



HELP FOR HARD TIMES

A guide to help Bay Area families get
on the Road to Recovery.

March 2009

Help for Hard Times

2-1-1 is here when times get tough:

- *Are you worried about paying your bills on a reduced income?*
- *Are you having difficulty finding a new job?*
- *Are you concerned about increased drug or alcohol use?*
- *Are you afraid that you can't handle any more stress?*

If you don't know where to find help when you are facing these issues and others during this economic crisis, then read this guide. It will provide you with information on services in the Bay Area that can help you through these difficult times. 2-1-1 is an easy to remember 3 digit telephone number that is available 24 hours a day in over 170 languages, to give you information on programs located near your home or work, or to answer questions you may have about community services in general. Call 2-1-1. In San Mateo County, call 1-800-273-6222, Monday-Friday, 8:30-5:30.

Introduction

This guide was developed to help people through the Hard Times – for each of us the details vary. It may be because you can't find a job. It may be because you have a job but you can't get enough hours and pay per hour to make ends meet. Or, it may be that you just lost your job or anticipate losing your job and you need some help in the transition period. Getting the services you need, getting on top of limited financial resources and knowing your rights can all help you during these stressful times. Although you may feel alone at times, remember that this economic crisis has impacted us all. Please reach out for help if you need it.

How to use this directory

Section I of this guide offers overall information and perspective on some key areas such as finances and developing a plan of action. Section II contains important resources that you may be eligible for. You may discover that there are some community resources listed in this guide that you do not need or that others are not specifically listed due to space constraints. However, our hope is that this guide will be a good starting point for you as you navigate through this economic crisis facing our country and help you get on the road to recovery. Please utilize the free, confidential 2-1-1 service that is available 24 hours a day to assist you with any questions you may have. In San Mateo County, call 1-800-273-6222, Monday-Friday, 8:30-5:30.

This guide was produced in March 2009 by 2-1-1/HELPLINK. Additional copies are available online at www.211bayarea.org or www.uwba.org.

Inclusion of organizations in this guide does not represent endorsement of programs, nor does exclusion indicate disapproval.

Acknowledgments

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Get the Help You Need

Getting laid off is not your fault. The economy is in the worst shape since the Great Depression. We ALL need a little help at some time in our lives. Don't be embarrassed to ask for the help you need. After all, you have helped to pay for public programs through your taxes. You have also helped pay for community services through contributions you may have given to United Way and other organizations.

Getting Through It Together

Your spouse, partner, children or extended family may also be feeling anxious during these uncertain economic times. Talk to them and include them in planning. It helps to give each member of the family some positive steps they can take to help. By sharing the burden and pulling together, families can grow closer.

Developing a Plan of Action

Develop a short and long term plan – you may need to stabilize your life before you can build another career.

If you have been laid off and can't keep up with your expenses, now is the time to prioritize your financial obligations and take inventory of your resources. Use the worksheet on page 5 to help you take an inventory of your financial resources.

- Assess your available cash and current income.
- Prioritize your financial obligations including your primary liabilities such as your rent, mortgage, car payments, and medical coverage. Also take into account your necessities such as utilities and food.
- Are there areas where you can reduce your spending or make cuts? (i.e. Do you need two phones? What about cable television?)
- Inform your family about the financial situation and include them in the decision making process, especially when discussing ways to cut expenses and increase income.
- Develop a realistic budget and stick to it.

Communicate with your Creditors

There is no doubt that circumstances in life can disrupt your financial plans. If you are unable to make the minimum payments on your bills, take a proactive approach and contact your creditors to let them know about your financial emergency. Avoiding your creditors may only serve to make the situation worse. The sample letter on page 4 will give you an idea of what information to include in your correspondence.

- Keep records of your written correspondence to and from your creditors.
- Keep a log of any phone calls indicating dates and times of calls, whom you spoke with and a brief description of your conversations and outcome.
- Do not make promises that you cannot keep.
- Ask for low income options.
- Notify all utility companies (gas, electric, water, phone, garbage) of your situation.
- Consider utilizing the free money management materials and free debt counseling offered by Consumer Credit Counseling Service (CCCS), see page 15.

Sample Letter to a Creditor

March 23, 2009

XYZ Credit Corp
Central City, USA 17171

Dear Accounts Representative,

Due to a lay-off, I am temporarily unemployed and as a result, I am experiencing financial difficulties. I have analyzed my current financial situation (with the help of CCCS or other agency, if appropriate to mention). After creating a strict budget for my expenses, I find it necessary to ask each of my creditors to accept a reduced payment until I return to work.

I would appreciate your cooperation in helping to make this payment plan work. In place of the regular payment of \$80, I request that you accept monthly payments of \$30, which I will pay before the 30th of each month. I would also appreciate any interest concession you can give me by reducing my interest or dropping the interest entirely during this emergency. I also request that you waive all late fees at this time to avoid increasing my debt obligation to your company.

I will resume normal payments as soon as possible. Thank you for your consideration. I will notify you as soon as my situation changes.

Sincerely,

Name
Address
Account Number

Notes:

Inventory of Financial Resources

Record all sources of income, including income that you will receive soon, such as unemployment insurance. To ensure a workable budget, be as realistic as possible.

Six-Month Financial Planning Worksheet

Income	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
Job 1						
Job 2						
Severance						
Unemployment Insurance						
Cash in the Bank						
Savings						
Other Income (i.e. SSI, SSDI, TANF/CalWorks)						

Expenses	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6
HOUSEHOLD						
• Rent/Mortgage						
• Electricity/Gas/Heating						
• Phone						
• Car Payments/ Transportation						
• Insurance (car, home owners)						
• Cable						
• Food						
• Laundry / Cleaning						
• Other						
PERSONAL						
• Clothing						
• Dues						
• Credit Card Debt						
• Gifts						
• Subscriptions						
• Other						
FAMILY						
• Childcare						
• Medical						
• Tuition						
• Birthdays / Gifts						
• Schoolbooks						
• Other						

Assess Your Skills

A skills assessment worksheet has been included on page 7.

- Write down on paper a detailed list of all your job skills and your personal qualifications. The list will be surprisingly long.
- Use this information when you write your cover letter, resume, and to fill out job applications.
- Some of the agencies listed in the resource section of this booklet can also help you with your self-assessment.

Cover Letters and Resume

- It is vital that you spend time tailoring your cover letter and resume to the position you are seeking at a given company.
- Highlight your strengths and abilities.
- Consider having trusted contacts review these documents and provide you with feedback.
- Invest the time to make sure both your cover letter and resume are flawless.
- If you need some assistance in developing your resume, get help at the One Stop Center in your area listed on pages 13-14.

Networking

A networking worksheet has been included on page 8.

- Professional organizations are a gold mine of networking contacts.
- Trade journals, seminars, job fairs, placement services and other news sources in your field can provide you with job openings.
- Social contacts in your church or synagogue, your clubs, your community activities and/or your union may be invaluable in your search for new employment. Put the word out that you're looking.

Preparing For Interviews

A job search log has been included on page 9.

- A key (perhaps *the key*) to successful interviewing is careful preparation.
- Record information on past job experiences and bring it with you to the job interview. Having the information handy will save you time in filling out an application.
- Thoroughly research the business and industry you are targeting in the interview.
- Practice interviewing several times with a spouse or friend to increase your self-confidence and better prepare you for the actual interview.
- There is only one chance to make a first impression...grooming, punctuality and confidence are the keys to making a good one.
- To be remembered in a field of candidates, make the interview interesting for the interviewer.
- Avoid clichéd answers.
- Follow up the interview with a thank you letter.
- Make notes on information learned and ways to perform better for the next interview.

Skills Assessment Worksheet

This worksheet is intended to help you identify the skills you have and inventory what you have accomplished. This will lead to a clearer idea of what sorts of jobs you should be targeting, a more persuasive resume and other potential industries where your skills can be transferred.

	Skill Sets	Other Possible Industries
Professional Skills <ul style="list-style-type: none"> • Capabilities learned on the job • Technical skills • Computer skills • Bi-lingual or Multi-Lingual • Continuing Education Certificates 		
Business Performance <ul style="list-style-type: none"> • Accomplishments • Awards 		
Personal Accomplishments <ul style="list-style-type: none"> • Community Service/Volunteer Positions 		
Personal Qualities <ul style="list-style-type: none"> • Productive • Team player • Punctual • Work Ethic • Communication Skills • Positive 		

Networking Worksheet

This worksheet is intended to help you make a complete inventory of people that you know (even slightly) who could help you find a job. The object here is to put as many names as possible into each box. If you have a spouse, parents or children in the workforce, they should do this exercise too.

Colleagues	Friends & Neighbors (Past & Present)	Clergy/Church contacts
Classmates/Teachers/ Alumni Associations	Relatives	Former Employers
Unions/Professional Organizations	Clubs	Other Formal/Informal Affiliations

Job Search Log

This worksheet intended to help you keep accurate records of your job search. This is important because from time to time you may want to contact some of the people you have already seen or talked to.

Company/Interviewer	Date	Action/Next Steps/Information
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		

Applying For Temporary Income

Unemployment Insurance

Unemployment Insurance (UI) is a nationwide program created to provide partial wage replacement to unemployed workers while they conduct an active search for new work. The California Employment Development Department (EDD) administers unemployment insurance benefits for the state of California. Employers finance the UI program by tax contributions. Unemployed individuals may qualify for approximately twenty-six (26) weeks of unemployment insurance benefits, under current conditions extensions may be possible. If qualified, you must be able and available to work. You may qualify to continue receiving unemployment insurance benefits while in an approved training program, although there are time limits for training extensions.

1. When should I apply for unemployment insurance?

- File for UI benefits immediately following separation from work, even if you receive what's often referred to as severance pay.

2. What's the best way to file a UI claim?

- The fastest and most convenient way to file a claim for UI benefits is online at www.edd.ca.gov. The same application is used for a regular UI benefits claim and, if you have exhausted your regular UI benefits, for a federal extension claim.
- If you do not have a computer, try accessing one at your local library, a One-Stop Career Center (listed on page 13-14), or through a friend or neighbor.

3. What if I cannot access a computer?

EDD operates six call centers throughout the State that can be reached through one of six toll-free numbers:

- English: 1-800-300-5616
- Spanish: 1-800-326-8937
- Cantonese: 1-800-547-3506
- Mandarin: 1-866-303-0706
- Vietnamese: 1-800-547-2058
- TTY (hearing impaired): 1-800-815-9387

Due to the high call volume, phone lines will be busy. Be patient. Try calling later in the week since Mondays are the busiest days, and use your phone at home. Phones available in the statewide One-Stop Career Centers do not provide special access to the UI call centers. Specific questions should be directed to an EDD representative.

4. What information is needed to file a UI claim?

- List of all the names and Social Security numbers used while working
- Your mailing and residence addresses (if different) and telephone number
- Last employer's name, address and telephone number
- Reason you are no longer working for your last employer
- Last day of work with that employer
- Your gross earnings the last week you worked
- Your driver's license or ID card number
- Your citizenship status
- Information on all employers you worked for during the 18 months prior to submitting your application and filing your claim including employers name, time period of employment, wages earned and how you were paid

Unemployment Insurance (continued)

5. What happens after my UI claim is filed?

- Once your claim has been filed, you will receive your claim materials, including a bi-weekly claim form, by mail within 10 days of EDD processing your claim. Claims are processed the week in which they are filed.
- Barring any eligibility issues and provided that claim forms are accurately completed and returned to EDD by the date as instructed, your first UI benefit check should arrive within about three weeks following the filing of your claim.
- If further information is required to determine your eligibility for benefits, you will be notified by mail within 10 days of EDD processing your claim of a scheduled telephone eligibility interview. Be sure to keep that appointment or follow the instructions given for rescheduling.
- Any additional requests for information should be completed and promptly returned to the Department.

6. What can I do to ensure prompt processing?

- Complete claim forms accurately before sending them to EDD for payment. Up to 30 percent of forms are not completed correctly (for instance, a question was skipped or an X was used instead of filling in a circle) and that can delay payment.
- Use blue or black ink to complete the claim form. Anything else could interrupt processing.
- Report all wages earned whether or not you have already received them.
- Mail all forms to EDD according to the instructions and use the envelope or address information provided.

7. Will my accrued severance or special payments affect my unemployment insurance?

The law requires that you inform EDD if you have received or will receive severance pay or any special payments like a bonus. However, severance pay, retention bonus, etc., received through a job abolishment are usually not deducted from your unemployment insurance benefits.

8. Will my accrued vacation payments affect my unemployment insurance?

Vacation pay is not deductible from unemployment insurance benefits unless you are on a vacation shutdown with a definite return to work date.

9. What if I receive a pension?

The law requires you to inform EDD if you have received a lump sum or monthly pension. These payouts may be deductible from your unemployment insurance benefits. The law requires you to report the effective date of any pension payments, even if the actual payments are received at a later date. You must also report any changes to your pension amount.

10. What about my Social Security benefits?

Social Security benefits are not deductible from unemployment insurance benefits.

11. Are unemployment insurance benefits taxable?

Yes. Any unemployment benefits that you receive must be reported as part of your gross income for both State and Federal purposes.

12. What if I have questions other than those pertaining to claim filing?

The most commonly asked question is "Where's my check?" You can inquire about the status of your check without talking to a service representative by calling the 800 telephone number. The best time to call is after 5 p.m. and on weekends. You can submit questions about your claim online through the "Contact EDD" feature at the bottom of EDD's home page at www.edd.ca.gov.

Social Security and Medicare

To receive information on Social Security Benefits and Medicare in any of the Bay Area counties, visit the website of the Social Security Administration at www.ssa.gov or call 1-800-772-1213.

TANF/CalWORKs

Temporary Assistance for Needy Families (TANF) provides financial aid and services to low-income families with children under the age of 18 who meet the eligibility requirements. The California Work Opportunity and Responsibility to Kids (CalWORKs) program provides financial support and a full array of services for 60 months as participants work with an Employment Specialist to follow an individualized employment plan. This plan may include job preparation, assessment, training, counseling and treatment, education and job search activities which lead to a job and self-sufficiency. Participants receive food stamps Medi-Cal, and may also receive subsidized child care, a transportation allowance, and help with uniforms, books, or other support needed in order to participate in work activities. Visit their website at www.dss.cahwnet.gov/CDSSWEB/PG85.htm or

Call 2-1-1 for information about services in your area.....2-1-1

In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30.....1-800-273-6222

General Assistance/General Relief

General Assistance/General Relief provides a short-term cash grant to able-bodied indigent adults (single or child free couples) who are unemployed, have exhausted all of their resources and are not eligible for other kinds of financial aid. As the state is not involved in this program, benefits, payment levels, and eligibility requirements vary by county. Visit their website at www.dss.cahwnet.gov/cdssweb/PG132.htm or

Call 2-1-1 for information about services in your area.....2-1-1

In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30.....1-800-273-6222

EMPLOYMENT ASSISTANCE

Workforce Investment Act (WIA) Services for Dislocated Workers

Any individual who loses their job or has received notice that they will lose their job, as part of a plant closure or substantial mass layoff, is considered to be a “dislocated worker.” Title I of the *Federal Workforce Investment Act (WIA)* extends a wide range of services to dislocated workers. Dislocated worker services are provided through the One-Stop Centers and include:

- Job search resource rooms
- Personalized career counseling
- Advice on how to interview for a job
- Assistance creating resumes and cover letters
- Job placement services
- Career workshops
- GED and ESL classes
- Individual Training Accounts for job training

The WIA Dislocated Worker legislation recommends early intervention on behalf of the worker. In an ideal situation, service provision is initiated before the employee’s last day of work. Taking prompt advantage of these services can help make the difference in achieving a successful transition. WIA services can be accessed at any One-Stop Center listed on the following page.

One-Stop Comprehensive Job Service Centers

Local Workforce Investment Boards and the California State Employment Development Department (EDD) provides a one stop resource for employers and job seekers, linking them to major employment and training programs as well as other services. These One-Stop Centers also provide job search services to help individuals secure employment by means of job listings, networking associations and workshops. Customer service representatives are available to assist job seekers explore employment opportunities, welfare-to-work services, labor market information, retraining and career options. Visit their website at www.edd.ca.gov.

Alameda County

EASTBAY Works One-Stop Career Centers	1-866-EBWORKS
Alameda - 555 Ralph Appezato Memorial Parkway, Alameda, CA 94501.....	510-748-2208
Berkeley - 1918 Bonita Avenue, Berkeley, CA 94704	510-982-7128
Oakland - 1212 Broadway, Suite 100, Oakland, 94612	510-768-4473
Oakland - 675 Hegenberger Road, 3 rd Floor, Oakland, 94621	510-563-5200
Eden Area Multiservice Center- 24100 Amador Street, Hayward, CA 9454.....	510-670-5700
Fremont - 39155 Liberty Street, Suite B200, Fremont, CA 94538	510-794-3669
Newark - 39399 Cherry Street, Room 1211, Newark, CA 94560	510-742-2323
Pleasanton – 5020 Franklin Drive, Pleasanton, CA 925485	925-485-5262

Contra Costa County

EASTBAY Works One-Stop Career Centers	1-866-EBWORKS
Antioch, 4545 Delta Fair Blvd., Antioch, CA 94509	925-706-4830
Brentwood, 281 Pine Street, Brentwood, CA 94513	925-634-2195
Concord, 4071 Port Chicago Hwy Suite 250, Concord, CA 94520.....	925-671-4500
Richmond WORKS, 330-25 th Street, Richmond, CA 94804	510-307-8014
San Pablo, 2300 El Portal Dr., Suite B, San Pablo, CA 94806	510-412-6740

Marin County

Marin Employment Connection Career Resource Center 120 North Redwood Drive, San Rafael, CA 94903	415-473-3344
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Napa County

Job Connection 650 Imperial Way, Suite 101, Napa, CA 94558	707-253-4291
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San Francisco County

One Stop Career Link Centers	
Chinatown Center - 777 Stockton Street, SF, CA 94108	415-421-2111
Civic Center - 801 Turk, SF, CA 94102	415-749-7503
Goodwill Center - 1500 Mission Street, SF CA 94103	415-575-2101
Mission Center - 3120 Mission Street, SF, CA 94124.....	415-749-7503
Southeast Center - 1800 Oakdale Avenue, SF CA 94124	415-970-7762
Western Addition Center - 1449 Webster Street, SF, CA 94115	415-655-2620

Employment Information Center – 170 Otis Street, 1st floor415-557-5636
Open to all San Francisco residents, the Employment Information Center (EIC) provides access to current job listings, career counseling, and technology appropriate for conducting job searches, including internet, fax machines, computers for word-processing, and copy machines. The center also provides assistance in resume writing, interviewing techniques and preparing a master application form. Some services of the One Stop System can be accessed at EIC.

One-Stop Comprehensive Job Service Centers (continued)

San Mateo County

PenninsulaWorks One-Stop Centers

Daly City - 271 92nd Street, Daly City, CA 94015	650-301-8440
Menlo Park - 1200 O'Brien Drive, Menlo Park, CA 94025	650-330-6490
Redwood City - 2500 Middlefield Road, Redwood City, CA 94063.....	650-367-0190
San Carlos - 550 Quarry Road, San Carlos, CA 94070	650-596-1035

Solano County

Solano Employment Connection One Stop Centers

Fairfield - 320 Campus Lane, Fairfield, CA 94585	707-864-3370
Vallejo - 1440 Marin Street, Vallejo, CA 94590	707-649-3604

Job Search/Resume/Placement Assistance

In addition to the Workforce Investment Boards, One-Stops, and the EDD, there are other non-profit agencies that can be helpful during your job search. Services vary from program to program, but generally they provide resume and job interview preparation, job listings, testing and/or placement.

Call 2-1-1 for information about services in your area	2-1-1
In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30	1-800-273-6222

Self-Employment

Small Business Development Centers (Small Business Administration)

Visit the website of the Northern California Network of Small Business Development Centers at

www.norcalsbdc.org or call

Alameda County, Oakland	510-208-0410
Contra Costa County, Concord	925-646-5377
Marin County Santa Rosa Junior College	707-524-1770
Napa County, Napa Valley College	707-253-3210
San Francisco County, City College of San Francisco	415-338-2397
San Mateo County (South), West Valley Mission College	408-494-0240
San Mateo County (North), City College of San Francisco	415-338-2397
Solano County, Solano College	707-864-3382

SCORE (Service Corps of Retired Executives)

An all-volunteer organization that provides free, confidential, in-depth, industry-specific business assistance to help evaluate a business idea or plan, stimulate business growth and ensure long-term stability.

Alameda County	www.eastbayscore.org	510-273-6611
Contra Costa County	www.eastbayscore.org	510-273-6611
Marin County	www.sfscore.org	415-744-6827
Napa County	www.scorenorthcoastca.org	707-571-8342
San Francisco County	www.sfscore.org	415-744-6827
San Mateo County	www.sfscore.org	415-744-6827
Solano County	www.eastbayscore.org	510-273-6611

Financial Counseling

People who owe money have rights. The *Fair Debt Collection Practice Act* establishes rules for debt collection. For information about your rights or to report any problems you have with a debt collector, visit the website of the California State Attorney General at http://ag.ca.gov/consumers/general/collection_agencies10.php or call 1-800-952-5225. You can also visit the website of the Federal Trade Commission at www.ftc.gov and click on consumer protection.

Seek financial counseling if you need help developing a plan for money management or debt counseling. Counselors will help you administer your repayments by negotiating with creditors and sending your payments to them. There is no charge for counseling but a small fee is charged for debt administration.

Consumer Credit Counseling Services of the East Bay

Counseling offices in Alameda, Contra Costa and Solano Counties.

Visit their website at www.cccsebay.org or call 1-866-889-9347

Consumer Credit Counseling Service of San Francisco

Counseling offices in San Francisco and Sonoma Counties. Serves the entire Bay Area.

Visit their website at www.cccsf.org or call 1-800-777-7526 (PLAN)

Housing Assistance

There are also agencies that can provide mortgage foreclosure assistance, landlord/tenant counseling, rental assistance to help you maintain your current housing, housing referrals and emergency shelter. Government housing, or Section 8, subsidized housing is available for low-income individuals and families, however, both programs have long waiting lists. Information about these programs varies according to where you live. Call 2-1-1 for information about services in your area..... 2-1-1
In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30 1-800-273-6222

Utility Assistance

REACH

The REACH Program provides financial assistance to pay overdue PG&E bills. Low-income households, senior citizens and individuals with disabilities who have received either 15 day or 48 hour notices may qualify.

Call 2-1-1 for information about services in your area..... 2-1-1

In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30 1-800-273-6222

LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

LIHEAP is an energy rebate program administered by the California Department of Community Services and Development. Qualified low-income applicants will have a certain amount of money deducted from their utility bill once a year. For more information

Visit their website at www.csd.ca.gov and click on LIHEAP under Programs or call..... 1-866-675-6623

California Alternate Rates for Energy (CARE)

CARE provides a 20% discount on monthly bills for qualified low- or fixed-income households and housing facilities. Eligibility is based on the number of people living in your home and your total annual household income.

Visit their website at www.pge.com/care or call 1-866-PGE-CARE (1-866-743-2273)

Utility Assistance (continued)

Weatherization Assistance Program

The Weatherization Assistance Program reduces the heating and cooling costs for low-income families by improving the energy efficiency of homes to ensure health and safety. Energy saving services include attic insulation, caulking, water heater blanket, heating/cooling system repair and other conservation measures. Visit their website at www.csd.ca.gov and click on link under Programs or call..... 1-866-675-6623

California LifeLine Telephone Program

also known as Universal LifeLine Telephone Service (ULTS)

California LifeLine provides discounted basic telephone (landline) services to low income, eligible California households. Contact your phone service provider to enroll or visit the California Public Utilities Commission website www.cpuc.ca.gov/PUC/Telco/Public+Programs/ults.htm for more information.

Food Assistance

Supplemental Nutrition Assistance Program (SNAP)

(Formerly known as Food Stamps)

Helps low-income individuals and families buy the food they need for good health. Benefits are provided on an electronic benefits transfer (EBT) card. You may be eligible even if you work or receive unemployment benefits. Visit their website at www.fns.usda.gov/FSP or

Call 2-1-1 for information about services in your area..... 2-1-1
In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30..... 1-800-273-6222

Food Pantries /Commodity Food/Emergency Food Boxes

Food Pantries, Commodity Food and Emergency Food Box programs provide free food on a weekly, monthly, and emergency basis. The food varies according to government surplus or donations and the frequency varies by county and participating agency.

Call 2-1-1 for information about services in your area..... 2-1-1
In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30..... 1-800-273-6222

Meal Sites

Agencies and faith-based organizations provide free meals for anyone in need on a daily, weekly or monthly basis.

Call 2-1-1 for information about services in your area..... 2-1-1
In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30..... 1-800-273-6222

Legal Assistance

There are community based agencies that offer legal advice and counseling for a variety of issues such as tenants rights and eviction prevention.

Call 2-1-1 for information about services in your area.....2-1-1
In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30.....1-800-273-6222

The Employment Law Center of the Legal Aid Society offers Worker's Rights Clinics and other legal services to low income individuals living and working in the Bay Area. Visit their website at www.las-elc.org/gethelp.html or

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In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30.....1-800-273-6222

Legal Assistance (continued)

The Bar Association in each county offers a lawyer referral service. For a nominal fee, you can arrange a 30 minute consultation with an attorney to see if your situation is actionable and to determine fees for service. Some associations offer a low fee/pro bono legal panel if you have no way to pay for legal services. Visit their website at www.calbar.ca.gov/state/calbar/calbar_generic.jsp?cid=10182&id=1403 or

Call 2-1-1 for information about services in your area.....2-1-1

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Medical Care

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue receiving the group health benefits provided by their group health plan for a limited period of time under certain circumstances. Circumstances include voluntary job loss, reduction in hours worked, transition between jobs, death, divorce, or other life events. Qualified individuals may be required to pay the entire premium for coverage of to 100 percent of the cost of the plan. COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.

The American Recovery and Reinvestment Act of 2009 (ARRA) provides for premium reductions and additional election opportunities for health benefits under the Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called COBRA. Eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is reimbursed to the coverage provider through a tax credit. The premium reduction applies to periods of health coverage beginning on or after February 17, 2009 and lasts for up to nine months for those eligible for COBRA during the period beginning September 1, 2008 and ending December 31, 2009 due to an involuntary termination of employment that occurred during that period. For more information, visit the U.S. Department of Labor website at www.dol.gov/ebsa/COBRA.html.

Medi-Cal

Medi-Cal is state-funded health insurance for low-income families, seniors or individuals with a disability. Visit their website at www.dhcs.ca.gov/services/medi-cal/Pages/MCIndividual.aspx or

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Healthy Families

Healthy Families is the State Children's Health Insurance Program (SCHIP) that provides qualified Californians with prescription drug coverage and medical, dental, vision and emergency care. It is available to California residents, ages 18 and under, in families with incomes of up to 250% of the federal poverty level who meet federal eligibility guidelines, do not have health insurance and who do not qualify for no-cost Medi-Cal.

Visit their website at www.healthyfamilies.ca.gov or call..... 1-800-880-5305

Healthy Kids

Healthy Kids is a locally operated insurance program that provides low-cost, comprehensive medical, dental, and vision coverage to children, ages 18 and under, who do not qualify for Medi-Cal or Healthy Families due to eligibility or income status. Visit their website at www.cchi4kids.org/localchis.php.

Medical Care (continued)

CalKids

CaliforniaKids (CalKids) is an independent non-profit organization that provides premium-subsidized, comprehensive preventive and primary health care services to children ages 2 through 18. Visit their website at www.californiakids.org.

In addition to the programs listed above, there are many communities that have new programs where the income guidelines are often higher than other public insurance programs such as Medi-Cal and the eligibility is open to a larger population, regardless of immigration status, employment status or pre-existing medical conditions. Healthy San Francisco is an example of this type of program. Visit their website at www.healthysanfrancisco.org

Additional Medical Care Services

Veterans Healthcare

Veterans that served on active duty and have an honorable or general discharge, may be eligible for free health care and prescription drug coverage through a VA medical facility. Contact your local Veterans Service Office, visit the Department of Veterans Affairs website at www.va.gov/health or call..... 1-877-222-VETS

Lastly, there are public clinics that offer sliding scale or free medical care. Low cost services are also available for vision and dental needs.

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In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30..... 1-800-273-6222

Low Cost Auto Insurance Program

The California Low Cost Automobile (CLCA) Insurance Program provides affordable liability-only auto insurance that meets the state's financial responsibility laws. If you meet the low income guidelines, are 19 years old, have been licensed to drive for the last three years consecutively with no at fault accident involving bodily injury or death, meet the good driver standard, and own a vehicle valued less than \$20,000.

Visit their website at www.insurance.ca.gov or call..... 1-866-602-8861

Specialized Information And Crisis Lines

Labor Information and Referral Services

The partnership of the United Way of the Bay Area, the AFL-CIO Community Services Liaison Program and each county's Central Labor Council provides union members and others with updated information on services that are available to people during times of need. Labor liaison staff interprets the benefits and appeals process of tax supported public agencies and the policies and services of private agencies which are supported through public donations. This is a confidential service of the AFL-CIO and the United Way of the Bay Area. The following community service representatives can be contacted for information and services:

Alameda County

Susan McDonough..... 510-632-4242 x224
smcdonough@uwba.org

Labor Information and Referral Services (continued)

Contra Costa, Napa, and Solano Counties

Roberto Reyes 925-372-8608
rreyes@uwba.org

San Francisco and Marin Counties

Tom Ryan 415-440-4809
tryan@uwba.org

San Mateo County

Rayna Lehman 650-341-7711
rlehman@uwba.org

Alcohol and Drug Abuse Referral Line - 24 hours daily

National Council on Alcohol and other Drug Addictions – Bay Area
Visit their website at www.ncadaba.com or call 415-296-9990

Childcare Resource & Referral Lines

For information on resources in your county, visit the website of California Childcare Resource and Referral Network at www.rnetwork.org/resources-and-links/california-map.html or call

Alameda County

For Alameda, Albany, Berkeley, Emeryville, Oakland and Piedmont call
BANANAS 510-658-0831
For Castro Valley, Fremont, Hayward, Newark, San Leandro, San Lorenzo and Union City call
Community Child Care Coordinating Council (4 C's) of Alameda County 510-582-2182
For Dublin, Livermore, Pleasanton and Sunol call
Child Care Links 925-417-8733

Contra Costa County

Contra Costa Child Care Council
Central/South County 925-676-5437 or 925-830-0506 (South)
East County 925-778-5437
Far East County 925-513-7900
West County 510-758-5439

Marin County

Marin Child Care Council 415-491-5782

Napa County

Community Resources for Children 707-253-0376

San Francisco County

Children's Council of San Francisco 415-343-3300
Wu Yee Children's Services 415-391-4890

San Mateo County

Child Care Coordinating Council 650-655-6777

Solano County

Solano Family and Children's Services 707-863-3950 ext. 709

Domestic Violence Crisis Lines/Shelters - 24 hours daily

For information on resources in your county, visit the California Partnership to End Domestic Violence website at www.cpedv.org/resources.html or call

Alameda County

Fremont.....	510-794-6055
Hayward.....	510-786-1246 or 888-339-7233
Oakland.....	510-536-7233
San Leandro.....	866-292-9688
Tri-Valley.....	925-449-5842 or 800-884-8119

Contra Costa County 888-215-5555

Marin County 415-924-3456

Napa County..... 707-255-6397

San Francisco County

Asian Women’s Shelter.....	877-751-0880
La Casa de Las Madres.....	877-503-1850
Riley Center.....	415-255-0165

San Mateo County

Center for Domestic Violence Prevention.....	650-312-8515
Sor Juana Ines Services for Abused Women.....	800-300-1080

Solano County

Fairfield and North County.....	707-425-3422
Vallejo and South County.....	707-557-6600

For an inventory of shelter bed spaces in Alameda, Contra Costa, Marin, and San Francisco Counties

Woman, Inc.....	877-384-3578
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Parental Stress

For information on resources in your county, visit the Prevent Child Abuse California website at www.itonlytakesaminute.org/councils or call

Alameda County..... 800-829-3777

Contra Costa County 800-833-2900

Marin County 415-499-1100

Napa County..... 866-289-8888

San Francisco County 415-441-5437

San Mateo County 800-273-8255

Solano County

Fairfield.....	707-428-1131
Vallejo.....	707-553-5331

Crisis/Suicide Prevention - 24 hours daily

These services are confidential, free and available to anyone in crisis. For information on resources in your county, visit the National Suicide Prevention Lifeline website at www.suicidepreventionlifeline.org or call

Alameda County..... 800-309-2131

Contra Costa County 800-833-2900

Marin County 415-499-1100

Crisis/Suicide Prevention (continued)

Napa County	707-253-4711
San Francisco County	415-781-0500
San Mateo County	800-273-8255
Solano County	
Fairfield	707-428-1131
Vallejo	707-553-5331

Individual and Family Counseling

Many organizations provide counseling for a wide variety of life changing issues. Most offer sliding scale fees and/or accept health insurance. Self-help groups are a valuable, no cost means of support during difficult times. Call 2-1-1 for information about services in your area..... 2-1-1
In San Mateo County call HELPLINK, Monday-Friday, 8:30-5:30..... 1-800-273-6222

Notes: