During this time of shutdowns and restricted activity, many of us know someone who is having difficulty making ends meet. While there are numerous agencies and programs that can help families and individuals get through a temporary crisis, it is sometimes difficult to know where to turn. The following is intended to help people in getting started seeking help.

**LIST OF SOME AVAILABLE RESOURCES**

When the unexpected happens, you might need information on resources available. This is not a comprehensive list of available resources. The most comprehensive list we have found is “Guide to Assisting People With Needs”. This is a resource guide assembled by the First Presbyterian Church of Sheffield and can be found as a PDF file on the bottom of the webpage at this link: [https://www.fpcsheffield.com/our-ministries](https://www.fpcsheffield.com/our-ministries)

As a starting point, a few of the organizations that assist with utility bills and/or food/meals are:

1. Colbert Caring Center  
   102 N. Water Street  
   Tuscumbia, AL 35674  
   256-381-8464
2. Help Center  
   621 South Court Street  
   Florence, AL 35630  
   256-766-7663
3. Community Action Agency of Northwest Alabama  
   **Colbert County Office:**  
   505 North Columbia  
   Sheffield, AAL 35660  
   256-383-3832  
   **Lauderdale County Office:**  
   745 Thompson Street  
   Florence, AL 35630  
   256-766-4330

Additionally, there are financial resources available through a number of government programs in the recently passed CARES Act. Listed below is a brief overview with links to applicable websites.

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2. SBA Paycheck Protection Program (PPP). Provides forgivable loans for Employers for wages, rent, mortgage interest, and utilities. Applies to
under 500 person employers and applies to self-employed. 

3. Federal Pandemic Unemployment Compensation (FPUC) Program. Provides an additional $600 a week from federal government over State’s unemployment compensation

4. Pandemic Emergency Unemployment Compensation (PEUC) program. If exhausted unemployment compensation, qualified unemployed workers can receive an extra 13 weeks of unemployment.


6. Mortgage Relief. Applies to federally backed mortgages: Fannie Mae, Freddie Mac, FHA, VA or USFSA. If not federally back, many private lenders are following.
   1. No foreclosure for 60 days after March 18, 2020.
   2. Right to request forbearance for up to 180 days. If federally backed an additional 180 might apply. This is a pause in payments not forgiveness. Depending on the lender the repayment will occur at end of forbearance or with some lenders over 12 months at the end of forbearance.


8. Federal Mortarium. 120-day moratorium on evictions from federally funded housing from March 27, 2020 until July 2, 2020 for non-payment of rent and fees. Just delays rent and fees. Does not forgive rent and fees.

9. Many other programs and relief are available under Coronavirus Aid, Relief and Economic Security Act (CARES Act). Check https://home.treasury.gov/policy-issues/cares

If you know someone who is in need of this type of assistance, please share this information with them. Everyone needs a helping hand now and again, and use of these available services can prevent a potentially deeper crisis involving more painful choices and more limited options.

Grace Episcopal Outreach Committee