our internet system to process more claims. We are training additional TWC staff to assist with UI calls. In addition, we have extended Tele-Center hours to include Saturdays, 8:00 a.m. to 6:00 p.m.

Q: The 1-800-939-6631 is overloaded and are not taking calls. The number is referring people to the website, but the web site is locking up. Are there other options?

A: No, the website and calling the UI Tele-Center are the two methods to file for UI. We apologize for the difficulty you are having getting through. We encourage you to keep trying. TWC is experiencing exceptionally high call volume at our UI Tele-Centers. We are taking numerous steps to improve our ability to handle more calls and we have expanded our internet system to process more claims. We are training additional TWC staff to assist with UI calls. In addition, we have extended Tele-Center hours to include Saturdays, 8:00 a.m. to 6:00 p.m.

Q: Try to log into UI. Says I can't. Tells me to call 877... that number doesn't work (rapid busy)

A: We apologize for the difficulty you have had getting through. We encourage you to keep trying the number. TWC is experiencing exceptionally high call volume at our UI Tele-Centers. We are taking numerous steps to improve our ability to handle more calls. We are training additional TWC staff to assist with UI calls. In addition, we have extended Tele-Center hours to include Saturdays, 8:00 a.m. to 6:00 p.m.

Q: Not able to "request payment" Teleserv # rapid busy.

A: We apologize for the difficulty you have had getting through. We encourage you to keep trying the number. TWC is experiencing exceptionally high call volume and is taking steps to improve our ability to handle more calls.

Q: When will someone pick up 800-939-6631?

A: We apologize for the difficulty you have had getting through. We encourage you to keep trying the number. TWC is experiencing exceptionally high call volume at our UI Tele-Centers. We are taking numerous steps to improve our ability to handle more calls. We are training additional TWC staff to assist with UI calls. In addition, we have extended Tele-Center hours to include Saturdays, 8:00 a.m. to 6:00 p.m.

Q: How to reset User ID &/or Password for UI.

A: System changes were made on March 28, 2020. If you attempted to file prior to that date, please try our online system again and set up a new PIN: <https://apps.twc.state.tx.us/UBS/security/logon.do>.

If you still have problems, call us at: 800-558-8321.

Note: If this is your first unemployment claim, you do not need to already have a PIN or reset your PIN before you apply. You will set up your PIN during the application process.

NEW: April 3, 2020

Q: Is this information on the website correct? Online: 24 hours a day using Unemployment Benefits Services at ui.texasworkforce.org. Select Request a Payment. You will need a User ID and password. For more information about the password requirements, go to [Managing Your Benefits Password & PIN](#). Use the same User ID and password that you use for WorkInTexas.com.

A: Yes, although there are stipulations. To use the self-service, "Forgot Password" feature, the individual must have added an email address as part of the profile set up and still have access to that email. Otherwise, the only option is to call.

PIN is not currently required on UBS but used on Tele SERV.

In order to address the unprecedented volume, TWC recommends that you use your area code to find the recommended time to call or access the online services. See below chart for recommended call and access times.

Suggested Call Time	Area Code of Applicant
Mon-Wed-Fri 8:00 a.m.-Noon	Area Codes Beginning with 9
Mon-Wed-Fri 1:00 p.m. - 5:00 p.m.	Area Codes Beginning with 3, 4, 5,6
Tues -Thurs-Sat 8:00 a.m. - Noon	Area codes Beginning with 7, 8

Eligibility*

**Please note that eligibility is determined on a case by case basis depending on the circumstances. The following questions and answers are general, and the specifics of individual cases may result in different answers.*

Q: Does PTO have to be used before being considered jobless? Some HR managers are telling employees yes.

A: *No, you do not have to use paid time off before filing for UI. You can file as soon as you have been laid off or otherwise unable to work due to COVID-19. However, if you are being paid your normal salary you would not be considered unemployed.*

Q: I became unemployed right before the COVID-19 craziness happened. Do I not qualify for the same needs as those furloughed? I'm having a hard time getting re-hired due to all of this too.

A: *Whether you qualify for UI benefits will depend on the circumstances you left your job. Not everyone who applies gets benefits. You must have enough past wages, a qualifying job separation, and meet ongoing requirements. You can appeal any decision against you. See *Qualifying for Unemployment Benefits*, pages 5-8 of the *Unemployment Benefits Handbook*: <https://twc.texas.gov/files/jobseekers/unemployment-benefits-handbook-twc.pdf>*

Q: Are substitute teachers eligible to apply for benefits?

A: *If you are unable to work because your school district is closed due to COVID-19, you may file for UI. The TWC website Apply for Benefits page: <https://twc.texas.gov/jobseekers/unemployment-benefits-services#applyBenefits> and calling the UI Tele-Center at 1-800-939-6631, are the two methods to file for UI. We apologize for any difficulty you may have getting through. We encourage you to keep trying. TWC is experiencing exceptionally high volume on the website and at our UI Tele-Centers. We are taking numerous steps to improve our ability to handle more calls. We are training additional TWC staff to assist with UI calls. In addition, we have extended Tele-Center hours to include Saturdays, 8:00 a.m. to 6:00 p.m.*

Q: Those coming back from FMLA/Maternity leave have no jobs to return to – what are the recommendations for them?

A: *If you have been released by your medical professional to return to work, but your employer has temporarily closed or reduced their staff due to COVID-19, you may file for UI. The TWC website Apply for Benefits page: <https://twc.texas.gov/jobseekers/unemployment-benefits-services#applyBenefits> and calling the UI Tele-Center at 1-800-939-6631, are the two methods to file for UI. We apologize for any difficulty you may have getting through. We encourage you to keep trying. TWC is experiencing exceptionally high volume on the website and at our UI Tele-Centers. We are taking numerous steps to improve our ability to handle more calls. We are training additional TWC staff to assist with UI calls. In addition, we have extended Tele-Center hours to include Saturdays, 8:00 a.m. to 6:00 p.m.*

Q: If I lost my job due to COVID-19, do I choose layoff or disaster option?

A: *When filing your claim, if you were laid off due to COVID-19, indicate layoff and the reason as COVID-19.*

Q: What if someone gets a 1099, are they eligible for UI?

A: *For the purposes of this response, we are assuming that the individual only has 1099 earnings and no other employment that might be used in determining an individual's eligibility for UI. Under normal circumstances, having only 1099 earnings the individual would not be monetarily eligible for UI. However, Congress passed, and the President signed the Coronavirus Aid, Relief, and Economic Security Act (CARES) into law. One of the provisions in the CARES Act provides for Pandemic Unemployment Assistance (PUA). Its purpose is for individuals who are not eligible for regular, extended benefits, or Pandemic Emergency Unemployment Compensation (PEUC), including exhaustees. Under PUA, individuals must self-certify that they are otherwise able and available to work, except they can't work because of one of several COVID-19 circumstances, one of*

*which is the individual is self-employed, seeking part-time employment**, does not otherwise qualify for benefits, **and** fits one of the following:

- *The individual has been diagnosed; or*
- *A member of the individual's household has been diagnosed; or*
- *The individual is providing care to a household or family member; or*
- *A child or other person for which the individual has primary caregiving responsibility is unable to attend school or another facility because of COVID-19; or*
- *The individual is unable to reach the place of employment because of a quarantine imposed because of the COVID-19 public health emergency; or*
- *The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine; or*
- *The individual was scheduled to start work and does not have a job because of COVID-19; or*
- *The individual has become "the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19"; or*
- *The individual must quit their job because of COVID-19; or*
- *The individual's place of employment is closed because of COVID-19.*

If the individual meets these criteria, he/she may be eligible for up to 39 weeks of PUA with a weekly benefit amount computed based on the earnings statements the individual submits, plus an additional \$600 per week of Federal Pandemic Unemployment Compensation (FPUC). The PUA is available through December 31, 2020, and the FPUC runs until July 31, 2020.

**TWC has waived the weekly work search requirement temporarily during the COVID-19 crisis. Therefore, the "seeking part-time employment" factor does not apply.*

Q: What if someone is self-employed and does not report wages on them self to TWC, are they eligible for UI?

A: For the purposes of this response, we are assuming that the individual is only self-employed and no other employment that might be used in determining an individual's eligibility for UI. Under normal circumstances, being self-employed and not reporting wages to UI, the individual would not be eligible for UI. However, Congress passed, and the President signed the Coronavirus Aid, Relief, and Economic Security Act (CARES) into law. One of the provisions in the CARES Act is for Pandemic Unemployment Assistance (PUA). Its purpose is for individuals who are not eligible for regular, extended benefits, or Pandemic Emergency Unemployment Compensation (PEUC), including exhaustees. Under PUA, individuals must self-certify that they are otherwise able and available to work, except they can't work because of one of several COVID-19 circumstances, one of which is the individual is self-employed, seeking part-time employment, does not otherwise qualify for benefits, **and** fits one of the following:*

- *The individual has been diagnosed; or*
- *A member of the individual's household has been diagnosed; or*
- *The individual is providing care to a household or family member; or*
- *A child or other person for which the individual has primary caregiving responsibility is unable to attend school or another facility because of COVID-19; or*
- *The individual is unable to reach the place of employment because of a quarantine imposed because of the COVID-19 public health emergency; or*
- *The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine; or*
- *The individual was scheduled to start work and does not have a job because of COVID-19; or*
- *The individual has become "the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19"; or*
- *The individual must quit their job because of COVID-19; or*
- *The individual's place of employment is closed because of COVID-19.*

If the individual meets these criteria, he/she may be eligible for up to 39 weeks of PUA with a weekly benefit amount computed based on the earnings statements the individual submits, plus an additional \$600 per week of

Federal Pandemic Unemployment Compensation (FPUC). The PUA is available through December 31, 2020, and the FPUC runs until July 31, 2020.

**TWC has waived the weekly work search requirement temporarily during the COVID-19 crisis. Therefore, the “seeking part-time employment” factor does not apply.*

Q: What about 501(c)(6) entities, like Chambers of Commerce, are their employees eligible for UI?

A: Yes. Certain nonprofits, i.e. entities that meet the definition of §501(c)(3), Internal Revenue Code (IRC), are exempt from Federal unemployment taxes, but must be covered under state UI tax law. These are the only category of nonprofit entity that may select to be reimbursing employers in lieu of paying UI taxes. Employees of 501(c)(3) entities must, by Federal law, be covered for state UI eligibility purposes.

“Chambers of Commerce” are specifically identified in §501(c)(6) of the IRC as tax exempt for Federal income tax purposes but are not exempt from Federal employment taxes. Likewise, there is no exception to the definition of employment for these entities in the Texas Unemployment Compensation Act. As such, they are expected to pay state unemployment tax, allowing their employees to draw UI benefits if the employee has sufficient past earnings.

501(c)(6) entities may be protected from charges to their account if they must lay off workers directly because of COVID-19.

**TWC has waived the weekly work search requirement temporarily during the COVID-19 crisis.*

NEW: April 3, 2020

Q: Does an individual qualify for UI if they are working reduced hours?

A: The determination of UI benefit eligibility is based on a number of factors: 1. Base-period wages 2. Work search requirements 3. Job separations 4. Able and available requirements. Whether the individual receives UI while working reduced hours depends on the number of hours worked per week and the wages earned for the week compared to the individual’s weekly benefit amount. In general, an individual can earn up to 25 percent of their weekly benefit amount before TWC reduces the benefit payment.

NEW: April 3, 2020

Q: Does an individual qualify for UI if they are working reduced hours in a shared work program?

A: Shared Work allows employers to supplement their employees’ wages lost because of reduced work hours with partial unemployment benefits. Under the program employers can reduce normal weekly work hours for employees in an affected unit by at least 10 percent but not more than 40 percent. Shared Work unemployment benefits are payable to employees who qualify for and participate in an approved Shared Work Plan. Workers may choose not to participate. Employees who qualify will receive both wages and Shared Work unemployment benefits.

The employer can use the Shared Work Plan only for employees whose hours have been reduced. Shared Work benefits can be paid only for wages lost because of a reduction in the employee’s regular hours. Regular hours may not exceed 40 hours. An employee who normally works overtime may not receive shared work benefits for a reduction in their overtime hours.

NEW: April 3, 2020

Q: In both of the above cases discussing reduced hours, would the individuals receive the additional \$600/week from the CARES Act?

*A: Yes, anyone receiving any unemployment payment will **likely** get the \$600. There may be exceptions.*

NEW: April 3, 2020

Q: How has the Coronavirus affected the TWC rules and regulations referring to what income you can make over the weekly benefit amount before TWC reduces your benefit payment? The regular amount is only 25% over the weekly

benefit amount before TWC reduces your weekly benefit to equal the maximum of 125% received. Has the Coronavirus waived or changed that amount?

A: No changes have been made to this provision at this time. We will continue to monitor new legislation from Congress. As changes impact UI, we will continue to provide updates.

NEW: April 3, 2020

Q: If a worker did not make enough money to qualify for unemployment benefits, can they still receive the \$600 of additional funding for unemployment, even if they don't qualify for the other benefits? If so, is there a different process or will this just be considered as part of their initial application—even if that application is denied?

A: If you applied for unemployment benefits but lacked the necessary wages to qualify, no action is needed. We will determine if you qualify under the new stimulus bill and notify you by mail or electronic correspondence of your eligibility.

We are upgrading our system to adapt to the new legislation. If you attempt to access the system or call prior to receiving notification, we will not be able to assist you. The health and well-being of Texas' employees, employers, and communities is our top priority. We will continue to update you as the situation develops.

NEW: April 3, 2020

Q: Before Stimulus 3 was passed, but after COVID hit, a few independent contractors filed for unemployment. They were denied. Since then, the bill was passed which made them eligible. They submitted an appeal and are awaiting a response. Will their appeal take this into account or should they re-file?

A: An appeal is not necessary.

If you are self-employed, a contract worker or previously worked in a position that did not report wages, you may qualify for unemployment!

- If you applied for unemployment benefits but lacked the necessary wages to qualify, no action is needed. We will determine if you qualify under the new stimulus bill and notify you by mail or electronic correspondence of your eligibility.*
- We are upgrading our system to adapt to the new legislation. If you attempt to access the system or call prior to receiving notification, we will not be able to assist you.*

Customer Service Help

Q: If I messed up filing for UI, who do I talk to, to fix it?

A: Call the UI Tele-Center at 1-800-939-6631. We apologize if you have difficulty getting through. We encourage you to keep trying. TWC is experiencing exceptionally high call volume at our UI Tele-Centers. We are taking numerous steps to improve our ability to handle more calls. We are training additional TWC staff to assist with UI calls. In addition, we have extended Tele-Center hours to include Saturdays, 8:00 a.m. to 6:00 p.m.

Sending Documents to UI

Q: How do I send pay check stubs, since WFS is closed to the public?

A: You can take a picture of the check stubs and send to San Antonio UI Mail sanantonio.uimail@twc.state.tx.us

Stopping UI Payments

Q: My work is going to pay me; how do I stop UI?

A: You may report you are no longer filing at ui.texasworkforce.org or by calling Tele-Serv at 800-558-8321. You should stop requesting payment.

Information for Employers

NEW: April 3, 2020

Q: Will employers be protected from chargeback for COVID-19 claims?

A: Non-reimbursing employers are protected from chargeback.

NEW: April 3, 2020

Q: Some employers have expressed a concern that with UI and the \$600 CARES Act funds, some individuals may be hesitant to return to work. They believe the claimants may be making more at home than they would if they return to work. Is there a way on TWC's website for employers to report individuals who refuse to accept a job offer?

A: If the claimant was on a temporary layoff and failed to return to work, this would be considered a job refusal and, unless extenuating circumstances were present, a disqualification would be imposed.

If it was a permanent layoff and the employer contacted them to offer work, we would look at suitability, and would likely disqualify the claimant in that scenario too unless the new offer was less pay, different job or unsafe, etc.

Until a mechanism is in place for employers to report online, they may report through their local Workforce Solutions office and staff will use existing means to report to UI.

Note: If the person has a valid reason for refusing a job or returning to work that is COVID-19 related they may qualify for PUA.