

Shutdown Resources for Headquarters Employees

Note: this list is not all-inclusive or comprehensive of available assistance

Financial Assistance:

- **Bank of America:** The bank's Client Assistance Program is offering personalized financial assistance and can be reached at 844-219-0690.
- **Chase:** The bank announced its efforts to help its customers who are U.S. government employees on Dec. 22 and is encouraging customers to call a special care line at 888-356-0023 to discuss available hardship programs. The help also is available for customers who do business with a federal agency that is also affected, Chase said in a statement.
- **Discover:** Impacted federal workers who are Discover cardmembers or have a loan with Discover Bank may be eligible for assistance such as skipping a payment and having late fees and interest charges reversed if they miss a payment because of the shutdown. To request assistance, call 800-347-2683.
- **Navy Federal Credit Union:** Impacted union members who have direct deposit of their government pay may be eligible for interest-free loans. Government contractors may be eligible if their direct deposit is received directly from the federal government and will be impacted by a government shutdown.
- **U.S. Bank:** The bank created a new, low-rate quick loan for federal employees affected by the shutdown. It is available to customers with any U.S. Bank product, including mortgage, auto loans or U.S. Bank credit cards, the company announced. The designated federal government shutdown line is 877-760-6046.
- **U.S. Employees Credit Union:** Impacted union members who have direct deposit of their government pay may be eligible for interest-free loans. According to its website, the Government Shutdown Loan is to be "repaid in 60 days or when the government processes back pay, whichever is sooner."
- **Wells Fargo:** The bank says it "will work with individuals and business banking customers whose income is disrupted as a result of the shutdown." Customers should call 1-800-TO-WELLS, or the number on their credit card, debit card or statement for assistance, or visit any Wells Fargo branch. Mortgage, loan, and credit customers may qualify for forbearance or other payment assistance programs based on their individual circumstances, the company posted on its website.

- **Unemployment benefits:** According to a U.S. Office of Personnel Management fact sheet, federal employees may be eligible for "Unemployment Compensation for Federal Employees " which is administered by state unemployment insurance agencies. The fact sheet notes "the law of the state in which an individual's official duty station in Federal civilian service is located will be the state law under which an individual's eligibility for benefits is determined.
- **FedChoice:** The Federal Credit Union has several options listed in its Furought Centere at www.fedchoice.org .
- **Federal Credit Union:** Furoughed employees and those working without pay can apply for the "Relief Line of Credit" with an interest-free rate over 60 days.
- **Mortgage & Rental Assistance:** In Maryland, emergency cash assistance is available for families (with children under 21 living with them) who need help paying rent or utilities or for other emergencies. More information available about **Emergency Assistance to Families with Children here**.
- In DC, there are several nonprofits that offer counseling to help with making your mortgage payments, including **NACA**. For assistance with making rent payments, the DC's **Emergency Rental Assistance Program** may be able to help you pay.

Food Assistance:

- **Free Meals:** At DC's World Central Kitchen, federal employees in need and their families can receive food to eat or food to take home to their families from the kitchen and cafe. Location: 701 Pennsylvania Ave, NW, Washington DC 20004; hours 11am-6pm. (While there, also check out the adjacent Resource Center for Federal Employees!)
- **Help with Groceries:** Federal furloughed workers and contractors who are DC residents can receive a five-day supply of groceries from **Bread for the City**'s NW & SE locations. **See here** for ID requirements and hours.
- **SHARE Pantry:** Deeply discounted groceries are available for purchase at the **SHARE Pantry** on Monday, January 28th, starting at noon in Landover, Maryland. No application or limitations.
- **Free bag of Kraft products** at the Kraft Now. Pay Later pop-up store in DC for federal government employees presenting ID. From their Facebook event page: "Come by our pop-up in D.C., grab some groceries. Don't worry about paying now. Once the situation gets back to normal, if you can pay it back we would ask you to pay it forward to your favorite charity."

- Keep an eye on the **Capital Area Food Bank**'s website for the next free Pop Up Market for government employees and contractors affected by the furlough.
- Saturday, January 26th from 9am-11am, CAFB will be distributing FREE produce and shelf-stable items at 6 locations for government employees and contractors, including Greenbelt, Rockville, Camp Springs and Kettering in Maryland, Brentwood Rd NE in DC and Gainesville & Alexandria in VA. Most are at Giant Food Stores. **See here for specific addresses.**

Riverdale Park Farmers Market is offering furloughed federal government employees a \$5 gift certificate for use at the market; just stop by the market information booth with your ID to collect. Offer lasts each Thursday until the shutdown is over.

- For a list of community food resources available for furloughed workers in Southern Maryland, see **this post here.**
- There are 8 Help-By-Phone pantries in Prince George's County, serving Berwyn Heights, Greenbelt, College Park, Beltsville, Laurel, Riverdale Park and parts of Hyattsville. Call 301-474-7573 for a screening and a representative will direct you to the pantry fitting your zip code.

Pet Assistance:

- **Bark Pawsitive Petfood** is offering a free bag of pet food for federal employees displaying their government ID. (Closest stores are in Silver Spring & Rockville.)
- Head to the **Pop Up Pet Pantry** on Saturday (1/26) and Sunday (1/27), 12-4pm at **Community Forklift** with your federal ID (leave pet at home) to receive approximately one week of pet supplies per person dependent on donations at the time. The Pop Up Pet Pantry will be running through Saturday, February 9th, depending on volunteer staffing/donations.

The **Breastfeeding Center in DC** is offering a number of services to furloughed workers for free, including free weight checks for baby, free space to pump/nurse, free or reduced-rate private consultations, free pump rentals, free support group, free snacks and 20% off supplies. More **information here.**

Utility and Other Assistance:

- **Help with Water Payments:** For Montgomery and Prince George's Counties, **WSSC announced here** that it would "suspend all water service shutoffs to ensure safe, clean water continues to flow to customer's homes. [WSSC will also] waive late fees and work one-on-one with customers impacted by the shutdown to establish convenient payment

plans. Likewise in DC, **DC Water announced here** that it would "provide anyone affected by the shutdown with a payment plan or other options for paying their bill." Contact 202-354-3600 for more information.

- Help with Gas Payments: **Pepco** has been waiving late fees for Maryland and DC furloughed customers and has set up **this page here** to help these workers navigate payment process that work for their budget.
- **Washington Gas** is offering "flexible payment arrangements for government employees directly impacted." These arrangements may include payment plans, deferred payments as well as needs-based assistance from the Washington Area Fuel Fund.
- **BGE:** With many Marylanders impacted by the ongoing federal government shutdown, Baltimore Gas and Electric (BGE) is taking steps to expand awareness of existing assistance programs to help customers through temporary or extended financial hardships. The following options are available to customers experiencing challenges paying their BGE bill:
 - **Payment arrangements and installment plans**—BGE will offer multiple flexible payment arrangements to accommodate customers who are currently not receiving pay due to the government shutdown.
 - **Due date extensions**—Customers who currently have their bills due can have their due dates extended to accommodate their current situation
 - **Budget billing**—BGE will also work with customers affected by the government shutdown to make their budget billing retroactive considering their current arrangement
 - **Deferred service terminations**—BGE will work with customers who are in threat of termination with alternative payment solutions
 - Customers who may be challenged to pay their BGE bill should contact BGE as soon as possible by calling 800-685-0123. Customers can also review the Community Resource Guide, which provides information about various energy assistance programs.