



Bouncing Back Post Pandemic

Pennsylvania Office of Attorney General

SUMMER 2021 UPDATES

As Pennsylvanians continue to get vaccinated, see their families and friends again, and return to work, many in our communities across the Commonwealth have questions about available resources and services meant to help people during this transition.

My office will always do its part to protect the health, safety, and financial security of all Pennsylvanians – before, during, and after the pandemic.

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- or info@attorneygeneral.gov.

What You Can Count On

Water, heat, and electricity

As of April 1, 2021, the Public Utility Commission (PUC) has ended the moratorium on utility service terminations on electricity, natural gas, water and wastewater service for residential customers served by PUC regulated public utility companies.

The PUC has approved a plan that will allow customers to have access to extended payment plans. Customers must contact their utility provider to enter into this kind of agreement. Additional help will be available through new federal programs that are being implemented now.

There are new programs, most notably the Emergency Rental Assistance Program (ERAP) that is also available to pay utility arrearages. Also, new programs are being developed for homeowners that will pay for mortgage and utility past due bills and a program to pay for past due water bills will be coming soon. More information is available through the [PUC](#).

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



What You Can Count On

drivers, workers who are self-employed, contract workers who use 1099 forms for pay, workers who do not have adequate employment history, part-time workers, and workers who have maxed out unemployment benefits. Some traditional requirements like the weeklong waiting period have been waived during the pandemic.

- **Increased support** – Before the emergency, benefits were limited to \$572 per week. An additional \$300 will be added per week until September 2021, and benefits can last for up to 79 weeks total.

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 at <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.

Unemployment compensation fraud is impacting a significant number of people across the United States, as unscrupulous individuals attempt to take advantage of these benefits. If you discover that an unemployment compensation claim has been filed fraudulently under your name, please visit the Pennsylvania Department of Labor & Industry's website for more information, including steps you can take (<https://www.uc.pa.gov/Pages/Report-Fraud-Here.aspx>).

Student loan relief

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

- No payments through September 30, 2021. Borrowers will automatically go into a zero-interest forbearance, meaning that your balance and payments will be the same after September 30, 2021.
- The months in this forbearance will count as payments for Public Service Loan Forgiveness and forgiveness under other income driven repayment plans.
- Ban on garnishing wages, tax returns, and more during this 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>).

What You Can Count On

Your landlord or mortgage company cannot evict you from your home

If you are having trouble paying your mortgage or your rent, you should contact your mortgage company or landlord to discuss your options.

You may also wish to contact a housing counselor at a HUD-approved provider. For more information, please visit Find a Housing Counselor | Consumer Financial Protection Bureau (consumerfinance.gov).



Additional resources may be available at the local legal aid office. To identify the appropriate legal aid office in your area, please visit Pennsylvania Legal Aid Network Providers in PA | Pennsylvania Legal Aid Network (palegalaid.net).

If you believe you were harmed by your mortgage company or landlord, you can file a consumer complaint at [Consumer Complaint](#) – PA Office of Attorney General.

CDC Eviction Moratorium Language:

Renters experiencing financial hardship due to COVID-19 may not be evicted if they qualify under the CDC Eviction Moratorium, which applies through July 31, 2021.

- Check this CDC declaration form to see if you're eligible. You need to meet all of the conditions listed in the form.
- If you meet all of the eligibility requirements, sign and date the Declaration. This declaration is sworn testimony, so only sign it if you meet all seven criteria.
- Give a signed and dated copy of the Declaration to your landlord. You can also do this electronically, by email or text.

If you are able to pay some or all of your rent, you must do so. Your landlord can still charge late fees, penalties, and other fees for unpaid rent.

The CDC order does not stop evictions in every situation. You are still required to follow all the other terms of your lease and rules of where you live. Tenants can still be evicted for criminal acts or lease violations.

What You Can Count On

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

COVID-19-related paid sick leave may still be available for workers at companies with fewer than 500 employees with expanded eligibility:



Emergency Paid Sick Leave:

- 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, getting a COVID-19 vaccine, and recovering from adverse reactions to the COVID-19 vaccine;
- 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, or for any COVID-19 symptoms, testing, vaccine or adverse vaccine reactions, as described above;

Emergency Family and Medical Leave:

- Up to 12 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, or for any COVID-19 symptoms, testing, vaccine or adverse vaccine reactions, as described above.

What you can do to protect yourself

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:

Funeral expense scams

If you lost a loved one to COVID-19, you may be eligible for a government program that pays for funeral expenses. The Federal Emergency Management Agency (FEMA) will pay up to \$9,000 for funeral expenses for loved ones who died of COVID-19. Survivors can apply for benefits by contacting FEMA, toll-free, at 844-684-6333. To find out if you qualify, read FEMA's [Funeral Assistance FAQs](#), also available in many other languages.

FEMA reports that scammers are contacting people and pretending to offer to register them for funeral expense benefits.

What to do: To avoid government imposter scams, here are some tips:

- FEMA will not contact you until you call or apply for assistance.
- The government won't ask you to pay anything to get this benefit.
- Don't give your own or your deceased loved one's personal or financial information to anyone who contacts you out of the blue.
- If you believe you have been scammed, file a complaint at [Scams Complaint](#) – PA Office of Attorney General.

“Person in need” scams

Scammers could use the circumstances of the coronavirus to pose as a grandchild, relative or friend who claims to be ill, stranded in another state or foreign country, or otherwise in trouble, and ask you to send money. They may ask you to send cash by mail or buy gift cards. These scammers often beg you keep it a secret and act fast before you ask questions.

Don't panic! Take a deep breath and get the facts. Hang up and call your grandchild or friend's phone number to see if the story checks out. You could also call a different friend or relative. Don't send money unless you're sure it's the real person who contacted you.

If you believe you have been scammed, file a complaint at [Scams Complaint](#) – PA Office of Attorney General.

What you can do to protect yourself

Credit Repair

As you navigate your finances post-pandemic, you may see ads from businesses offering to repair your credit. Be cautious about these ads. Know what is in your credit report – check it for free at www.annualcreditreport.com.

You'll know you're encountering credit repair fraud if a company:

- insists you pay them before they do any work on your behalf
- tells you not to contact the credit reporting companies directly
- tells you to dispute information in your credit report— even if you know it's accurate
- tells you to give false information on your applications for credit or a loan
- doesn't explain your legal rights when they tell you what they can do for you

If you believe you are a victim of a credit repair scam, file a consumer complaint at [Consumer Complaint](#) – PA Office of Attorney General.

If you find you are having issues with **debt collection**, file a consumer complaint at Consumer Complaint – PA Office of Attorney General. For more information on debt collection visit the FTC at <https://www.consumer.ftc.gov/articles/debt-collection-faqs>.

Seniors

Your local Area Agency on Aging (AAA) can connect you to programs and services that can help you stay home and stay safe. Use the Area Agency on Aging [Locator](#) to find the AAA serving your local area.

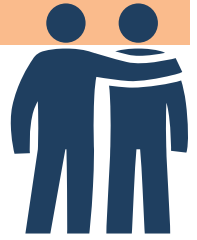
The PA Link assists older adults and individuals with disabilities by providing information and connecting them to supports and services they need (non-medical and medical) to live safely in their homes and communities. Contact the PA Link Call Center by phone at 1-800-753-8827 or online at www.carelink.pa.gov.

Pennsylvania's ombudsman network is prepared to assist consumers with concerns in facilities throughout the current COVID-19 quarantine - advocating for the rights of residents in long-term care facilities, such as nursing homes, personal-care homes, and assisted-living facilities.

Many of the ombudsmen are teleworking from home, so we ask that you call the state office at (717) 783-8975 or email to LTC-ombudsman@pa.gov.

What you can do to protect yourself

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).



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/>.