



HELP FOR HARD TIMES

Orange County's
Community Resource Guide

Quick Links

- ➔ Life Threatening Emergency: Call 911
- ➔ Emergency Services Referral: www.211oc.org
- ➔ Resource Guide: www.unitedwayoc.org
- ➔ Volunteer Opportunities: www.volunteersolutions.org/ocuw/volunteer
- ➔ Orange County United Way: www.unitedwayoc.org

Take charge of your life. Get the Help You Need.

LIVE UNITED™

About the Guide

In this deep recession, you may have found yourself among many in our community facing the loss of a job, financial difficulties, home ownership or credit challenges, and/or need for health and human services. This guide is intended to help you address the "Now what?" with resources that are available in your community to assist you during this difficult time.

Orange County United Way focuses on improving lives in Orange County by moving individuals and families up the economic ladder from crisis to self-sufficiency. This includes helping people get through hard times. Unemployment, even temporary, is probably one of the most difficult experiences to endure. Losing your job is traumatic, especially when it affects your entire family's income. Knowing where to turn and taking control of your situation can reduce the impact on you and your family.

Orange County United Way continues to focus on funding a critical infrastructure of human care programs throughout Orange County. This tool offers suggestions to maintain your quality of life while searching for employment or handling other financial difficulties. For example, contacts are provided to help you find low-cost health insurance, prevent foreclosure, seek credit counseling and other health and human services for which you may qualify.

We hope the resources compiled here will help you plan ahead, sign up for the services you need, and connect with service providers in our community.

To learn more about Orange County United Way, please visit us online at www.unitedwayoc.org.

Table of Contents

1. Who to Call – General Referral Information	p.5
2. What to Do When the Paycheck Stops - Filing for Unemployment	p.5
3. Your Financial Action Plan	p.7
4. Tips for Building Your Savings Account and Budgeting	p.9
5. Creditor Action Plan	p.11
6. When a Bill Collector Comes	p.13
7. Contacting a Credit Bureau	p.14
8. Credit Reports	p.15
9. If You are Sued	p.15
10. Legal Assistance	p.16
11. Bankruptcy	p.16
12. Tips for Using Your Credit Card Wisely	p.18
13. Financial Literacy Programs and Credit Counselors	p.18
14. Managing Stress	p.19
15. Counseling Services	p.21
16. Crisis Intervention Hotlines	p.21
17. Resources for Children, Families, and Elderly	p.22
18. Drug and Alcohol Counseling	p.22
19. Accessing Healthcare	p.23
20. Medical Care Coverage	p.24
21. Additional Resources	p.24
22. Medical Care Coverage for Children	p.24
23. Housing Assistance	p.26
24. Predatory Lending	p.29
25. Resources: When You Are At Risk of Losing Your Home	p.31
26. Renter’s Action Plan	p.31
27. Housing Alternatives	p.32
28. Resources: Emergency Housing	p.33
29. Veterans Assistance	p.33
30. Food Assistance	p.34
31. Food Stamps	p.35
32. Utility Action Plan	p.35
33. Utility Assistance Programs	p.37
34. Low Cost Auto Insurance	p.38
35. Tips for Finding a Job	p.38
36. Employment Resources/Workforce Training	p.39
37. Tax Preparation Assistance	p.40
38. References	p.41

This document is available at www.unitedwayoc.org

Who to Call

General Referral Information.....2-1-1

2-1-1 is an easy to remember telephone number which connects people in need with the community resources available to help meet those needs. This helpline can assist you and your family through tough times. By dialing three digits, 211, you will learn about health and human services in Orange County. The helpline is available 24/7. For more information about 2-1-1 Orange County, visit www.211oc.org.

2-1-1 Orange County provides referrals to the following services and more:

- Rent/Utility assistance
- Food pantries
- Low cost housing
- Employment assistance
- Health clinics
- Foreclosure prevention
- Job training programs

What to Do When the Paycheck Stops

Unemployment, even temporary, is one of the most difficult experiences to endure, especially if it affects your entire family's income. Knowing where to turn and the steps to take can help reduce the impact on you and your family.

What to Do in the First 30 Days

1. File for unemployment.
2. Update your resume and start looking for work.
3. Contact your creditors.
4. Call 2-1-1 for assistance.
5. Brush up your job skills.
6. Create your Financial Action Plan.

Step 1: File for unemployment. You should not apply until you are actually laid off. You have several ways to file:

- **File your claim online** by going to <https://eapply4ui.edd.ca.gov/>. It is secure, reliable, and the fastest way to file your claim in English or Spanish.
- **File by telephone** - Call 800-300-5616 between 8 a.m. and 5 p.m. Monday through Friday. This service is not available on State holidays.

Additional languages:

- Spanish: 800-326-8937
- Cantonese: 800-547-3506

- Mandarin: 866-303-0706
- Vietnamese: 800-547-2058
- **File by mail or fax** – Forms are available online at http://www.edd.ca.gov/pdf_pub_ctr/de1101id.pdf or at One Stop Employment Resource Center locations (See p. 5).

Application:

Fill out the application online and print it, or print out the application and hand write your answers. Then mail or fax the application to EDD for processing:

Mailing Address: EDD, P.O. Box 5007, Buena Park, CA 90622-5007

Fax number: 866-215-9159.

Be prepared with the information you'll need:

- List of all the names used while working and your social security number
- 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.

If you have moved:

Address changes can be made by calling an EDD representative (800-300-5616), during regular business hours, 8:00 a.m. - 5:00 p.m. Offices are often quite busy in the mornings, especially on Mondays and Tuesdays. Calls are often more successful later in the week. You can mail your changes to:

UI Consolidated Service Center
 South P.O. Box 19010
 San Bernardino, CA 92423

UI Consolidated Service Center
 North, P.O. Box 269017
 Sacramento, CA 95826

Step 2: Update your resume and start looking for work as soon as you know you are going to be laid off (See "Tips for Finding a Job" p. 38). Orange County **One Stop Employment Resource Centers** are available for job search opportunities, resume preparation and other employment services. Register at their website (www.oconestop.com) or onsite at

- Irvine One Stop office.....949-341-8000
 125 Technology Way, Suite 200, Irvine
- Westminster One Stop office.....714-241-4900
 5405 Garden Grove Blvd., Westminster

Step 3: Contact your creditors. Gas, cable and phone companies have programs that can help. Dial 2-1-1 or see p.45 for more information on utility assistance programs.

Step 4: Call 2-1-1 if you need assistance.

Step 5: Brush up your job skills: Explore training options at www.etpl.edd.ca.gov. Look at career opportunities and in-demand occupations at www.careertrees.org and www.labormarketinfo.edd.ca.gov (Also see “Employment Resources/ Workforce Training” p.39).

Step 6: Create your Financial Action Plan.

Your Financial Action Plan

Getting control of your personal finances is a vital step to surviving unemployment. Look at your spending habits, and change them if you have to, so that you have control over where your money goes. By following the action plan in this and following section, you will improve your ability to deal with money problems.

Steps to create a Financial Action Plan

1. Prepare a complete household budget
2. List other assets
3. Set priorities
4. Make a list of creditors
5. Stop credit purchases
6. Plan how to reduce household expenses
7. Sell and barter
8. Check into other financial resources

Step 1: Prepare a Complete Household Budget

A budget helps you see where you spend your money and where you can save. You can even work on a budget as a family project.

Your budgeted expenses should include:

- **Fixed expenses** (including mortgage, rent, taxes, insurance, loans, installment payments, credit card payments, and any other monthly payments).
- **Monthly expenses** (such as food, gas, repairs, dues, recreation, prescriptions).
- **Future expenses** (income/property tax and other outstanding debts).

Your budgeted income should include:

- Income
- Savings
- Severance pay

- Unemployment compensation
- State disability insurance benefits
- Workers' compensation checks
- Accrued vacation pay
- Refund from pension funds.

Step 2: List Other Assets

Other assets may include:

- Cash value of insurance policies
- Prepaid burial or funeral policies
- Equity in your home (the difference between the value of your home and the amount you owe on your home)
- Resale value of vehicles (including boats and snowmobiles).

Now you are ready to adjust your expenses, negotiate with creditors, and use assets in the most effective way.

Step 3: Set Priorities for Your Expenses

Put your payments in order of importance, with the most important at the top, the next most important second and so on. This will help you pay first things first when money is short. Generally, your most important payment will be the mortgage or rent, followed by utilities, health insurance, and car payments. If you are paying child support or alimony, these payments are also high priority.

Step 4: Make a Complete List of Creditors

List the following information for each creditor:

- Total amount owed
- Payment scheduled and amount
- Account number
- Name, address, and phone number of the contact person.

Determine how much you are going to be able to pay on each bill. Call the creditors if you need to negotiate a lower monthly payment. See p. 10 for "Creditor Action Plan."

Step 5: Stop Credit Purchases

Stop using all your credit cards. Interest on most credit purchases is extremely high. Don't add to your burden. If you have advance warning that you might be out of work, try to make larger credit card payments to reduce the balance you owe. It will be easier to handle the minimum payment they require.

Step 6: Plan How to Reduce Household Expenses

Plan with your family to reduce your household expenses by agreeing to some of the following suggestions (Also see "Tips for Building your Savings Account & Budgeting" p.9):

- ☑ Plan less expensive meal menus and make good use of leftovers.
- ☑ Lower your phone bills by reducing long-distance calls or by making them during the lower rate evening and weekend times.
- ☑ Conserve on energy and fuel costs by (Also see “Utility Action plan” p. 35):
 - Turn off the lights, TV, and appliances when not in use.
 - Cut back on the use of “power hogs” like hair dryers.
 - Lower the thermostat on your furnace, or turn up your air conditioner, and dressing accordingly indoors.
 - Wash and dry only full loads of clothes.
 - Eliminate unnecessary car trips by combining errands, carpooling, taking public transportation or walking to save gas. Biking is fun and good exercise too.
- ☑ Learn to sew and mend to stretch your wardrobe. Tailors and many dry cleaners can do low-cost clothing repairs and alterations that extend the life of your clothes.
- ☑ Yard and garage sales: They are a good source for clothes and other items. Because children outgrow clothes so fast, used children’s clothes are often high quality and low-priced. Salvation Army, Goodwill Industries, resale shops, and many churches sponsor clothing resources where good, often new, clothing is low priced.

Step 7: Sell and Barter

Consider selling that extra vehicle or the boat and trailer you rarely use. Look at your possessions to see which items could be sold without really changing the way you live.

Where possible, offer to trade out for items you need. For example, you might suggest to a friend that you “swap” a TV you don’t need in exchange for an item.

STEP 8: Check into Other Financial Resources

Life Insurance - Review your policy or talk to your insurance agent to see if you can borrow against your life insurance policy.

- **Pension Funds** - Talk to your union representative or company to see if you are owed a refund on your contribution to a pension fund or other company funds.

Tips for Building Your Savings Account and Budgeting

Saving money and maintaining a spending plan is hard work. But it’s worth it. They can help you become financially secure and meet your goals and priorities. **First**, focus on saving. A savings plan is another way to change your spending habits. Plan to save every month, even if it is only \$30 per month, which is about \$1 a day. At this rate, you will have saved \$360 the first year; \$1,080 after three years. If you add interest, you’d save even more. **Next**, determine which categories you’ll cut from your spending plan to make up your projected savings. For example, if you can save \$30 per month by cutting dining out, that’s \$30 that can

go to savings. Challenge yourself to meet your goals by always looking for ways to reduce your expenses.

Tips for Building Your Savings Account

- Save coins from your daily change. Put the coins in a piggy bank. You won't miss them and you'll be surprised how quickly they add up.
- After you've paid the last installment on your car or other loan, regularly add the same amount you've been paying to your savings account.
- If you get an income tax refund, deposit it in your savings account.
- Save your overtime pay instead of spending it.
- Put gifts of money received for birthdays, the holidays, or other special occasions in your savings account.
- Be sure all of your money is working for you. Deposit extra sums of cash immediately.
- Create a short-term program during which you save as much as possible. Buy nothing unless you really need it. Cut out movies, eating out, entertaining or other expenses and deposit what you save.

Other Ways to Save

Housing:

- Do your own repairs.
- Shop garage sales.
- Recycle glass bottles, aluminum cans, etc.
- Conserve on energy and fuel costs by:
 - Turning off or dimming the lights, turn off TV, and appliances when not in use.
 - Cutting back on the use of "power hogs" like hair dryers.
 - Lowering the thermostat on your furnace, or turning up your air conditioner, and dressing accordingly indoors.
 - Washing and drying only full loads of clothes.
 - Eliminating unnecessary car trips by combining errands, carpooling, taking public transportation or walking to save gas. Biking is fun and good exercise.

Food:

- Pack your own lunch.
- Cut down on eating out.
- Consider generic foods and use coupons.
- Save and eat leftovers.
- Limit shopping to once a week.
- Plan menus and make a grocery list. Only buy what you need and avoid impulse buying.

Transportation:

- Use public transportation.
- Carpool.
- Consider selling that extra vehicle or the boat and trailer you rarely use.
- Consider moving closer to work.
- Do your own repairs.

Recreation & Entertainment:

- Seek out family-oriented, inexpensive activities; use public parks and picnic areas.
- Reduce or give up smoking and drinking.
- Take vacations at home.

Personal:

- Select reasonably priced cosmetics and toiletries.
- Groom your own pet.

Tips for Successful Budgeting

- Know what bills are due and when.
- A checking account will provide an easy way to pay bills and help you keep track of what you spend.
- Ask the electric and gas companies if you can get on their budget plan or average payment plan.
- Know how you spend your money. Get in the habit of keeping receipts. Categorize your expenses and look for ways you can economize.
- Plan for large, periodic expenses. Make a budget calendar showing the approximate amount of these expenses and when they're due
- Budget for regular maintenance and unexpected repairs.
- Adhere to a regular savings plan. Many financial advisors suggest saving 5% of your take-home pay.
- Always keep an emergency fund on hand. You need to have a nest egg.
- Plan ahead for major purchases rather than making impulsive decisions.
- Put together a seasonal inspection checklist for your home and car to prevent costly repairs in the future.
- Buy do-it-yourself repair books and videos for minor home repairs.

Creditor Action Plan

Sometimes folks get in trouble because they ignore government agency inquiries or creditor requests for information. Ignoring notices and bills only makes things worse. If you don't understand something sent to you, call the company that sent the bill. You have rights and protections. Learn what they are. Knowledge of these rights is essential in bargaining successfully for arrangements with creditors.

Pay your bills on time. How you've paid your bills in the past is usually the best indicator of how you'll pay in the future. Pay as much as you can, but always pay at least the minimum amount required by the date it is due on your account statement or invoice. Remember, being late on a payment is a negative mark on your credit report even if you make up the payments later or provide extenuating circumstances, such as job loss. Also, if you're late making payments, you may be charged a penalty fee. Check your mail carefully so that you can respond quickly if the creditor becomes impatient for payment.

Creditor Action Plan

1. Notify your creditors *before* you get behind.
2. Contact the court regarding child support or alimony payments.
3. Pay what you can.
4. Stay in touch with creditors.

Step 1: Notify Your Creditors Before You Get Behind

Take your creditor worksheet and determine what bills you are going to be able to pay. Then, notify your creditors before you get behind. This is important. Creditors are usually easier to work with when you let them know about your situation before a severe problem arises. When contacting creditors, tell them you want to work out a satisfactory arrangement for delaying, reducing, or refinancing payments until you return to work.

Contact creditors in writing so that there is a physical record of contact to place in your file. The letter can be placed in your account file - a phone call may not be noted. Always include your account number, your phone number, and your address. Keep copies of your letters to creditors. Most libraries have coin operated copy machines if needed. A written record of responsible contact may also be important if legal problems emerge later. Try to type letters to creditors, but legible handwriting is just as good.

Step 2: Contact the Court about Child Support or Alimony Payments

If you are making child support or alimony payments under a decree of divorce but are unable to meet the payments due to unemployment or severely reduced income, contact the clerk of the divorce court and explain your situation. If possible, stay in touch with your ex-spouse to avoid unnecessary legal action. Failing to notify the court of your inability to pay can result in legal problems.

Follow up with a written letter or explanation. If ordered to court, contact an attorney. Bring documentation (pink slip or lay-off letter from your employer or union) with you. Do your best to provide what support you can - and **keep records**. Missed child support payments **must** be made up. Talk to your ex-spouse or court officer about a repayment plan.

Step 3: Pay What You Can

Even if you cannot pay creditors the amount they want, make your best effort to **pay something regularly**. This holds arrears as low as possible and lets the creditor know that you are doing all you can. Partial payment may keep your account from being turned over to a collection agency.

Step 4: Stay in Touch with Creditors

After the initial contact, it's important that you keep in regular contact with creditors, say every two weeks. This reassures the creditor, shows a responsible attitude toward your obligation, and may keep the creditor from "hounding" you.

Sample Letter to Creditors

Following is a sample letter to creditors. Include the name of the company you are writing and other information in the proper place.

Dear _____:

I am temporarily out of work due to (layoff, shut down, strike), and my income is severely cut. I am asking for your cooperation during this difficult period. Until I return to work, I need to cut back on all regular payments. I am proposing to pay \$_____ to you for a temporary period, instead of the regular payment of \$_____. This is the fairest thing I can do under the circumstances. When I return to work, I will work with you on a plan to catch up on my payments.

Thank you for understanding.

Signature
Account Number
Address
Phone

When a Bill Collector Comes

Know Your Rights Concerning Collection Agencies

The Fair Debt Collection Practices Act (FDCPA) governs the actions a third party collection agency can take when collecting a debt. It applies to personal, family and household debts. This includes money you owe for the purchase of a car, for medical care or for charge accounts. The FDCPA prohibits debt collectors from engaging in unfair, deceptive or abusive practices while collecting these debts.

Under the Fair Debt Collection Practices Act (FDCPA):

- Debt collectors may contact you only between 8 a.m. and 9 p.m.
- Debt collectors may not contact you at work if they know your employer disapproves.
- Debt collectors may not harass, oppress or abuse you.
- Debt collectors may not lie when collecting debts, such as falsely implying that you have committed a crime.
- Debt collectors must identify themselves to you on the phone.
- Debt collectors must stop contacting you if you ask them in writing.

If a debt collector violates the law, you may:

- Notify the Federal Trade Commission, (877) FTC-HELP, which supervises bill collectors.
- Sue for actual and punitive damages.

Contacting A Credit Bureau

Sometimes problems with debt collectors can keep you from restoring your credit rating after you go back to work. You may want to contact a local credit bureau to review your credit record. Credit bureaus collect credit information about consumers for use by businesses to which consumers apply for credit. **Credit bureaus can provide information only to:**

- Creditors who are considering granting or have granted you credit.
- Employers considering you for employment.
- Insurers considering issuing you an insurance policy.
- Government agencies reviewing your financial status in connection with issuing you a license.
- Anyone else with a legitimate business reason, such as someone to whom you have applied for credit.

If you contact the credit bureau, it must:

- Let you know the nature and substance of all information contained in a credit report.
- Inform you of the sources of its information.
- Provide you with the names of employers, creditors and others who recently have received reports about you.
- Reinvestigate within a reasonable time any information you dispute.

If the credit bureau finds the information is:

- Inaccurate or cannot be verified, the information must be corrected or deleted.
- Accurate, the credit bureau must allow you to write a brief statement of dispute and include it in all future reports.

The credit bureau must automatically delete:

- Information on a bankruptcy more than 10 years old.
- Other adverse information more than seven years old.

If any deletion or notation is made:

You may request that the new information be sent to:

- Any employer receiving information during the past two years.
- Any other person receiving a report during the past six months.

If you believe a credit bureau or credit report user has violated the law, you may:

- Notify the Federal Trade Commission at 877-FTC-HELP (credit bureaus and many credit information users are under their jurisdiction).
- Sue for actual damages (including attorney's fees and costs).

If someone improperly requests or receives information:

If a person or firm knowingly requests information under false pretenses or if a credit bureau knowingly gives information to someone not authorized to receive it:

- You may ask a U.S. county or district attorney to sue the unauthorized user or the credit bureau.
- The unauthorized user or the credit bureau may be fined up to \$5,000 or imprisoned for up to one year.

Credit Reports

Know what's in your credit report. This is to be sure all your identifying information and accounts are correct. Review your credit reports at least once a year from each of the three crediting reporting agencies - Equifax, Experian, and TransUnion, as your credit report may vary from one company to another.

Through the Federal Fair Credit Reporting Act (FCRA), consumers throughout the U.S. are able to ask for a **free copy of their credit report once every 12 months** from each of the credit reporting agencies (See "Resources" below for more information). If you've been denied credit, you can also get a free report by following instructions in the written notice you received denying your credit.

Resources

- Annual Credit Report Request Service at (877) 322-8228, www.annualcreditreport.com
- Equifax: (800) 685-1111, www.equifax.com
- Experian: (888)397-3742, www.experian.com
- TransUnion: (800) 916-8800, www.transunion.com

NOTE: The Federal Trade Commission advises consumers to be sure to correctly spell annualcreditreport.com or to link to it from the FTC's website, www.ftc.gov/credit. This is to avoid other websites which offer supposedly free reports, but only with the purchase of other products. While consumers may be offered additional products or services at the authorized website, they are not required to make a purchase to receive their free annual credit reports.

If You are Sued

When negotiating arrangements with creditors for paying off your bills, remember that if you are unable to keep your payments up or if you owe property, the creditor can sue you to recover the amount of the bill.

Some creditors are easier to work with than others. If you own property other than where you reside, the creditor's lawyers may come after it. They may even come after your home. If you have wages or income and have not made acceptable arrangements, your income may be garnished. This means money may be automatically deducted from your paycheck to pay off a debt.

A garnishment can only be done by order of a court. You have a right to be heard at a hearing before a garnishment may be ordered. You may avoid a garnishment if you can show the judge that you are doing the best you can. Public benefits of any kind cannot be garnished. Lawsuits and garnishments over bills usually occur when no effort is made by the debtor to take care of his/her responsibilities.

If you are sued or summoned to court for garnishment, get an attorney. Call the Legal Aid or ask the Bar Association for a referral.

Legal Assistance

Orange County Bar Association.....949-440-6700
www.ocbar.org
Lawyer Referral & Information Service.....949-440-6747

The Lawyer Referral & Information Service screens each call to determine if the caller should be referred to an attorney. Only callers in need of legal assistance and able to pay an attorney are referred to panel members. Callers unable to afford attorneys' fees are guided toward community pro bono services or to attorneys in the **LRIS Modest Means program** which covers Bankruptcy, Consumer Law, Elder Law, Family Law, Housing (Landlord/Tenant) and Immigration. There is a \$25 administrative fee, except for the area of Family Law. Clients must meet specific income guidelines to qualify. An LRIS Representative will do a brief screening by telephone. Attorneys may also require you to complete a form and attach income verification to confirm eligibility.

Legal Aid Society of Orange County.....714-571-5200/800-834-5001
www.lasoc.com
Monday-Friday 9:00 am to 5:00 pm

Bankruptcy

Federal bankruptcy laws were passed to protect you and to allow for relief from most unsecured debts. Bankruptcy allows you to make a fresh start. It even allows you to protect most personal property and, under certain circumstances, some of your equity in your home. Bankruptcy is not desirable, but if you have staggering debts it may be an option.

Bankruptcy, like any other legal matter, should be discussed with an attorney. Never take legal advice from anyone but an attorney.

Federal law defines two methods of declaring bankruptcy:

- **Chapter 7** - straight bankruptcy, for those without a current source of income.
- **Chapter 13** - adjustment of debt, for people with income.

If You File for Chapter 7 Bankruptcy:

- Some assets and all your debt are turned over to the court.
- Some property is exempt. You are able to keep household furniture, appliance, most personal property, and a limited amount of home equity.
- The court liquidates your assets, if any, and divides the proceeds among your creditors.
- Your dischargeable debts (those to which bankruptcy applies) are erased.
- The information that you went bankrupt becomes part of your credit for ten years.
- You cannot file for bankruptcy again for six years.
- Legally, your financial slate is wiped clean. However, you may feel some psychological and social pressure in your community. Your future access to credit may also be limited.

Remember: Not all of your debts can be discharged. You must still pay taxes, alimony and child support, claims for punitive damages for malicious acts, and student loans.

If You File for Chapter 13 Bankruptcy:

- You will have a chance to pay debts back over an extended time period, usually three to five years.
- You will be protected against wage garnishment and collectors.
- You may not have to file straight bankruptcy.
- You may retain all property.
- You receive satisfaction for paying creditors.

Again, certain types of debt are not affected by bankruptcy. These include debts whose payment is longer than the repayment plan, alimony, and child support, and debts you incur after filing with the bankruptcy court when approval from the bankruptcy trustee could have been obtained but was not.

Resources

Federal Trade Commission.....877-FTC-HELP
www.ftc.gov

Orange County Bar Association.....949-440-6700
Lawyer Referral & Information Service: 949-440-6747
www.ocbar.org

(See the “If You Are Sued” p.15 for more information.)

Consumer Credit Counseling Service of Orange County.....800-213-2227/714-547-2227
Call to set up an appointment (See p.18 for local locations approved by the National Foundation for Credit Counseling).

Tips For Using Your Credit Card Wisely

- ☑ Don't use a credit card for a purchase unless the amount is within your monthly spending limit.
- ☑ Limit yourself to two or three cards.
- ☑ Pay off the balance in full each month.
- ☑ Always pay more than the minimum payment required.
- ☑ For large purchases, plan to pay off the amount in a maximum of three monthly installments.
- ☑ Do not consider the credit card an emergency fund.
- ☑ Save money for trips and use the card only for convenience and safety.

Financial Literacy Programs & Credit Counselors

Credit Counselor: Professionally trained to help you make and stick to a budget, suggest ways to reduce costs, and help you contact creditors. A credit counselor can help you sort out your financial affairs. Creditors appreciate your willingness to get professional assistance with your affairs and will usually cooperate to get you back on track.

NOTE: Beware of private, for-profit consumer counselors - often linked with consumer finance companies – or resources who want fees for service.

Consumer Credit Counseling Service of Orange County.....800-213-2227/ 714-547-2227
National Foundation for Credit Counseling.....800-388-2227
or visit www.nfcc.org.

The following Orange County locations are also members of the **National Foundation for Credit Counseling**; for an appointment call 714-547-2227 unless otherwise listed:

- **CCCS of Orange County, Inc.**
2701 Harbor Blvd., Unit E-6
Costa Mesa, CA 92627

- **CCCS of Orange County, Inc.**
1920 Old Tustin Ave.
Santa Ana, CA 92705

- **CCCS of Orange County, Inc.**
2450 E. Lincoln
Anaheim, CA 92806

- **Springboard Non-Profit Consumer Credit Management**
800-947-3752

28570 Marguerite Pkwy., Ste. 218
Mission Viejo, CA 92692

- **CCCS of Orange County, Inc.**
Brea Community Center, 695 Madison Way
Brea, CA 92821
- **Salvation Army Family Services:** Help for families including financial services.
 - Anaheim: 714-778-0242 (Closed on Wednesdays)
 - Santa Ana: 714-384-0481
 - Garden Grove: 714-901-1480
 - South County: 949-366-6652
 - Huntington Beach: 714-841-0150

For a list of additional organizations that offer Financial Literacy Programs please go to www.unitedwayoc.org/pdfs/OCUWSupportedPrograms.pdf.

Managing Stress

During difficult times, stress and panic can overcome us. Here are some steps you can take to reduce stress:

- Maintain as normal a schedule as possible, but don't overdo it; cut out unnecessary "busyness" and don't take on new projects.
- Allow time for activities that make you happy.
- Acknowledge that you may be operating below your normal level for a while.
- Structure your time even more carefully than usual – it's normal to forget things when you're under stress.
- Keep lists and double-check any important work.
- Maintain control where you can – make small decisions even if you feel like the issue is unimportant, or you don't care (it is important to maintain control in some areas of your life).
- Spend time with others, even though it may be difficult at first and it's easy to withdraw when you're hurt, but now you need the company of others.
- Establish support systems: family, friends, places of worship, school, coworkers, etc.
- Be aware that children are often unable to express their thoughts or feelings verbally; often they will act them out.
- Let your children know that you are there to listen if they want to talk – be honest with them about your own thoughts and feelings.
- Avoid self-prescribed medication and addictive substances like drugs, alcohol, caffeine and nicotine – controlled substances may reduce the perception of stress, but they do not minimize anxiety.
- Find the help you need; even if you feel as though you are alone and no one can help, don't let your feelings of anger and loneliness build, reach out for support.

- Recognize and deal with your stress – counseling or a support group can help (See “Counseling Services” p.21).
- Give yourself time – you may feel better for a while, and then have a relapse. This is normal; allow plenty of time to adjust to the new realities you must face.

Keep a strong, positive attitude about yourself and your future. Unemployment is bad enough for single workers. But loss of work is particularly frightening for those with families depending on them. It’s hard to tell your family about job loss because we all take pride in providing. But talking to your family is an important step in the process of weathering unemployment.

Your spouse and children may feel as helpless as you do. Talk out your problems and plan together. Children generally sense tension at home. Explain your unemployment situation to them and include them in developing your plans to deal with it. Older children tend to get a sense of belonging and closeness when you confide in them. They usually respond by understanding and wanting to do their part for the family.

Plan and work together to reduce household costs. Each member can help the family make it through hard times. Children can help reduce financial pressure on parents by delaying requests for expensive extras. By taking a part-time and/or weekend job, teenagers can reduce financial pressure on parents. It enables each member of the family to take positive steps to help.

A first big step in keeping a positive attitude is to recognize the natural feelings of depression, fear, anger, and helplessness. If you recognize feelings, you can overcome them. Taking stock of the good things in your life - family, friends, and skills – is important to improving your outlook.

Anger, fear, and anxiety about money are probably the most powerful sources of stress. Too much stress is dangerous for your physical and mental health, and it can add to the difficulties of being out of work. Besides, stress makes it hard to maintain a positive attitude. Stress also makes it harder to take the actions needed to make it through these tough times. Again, the important thing is to recognize stress. If you can recognize stress, you can control it and learn to relax and think clearly.

6-Step Stress Control Program

1. Talk about your problems with someone close to you.
2. Meet for support and understanding with fellow employees who share your situation. Exchange job search information and tips.
3. Work off frustration through exercise and sports. Exercise is a great stress reducer.
4. Escape for a while by enjoying a relaxing activity.
5. Avoid overeating, and try to eat healthy foods.
6. Spend time with your family. Do things together as often as you can.

Volunteering to Reduce Stress

Volunteering is a great way to reduce stress, enhance and develop job skills, help others, and even find networking opportunities. United Way lists volunteer opportunities at www.volunteersolutions.org/ocuw/volunteer.

Counseling Services

When you experience difficult times in your life, feelings such as sadness, anger, depression, fear or lack of energy are natural and usually temporary. If these feelings grow or do not go away, you may do well to get professional help. There are excellent family counseling agencies or mental health centers, both private and nonprofit that can help you relieve your stress. They provide a wide variety of counseling services including family, marital, personal, alcohol and drug abuse counseling. Some agencies in Orange County which provide comprehensive counseling services include:

Mental Health Association of Orange County.....714-547-7559
www.mhaoc.org

Jewish Family Service of Orange County.....949-435-3460 or 714-445-4950
www.jfsoc.org

Catholic Charities of Orange County, Counseling Center.....714-347-9643
www.ccoc.org

SOS (Share Our Selves).....949-642-3451
www.shareourselves.org

Crisis Intervention Hotlines

If you are in crisis, call 2-1-1. They will refer you to the appropriate crisis intervention service. Below are some additional organizations that might be able to help.

California Abuse Registry.....800-207-4464
www.meganslaw.ca.gov/index.aspx?lang=ENGLISH

Rape Hotline.....949-831-9110 or 714-957-2737
For Victim Assistance programs call 949-975-0244 or see www.cspinc.org/victimassist.

Runaway Hotline (To report missing or mistreated children).....800-843-5678

National Runaway Switchboard (Assistance for Runaways).....800-RUNAWAY

Suicide Prevention Hotline.....800-784-2433

California Youth Crisis Line.....800-843-5200

Domestic Violence Hotline.....800-799-7233/ For the deaf: TTY 800-787-3224
www.ndvh.org

Suicide Prevention Center.....800-784-2433

Resources for Children and Families:

Orange County Youth & Family Services.....714-543-8468
www.ocyfs.org

Pepperdine Community Counseling.....949-223-2570
www.gsep.pepperdine.edu/clinics/irvine/contact

Straight Talk Clinic (Counseling Services).....714-828-2000
www.straighttalkinc.org

Turning Point Center for Families- Santa Ana (Primarily Counseling Services).....714-547-8111
www.turningpointsantaana.org

Resources for Elderly

Orange County Council on Aging-Ombudsman Services Program..... 714-479-0107
www.coac.org/html/services_ombudsman_description.htm

Office on Aging Information Line.....714-567-7500/ 800-510-2020/ TDD: 714-550-9472
 Call this line for information/referrals regarding opportunities and services in Orange County
 or visit www.officeonaging.ocgov.com.

Orange County Alzheimer's Association Hotline.....800-272-3900
www.alz.org/oc

For more information, please see a list of Orange County United Way’s Funded Programs & Partnerships at www.unitedwayoc.org/pdfs/OCUWSupportedPrograms.pdf.

Drug and Alcohol Counseling

National Council on Alcoholism & Drug Dependence.....949-770-2189
www.ncaddoc.org
 For referrals and drinking and driving programs both court ordered and preventative.

Alcohol and Drug Abuse Services 714-834-3840
ohealthinfo.com/behavioral/adas/index.htm

Call for referrals and information about their programs.

Alcoholics Anonymous Referrals..... 714-556-4555
www.oc-aa.org

Accessing Healthcare

Ask your employer about COBRA benefits. If you have been laid off and had medical benefits while you were employed, you may be eligible for COBRA benefits. COBRA is an extension of your medical coverage for a specific period of time in which you are personally responsible for paying the premiums.

The American Recovery and Reinvestment Act (ARRA) will subsidize payments to continue medical benefits under COBRA for a period of nine months. This 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. 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.

For Frequently Asked Questions for employees, answered by the United States Department of Labor see:

- COBRA Continuation Health Coverage
www.dol.gov/ebsa/faqs/faq_consumer_cobra.html
- COBRA Premium Reduction Under ARRA
www.dol.gov/ebsa/faqs/faq-cobra-premiumreductionEE.html

Also, call toll free 866-444-3272 to speak to a Benefits Advisor from the Employee Benefits Security Administration of the US. Department of Labor or visit www.askebsa.dol.gov.

Compare individual health insurance plans. Start this process before you run into a situation where you are forced into getting a new policy right away. If you lose your job and you can exercise COBRA rights to retain your current employer's health insurance policy, if you can, do so. Even if you think you might be able to buy coverage at lower expense under an individual policy, COBRA can offer you protection while you are choosing.

Take care of important medical issues. If you need significant medical care, do it now, while you are still employed and insured.

Explore other sources of coverage. If you have a spouse that is still employed and eligible for benefits, check with their employer to see if you and your family can apply for medical benefits

under their plan. You do not need to wait for open enrollment to apply for benefits as loss of a job in the family is a qualifying event.

Medical Care Coverage

For a list of several free and low cost clinics in Orange County visit:

www.ohealthinfo.com/Public/clinics.html

California Prescription Card

Apply and print out card from www.californiarxcard.com/index.php. This card helps you receive the lowest cost prescription. The initiative was first aimed at the uninsured and underinsured, but can also be used by those whose health plans offer little or no drug benefits.

Health/Dental Care Providers

County of Orange Family Health Clinic Appointment Center	800-914-4887
• Appointments such as Pregnancy Testing, Adolescent Physicals, Birth Control, Child Health Clinics, Child Health Physicals, and a Pediatric Ambulatory Clinic.	
Family Health Clinic Appointment Line	800-914-4887
Health Referral Line	800-564-8448
• TDD for the hearing impaired.....	800-801-7100
Orange County Healthcare Agency	714-896-7390
Orange County Immunization Clinic	714-834-8444

For more information please see a list of Orange County United Way’s Funded Programs & Partnerships at www.unitedwayoc.org/pdfs/OCUWSupportedPrograms.pdf.

Additional Resources

Orange County Social Services (For CalWorks: Medical, Food Stamps, Cash Aid)...800-281-9799

Medical Care Coverage for Children

Children’s Health Initiative of Orange County.....714-246-8737
www.chioc.org

Children’s healthcare primary enrollment assistance resource in Orange County. Call for an appointment or visit their website for enrollment locations.

California Children’s Services.....714-347-0300
www.ohealthinfo.com/public/ccs

California Children Services Program (CCS) provides medically necessary care and case management to eligible infants, children, and adolescents under the age of 21 who have certain physical limitations, chronic health conditions, or diseases. Eligible services include hospitalization and in-home nursing care.

Child Health and Disability Prevention.....Call the Health Referral Line at 800-564-8448 or TDD for the hearing impaired.....800-801-7100
<http://www.ochealthinfo.com/mcah/chdp.htm>

The Child Health and Disability Prevention (CHDP) is a federal and state preventive healthcare program that provides free health check-ups for infants, children, teens, and young adults in low-income families. CHDP helps identify and prevent health problems, links children with treatment, education and support services when needed and encourages families to seek preventive healthcare.

AIM- Access for Infants & Mothers.....800-433-2611
www.aim.ca.gov/Home/default.aspx

The AIM Program is low-cost health care coverage for pregnant women. AIM is for middle-income families who don't have health insurance and whose income is too high for no-cost Medi-Cal. AIM is also available to those who have health insurance if their deductible or co-payment for maternity services is more than \$500. If you are enrolled in AIM, your baby is eligible for enrollment in Healthy Families unless your baby is enrolled in employer-sponsored insurance or no-cost Medi-Cal.

Medi-Cal.....800-880-5305/888-747-1222
www.medi-cal.ca.gov

Medi-Cal is a federally and state funded program that provides eligible individuals and families with medical, dental and vision coverage, as well as prescription coverage and emergency care. This program is available to California residents who meet federal income and eligibility guidelines, those who are over 65 and some disabled.

Healthy Families.....800-880-5305/888-747-1222
CalOptima Healthy Families Enrollment Line.....714-246-8607

Healthy Families is the State Children's Health Insurance Program (SCHIP). This program 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% FPL, who meet federal eligibility guidelines, do not have insurance and who do not qualify for no-cost Medi-Cal. If a mother is enrolled in AIM, her baby is eligible for enrollment in Healthy Families Program unless the baby is enrolled in employer-sponsored insurance or no-cost Medi-Cal. A parent must register for their baby to be covered.

Healthy Kids Program.....For availability, contact Children's Health Initiative at 714-246-8737 or CalOptima.....714-246-8607

Healthy Kids is a privately funded insurance program that provides low-cost, comprehensive health, dental and vision coverage for children ages 0-18, who are not eligible for the state sponsored programs (Medi-Cal and Healthy Families) due to eligibility or income status. All children regardless of immigration status may apply for coverage.

CalKids.....818-755-9700

CaliforniaKids (CalKids) is a nonprofit health insurance program for children who are ineligible for no-cost Medi-Cal or Healthy Families. CalKids provides preventive and primary health care, dental and vision care, to all eligible children regardless of immigration status. Children ages 2 through 18 are eligible if their family's income is below 250 percent of the federal poverty level. Limited availability, call to see what counties they currently are accepting applications from.

Kaiser Permanente Child Health Plan.....800-255-5053

Kaiser Permanente Child Health Plan provides low-cost comprehensive healthcare coverage to children ages 0-18 who do not qualify for no-cost Medi-Cal or Healthy Families.

For more information please see a list of Orange County United Way's Funded Programs & Partnerships at www.unitedwayoc.org/pdfs/OCUWSupportedPrograms.pdf.

Housing Assistance

Our homes are the most important part of our lifestyle - and usually our largest single investment and asset. Let's look at how to hang on to the house when the paycheck stops.

Mortgage Action Plan

Understand the terminology.

2. Contact the mortgage holder before you get behind.
3. Seek advice on repayment alternatives.
4. If you have a federally insured mortgage, contact the insuring agency.
5. Apply for housing assistance through the Emergency Food and Shelter Program EFSP.
6. Check other agencies for assistance.
7. Consider equity sharing.

Step 1: Understand the Terminology.

First, make sure you understand the terms involved.

- **Default** - A mortgage is in default when more than one payment is due but unpaid. Mortgage contracts generally allow for foreclosure to start when a default exists, though most lenders will not act that quickly.
- **Delinquent Payment** - A mortgage payment not made by the day it is due.
- **Early Payment** - A mortgage payment made before it is due. (NOTE: Making payments early doesn't necessarily mean that you won't be required to make payment on your regular monthly schedule. Check with your mortgage holder before making early payments.)
- **Equity** - The value of your property minus what you still owe on it.
- **Forbearance** - An oral or written agreement to repay the delinquency over a period of time so that the loan payments can be brought up to date.
- **Foreclosure** - The process by which the lender takes over your property when you fail to meet the terms of your mortgage.

- **Late Charge** - A fee, charged by your lender, to help pay for the added work of collecting late payments. Payment of the fee, however, doesn't give you the right to pay late repeatedly. Repeated late payments are a violation of your contract with the lender.
- **Section 8** - A government program providing private housing for low-income families by subsidizing (helping to pay for) rents. The amount of rent assistance is determined by your income. There almost always is a significant waiting list (six months to over year) for Section 8 housing. So get your name on the waiting list!

Step 2: Contact the Mortgage Holder *Before* You Get Behind.

If you belong to an employee credit union, you may be able to get a small personal loan to cover several mortgage payments.



Generally, a lender does not want to foreclose on a mortgage. It takes time, and money may be lost in selling the property at public auction, particularly if the local housing market is weak.

Call or visit the mortgage company and ask to speak to someone in the mortgage servicing department. Identify yourself by name and loan number. Explain your situation and ask whether a reduced payment plan can be worked out until you return to work. Take notes of the conversation and get the representative's name. In future calls, try to stick with that representative.

Follow up your call with a letter and keep a copy. Be sure your letter includes:

- The complete address of the property
- A phone number where you can be reached
- An explanation of your situation
- A request for immediate response.

Keep all correspondence from your mortgage holder in one place so that you can find it when you need it. **NOTE:** *Even if you're already behind on mortgage payments, follow the step above.*

Step 3: Seek Advice on Repayment Alternatives.

Your bank, legal services, an attorney, a knowledgeable mortgage agent for another firm or other qualified professional may advise you about various repayment alternatives.



Some of the alternatives they may suggest:

- Temporary forbearance
- Extending your loan
- Refinancing
- Selling, even if the market is depressed and a penalty is imposed because you paid off the mortgage early.

- Voluntary surrender of the property to the lender instead of foreclosure.
- Bankruptcy.

A decision to sell, for example, must be made early. While the decision to sell may be difficult, a quick decision may mean the difference in getting any of your equity (the difference between the market value of your house minus the amount you still owe) out in cash. Once foreclosure begins, you may not be able to sell. Property may not be sold once foreclosure is initiated.

Voluntary surrender (handing over the property to the lender rather than having the lender foreclose) is sometimes a less harmful option if you have little equity in the home. You lose the equity, as you would by foreclosure, but you avoid having a foreclosure on your credit record. If you have not been making payments on the house for very long (two to three years or less) this may be an attractive alternative to foreclosure. Avoid foreclosure, if possible.

If a large number of conventional (those not guaranteed by the government) mortgages are held by a local lending institution, the union may approach the lending institution about “packaging” a forbearance arrangement for all the mortgages of members involved in the layoff or shutdown.

Step 4: If Your Mortgage is Federally Insured, Contact the Insuring Agency.

Federally insured mortgages, such as FHA, HUD, FmHA or VA, have special provisions for helping families in trouble. These special provisions—which are particularly attractive on FHA/HUD mortgages—may extend the period before foreclosure, grant liberal repayment schedules or even result in the government agency buying out the lender. Forbearance means that, rather than foreclosing, the lender or guaranteeing agency takes into account your situation and works out a plan to help you keep the property.

If you have any form of government-insured mortgage, it is extremely important that you learn **what forbearance provisions are available to you** by contacting the forbearance counseling department at the insuring agency (FHA, HUD, VA or FmHA) in your area.

Step 5: Apply for Housing Assistance through FEMA.

In areas with high poverty or unemployment rates, the Federal Emergency Management Agency (FEMA) provides funding for small grants through local community agencies for one-time assistance with a rent or mortgage payment. In most communities, the United Way is the place to start, even though the agency dispensing FEMA funds is usually a housing or community action agency or the Salvation Army.



To qualify for a FEMA grant, you must meet individual agency eligibility requirements, which generally are pegged to your current financial and employment status. Sometimes grants are earmarked for the elderly or handicapped. Grant amounts often are small, based on FEMA’s limited funds.

Step 6: Check Other Agencies for Assistance.

Call 2-1-1 to find information on available programs for families or individuals facing eviction.

Step 7: Consider Equity Sharing.

If you are in danger of foreclosure and have a friend or relative looking to buy property, you might consider "equity sharing." Equity sharing consists of more than one party purchasing the same property. Your partner in the transaction would assume the monthly mortgage payment and begin building equity in the property. A lawyer draws up a contract stating that upon sale of the property, the proceeds of the sale would be divided up according to the amount put in by each part. Talk to a lawyer about equity sharing.

Predatory Lending

What is Predatory Lending?

In communities across America, people are losing their homes and their investments because of predatory lenders, appraisers, mortgage brokers and home improvement contractors who:

- Sell properties for much more than they are worth using false appraisals.
- Encourage borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan.
- Knowingly lend more money than a borrower can afford to repay.
- Charge high interest rates to borrowers based on their race or national origin and not on their credit history.
- Charge fees for unnecessary or nonexistent products and services.
- Pressure borrowers to accept higher-risk loans such as balloon loans, interest only payments, and steep pre-payment penalties.
- Target vulnerable borrowers to cash-out refinances offers when they know borrowers are in need of cash due to medical, unemployment or debt problems.
- "Strip" homeowners' equity from their homes by convincing them to refinance again and again when there is no benefit to the borrower.
- Use high pressure sales tactics to sell home improvements and then finance them at high interest rates.

What Tactics Do Predators Use?

- A lender or investor tells you they are your only chance of getting a loan or owning a home. You should be able to take your time to shop around and compare prices and houses.
- The house you are buying costs a lot more than other homes in the neighborhood, but isn't any bigger or better.
- You are asked to sign a sales contract or loan documents that are blank or contain information which is not true.

- You are told that the Federal Housing Administration insurance protects you against property defects or loan fraud - it does not.
- The cost or loan terms at closing are not what you agreed to.
- You are told that refinancing can solve your credit or money problems.
- You are told that you can only get a good deal on a home improvement if you finance it with a particular lender.

Examples of Predatory Lending Practice

Fraud:

- Forged loan documents
- Hidden terms
- Incomplete disclosure

Bait & Switch:

- Qualified borrowers steered away from affordable loans.

Balloon Loan Refinanced With Excessive Fees:

- Low monthly payments with a large final payment.

Required Credit Insurance:

- Credit life insurance
- Credit disability insurance
- Unemployment insurance

Prepayment Penalties:

- Penalties for paying off a loan ahead of time to keep loan continued as long as possible.

Flipping:

- Repeated refinancing of loan balance into a new loan, sometimes without knowledge of the borrower.

How to protect yourself

- Don't let the promise of extra cash or lower monthly payments get in the way of your good judgment.
- Don't agree to a loan that is more than what you believe your house is worth.
- Don't sign documents you have not read or have blank spaces to be filled in after you sign.
- Don't take the first loan you are offered.
- Don't give in to high pressure sales tactics.
- Beware of quick fixes and easy credit programs.

For more information on predatory lending please go to:

www.hud.gov/local/ca/homeownership/predatorylending.cfm.

Resources: When You are at Risk of Losing Your Home

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

Neighborhood Housing Services of Orange County.....714-490-1250

Foreclosure Intervention Counseling

www.nhsoc.org

Legal Aid Society of Orange County.....714-571-5200/800-834-5001

www.lasoc.com

Ask about the Making Home Affordable Program.

Housing Opportunities Project for Excellence (HOPE)888-995-4673

www.hopenow.com

HOPE is a toll free national hotline offering free foreclosure prevention from third-party, HUD certified, not for profit counseling agencies dedicated to helping homeowners avoid foreclosure. Mortgage counseling in multiple languages is available.

Mortgage Relief Online

www.mortgagereliefonline.com

Neighbor Works America

www.nw.org

A national network of nonprofit organizations that support affordable housing and homeownership initiatives in local communities.

For more information please see a list of Orange County United Way's Funded Programs & Partnerships at www.unitedwayoc.org/pdfs/OCUWSupportedPrograms.pdf.

Renter's Action Plan

Renter's Action Plan

1. Read your lease.
2. Talk to your landlord.
3. Notify the public housing authority.
4. Know your rights if evicted.

Step 1: Read Your Lease.

First, read your lease. It is important to familiarize yourself with the terms of your lease.

Step 2: Talk to Your Landlord.

About all you can do for rent payments on reduced income is to tell your landlord about your situation before rent is due. Try to work something out. Ask if you could make smaller

payments until you return to work and then catch up the shortage. Offer to trade some property (furniture, TV, or other items you don't need), do minor repairs, cut the lawn, or perform yard maintenance in place of rent. It often costs landlords money to change tenants, so there may be an incentive for the landlord to work with you.

Step 3: Notify the Public Housing Authority.

If you live in public housing or a Section 8 home, notify the public housing authority of your reduction in income. Your rent may be reduced to a level in line with your new situation.

Step 4: Know Your Rights If Evicted.

If you don't pay your rent, the rent is delinquent when specified in your lease. If your lease is a verbal one, your rent is usually delinquent ten (10) days after it is due. Check it out: Laws governing renters and eviction differ from state to state. If your landlord wants to evict you, you must be given a written notice allowing you a specific number of days (which varies from state to state) to leave the premises.

After the period for leaving the premises expires:

- Your landlord may file an Unlawful Detainer Action with the court. You have a specified number of days (usually seven or less) to answer this court action.
- A court hearing will be held to evaluate the circumstances, and the judge determines the legal action required.
- If the court serves notice, you could be evicted in as little as 24 hours.
- If you have a lease, you may still be liable for the rent for the remaining months on the lease unless the property can be rented to others. If the property is not rented, you may be liable for the rent for the rest of the lease period.
- Your security deposit may be forfeited.

Housing Alternatives

Public Housing

If you are facing reduced income, you may qualify for public housing or Section 8 support. In Section 8 housing, private apartments/homes are rented with part of the rent paid by the federal government. Public housing rent is set according to your income. In most communities there are long waiting lists. Please visit Orange County Housing Authority website at www.ochousing.org for availability and more information on Rental Assistance Programs.

House Sharing

Sometimes we overlook the most obvious housing resource: a relative, friend or co-worker who is out of work may have room on a temporary basis. Sharing rent, food, and childcare can work well on a short-term basis.

Emergency Shelter

Should things get to the point of eviction or foreclosure and you find yourself in need of temporary shelter, contact 2-1-1 or the resources listed below.

Resources: Emergency Housing

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

Salvation Army Hospitality House: Emergency Shelter.....714-542-9576

818 E. 3rd Street, Santa Ana

Must come to the house with an ID by 2:30pm to sign up for a bed on a first come, first serve basis. No reservations are allowed and there is a 7 night limit. Two children under age 8 are allowed per adult. They serve dinner after the 4pm intake and breakfast before check out by 7:30am.

Orange County Interfaith Shelter: Emergency Shelter Program.....949-631-7123

Call to apply over the phone. Families and single mothers only at this shelter. All applicants must have lived in Orange County for the last 6 months. For a maximum of 30-days, they provide case management, two meals daily, hot showers, laundry facilities, hygiene supplies, bus vouchers for work and/or appointments, free phone and message center and referrals to other programs and essential services.

Interval House - Domestic Violence Emergency Housing.....714-891-8121

www.intervalhouse.org

Provides underserved victims of domestic violence and their children with shelter and basic needs ensuring the safety of these families and helping them get back on their feet.

For more information please see a list of Orange County United Way's Funded Programs & Partnerships at www.unitedwayoc.org/pdfs/OCUWSupportedPrograms.pdf.

Veterans Assistance

OC Community Services/Veterans Service Office.....714-567-7450

Veteran Affairs Health Revenue Center877-222-8387

Orange County Veterans Service Office.....13800 S. Grand Ave., Bldg. B, Santa Ana, CA 92705

Open 8am to 4pm; primarily assist Veteran's in filing Claims. Veterans that served on active duty and have an honorable or general discharge may be eligible for free health care and prescription drug coverage. Contact the Veterans Service Office or visit the Veterans Affairs website at www.va.gov or www.cdva.ca.gov for more information.

U.S. Department of Housing and Urban Development: Home and Communities Veteran Resource Center (HUDVET)

www.hud.gov/offices/cpd/about/hudvet

Food Assistance

There are food pantries and food resources located throughout the county. The first place to call is **2-1-1**.

Go to www.infolinkoc.org/resources.php for a list of 2008 **Emergency Food Resources** listed by city. Call the food banks and pantries in your area for their current available resources.

Second Harvest Food Bank of Orange County.....949-653-2900

8014 Marine Way

Irvine, CA 92618

www.feedoc.org

Anyone can receive help if they show up at a Second Harvest Food Bank distribution location. Call the general phone number and the staff will let you know of a food bank in your area.

Someone Cares Soup Kitchen.....949-548-8861

720 W. 19th Street, Costa Mesa, CA

Free hot lunches; Monday-Friday 1:00 pm-4:00 pm

Angel Food Ministries.....888-819-3745

To look up locations dial ext. 3646 or to talk to a local representative, call 949-421-3102 for South and Central Orange County or call 949-584-5120 for North Orange County.

Visit www.angelfoodministries.com for information and locations by zip code. Anyone can apply. Food is ordered online or through a local location at a discounted cost from retail value (\$30 per unit with comparison shopping of the same food items costing between \$42 and \$78). One unit of food generally assists in feeding a family of four for about one week or a single senior citizen for almost a month. The food is all the same high quality one could purchase at a grocery store. There are no second-hand items, no damaged or out-dated goods, no dented cans without labels, and no day-old breads.

The Treasure Box.....800-207-5521

www.thetreasurebox.org

Order online or at a host site for a \$30 box of 21-25 pounds, high quality, frozen foods (retail \$65-\$100). Typically feeds a family of four lunch and dinner for a week or a senior citizen for nearly a month. On the website, click "Find a Location" to find local sites in your area.

Catholic Charities The Doris Cantlay Center.....714-668-1130

3631 West Warner Avenue

Santa Ana, CA 92704

www.ccoc.org

Food program on Tuesday, Wednesday and Thursday at 8:30am. Call for more information.

Food Stamps

You can apply for Food Stamps at Social Service Agency Regional Centers throughout Orange County. Visit www.ssa.ocgov.com/Agency_Services/Locations/city.asp for a list of local Regional Centers.

You will need to fill out an application and provide facts about yourself and your household. When you apply, you will have to show your pay stubs or proof of any other income you may have. If you pay child support, you'll also need your child support papers. If you have income, the amount of income that is left after certain deductions will be used to determine the amount of food stamps you get.

If you need help right away, you may qualify for Expedited Service and receive your food stamp benefits within three days if you meet the requirements.

Additional Information:

Federal Food Programs website

www.frac.org/html/federal_food_programs/programs/fsp.html

General food stamp and school breakfast/lunch programs information.

Orange County Social Services Agency

www.ssa.ocgov.com/Cash_Food_Stamps/default.asp

Information page about food stamps and other relief programs.

Orange County Food Bank: Commodity Supplemental Food Program

CSFP provides nutritious food supplements for low-income pregnant, postpartum, and breast feeding women, their infants and children up to age six, and the elderly (60+).

For availability and waiting list information, contact Trudy Wilson at 714-897-6670 ext. 3610.

www.ocfoodbank.org/programs/index.html

Utility Action Plan

Utility services (power, gas, water, telephone) are regulated under a hodge-podge of federal, state, and local laws. Fuel oil, liquid propane and other energy resources are generally less regulated, but regulations vary greatly from state to state. If you are having (or anticipate having) problems with utility bills, this section outlines some steps you can take.

UTILITY ACTION PLAN

1. Know the terms of your utility service.
2. Check into budget payment plans.
3. Reduce utility use.
4. Notify the company before you get behind.
5. Propose a payment plan.

Step 1: Know the Terms of Your Utility Service.

State-regulated utility companies will provide a customer information packet for you. This explains the terms of service, reasons for cutting off service, and ways to renew service. You can call California Utility Regulatory Commission at 866-849-8391 to see what rights you have.

Step 2: Check into Budget Payment Plans.

See if your gas or electric company has an “equal payment plan” that keeps your bill the same each month. This makes it easier to plan your monthly expenses, before you get behind. The utility company is not required by law to offer you a budget repayment plan if you are a delinquent customer. So, before you get behind on the bill, discuss your plan with a customer service representative.

Step 3: Reduce Utility Use.

Plan conservation measures with your family. Decide how you can do it safely and still cut your costs.

Some steps you can take to conserve on energy costs:

- Turn off lights, TV, and appliances when not in use.
- Cut back on the use of “power hogs” like hair dryers.
- Lower the thermostat on your furnace, or turn up your air conditioner, and dress accordingly indoors.
- Wash and dry only full loads of clothes.

Some steps you can take to cut your telephone use:

- If you have a cellular phone, consider eliminating your home phone service altogether. Just be sure you can access 9-1-1 in an emergency.
- Analyze your telephone service. Can you switch to a money-saving rate plan? Cancel custom features like “call waiting”.
- Make long-distance calls on evenings and weekends when rates are lower.
- Consider buying your phone. This may be cheaper than renting.
- Eliminate unpublished listings; these add to your costs.
- Eliminate unnecessary calls if you are in a measured service area where you are charged for calls by length and time of day.

Step 4: Notify the Utility Company Before You Get Behind

Call, and then write, the utility company immediately, before the due date for payment. Explain the reason for your inability to pay. If a family member relies on an electrical medical appliance, be sure the power company is aware of the medical danger of a service cut-off.

Step 5: Propose a Payment Plan

Suggest a payment plan based on your current ability to pay. If you don’t have a plan, or if your plan is not acceptable, develop one with the company.

Once a customer has filed for bankruptcy, a utility company can't change, refuse or stop service just because the customer can't pay the bill. However, the customer must reapply for service within 20 days after filing with the bankruptcy court, or service may be stopped.

Telephone service may be disconnected if your bill is not paid within one week of notice of delinquency. Depending on your prior record and at the discretion of the company, a payment plan may be set up where you will not have service interrupted. To get your telephone service reactivated once you have been disconnected, you may be required to:

- Pay your prior bill in full.
- Reapply for service and pay installation charges.
- Pay a deposit.

Utility Assistance Programs

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 866-675-6623. Apply through your local Community Action Partnership or ask your power company about help.

Community Action Partnership of Orange County.....800-660-4232/714-839-6199

Press 1 for Energy & Environmental Services.

www.capoc.org/services/energy.html

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..... 800-798-5723/866-743-2273

Family Electric Rate Assistance (FERA)800-798-5723

Visit their webpage at www.pge.com/fera/.

FERA provides a discount to qualified income customers with 3 or more people in the household using 30%-100% over their baseline electric usage.

Weatherization Assistance Program.....866-675-6623

Visit their website at www.csd.ca.gov and click on link under Programs.

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.

California LifeLine Telephone Program
(Also known as Universal LifeLine Telephone Service (ULTS))

www.cpuc.ca.gov/PUC/Telco/Public+Programs/ults.html

California LifeLine provides discounted basic telephone (landline) services to low income, eligible California households. Contact your phone service provider to enroll or visit the website link for more information.

AT&T Lifeline.....800-288-2020

Telephone and internet assistance for income qualified homes offering a flat rate for phone calls with unlimited calling at \$5.34 per month or a measured rate with 60 untimed local calls at \$2.85 per month and \$0.08 for each additional phone call.

United Way of Greater Los Angeles.....213-808-6257

Utility Assistance Program for residents of Orange and Los Angeles Counties

Additional Information

- **U.S. Department of Housing and Urban Development:** Consumer information regarding energy efficiency and home repairs.
www.hud.gov/improvements/index.cfm
- **U.S. Department of Energy:** Information on saving energy at home.
www.energysavers.gov
- **California Public Utilities Commission:** Information about finding help paying or lowering your bill. www.cpuc.ca.gov

Low Cost Auto Insurance Program

The California Low Cost Automobile (CLCA) Insurance Program.....866-602-8861

www.insurance.ca.gov

Provides affordable liability-only auto insurance that meets the state's financial responsibility laws. To qualify, you must 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.

Tips for Finding a Job

Looking for a new job can be a long, daunting and stressful process, but don't get discouraged. There are many resources available to help you along the way; from interview skills, resume assistance and job training, to job banks and placement assistance. Remember to keep your eyes open during your job search – the position for you could be posted in a store window, in a newspaper, on a coffee shop bulletin board or on a website.

Tips for finding a job

- ☑ Build up a network of people who work in your chosen field and know your job

interests.

- Contact your trade union or professional organization and let other members know you are looking for a job.
- Be flexible – do not limit yourself to one industry or one type of job.
- Evaluate your career so far – you will likely be amazed at your base of skills.
- Contact temporary agencies devoted to your particular type of work and find out whether they charge for their services. Look for these agencies in the Yellow Pages, newspaper or internet.
- When you find a company you're interested in working for, get the name of the department head or personnel recruiter for your desired job area and submit your resume to that person (you don't have to wait for a company to advertise).
- Check listings in the local newspapers, trade and professional papers and journals (you will find many of these in your local library).
- The internet provides a variety of web pages dedicated to helping you with job searches (you can access the internet at your local library).
- You may want to visit the library for additional information.

Local Library Locations

Find an Orange County Library branch at the following site:

egov.ocgov.com/ocgov/OC%20Public%20Libraries/Library%20Locator

Resources available at the library

- Books to help you write your resume
- Literature on changing careers
- Information on educational training opportunities, including college and trade school catalogs
- Employment opportunities in other states and other countries
- Materials on test preparation, including employment tests, college entrance tests and career aptitude tests
- Computers for public use
- Information on careers
- Information on job trends
- Internet access to educational and employment information

Employment Resources/Workforce Training

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

CalJOBS with the Employment Development Department.....800-758-0398

www.caljobs.ca.gov

Local Workforce Investment Boards and the California State Employment Development Department (EDD) provide 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.

Community Action Partnership of Orange County.....800-660-4232/714-839-6199
www.capoc.org

Provides supportive employment services such as employment referrals, resume assistance, employment coaching and counseling, and an ongoing case management support is offered per contract term.

Catholic Charities Employment Service Center.....714-635-5230
www.ccoc.org.

The Employment Service Center works with people from other countries to provide them job training programs and to develop life skills that move them toward independence and self-sufficiency. They also assist with job placement and workshops are held every Friday at the Center.

Employment Development Department.....800-300-5616
www.edd.ca.gov.

Information on finding a job, training, government jobs, job fairs and other employment resources.

Orange County Government
www.egov.ocgov.com/ocgov/Services/Employment

Employment and Internship opportunities.

Orange County One Stop Employment Resource Center locations (www.oconestop.com):

- 125 Technology Way, Suite 200, Irvine, 949-341-8000
- 5405 Garden Grove Blvd., Westminster, 714-241-4900

For more information please see a list of **Orange County United Way's Funded Programs & Partnerships** at www.unitedwayoc.org/pdfs/OCUWSupportedPrograms.pdf.

Tax Preparation Assistance

Orange County United Way and its community partners provide free tax preparation and access to the Earned Income Tax Credit to help qualifying families increase their income and create savings. This allows low-income people to keep more of their hard-earned money and avoid paying unnecessary fees for commercial tax preparation and "rapid refund" loans.

In 2009, 63 free tax sites were hosted in partnership with non-profit partners, six financial institutions, the City of Irvine, the City of Santa Ana and the Internal Revenue Service. A total

of 3,931 families and individuals accessed this free service bringing \$5,267,898 in Federal Refunds back to their pockets, of which \$1,908,578 was returned in Earned Income Tax Credit (EITC).

EITC presentations will be made from October to November on behalf of Orange County United Way's partner, the Legal Aid Society of Orange County. For additional information, please visit www.unitedwayoc.org or contact Sahara Navarro at 949-263-6127 or via email at saharan@unitedwayoc.org.

What you need to bring to have your tax returns prepared:

- Photo identification
- Social Security cards for you, your spouse, and dependents
- Current year's tax package if you received one
- Wage and earning statements (Form W-2, W-2G, 1099-R) from all employers
- Interest and dividend statements from banks (Form 1099)
- A copy of last year's Federal and State returns if available
- Bank Routing Numbers and Account Numbers if you wish to have a refund direct deposited.
- Other relevant information about income and expenses
- Payments for day care
- Day care provider's identifying number
- To file taxes electronically on a married filing jointly tax return, both spouses must be present to sign the required forms.

References

Bankruptcy

www.aaafaircredit.org

Counseling

www.charlestreet.org/resources.htm

www.ocuw.org/pdfs/OCUWSupportedPrograms.pdf

Credit Action Plan

www.ftc.gov/credit

www.cccservices.com

Debt Collection/ Credit Reports

www.ftc.gov/credit

www.cccservices.com

www.annualcreditreport.com

www.ftc.gov

Finance

www.msmoney.com/seminars
www.unemploymentlifeline.com

Food Stamps

www.ssa.ocgov.com
www.ssa.ocgov.com/Agency_Services/Locations/city.asp
www.ssa.ocgov.com/Cash_Food_Stamps/default.asp

Healthcare

www.dol.gov/ebsa/faqs/faq-cobra-premiumreductionEE.htm
www.cchi4kids.org/programs.php
www.ochealthinfo.com/Public/clinics.htm
www.californiarxcard.com/index.php

Housing Assistance

www.aficio.org
www.hud.gov
www.hopenow.com
www.freddiemac.com
www.unemploymentlifeline.com
www.ocuw.com/pdfs/OCUWSupportedPrograms.pdf
www.hud.gov/foreclosure
www.ocinterfaithshelter.org
www.salvationarmyoc.org/pr_ser_shelters.htm

Legal

www.ocbar.org

Predatory Lending

www.hud.gov
www.hud.gov/offices/hsg/sfh/pred/predlend.cfm

Unemployment

www.edd.ca.gov
[www.mahalo.com/How to File for Unemployment in California](http://www.mahalo.com/How_to_File_for_Unemployment_in_California)

Please Note: Inclusion in this directory does not imply endorsement nor does omission imply a lack of endorsement.