

WRT Article - Where to Turn: Resources to Help

Are you unemployed now or facing job loss or a layoff in the near future? If so, you're in the same position as many other workers in the Huron County who have recently lost their jobs or whose jobs are at risk.

In situations like this, it's not uncommon to feel helpless or frightened, and that circumstances are beyond your control. That's a natural reaction and, to some extent, it's true. However, there are federal, state and community resources available to help ease the financial and emotional strain that you're feeling right now.

The most important thing to remember is that you aren't alone, and you don't need to be ashamed or embarrassed to ask for help. There are numerous services, programs and people ready to assist you – many of whom have personally experienced what you're going through right now. To deal effectively with the situation, you need to be aware of your rights and responsibilities, as well as the eligibility requirements for the programs for which you may qualify.

When you're ready to investigate what resources are available, the Huron County Community Resource Guide, compiled by United Fund and published courtesy of the Norwalk Reflector, provides a comprehensive list of programs and services. It's available at many local agencies or the United Fund Office, 10 West Main Street in Norwalk. Different kinds of assistance are referenced below. If you do need help, be sure to get it before your problems become unmanageable. People who tend to cope best with unemployment are those who waste no time seeking out any and all resources.

Employment Support

- To effectively search for a new job, you need to be aware of available employment and training opportunities. Help is also available with job-seeking skills such as resume preparation, job researching and interviewing skills. Contact the Huron County Job Store at 419-663-JOBS or www.northcoastjobs.org.
- A temporary employment agency might be a way to link up with employers basis. Search online and/or check the Yellow Pages under "Employment Contractors-Temporary Help" for these listings.
- Volunteering can offer you an opportunity for worthwhile service to the community and a chance to enhance or develop job skills and provide networking opportunities. To learn about volunteer opportunities in the community, contact an agency that interests you or the United Fund at 419-668-0269.

Unemployment Benefits

- You may be eligible for unemployment benefits. To file a claim, call the Ohio Department of Job & Family Services statewide number at 1-877-644-6562, or go to www.jfs.ohio.gov.
- If you are 62-64 years old and have been laid off, you may be eligible to receive partial Social Security benefits based on your lifetime earnings. Call the Social Security Administration Office toll-free at 1-800-772-1213 for further information or visit www.socialsecurity.gov.

Food Resources

- If you have children in school, they may be eligible for subsidized school lunches. Apply at the school where your child is enrolled. In addition, even if you are receiving unemployment benefits, you may be eligible for food stamps.
- Local food pantries may be able to assist you, and many area churches offer special programs providing low-cost food packages to help stretch your grocery dollars.

Housing Services

- It's extremely important that you contact your lender or landlord when you are unable to pay your mortgage or rent. Let them know about your current situation and try to work out an alternative

payment arrangement acceptable to both of you. Free personalized advice is available from HUD-certified housing counselors at 1-888-995-HOPE or online at www.hopenow.com.

Help with Utilities

- Because of the vital role that utilities – gas, electricity, water, and telephone – play in your family’s security and well-being, it’s important to contact the companies as soon as you know that you’re going to have difficulty paying your bills. Most will try to work with you.
- During the winter months, you may be able to qualify for financial assistance with heating bills through the Emergency Home Energy Assistance Program (HEAP). Low-income households may qualify for the Percentage Income Plan (PIP) as a payment alternative to paying your entire energy bill each month.

Physical & Mental Health Services

- In most cases, group health insurance ends within 30 days of termination. However, under a 1985 federal law called COBRA, laid off employees have a right to continue their group health coverage for 18 additional months at their own expense. Check with your employer.
- Public health clinics can be an option for general and specialized medical care. Programs offering assistance with medical bills and prescription costs are also available.
- Extended unemployment can result in stress and tension for individuals and between family members. Problems with alcohol or drugs can also result from depression and anxiety. Don’t wait to seek help until things are out of control. Crisis intervention services, support groups, counseling, drug and alcohol intervention and rehabilitation programs are all available.

Consumer Credit Counseling

- Many people think about creating a budget but put it off. If you've been laid off, and don't use one, now's the time. For no cost, a non-profit credit counselor can help you develop a personalized spending plan and prioritize your bills. Following a budget, in good times and bad, will allow you to control your spending and squeeze the most from your money. Contact Consumer Credit Counseling at 1-800-355-2227 or www.cccservices.com.

Legal Services

- To determine if the services of Legal Aid are appropriate and available to you, call 1-888-534-1432 or visit www.legalaidline.org.

Emergency & Basic Needs

- Emergency assistance for basic needs like food, clothing and shelter is provided by a number of public and private agencies. United Fund offers information about and referral to local services, call 419-668-0269 or consult the Huron County Community Resource Guide.

Public Assistance

- Huron County Job & Family Services provides benefits such as food stamps, public assistance, and medical programs to eligible clients.
- The Ohio Benefit Bank, www.thebenefitbank.com, connects people with free tax preparation and access to potential public benefits such as food stamps, child care subsidies, home energy assistance and children’s health care insurance, by helping them prepare and file applications.
- Detailed information on over 1,000 federal government benefit programs which you may be entitled to is available at www.govbenefits.gov.