

INFORMATION REGARDING SUPPORT DURING THE COVID-19 EPIDEMIC

Greetings,

I pray that this letter finds you in good spirits and health. We here at the First Seventh Day Adventist Church of Paterson would like to share some information with you regarding the measures that the state of New Jersey has taken to give support to those who have been impacted by COVID-19.

Housing and Rental Assistance

By Executive Order of Governor Phil Murphy, landlords cannot remove you from your home for lack of rent payment during this emergency. Governor Murphy has instituted several relief programs for homeowners.

- **90 Day Grace Period**

Financial institutions will offer up to 90 days of mortgage payment forbearance for those impacted financially by COVID-19.

- **No Negative Credit Impact**

Financial institutions will not report things like late payments to credit reporting agencies for anyone who takes advantage of the relief program.

- **Relief of Fees & Charges**

For at least 90 days, financial institutions will waive or refund mortgage-related late fees; and other fees including early CD withdrawal for those who request it.

You must contact your lending company in order to receive the benefits of the relief program.

The state of New Jersey also has programs for veterans, low income families, the elderly and single parents. You can see if you're eligible by visiting www.nj.gov/dca/dcaid.

Unemployment Benefits

You may be eligible for benefits if you are unable to work or have had your hours reduced because:

- You tested positive for COVID-19 or have symptoms
- Your place of work was ordered closed by a public official due to COVID-19
- Your employer voluntarily closed due to COVID-19
- You were exposed to COVID-19 because of your job and told to self-quarantine
- You were told to self-quarantine due to possible exposure outside your workplace
- Your healthcare provider said you were at greater risk of COVID-19 due to pre-existing health conditions and said that you should not work

- Your child's school or daycare was ordered closed by a public official due to COVID-19
- You are caring for a family or household member with COVID-19 or symptoms

If you fall under any of the categories listed above you maybe be eligible for federal emergency paid sick leave, federal emergency childcare, earned sick leave, workers' compensation, unemployment insurance, temporary disability or family leave insurance. To see which programs that you qualify for visit www.nj.gov/laborworker-protections/earnedsick/covid.shtm.

PSE&G

All customer services centers are closed. If you need to contact PSE&G you can call the customer service line at (800) 436-7734. PSE&G will continue to respond to all emergency and essential work such as gas leak calls, no-heat and no-hot water calls. PSE&G has suspended shut offs of electric and/or gas services to residential customers for non-payment.

Passaic Valley Water Commission

All offices are closed. To pay your bill you must pay online at pvwc.com, the mail drop box located at 1525 Main Ave, Clifton NJ 07011 or by phone at (973) 340-4300. Passaic Valley Water Commission has suspended shut offs of water until further notice.

Verizon Fios

Verizon Fios will not terminate any internet service because of lack of payment until further notice.

Many credit cards, vehicle finance, and cell phone companies are willing to make special accommodations for payment on a case by case basis. You must call the individual companies and let them know that you are experiencing hardship.

Lastly, these are serious and confusing times, to stay informed please try to receive your information concerning COVID-19 from reliable news outlets, not sensational videos and messages sent via WhatsApp and other messaging apps.

Please remain faithful and continue to pray for one another. If you did not understand any of the information provided, please contact the leadership of the church (pastor @firstSDApaterson.org; or 973-279-6256), and we will make sure that you get a clear understanding of what services are available to you. And remember Psalms 91:15 says, "He shall call upon Me, and I will answer him; I will be with him in trouble; I will deliver him and honor him."

Be Blessed,

First Seventh Day Adventist Church of Paterson

CDC Guidelines:

(if you have a fever, cough, or shortness of breath):

1. (a) **call your doctor** for advice. Do not just show up.
2. (b) Don't just go to the emergency. It may be risky for you or others
3. (c) **Call 911** if you're experiencing a medical emergency
4. (d) To avoid infecting others in the home, the CDC suggests designating oneself a "sick

room" and using a separate set of dishes, cups, cutlery, bedding and towels, washing them after each use or regularly.

Congregational Tips:

If you live alone, please keep in regular contact with another person daily.

If you are short on supplies, do not keep it to yourself. If you feel sick, tell someone.

Keep yourself hydrated.

Take adequate Vitamin C and Zinc

Start an indoor exercise program

Continue washing hands regularly and thoroughly Use a mask if you have one.

Memorize at least one Bible promise per week Maintain an attitude of praise

Include OTHERS in your prayers