

OTHER RESOURCES

Dial 211 for Essential Community Services

[Español \(/consumers/guides/marque-el-211-para-servicios-comunitarios\)](#) | [繁體中文 \(/consumers/guides/bo-211huo-de-ji-ben-she-qu-fu-wu\)](#) | [Tagalog \(/consumers/guides/i-dial-ang-211-para-sa-mahahalagang-serbisyong-pangkomunidad\)](#) | [Tiếng Việt \(/consumers/guides/goi-den-so-211-cho-cac-dich-vu-cong-dong-thiet-yeu\)](#) | [한국어 \(/consumers/guides/gibon-keomyuniti-seobiseureul-wihan-daieol-211\)](#)

In many states, dialing “211” provides individuals and families in need with a shortcut through what can be a bewildering maze of health and human service agency phone numbers. By simply dialing 211, those in need of assistance can be referred, and sometimes connected, to appropriate agencies and community organizations.

Dialing 211 helps direct callers to services for, among others, the elderly, the disabled, those who do not speak English, those with a personal crisis, those with limited reading skills, and those who are new to their communities.

2-1-1 is available to approximately 270 million people, or about 90% of the total U.S. population. It covers all 50 states (including 41 states with more than 90 percent coverage), the District of Columbia, and Puerto Rico. To find out whether 211 services are offered in your area and to obtain more information, visit www.211.org (<http://www.211.org/>).

How 211 Works

211 works a bit like 911. Calls to 211 are routed by the local telephone company to a local or regional calling center. The 211 center’s referral specialists receive requests from callers, access databases of resources available from private and public health and human service agencies, match the callers’ needs to available resources, and link or refer them directly to an agency or organization that can help.

Types of Referrals Offered by 211

- **Basic Human Needs Resources** – including food and clothing banks, shelters, rent assistance, and utility assistance.
- **Physical and Mental Health Resources** – including health insurance programs, Medicaid and Medicare, maternal health resources, health insurance programs for children, medical information lines, crisis intervention services, support groups, counseling, and drug and alcohol intervention and rehabilitation.
- **Work Support** – including financial assistance, job training, transportation assistance and education programs.
- **Access to Services in Non-English Languages** - including language translation and interpretation services to help non-English-speaking people find public resources (Foreign language services vary by location.)
- **Support for Older Americans and Persons with Disabilities** – including adult day care, community meals,

respite care, home health care, transportation and homemaker services.

- **Children, Youth and Family Support** – including child care, after-school programs, educational programs for low-income families, family resource centers, summer camps and recreation programs, mentoring, tutoring and protective services.
- **Suicide Prevention** – referral to suicide prevention help organizations. Callers can also dial the following National Suicide Prevention Hotline numbers which are operated by the Substance Abuse and Mental Health Services Administration of the U.S. Department of Health and Human Services:
 - [1-800-SUICIDE \(tel:1-800-SUICIDE\) \(1-800-784-2433 \(tel:1-800-784-2433\)\)](tel:1-800-SUICIDE)
 - [1-888-SUICIDE \(tel:1-888-SUICIDE\) \(1-888-784-2433 \(tel:1-888-784-2433\)\)](tel:1-888-SUICIDE)
 - [1-877-SUICIDA \(tel:1-877-SUICIDA\) \(1-877-784-2432 \(tel:1-877-784-2432\)\)](tel:1-877-SUICIDA) (Spanish)

Those who wish to donate time or money to community help organizations can also do so by dialing 211.

Print Out

[Dial 211 for Essential Community Services Guide \(/cgb/consumerfacts/211.pdf\) \(pdf\)](#)

Request Alternate Format

To request this article in an alternate format - braille, large print, Word or text document or audio - email fcc504@fcc.gov (<mailto:fcc504@fcc.gov>?
[subject=Alternate Format Request](mailto:fcc504@fcc.gov?subject=Alternate%20Format%20Request)
[https://www.fcc.gov/consumers/guides/dial-211-essential-community-services&body=Please do not edit the subject line. %0A%0APlease indicate the desired format. If requesting braille or large print, please include your mailing address below.%0A%0A](https://www.fcc.gov/consumers/guides/dial-211-essential-community-services&body=Please%20do%20not%20edit%20the%20subject%20line.%0A%0APlease%20indicate%20the%20desired%20format.%0A%0AIf%20requesting%20braille%20or%20large%20print,%20please%20include%20your%20mailing%20address%20below.%0A%0A)), or write the address or call the phone number at the bottom of this page.

Consumer Help Center

Learn about consumer issues - visit the FCC's Consumer Help Center at [www.fcc.gov/consumers \(/consumers\)](http://www.fcc.gov/consumers(/consumers)).

File a Complaint with the FCC

[File Your Complaint](https://consumercomplaints.fcc.gov/)
(<https://consumercomplaints.fcc.gov/>)

Visit our Consumer Complaint Center at consumercomplaints.fcc.gov (<https://consumercomplaints.fcc.gov/>) to file a complaint or tell us your story.

Date Last Updated/Reviewed:

From: Delegate Shaneka Henson <shaneka.henson@house.state.md.us>

Date: Sat, May 2, 2020 at 9:20 AM

Subject: COVID-19 Updates: Additional Info on BEACON & Grants for Nonprofits

To: <samdavies1964@gmail.com>

Delegate Shaneka Henson - Newsletter

If you believe you or a loved one has the Coronavirus (COVID-19), call 211 #2

Anne Arundel County: General Info and Resources in the County

Email covid19info@aacounty.org or call [\(410\) 222-7256](tel:(410)222-7256) for any additional questions

Food Resources in District 30A - Click [HERE](#)

Dear District 30A Neighbor,

It's been two months since our Governor declared a state of emergency and proclaimed COVID-19 a catastrophic health emergency. Since that time, those of us in District 30A and across Maryland have made many sacrifices on the road to recovery. Just as many families and businesses have been tested, our government agencies have been tested. Some, better than others have kept the pace -- some have let you down. To continue providing direction and oversight, included is the latest information regarding BEACON One-Stop Unemployment Insurance, as well as additional resources for the road to recovery.

Additional Information on BEACON

The Division of Unemployment has released a number of suggestions over the past week to help streamline the process for applicants.

- Video tutorials for filling out the application: <http://www.labor.maryland.gov/employment/unemployment.shtml>;

- Added regional call numbers. Anne Arundel County residents should call 410-853-1600 (Towson);
- Those who are having difficulty with usernames and passwords can consult the Username and Password Handbook: www.labor.maryland.gov/employment/uibeaconuserhandbook.pdf;
- New claims are not allowed on Sundays or Mondays.

Health Insurance

The Maryland Health Benefit Exchange created a Coronavirus special enrollment period, which began a month ago and is set to run through June 15. To enroll, visit <https://MarylandHealthConnection.gov>. Individuals also can download the free “Enroll MHC” mobile app. Free consumer assistance is available by calling 855-642-8572 from 8 a.m. to 6 p.m. on weekdays.

SNAP Expansion + Other Food Resources

The Supplemental Nutrition Assistance Program (SNAP) has been expanded under the pandemic. To learn more and check for eligibility, click [HERE](#). Additionally, you can reference the Food Resources in Annapolis & District 30A Guide I’ve put together, linked at the top of the Newsletter.

Eviction Protection

Anne Arundel County launched a new Eviction Prevention Program that will help renters struggling to pay rent or utility bills because of recent job loss or employment disruption in the wake of the COVID-19 public health crisis. Interested residents can apply to the Eviction Prevention Program and access the free confidential financial and foreclosure prevention counseling services by calling ACDS at 410-222-7600 (then dial zero). The program will only be offering financial assistance for a limited time. **Apply as soon as possible.** To learn more, click [HERE](#).

You can also contact the Community Action Agency, which offers Eviction Protection, Rental Assistance, and Emergency Assistance programs. You can reach them by dialing 410.626.1900; pressing #3 will forward clients to Energy Assistance staff and pressing #4 will forward to a member of our Housing Assistance staff.

Maryland Bankers Association

Check with your bank to see if they’re offering any deferments, incentive or programs to defray economic losses due to the loss of income from the coronavirus and related closures. Learn more by going to the Maryland Bankers Association’s website: <https://www.mdbankers.com/coronavirus-related-resources.html>

Testing

Testing will be done at
Morris Blum Highrise
Pavillion (701 Glenwood
Street, Annapolis) on
Monday, May 4. Schedule a
test by calling
410-222-7256.

Maryland Hiring Contact Tracers

Contact Tracing is already underway statewide through the efforts of our local health departments. To supplement that effort, the Maryland Department of Health has entered into a contract with the National Opinion Research Center (NORC), which is the nation's oldest and largest university-based firm operated by the University of Chicago with corporate offices in Bethesda, MD.

Under this agreement, Maryland will be able to significantly ramp up our case investigation capacity up to 1,000 new cases per day. NORC is now recruiting for Contact Tracers in Maryland. Individuals with the following qualifications are invited to apply at this link: <https://careers.norc.org/en-us/job/495613/contact-tracer>

CARES Act Funding for Nonprofits

On May 1st, Maryland Humanities began accepting applications to its \$500,000 CARES Act Emergency Relief Grants Fund. Grants will support nonprofit general operating expenses. Eligible nonprofit organizations include: museums, historic sites, preservation and historical societies, and community and cultural organizations with a significant humanities focus. The minimum grant award will be \$5,000 and the maximum grant award will be \$10,000. Applications will be competitively reviewed with a focus on both need and geographic location in an effort to disperse funds to all regions of the state. All grant awards will be for the same amount. Applications are due no later than 11:59 p.m. on Monday, May 11th.

Full grant guidelines and eligibility requirements are on their website at mdhumanities.org/grants/CARES.

The Census is LIVE!

Self-response is quick, easy, and can be done online, by phone, or by mail. As we face this public health crisis, participating in the Census now helps secure future funding for our communities.

Online: <https://my2020census.gov/>

By phone: [1-844-330-2020](tel:1-844-330-2020)

*For more information on the Census's modified plans due to the Coronavirus, click **HERE**.*

Scholarships

My Legislative Scholarship for 2020-21 is open! The deadline to apply is June 5, 2020. Click **HERE** to fill out an application.

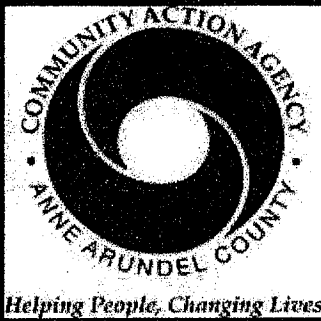
Maryland General Assembly | [152 House Office Building, 6 Bladen Street, Annapolis, MD 21401](#)

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Partnering to Serve Annapolis Families and Youth



MEDIA RELEASE

Contact: Julie Snyder

Email: jsnyder@aaccaa.org

Phone: 410.626.1900 ext. 1026

Website: www.aaccaa.org

FOR IMMEDIATE RELEASE: March 4, 2020

The Community Action Agency and Arundel Lodge Announce New Partnership

ANNAPOLIS, MD – The Community Action Agency and Arundel Lodge have announced a new partnership to serve families and youth, 5 – 24 years of age, with behavioral health programming at the Stanton Center, located at 92 West Washington Street, Annapolis.

The Community Action Agency's Youth Development Services program has been serving youth and families at the Stanton Center location since 1972. Through the new partnership, the organizations are expanding needed services in the Annapolis community.

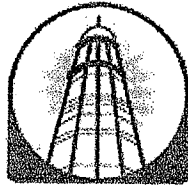
"This partnership is the result of discussion between the two agencies to determine how to best serve children, youth, and families in our community," said Dr. Charlestine R. Fairley, CEO of the Community Action Agency. "We are excited to bring together two organizations, each with deep roots and a history of service to the community, to provide and expand services that are key to empowering youth and families to build resilient communities."

Services that are available at the Stanton Center include: diagnostic assessment, family-centered treatment planning, individual and family therapy, and transition and discharge planning. The Youth Development Services Partnership offers walk-in assessments and treatment plans each Thursday, from 3-5 p.m. and evening counseling services (by appointment only) Monday – Thursday evenings from 5 – 8 p.m.

For more information, or to schedule an appointment, please call 410.626.1800.

The Arundel Lodge is a 501(c)(3) non-profit organization that works toward a world where behavioral health disorders are not a limit to achieving a meaningful life in the community.

The Community Action Agency of Anne Arundel County is a 501(c)(3) organization that empowers people in reducing poverty and improving the quality of life in the communities of Anne Arundel County.



Light House

A HOMELESS PREVENTION SUPPORT CENTER

10 Hudson Street
Annapolis, MD 21401
(410) 349-5056
Fax-410-349-5060/Karen Williams
www.annapolislighthouse.org

CAREER CLOSET CLIENT REFERRAL FORM

AGENCY INFORMATION

Program/Agency: _____

Contact Name: _____

Telephone No.: _____

Contact Email: _____

Client Name: _____

Date of Appt: _____

Has client been to LH Closet before? Yes/No

Day and Time of Appointment: circle one-

T/W/TH 10:00, 10:30, 11:00, 11:30 AM or

Thursday 4:00, 4:30, 5:00, 5:30, 6:00, 6:30 PM

Size: _____ Height: _____ feet _____ inches Special Attire Request: _____

Shoe Size: _____ Belt Size: _____ Coat Size: _____

Potential Employer: _____ Potential Position: _____

NEARBY CATHOLIC CHURCHES

St. Andrew by the Bay 701 College Parkway Annapolis MD 21409	410.974.4366	Our Lady of Perpetual Help 515 Loch Haven Road Edgewater MD 21047	443.203.1002
St. John the Evangelist 689 Ritchie Highway Severna Park MD 2114	410.647.4884	Holy Family 826 West Central Avenue Davidsonville MD 21035	410.269.0586
Our Lady of the Chesapeake 8325 Ventnor Road Pasadena MD	410.255.3677	Our Lady of the Fields 1070 Cecil Avenue Millersville MD 21108	410.923.7060
St. Elizabeth Ann Seton 1800 Seton Drive Crofton MD 21114	410.721.5770	St. Christopher 1861 Harbor Drive Chester MD 21619	410.643.6220
Our Lady of Sorrows 101 Owensville Road West River MD 20778	410.867.2059	Holy Apostles 26011 Symphony Lane Gambrills MD	410.519.2291
Sacred Heart 16501 Annapolis Road Bowie MD 20715	301.262.0704	St. Jane Frances de Chantal 8499 Virginia Avenue Pasadena MD 21122	410.255.4646
Crucifixion 100 Scott Avenue Glen Burnie MD 21060	410.768.4880	St. Edward the Confessor 1940 Mitchellville Road Bowie MD 20716	301.249.9199
St. Joseph 1283 Odenton Road Odenton MD 21113	410.551.9238	St. Bernadette 801 Stevenson Road Severn MD 21144	410.969.2783
St. Pius the Tenth 14720 Annapolis Road Bowie MD 20715	301.262.2141	Good Shepherd 1451 Furnace Avenue Glen Burnie MD 21061	410.761.4607
Holy Trinity 7436 Baltimore Annapolis Blvd Glen Burnie MD 21061	410.766.5070	Ascension 12700 Lanham-Severn Road Bowie MD 20720	301.262.2227
Holy Family 12010 Woodmore Road Mitchellville MD 20721	301.249.2266	St. Philip Neri 6405 South Orchard Road Linthicum Heights MD 21090	410.859.0571
St. Luke 7517 North Point Road Edgemere MD 21219	410.477.5200	St. Anthony of Padua 4414 Frankford Avenue Baltimore MD 21206	410.488.0400
St. Mary of the Assumption 14908 Main Street Upper Marlboro MD 20772	301.627.3255	St. Athanasius 4708 Prudence Street Baltimore MD 21226	410.355.5740

RESOURCES FOR HISPANIC COMMUNITY

Anne Arundel County

Annapolis Outreach Clinic
AAMC
Stanton Community Center
92 West Washington Street
Annapolis, MD 21401
Tel: 443-481-3599

Free
Spanish
By appt. only
Photo ID

1st. Medical Center
75 Mayo Road
Edgewater, MD 21037
Tel: 410-956-6800

\$68 for new patient/sliding fee
No Spanish
Walk-in / Appt. suggested

Christie Medical Clinic
2661 Riva Rd.
Suite 610
Annapolis, MD 21401
Tel: 410-224-2880

\$154 for new patient
Dr. speaks Spanish
Walk-in / Appt. suggested

Dr. Nancy Rivera-King
101 Tarks Lane
Severna Park, MD
Tel: 410-353-9323

\$100 for new patient/discounts
Dr. speaks Spanish
Call in / Appt. only

Owensville Primary Care
134 Owensville Rd.
West River, MD 20778
Tel: 410-867-4700

\$125 + for new patient/sliding fee
No Spanish
Walk-in / Appt. suggested

Minute Clinic
CVS
2601 Riva Rd.
Annapolis, MD 21401
Tel: 410-571-2090

\$\$ / or Insurance CoPay
No Spanish
Walk-in
Common illness only

The Governor's Wellmobile
Tel: 1866-228-9668

\$ / Call for days-times-place
Spanish

Nighttime Pediatrics of Annapolis
2114 Generals Highway
Annapolis, MD 21401
Tel: 410-224-6483
8125-H Ritchie Highway
Pasadena, MD 21122
Tel: 410-544-6483

\$\$\$ / insurance co-pay
No Spanish
Walk-in
5:30 pm to midnight every night

2401 Brandermill Blvd.
Gambrills, MD
Tel: 410-721-6483

**Annapolis Police Department Latino
Community Liaison**

Sgt. Joe Hudson

Police Department: 410-268-9000
Ext. 7304

Cell: 410-858-0759

Email: Jehudson@annapolis.gov

COVID-19 Health Crisis: Financial Relief Guide for Marylanders

This guide briefly describes certain COVID-19 related financial relief programs and consumer protections, with links to more information and resources.

State and federal emergency protections have been put in place to support Marylanders and provide immediate relief from the economic impact of the COVID-19 health crisis.

Protections include, but are not limited to, new programs and policies established by the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act and executive orders issued by Maryland Governor Larry Hogan. In addition, many banks, credit unions, lenders, and other businesses are offering their own loan and debt relief programs or providing assistance with bill payments.

This financial relief guide is intended for Maryland residents and their families. For small business guidance and resources, see Maryland Coronavirus (COVID-19) Information for Businesses.

Quick Tips for Consumers

- ✓ **Beware of "imposter scams"** – emails, phone calls, or other solicitations from fraudsters posing as government agencies, debt collectors, or loan assistance organizations attempting to scam you out of your unemployment benefits or stimulus payments. [More Scam Information](#).
- ✓ **Report illegal, fraudulent, or deceptive practices** by submitting a consumer complaint to the appropriate state or federal regulatory agency. [List of Regulatory Agencies](#).
- ✓ **Please try to be patient when contacting businesses and government agencies.** Many have a reduced staff, operating remotely due to state and federal public health directives, and are responding to an unprecedented amount of requests for assistance. To save time, *before you call*, check the organization's website for answers and have your documentation ready.

IN THIS GUIDE:

Federal Stimulus Payment	Income Taxes
Mortgage Payments & Foreclosure	Insurance Coverage & Payments
Rental Evictions	Utility, Phone & Internet Service
Student Loans	Food Assistance & Senior Support
Automobile & Personal Loans	Legal & Nonprofit Assistance
Collections & Garnishment	Regulatory & Consumer Protection Agencies

Federal Economic Impact Payment (Stimulus Payment)

The CARES Act authorized up to \$1,200 in one-time individual "economic impact payments" (also referred to as a "stimulus payment"). Many people have already received their economic impact payment as a direct deposit in their bank account from the Internal Revenue Service (IRS).

- ❖ If you have not received an economic impact payment or for more information about these payments, visit the IRS Economic Impact Payment website.
- ❖ Beware of counterfeit checks! Protect yourself by learning about the stimulus check security features. See the "Know Your U.S. Treasury Check Campaign" for more information on check fraud.
- ❖ Garnishment of economic impact payments is prohibited, pursuant to Governor Hogan's executive order 20-04-29-03. Garnishments for child support are exempt from this prohibition.

Mortgage Payments & Foreclosure

- ❖ Mortgage foreclosures cannot be initiated and evictions are stopped until further notice or the state of emergency is lifted, pursuant to Chief Judge Barbera's administrative order and Governor Hogan's executive order 20-04-03-01.
- ❖ The CARES Act includes authority for financial institutions to provide you with temporary mortgage suspension ("forbearance") on *federally-owned or federally-backed mortgage loans*, should your mortgage qualify and should you need such assistance. More than half of the mortgage loans in the United States are owned or backed by one of these applicable federal entities:
 - ✓ Federal Housing Administration (FHA)
 - ✓ U.S. Department of Housing & Urban Development (HUD)
 - ✓ U.S. Department of Veterans Affairs (VA)
 - ✓ U.S. Department of Agriculture (USDA)
 - ✓ Federal National Mortgage Association (Fannie Mae)
 - ✓ Federal Home Loan Corporation (Freddie Mac)
- ❖ If your mortgage is *not* owned or backed by one of the above organizations, you still have options. Maryland's largest banks, credit unions, mortgage lenders and servicers have collaborated with the Governor to provide additional flexibility, including payment deferrals, waiving late fees, and refraining from reporting certain negative information to credit bureaus. See the Maryland Department of Labor's press release on financial relief initiatives dated April 3, 2020.
- ❖ Contact your mortgage lender or servicer (the company where you send your monthly payments) to find out what type of mortgage relief and assistance you qualify for. See your lender or servicer's website or your monthly statement for the contact information.
- ❖ For more information and resources, visit the Office of the Commissioner of Financial Regulation's COVID-19 mortgage relief and foreclosure prevention website.

Rental Evictions

- Until further notice or the state of emergency is lifted, rental evictions are prohibited if the tenant has a verifiable loss of income related to COVID-19, pursuant to Governor Hogan's executive order 20-04-03-01.
- ❖ Landlords of single-family residential properties *may* qualify for mortgage relief under the CARES Act *if they are unable to collect rent from their tenants because of COVID-19* and as a result can no longer afford the mortgage payment on their rental property. Landlords should contact their mortgage servicer to see if they qualify and to understand the associated tenant protections.
 - ❖ If you live in a multi-family rental unit financed by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Corporation (Freddie Mac), you have access to their respective Disaster Response Networks. Contact your property manager to see if you're eligible. For more information, see Fannie Mae's COVID-19 rental relief fact sheet and Freddie Mac's COVID-19 rental relief website.
 - ❖ Contact your landlord or property manager to discuss payment options for your specific situation. Also check with your city or county government—some local jurisdictions have rental assistance programs or additional landlord/tenant laws.

Student Loans

- ❖ The CARES Act includes temporary suspension of payments ("forbearance") and a 0% interest period for most federal student loans, among other provisions. *If you have a federal student loan, it has likely already been placed in an automatic forbearance.*
- ❖ Information about forbearance and other assistance programs for federal student loans is available on the U.S. Department of Education's Federal Student Aid Coronavirus and Forbearance Information website.
- ❖ Private student loans do not qualify for the federal programs. Private student loan borrowers should discuss their personal situation with their student loan servicer.
- ❖ Beware of fraudulent companies posing as "government agencies" contacting you by email, text, or phone promising to help with student loan relief or resolve issues on your behalf.
- ❖ Contact your student loan servicer (the company where you send your monthly payments) to learn more about loan relief options specific to your situation. See the servicer's website or your monthly statement for the contact information.
- ❖ For more information and resources, visit the Office of the Commissioner of Financial Regulation's COVID-19 student loan relief website.

Automobile & Personal Loans

Creditors are prohibited from repossessing automobiles, trucks, mobile homes, live-aboard boats and trailers until further notice or the state of emergency is lifted, pursuant to Governor Hogan's executive order 20-04-03-01.

- ❖ Consumer lenders may provide assistance by offering general loan deferral programs, modification options, certain late fee waivers, and temporarily refraining from reporting negative information to the credit bureaus related to payment deferrals. See the Maryland Department of Labor's press release on financial relief initiatives dated April 3, 2020.
- ❖ Contact your creditor or lender to discuss payment options specific to your situation. See your monthly statement for the contact information.

Collections & Garnishment

- ❖ Garnishment of economic impact payments (federal stimulus payments) is prohibited, pursuant to Governor Hogan's executive order 20-04-29-03. The executive order also includes a prohibition on "set-offs" (when a financial institution seizes deposits because of a defaulted loan or other debt). Garnishments for child support are exempt from the order.
- ❖ Collection activities and garnishments for federal student loans are suspended until September 30, 2020. For more information, see the U.S. Department of Education's Federal Student Aid Coronavirus and Forbearance Information website.
- ❖ Governor Hogan announced that State executive agencies will suspend debt collection activities until further notice. See the Maryland Department of Labor's press release on financial relief initiatives dated April 3, 2020.
- ❖ Contact your collection agency, loan servicer, or creditor to discuss payment options specific to your situation. See your monthly statement for the contact information.

Income Taxes

- ❖ State and federal income tax deadlines have been extended to July 15, 2020. This deadline is for tax filings and payments.
- ❖ For state tax questions, contact the Maryland Comptroller; for federal tax questions, contact the Internal Revenue Service.

Insurance Coverage & Payments

- ❖ Automobile and other property or personal insurance companies are instituting premium rebates and/or rate reductions. Some insurance companies are also removing certain exclusions and providing flexibility with their deadlines and payment requirements to prevent loss of coverage during the state of emergency.
- ❖ See these Health Insurance FAQs on the Maryland Insurance Administration's website for information about health insurance costs and coverage, including what to do if you lost coverage because of unemployment.

- ❖ Assistance programs and the amount of financial relief varies between different insurance companies. Contact your insurance provider to discuss options specific to your situation and insurance policy.
- ❖ For more information and resources about insurance, visit the Maryland Insurance Administration's COVID-19 Resources website.

Utility, Phone & Internet Service

- ❖ Residential electric, gas, water, sewer, telephone, cable television, and internet service cannot be terminated and fees cannot be charged for late payments, pursuant to Governor Hogan's executive order 20-04-29-02. This order is in effect until June 1, 2020 (or until the state of emergency is lifted, if that occurs first).
- ❖ Contact your utility, phone, or internet service provider to discuss payment options specific to your situation. See the company's website or your monthly statement for the contact information.
- ❖ The Office of the People's Counsel, a Maryland state agency that advocates for utility consumers, has a number of COVID-19 Consumer Fact Sheets on its website. The fact sheets include information on utility companies, how to negotiate during a state of emergency, and emergency assistance resources.

Food Assistance & Senior Support

- ❖ The Supplemental Nutrition Assistance Program (SNAP, formerly known as "Food Stamps"), helps those with a reduced income buy the food they need to support their health and their families. For information about SNAP, including program eligibility and how to apply, visit the Maryland Department of Human Resources' Food Supplement Program website.
- ❖ Maryland has a free, opt-in, telephonic service to check on the state's older residents. For more information and to register, see the Maryland Department of Aging's Senior Call Check program website.

Legal & Nonprofit Assistance

- ❖ There are many FREE or reduced-cost legal service and nonprofit agencies in Maryland. These agencies can help Maryland residents manage the economic impact of the COVID-19 pandemic by providing direct support services, guidance, and advocacy.
- ❖ Below are resources that provide services or referrals to local nonprofits for your specific situation or needs:
 - ✓ Maryland HOPE hotline: 1-877-462-7555
Referrals for pro bono or reduced-fee legal assistance, foreclosure prevention and housing counseling, credit counseling, consumer advocacy, and local community development agencies. This hotline is administered by the Maryland Department of Housing & Community Development.
 - ✓ Fair Housing Action Center of Maryland
Referrals and services for rental assistance, tenant advocacy, and fair housing enforcement.

- ✓ **CASH Campaign of Maryland**
Referrals and services for free tax preparation, benefit screening, and financial counseling/coaching.
- ✓ **2-1-1 Maryland (dial 211)**
Referrals for assistance with: food, utilities, shelter, health (including mental health and substance abuse), family support (services for children, seniors, the disabled, and domestic violence) and more.

Regulatory & Consumer Protection Agencies

- ❖ State and federal government agencies regulate many of the industries in this guide. Reporting any illegal, fraudulent, or deceptive business practices to regulatory agencies helps them monitor industry trends and enforce consumer protection laws.
- ❖ To report illegal, fraudulent, or deceptive business practices, **submit a consumer complaint** to the appropriate agency:

Office of the Commissioner of Financial Regulation, Maryland Department of Labor

- ✓ Maryland-chartered banks
- ✓ Maryland-chartered credit unions
- ✓ Mortgage brokers, lenders, and servicers
- ✓ Student loan servicers
- ✓ Auto lenders and consumer lenders
- ✓ Collection agencies
- ✓ Check cashers and money transmitters
- ✓ Debt management and credit services
- ✓ Credit reporting agencies
- ✓ Financial fraud and scams related to mortgages, collections, student loan debt, credit services and credit repair

Office of the Maryland Attorney General

- ✓ Price gouging, i.e. charging unreasonably high prices for goods during an emergency
- ✓ General consumer issues, including landlord/tenant, home and auto repair
- ✓ Investment fraud (Securities Division)

Maryland Insurance Administration

- ✓ Insurance (auto, home, health, and more)

Maryland Public Service Commission

- ✓ Utilities (electric, gas, water, landline phones)

Office of the Comptroller of the Currency (OCC)

- ✓ National banks
- ✓ Federal savings associations

National Credit Union Administration (NCUA)

- ✓ Federal credit unions

Consumer Financial Protection Bureau (CFPB)

- ✓ Certain financial institutions, businesses, services, and products (see website)

Federal Communications Commission (FCC)

- ✓ Wireless phones, internet, television



This document was prepared by the Office of the Commissioner of Financial Regulation, a division of the Maryland Department of Labor. The Office of the Commissioner of Financial Regulation is Maryland's banking and financial services regulatory agency.

For more information about the Office and the industries it supervises, go to labor.maryland.gov/finance.



Resources and Frequently Asked Questions During the COVID-19 Pandemic

Governor Hogan declared a State of Emergency for Maryland on March 5, 2020 and has issued several Executive Orders since then to protect the health and welfare of Marylanders. Several Executive Orders have impacted the normal operations of businesses, government entities, and non-profits, while others provide protection for households during this crisis. The following guide attempts to answer some FAQs on current resources that might be available to Maryland residents.

For more resource information please visit:

[Governor's COVID-19 webpage](#)

[Governor's Office of Service and Volunteerism](#)

[Department of Labor \(unemployment\)](#)

[Maryland Hunger Solutions \(food\)](#)

[Public Justice Center \(landlord/tenant and evictions\)](#)

[Maryland Legal Aid \(legal questions answered in regards to COVID-19\)](#)

[Maryland Consumer Law Center \(consumer information\)](#)

[Maryland Office of Attorney General \(complaints about violations of State of Emergency prohibitions on terminating internet, cable, wireless, or private water services by service providers or landlords\)](#)

[COVID-19 Consumer Information](#)

RESOURCE O&As

FOOD

I don't have any food in my home and cannot afford groceries. Where can I receive free food for myself/my family?

You may be eligible for food benefits through SNAP (Food Stamps). SNAP provides income eligible households with a debit card that has a monthly allotment. You can apply [online](#) or call 800-332-6347 to receive help. If you are having trouble getting in touch with SNAP because of longer than normal wait times, Maryland Hunger Solutions may be able to help you access SNAP benefits. To connect with Maryland Hunger Solutions visit the [Maryland Hunger Solutions website](#) or call 410-528-0021. You can also call HPRP's SNAP Legal Hotline if you are having issues with applying at 800-613-2518.

Throughout the state there are free pop-up food market giveaways, food pantries, and free food delivery to those in need of assistance. To locate resources for free food options dial 2-1-1 and ask for your local food resources.

Several grocery stores across Maryland are offering special shopping times for coronavirus-vulnerable customers, including people aged 60+, those who are pregnant, people who are

immune compromised, and people who have underlying health conditions. Call your local grocery store and ask if there are any special shopping hours.

UTILITY, PHONE AND INTERNET SERVICE

The Executive Order stating that there cannot be any utility terminations during the State of Emergency.

I cannot afford to pay my gas and electric bill. Will my utilities be shut-off? No. During the State of Emergency the gas and electric companies will not terminate your service or charge late fees. **You should still make every effort to pay your bill.** Once the suspension is lifted, you will be responsible for the full amount. The Office of People's Counsel (OPC) strongly recommends that you contact your provider to try and work out a payment plan. Visit our utility information sheets to find out how each utility provider is responding to its' customers during this crisis.

If my electric, gas, private water or landline (wired phone) services are currently off due to non-payment what can I do?

1) Contact the provider to try and negotiate an immediate reconnection and payment plan for the past due bill on the account. Utilities will not reconnect if the termination was due to a hazardous situation or safety concern.

2) If the provider will not negotiate an immediate reconnection, contact OPC at DLinfo_opc@maryland.gov. In the email please include the name of the utility company, a description of the reasons given for the denial, and contact information. OPC is currently collecting this information to present collective issues on behalf of utility customers.

If my cable TV, internet, wireless cell phone, or residential water/gas/electric (when the utility is in the landlord's name) services are currently off due to nonpayment what can I do?

1) Contact the provider to try and negotiate an immediate reconnection and a payment plan for the past due bill on the account.

2) If the provider will not negotiate an immediate reconnection contact the Office of the Attorney General Consumer Protection Division Hotline at 410-528-8662/888-743-0023. You could also make a complaint online to the Office of the Attorney General.

AVOID UTILITY SCAMS. Scammers are calling residents claiming the call is from the local utility and offering rebates or discounts. **THESE ARE SCAMS.** Utilities are regulated

companies and cannot offer rebates or discounts, and they will not call you. If you receive these calls, hang up immediately.

ENERGY ASSISTANCE AND OTHER SERVICES

I need help paying my utility bill. Where can I get help?

There are energy assistance options available to income eligible households.

- Office of Home Energy Programs (OHEP): Limited-income customers may be eligible for Maryland state energy assistance programs that can help with gas and electric bills. There is one application for all Maryland state energy assistance programs through OHEP. You can apply online or call to apply over the phone at 800-332-6347.
- Fuel Fund: Limited-income customers may be eligible for Fuel Fund Assistance. Fuel Fund is a charitable organization that provides financial assistance for utility bills and bulk fuel to those who are eligible. You can apply online or call 410-235-9080 EX 1 Mon/Wed/Fri, 10AM-12PM.
- 2-1-1: 2-1-1 is a number you can dial and speak to someone about other resources in your local community that may be able to help you pay your utility bill. 2-1-1 is available 7 days per week, 24 hours per day. You can also speak with someone at 2-1-1 about other issues you may be facing like not having enough food, COVID-19 questions, or help with other bills.

Can I still apply to the Department of Social Services (DSS) for help right now? All DSS offices are closed. However, applications for services are still being accepted and processed. For quicker processing, customers are strongly encouraged to submit all applications online. However, for those not able to apply online you can call 800-332-6347 to request a paper application be mailed to your address. Please note the processing of paper applications may be delayed.

- Food, cash, energy, and aged/blind/disabled medical assistance applications can be submitted through the MyDHR portal. DHS is expediting SNAP (food assistance) applications. Check eligibility guidelines for OHEP energy assistance and apply for EUSP and MEAP if you can. This will help with your electric and gas bills. If you are still underemployed and unemployed, you can apply again for energy assistance after July 1, 2020.
- Medical Assistance applications for Families, Children and Pregnant Women can be submitted by visiting the Maryland Health Connection website.

- Long Term Care Medical Assistance customers are strongly encouraged to submit applications, redetermination applications, and verifications on the E&E System Consumer portal.

RENT AND MORTGAGE PAYMENTS, EVICTIONS AND FORECLOSURES

The Maryland Court of Appeals has issued an order stopping all pending eviction and foreclosure proceedings, so you will be able to stay in your home during the State of Emergency. Separately, the Governor has issued an Executive Order that allows you to raise COVID-19 related defenses in certain proceedings.

I cannot make my rent payments right now. Will I be evicted?

During the State of Emergency all evictions are on hold. Your landlord can not evict you during the State of Emergency. If you are not able to pay your rent at this time you should reach out to your landlord, try to negotiate a payment plan, and explain your situation. Let them know of a layoff or reduced hours due to the State of Emergency.

If your landlord is trying to evict you during the State of Emergency, reach out to the Office of the Attorney General Consumer Protection Division Hotline at 410-528-8662. If your landlord does evict you and locks you out of your home call your local police. For more information about evictions during the State of Emergency in Maryland visit the Public Justice Center website.

I cannot make my mortgage payments right now. What are my options?

During the State of Emergency all foreclosures and property tax sales are on hold. If you are not able to pay your mortgage at this time you may be eligible for mortgage forbearance during the State of Emergency. If you have a federally backed mortgage, you have the right to request a forbearance for up to 180 days if you have a financial hardship due to the COVID-19 pandemic. You also have the right to request one extension for up to another 180 days.

If you are in need of a mortgage forbearance contact your mortgage loan provider and explain your situation. Let them know of a layoff or reduced hours due to the State of Emergency. Ask if there are any special programs in place right now for those whose income was affected by the COVID-19 pandemic.

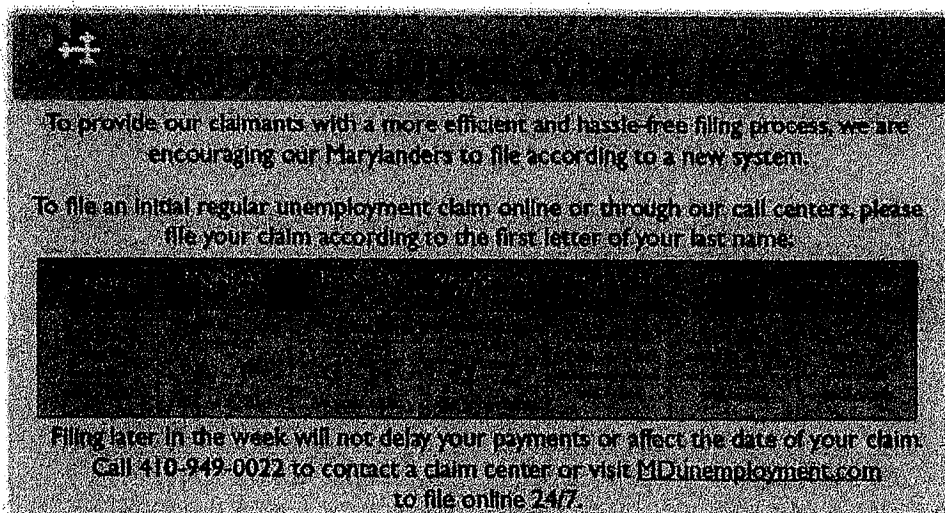
If you have questions or a complaint about your mortgage provider, contact the Maryland Department of Labor by emailing dlfrcomplaints-labor@maryland.gov or by calling 410-230-6077. For more mortgage relief options and information visit the Consumer Financial Protection Bureau website.

UNEMPLOYMENT BENEFITS

My employment was affected by the COVID-19 pandemic. What can I do?

You may be eligible for Unemployment Insurance (UI) benefits. The federal CARES Act has now expanded UI benefits to people who lost employment or hours due to the COVID-19 pandemic. Below is a brief summary. For more information visit the [Unemployment Insurance website](#) to apply or to get answers to your questions. Most people are receiving their first payment in less than 21 days. Email ui.inquiry@maryland.gov for questions.

- You were already approved for UI benefits before the CARES Act extended benefits: You may receive up to 39 weeks of UI benefits plus \$600 per week available until 7/31/2020.
- You are a self-employed/independent contractor/gig worker. Although you are not an employee, you may now qualify under the CARES Act. In the near future you will be eligible to apply for Pandemic Unemployment Assistance (PUA). Sign up [online](#) to be notified via email once PUA applications are available. You may receive up to 39 weeks of PUA benefits plus \$600 per week available until 7/31/2020.
- You are now eligible for regular UI benefits because you are unemployed or your hours were cut: Apply [online](#). You may receive up to 39 weeks of UI benefits plus \$600 per week available until 7/31/2020.
- You had already exhausted your UI benefits after 7/1/2019 but are in need of continued UI benefits: In the near future you will be eligible to apply for an additional 13 weeks of UI benefits plus \$600 per week. Sign up [online](#) to be notified via email once applications are available.



To provide our claimants with a more efficient and hassle-free filing process, we are encouraging our Marylanders to file according to a new system.

To file an initial regular unemployment claim online or through our call centers, please file your claim according to the first letter of your last name.

Filing later in the week will not delay your payments or affect the date of your claim. Call 410-949-0022 to contact a claim center or visit MDunemployment.com to file online 24/7.

STUDENT LOANS

I cannot afford to make payments on my student loans right now. What are my options?

There is an automatic six-month payment suspension and 0% interest on Federal Student Loans. This also halts involuntary collections to Direct and federally-held FFEL loans for sixty days. If your student loans are privately held, reach out to your lender and explain your situation. Let them know of a layoff or reduced hours due to the State of Emergency. Ask if there are any special programs in place right now for those whose income was affected by the COVID-19. To learn more about the student loan payment suspension visit the [Consumer Financial Protection Bureau website](#).

\$1200 ONE-TIME CREDIT

Do I qualify for the Economic Impact Payment? When should I receive my Economic Impact Payment?

Tax filers with adjusted gross income up to \$75,000 for individuals and up to \$150,000 for married couples filing joint returns will receive the full payment. Single filers with income exceeding \$99,000 and \$198,000 for joint filers with no children are not eligible. Social Security recipients and railroad retirees who are otherwise not required to file a tax return are also eligible and will not be required to file a return.

Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an Economic Impact Payment of up to \$1,200 for individuals or \$2,400 for married couples and up to \$500 for each qualifying child. To learn more about the stimulus payment visit the [IRS website](#).

The Economic Impact Payments will start going out mid-April. If you paid taxes last year and the IRS has direct deposit information for you, you will not need to take any action to receive this payment and you can track your payment [online](#). For people that don't typically file taxes, or do not have direct deposit, there may be an additional step required for you to avoid delays and receive the payment. This is important for Social Security recipients and railroad retirees who are not required to file tax returns. For more information on how to receive your Economic Impact Payment visit the [IRS website](#).

If I owe creditors will my stimulus check be garnished?

The payments under the CARES Act are intended to be emergency support for the basic needs of tens of millions of Americans, such as paying for rent, mortgages, and food. Therefore, the CARES Act exempts the stimulus payments from collection for debts owed to state and federal governments.

Billing Disputes. Health care providers should not be collecting or billing for patient copays, coinsurance, or deductibles for costs related to COVID-19 testing. Consumers are urged to contact the Attorney General's Health Education and Advocacy Unit (HEAU) if a provider requires any payment at the point of service or bills for COVID-19 testing. Complaints can be filed online or you can call the HEAU hotline at 410-528-1840, 410-230-1712 (en Español).

Who can help me find affordable health insurance?

If you do not have health insurance for you or your family you may consider contacting the Maryland Health Exchange to learn about available health plans. There are health plans for every budget and when you call the Maryland Exchange, they will walk you through the different options and help you to sign up. To connect with the Maryland Health Exchange go to their website or call 855-642-8572.

IF IN DOUBT, CALL 2-1-1

I have questions about other resources specific to my situation. Who can I contact? 2-1-1 is a number you can dial and speak to someone about resources in your local community that may be able to help. 2-1-1 is available 7 days per week, 24 hours per day. You can speak with someone at 2-1-1 about issues you may be facing like not having enough food, your mental health, health insurance, domestic violence, COVID-19 questions, help paying bills, or anything else health or human service related.

BE AWARE OF SCAMS

During this uncertain time there are increased numbers of potential scams. Here are some helpful tips to guard against scammers from the Federal Trade Commission:

- **Don't respond to texts, emails or calls about checks from the government.** The details are still coming together. The government will not contact you by email, text, or phone. They will only ever contact you by mail.
- **NO State, Federal, Local, or Community-Based Organization is authorized to accept or request payment and/or fees for assisting customers with public assistance related services.** In addition, the customer should not give out their full SSN to people who call them.
- **Ignore online offers for vaccinations and home test kits.** There are no products proven to treat or prevent COVID-19 at this time.
- **Hang up on robocalls.** Scammers are using illegal robocalls to pitch everything from low-priced health insurance to work-at-home schemes.
- **Watch for emails claiming to be from the Centers for Disease Control or the World Health Organization.** Use sites like coronavirus.gov and usa.gov/coronavirus to get the latest information. And don't click on links from sources you don't know.
- **Do your homework when it comes to donations.** Never donate in cash, by gift card, or by wiring money.

Office of People's Counsel
www.opc.maryland.gov
[DLInfo OPC@maryland.gov](mailto:DLInfo_OPC@maryland.gov)
410-767-8150; 800-207-4055

**To receive real-time updates, tips and resources about the
coronavirus by texting MdReady to 898211.**

INFORMATION

The State of Maryland provides a direct check payment of up to \$1000.00 a year for renters who paid rent in the State of Maryland and who meet certain eligibility requirements. For more information, please visit our website at <https://dat.maryland.gov/Pages/Tax-Credit-Programs.aspx>

Requirements
A new application must be filed every year if applicant wishes to be considered for a tax credit. Applicant must satisfy all five (5) legal requirements listed below before eligibility can be considered:

- 1. Applicant must have a bona fide leasehold interest in the property and be legally responsible for the rent; **and**
- 2. First time applicants, and those who have moved during the previous year, must submit a copy of their lease(s), rental agreement, cancelled checks, money order receipts, or other proof of rent paid. Other applicants must submit a copy upon request; **and**
- 3. The principal residence must be in Maryland and where the applicant resided for at least six (6) months in calendar year 2019; **and**
- 4. The dwelling may be any type of rented residence or a mobile home pad on which the residence rests, but it may not include any unit rented from a public housing authority or from an exempt organization; **and**
- 5. Applicant, spouse and/or co-tenant(s) must have a combined net worth of less than \$200,000 as of December 31, 2019.

Applicant may later be requested to submit additional information to verify what was reported in the application. This request may include a statement of living expenses when it appears that the applicant has reported insufficient means to pay the rent and other living expenses.

Chart 1 – Age 60 or Older OR 100% Disabled
If you are a renter age sixty (60) or older or one hundred percent (100%) disabled, use this chart to see if you should file an application to have the state determine your eligibility.

Find your approximate 2019 total gross household income in Column A.
If your monthly rent is more than the figure in Column B (across from your income), you may be eligible and are encouraged to apply.

Example: Applicant Mary Jones, age 67, lives alone, total income in 2019 was \$19,000 and paid \$550 per month in rent. She also paid all her own utilities. With an income close to \$20,000 and rent that is more than \$423 per month, Mary Jones should apply for the credit.

The rent in Chart 1 assumes that you pay all your own utilities, separate from the monthly rent. If rent includes gas, electric or heat, you may need to have as much as an eighteen

percent (18%) higher monthly rent to qualify for the credit.

- ❖ Trailer park residents are advised to submit an application and allow the state to determine eligibility.

Chart 1 is only a guide, the exact amount of your total gross income and rent will be used to determine your eligibility

Column A	Column B
\$1 – 10,000	\$117
20,000	423
25,000	576
33,000	800
39,000	1,000
43,000	1,100
46,000	1,200
49,000	1,300
53,000	1,400
56,000	1,500
59,000	1,600
62,000	1,700
66,000	1,800
69,000	1,900
73,000	2,000

Chart 2 – Under 60 Years of Age
If you are a renter under the age of sixty (60), who during 2019 had at least one dependent under the age of eighteen (18) living with you, **and** did not receive federal or state housing subsidies or reside in public housing, **and** the combined income of all residents of your dwelling is below the following guidelines, you are encouraged to apply.

Persons in Household (Includes Applicant and Dependents)	2019 Gross Income Limit
2	\$17,308
3	19,985
4	25,701
5	30,459
6	34,533
7	39,194
8	43,602
9	51,393

If you qualify based upon the income limits above, the state will determine your eligibility using the formula comparing rent and gross income.

Example: George and Robin Smith, ages 34 and 33, have two dependents under the age of eighteen (18). Their total household income for 2019 was \$16,200 and paid \$500.00 per month in rent. They also paid all their own utilities. Since their income is below \$25,701 and there are four persons in the household (see Chart 2), the Smith's should apply for the credit.

Eligibility
In order to be eligible for a Renters' Tax Credit, you must meet one of the following eligibility requirements and all five legal requirements.

- 1. AGE SIXTY (60) OR OVER, **or** ONE HUNDRED PERCENT (100%) DISABLED

- Have reached the age sixty (60) or over, on or before December 31, 2019; **or**
- Be one hundred percent (100%) totally and permanently disabled as of December 31, 2019, and submit proof of disability from the Social Security Administration, other federal retirement system, federal Armed Services or the local City/County Health Officer.

- 2. UNDER SIXTY (60) YEARS OF AGE
- Had at least one dependent under the age of eighteen (18) living with you during 2019 *and* is listed on your Federal Income Tax Return (if filed), *and* you must include a copy of their social security card(s) and birth certificate(s) with this application; **and**
- Did not receive federal or state housing subsidies; **and**
- Your 2019 total gross household income was below the limit listed in Chart 2.

Important Filing Deadlines
The deadline for filing an application is September 1, 2020. A properly completed application means that all questions are answered, the form is signed, copies of the entire federal income tax return, schedules and forms, necessary Social Security form (SSA-1099), Railroad Retirement Verification or Rate Letter are all included and applicant has provided responses to any subsequent inquiries made by the Department in a reasonable time frame.

Privacy and State Data System Security Notice
The principal purpose for which this information is sought is to determine your eligibility for a tax credit. Failure to provide this information will result in a denial of your application. Some of the information requested would be considered a "Personal Record" as defined in State Government Article, § 10-624 consequently, you have the statutory right to inspect your file and to file a written request to correct or amend any information you believe to be inaccurate or incomplete. Additionally, it is unlawful for any officer or employee of the state or any political subdivision to divulge any income particulars set forth in the application or any tax return filed except in accordance with judicial legislative order. However, this information is available to officers of the state, county or municipality in their official capacity and to taxing officials of any other state, or the federal government, as provided by statute.

- INSTRUCTIONS FOR COMPLETING THE APPLICATION**
- **Please Print Clearly**
 - **Do Not Staple Documents**
 - **Do Not Send Original Documents**

Applicant Details
Field 1: Name - Enter the full legal name of applicant (last name, first name, middle initial). Applicant must have a bona fide leasehold interest in the property and be legally responsible for the rent.

ADDITIONAL RESOURCES

Function	Who	Where & When	Restrictions/Help	Phone
*	<i>organization has additional resources</i>			
<u>Support Organizations</u>				
	DSS -Dept of Social Services	80 West Street M-F, 8:00-4:30	Legal photo ID	410-269-4500
	CAA - Community Action Agency	251 West Street M-F, 8:30-4:30	assistance with utility bills or with housing services Picture ID and proof of emergency	410-626-1900
	AA Co Dept of Aging	2666 Riva Road M-F	Fresh Food Fridays: over 66 & 18+ w/ disability	410-222-4464
Shelter	AA County		Shelter Hotline	443-569-4221
Shelter	Sarah's House	Ft. Meade	Referral from DSS	410-421-8416
Health	REACH, Dept of Health	Residents Access to a Coalition of Health resources	For uninsured AA county residents affected by COVID-19	443-679-6853
Health	Arundel House of Hope	514 N. Crain Highway, Suite K Glen Burnie	Free Medical Clinic; M-F 9am-5pm	410-863-4888
Health	Birthright	269A Peninsula Farm Road, Bldg 1, Arnold, MD 21012	Maternity support; childrens clothing; formula diapers & food	410-384-7700
Health	Community United Methodist Church	1690 Riedel Road, Crofton, MD 21114; Mon & Wed 10am-2pm Fri 10am-12pm -	Baby Pantry - NEEDS SVdP REFERRAL LETTER	410-721-9129
Health	Mary's Center	790 Ritchie Hwy M-F, 9-3:30	Pregnancy tests; child-needs help	410-224-0504
Health	Dept. of Health , MD	1 Harry Truman Pkwy M-F 8-4:30	Pregnancy care; women, children up to 19; Free Covid testing Mon thru Sa t 9-12am appts preferred; dental clinic	410-222-4792 410-222-7256
Health	Dept. of Health REACH	1 Harry Truman Pkwy Suite 200	Ages 19-64; limited income clients	410-222-4531
Health	Dept. of Health Prescription		Grp #586; AA county residents enroll for card	410-222-4531
Health	Wellness Clinic at Stanton Center *	92 W. Washington St. Call for reservation; Mon 9am-noon. Wed 9 am- 1 pm	Care for AA co uninsured AA Co adults & children, referrals for substance use treatment, life coaching skills, workforce training, peer support and mental health counseling; dental clinic(443-481-3613)	410-263-1400 410-295-3319
Health	AAMC Community Health Center	1419 Forest Dr, Ste 100, Anp 21403;	Low cost family medical care	410-990-0050
Health	MD Foundation of Dentistry for the Handicapped		Even though it says handicapped, it is also for the needy. It is pro bono.	410-964-1944
Health-Hearing	www.audienalliance.org	Online	Behind the ear hearing aids at prices discounted between 30 and 75 %	877-283-4368
Abuse protection	YWCA	15 Ritchie Hwy, Arnold 21012; M-Th, 8-8; Fr, 8-4	Help for abused women & others	410-626-7800
Employment	Job Center/DSS	80 West Street Daily 8-3	Resume writing in GB office; training AACC	410-269-4573
Clothing & HHG	Lutheran Mission Society	230 West Street Wed, 9-9:30 interview	Food; clothing/toys for sale; no financial aid. Emergency help, e.g., fire	410-269-5016
Clothing & HHG	Hope for All	122 Roesler Rd, Glen Burnie, 21060. Tu/Th 9:30am- 3pm	Furniture, housewares, clothing, personal items (Leo Zerhusen)	410-766-0372
Clothing	St. Luke's Episcopal	1101 Bay Ridge Ave F-Sa, 10-3	Clothing thrift shop F-Sat	410-268-5419
Clothing & HHG	Consignment Sales New-to-You	1916 Forest Drive Gardner Ctr.	Women's clothing, household goods; referral form required	410-263-2211
Clothing	Christian Asst Program (CAP) Nichols-Bethel Methodist Church	1239 Murray Rd, Odenton, 21113; Tue 11-1 & Thurs 2-4	Serves Odenton Area	410-647-2272
Utilities	Fuel Fund of Maryland	BGE customers	application for assistance after turn-off notice	410-235-9080
Utilities	Cavalry United Methodist	301 Rowe Blvd. Call ahead	Referral from CAA or DSS and turn-off notice; also evictions	410-268-1776
Utilities	1st Baptist Church of Eastport	208 Chesapeake Tues, 10-noon	Referral from CAA or DSS	410-268-7378
Utilities	Salvation Army *	351 Hilltop Lane, Annapolis	Also financial assistance, food, clothing	410-263-4091
Utilities	Heritage Baptist Church*	1740 Forest Drive, Tu, Th, 9-11am	Need cutoff notice, food pantry	410-263-6680
Food	Light House Shelter *	10 Hudson St, Anp, 21401; B	Bagged & Hot Lunch M-F 1130-1200; Food Market M-F 1115-1145; Monthly Grocery Bags Tue & Thu 2-4pm & Wed 5-7pm; Showers & Laundry; shelter (call for availability);Utilities (every 6 months)	410-263-1835

St Vincent De Paul Society of Annapolis

ADDITIONAL RESOURCES

Food	AA County Food Access		Case managers help access all food resources	410-222-FOOD
Food	We Care and Friends *	92 W. Washington, M-Th until 2pm	Bag lunches, employment, food, housing	410-295-5519
Food	Christian Asst Program (CAP) Severn United Methodist Church	1215 Old Camp Meade Rd, Severn; Tu 11-1; Th 3-5	Valid driver's license or ID; serves Odenton	410-551-9189
Food	AA County Food Bank *	Crownsville Hospital	Mon-Fri, 9:00-noon and 1:00-3:00 pm; also furniture, appliances, medical equipment	410-923-4255
Food	Asbury United Methodist	87 West Street; W-F 9-11am	Food Pantry; ID needed to ensure AA County residency	410-269-6185
Food	Annapolis Evangelical Presbyterian Church	710 Ridgely Rd, Annapolis	Also rent, utilities, gas cards	410-266-8090 x103 Laurie Nelson
Food	St. Luke's Episcopal	1101 Bay Ridge Ave., Tu,Th 10-3	Food bags (Tu,Th)	410-268-5419
Food	St. Elizabeth Ann Seton	1800 Seton Drive (off Rt 424), Crofton, 21114	Also utilities and evictions; Crofton area but will consider Anp; NEEDS SVdP REFERRAL LETTER; Mon, Wed & Fri 10am-3pm	410-721-5770
Food	Asbury Broadneck	657 Broadneck Rd; M-Th 11:30-1:00pm	Food Pantry; ID needed to ensure AA County residency	410-757-2995
Evictions	1st Baptist Church of Eastport	208 Chesapeake, Tues, 10-noon	Referral from CAA or DSS	410-268-7378
Evictions	Calvary United Methodist	301 Rowe Blvd., Call ahead	Referral	410-268-1776
Evictions	Dept. of Social Services	80 West Street, M-F, 8-5	Legal photo ID	410-269-4500
Rental Allowance	Community Action Agency of AACo	251 West Street; M-F, 8:30-4:30	Picture ID and proof of emergency	410-626-1908
Showers	Trinity Methodist Day Center	United methodist church Anp M-F 12:30 - 4:30 pm	Showers & coffee	(410) 268-1620

Latino:

OHLA	80 West Street	Services for Spanish speaking	410-269-4421
Oficina Guadalupana Mi Casa Es Tu Casa	St. Mary's Church, M-W, 9-1; Office 2nd Floor	Services for Spanish speaking	410-263-2396
Centro de Ayuda Center of Help	1906 Forest Drive Suite 2B	Various assistance to Spanish speaking clients	410-295-3434

Help for those out of Annapolis area:

NCEON North County Emergency Outreach Network	304 5th Avenue, Glen Burnie; M,W,F 10:00 - 1:30 pm	Referral from DSS; utility turn-off notices, court-ordered evictions, medications, special emergency situations, winter relief, food	410-766-1826
SPAN Serving People Across Neighborhoods	Arnold, Broadneck, Millersville, Severna Park, Fort Meade, Linthicum, Severn	Utility turn-off, court-ordered evictions, food, RX/medical; Th 10-12 and 2-4; Fri 10-12; 400 Benfield Road	410-647-4884
St. Vincent de Paul	Christ the King	Glen Burnie	410-766-5070 (x250)
St. Vincent de Paul	St. Andrew's by the Bay, Arnold	Arnold	410-974-4366
St. Vincent de Paul	OLPH/Holy Family	Davidsonville, Edgewater	443-203-1002 (x 0)
St. Vincent de Paul	St. John the Evangelist	Severna Park, Severn, Arnold, Pasadena, Odenton, Millersville. Only helps 21409.	410-647-0889
Crofton Christian Caring Council	Crofton, Gambrills, Crownsville, Odenton, Millersville, Davidsonville	Utility turn-off notices, court-ordered evictions, prescriptions, food pantry, baby supplies	
	St Elizabeth Seton (Crofton)	Monday 10AM- 2PM	410-721-5775
	St Paul's Lutheran (Gambrills)	Tuesday 10AM.- 1PM	410-721-2332
	Price of Peace Presbyterian (Crofton)	Wednesday 9AM - 12AM	410-721-2313
	Mid Atlantic Community Church (Crofton)	Thursday 12AM - 3PM	410-451-5110
	St Stephen's Episcopal (Crownsville)	Friday 11AM - 2PM	410-721-2881