



BLACK HILLS AREA COMMUNITY FOUNDATION

What Now? Tips to help you navigate during COVID19

The COVID-19 pandemic continues to impact our community. This guide is to help you navigate recent events. If you or a family member may have recently lost employment, childcare, or other support, this guide will help you prioritize staying safe while actively planning for several weeks of disruption in employment and income.

Immediately:

Notify your Landlord, if renting, or your mortgage lender, if you are a home owner, that you have been laid-off due to COVID-19 related reasons. The most important basic need to prioritize is to remain housed. During this crisis the likelihood that rental or housing assistance will be available or adequate for the long term is VERY LOW! Traditionally in a disaster, food, utilities, and other help can be accessed for a sustained period of time. Think about utilizing these resources and diverting that income toward housing. Consider paying your rent ahead for the next few months. Some landlords may even be able to offer a discount if you pay ahead. Again, this is to ensure that you and your family have secured housing for the duration of this crisis.

Notify all places in which you are making monthly payments including:

Car Payment, Credit Car, Cell phone, Internet, Utilities, Water/Garbage, Student Loan, Rent to Own etc. Let them know (preferably via email so there is a written record) you have been laid off due to COVID-19 related reasons and ask if there is any help available. For example, deferred payments, loan forgiveness, and what will happen if you are unable to pay for several weeks. If there are programs, try to apply as soon as possible as there may be a cap on those funds.

Unemployment Claims: Tips for Workers:

A new “last name” filing system is being implemented Monday, March 30, 2020 for claimants who want to file by telephone. Based on the first letter of your last name, claimants should file by phone on the day assigned to their last names:

Filing Schedule by Last Name		
A-F	G-N	O-Z
Monday	Tuesday	Wednesday
If you missed your day, you can file Thursday or Friday.		

- View [possible eligibility scenarios](#).
- To file an unemployment claim, [visit raclaims.sd.gov](http://visit.raclaims.sd.gov) or call 605-626-3179 or 605.626.2452.



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- The **current phone wait time is approximately one hour**, so online filing is encouraged.
- You will need your **Social Security number, driver's license or State ID, and 18 months of work history**.
- If you cannot get your claim filed in the first week, do not stress. **Claims can be back dated**.
- **Unemployment benefits are a partial wage replacement**. The average benefit is approximately half of your weekly wage, capped at a maximum of \$414 per week.
- **The quickest way to receive benefit payments** is by direct deposit. The debit card option will add a few days for processing and mailing.
- As of now, a **COVID-19 related layoff lasting less than 10 weeks** does not require the person to be able, available, and actively looking for work.
- The **non-paid waiting week**, typically the first week of compensable benefits, **is still in effect**.
- **People who are being paid to work from home or those receiving paid sick or vacation leave** are NOT eligible for unemployment compensation benefits.
- After you file an initial claim, you will receive a packet in the mail. It will contain your monetary benefit determination, claimant checklist and [handbook](#).
- To be paid, claimants **need to file a [weekly request for payment](#)**, even though the work search requirement is currently waived. Unemployment claimants filing a weekly request for benefits should call 605-626-3212 after **6 p.m. CDT**, or file online anytime at [RAclaims.sd.gov](#).
- To **cancel a claim**, email CancelRA@state.sd.us your name and last four digits of Social Security number.
- **General questions** can be directed to the Customer Service Center at 605.626.2452.

Resources for Filing a Claim:

[How to File a UI Claim](#) video walks through the steps on filing a reemployment assistance (unemployment insurance) claim online.

"How to File a UI Claim." YouTube link

is: <https://www.youtube.com/watch?v=1OVcAJAUKrM&feature=youtu.be>. You will also find it added to our online resources at:

- COVID-19 Resources: https://dlr.sd.gov/covid_19_resources.aspx
- Unemployment Claims Tips for Workers: https://dlr.sd.gov/ra/individuals/tips_for_workers.aspx
- Reemployment Assistance Benefits (Individuals): <https://dlr.sd.gov/ra/individuals/default.aspx>

Assistance for Food, Utilities, Mental Health etc.

211 Helpline Center offers a central place for updated information regarding assistance being offered during this disaster. When accessing help with food or other necessities, please take only what you need as many people need help during this time.



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<https://www.helplinecenter.org/when-disaster-strikes/>

•Food/Basic Needs Information and Availability – Search for local resources

Information on Basic Needs Assistance Sign Up

- One Sioux Falls Fund Information
- Special Hours for At-Risk Populations
- Closures/Cancellations/Restrictions
- Small Business / Unemployment / Child Care Assistance
- Home with your kids? Resources for parents
- COVID-19 and Your Mental Health
- City Ordinances related to COVID-19

Stimulus Check-Future Planning:

Some of you may be receiving funds to help during this time. It can be tempting to spend these resources by stockpiling food or other items during a crisis. It is also normal to want to “reward” yourself or your children with new items that you may have not been able to afford prior to receiving these funds. Please understand that this type of disaster is likely to have economic impact for a very long time. Therefore, it is important to remember that these funds are best used to keep you safe and housed! Contact your landlord and see if you can pay your rent ahead. Again, the likelihood you will be able to get assistance with food and utilities is much greater than rental or housing assistance over time.

Stay Safe!

While this is a scary and uncertain time, our community cares about the safety of you and your loved ones. We encourage you to follow all of the recommended safety guidelines and to reach out for help if you are feeling overwhelmed. Many agencies and private practitioners are offering teletherapy to help you through this time. Check here <https://www.helplinecenter.org/when-disaster-strikes/> under the COVID-19 and Your Mental Health tab for resources. Staying safe, looking out for our neighbors, we will get through this together.