

# I'M OUT OF WORK. NOW WHAT?



This packet is intended to provide residents with information on federal, state and local resources to help people who are unemployed. The Plymouth Public Health/Human Services Department hopes this will guide you to available resources that will help you manage through this process.

At the time of printing, the phone numbers, websites and other information was verified. If you find an error or update, please notify the Human Services/Public Health Department so we may correct the information.

Plymouth Public Health/Human Services

Lee Ann Meyers, Director  
March 31, 2009

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## UNEMPLOYMENT COMPENSATION

**How to apply:** Go to the CT Department of Labor’s website: [www.ct.gov/dol](http://www.ct.gov/dol) for information on eligibility for unemployment compensation.

Applying for benefits can be done over the phone using the “Dial to File” system or over the internet at <http://iic.ctdol.state.ct.us/welcome.aspx>

### Dial to File phone listings for our area:

Hartford/Enfield/Bristol/New Britain/Manchester areas	(860)566-5790
Torrington area	(860)482-5581
Waterbury area	(203)596-4140
**TTY (English)	(800)842-9710
**TTY (Spanish)	(800)680-3746

**To appeal a ruling:** File an appeal with the Employment Security Appeals Division. For more information go to: <http://www.ctdol.state.ct.us/appeals/applc.htm>

If you need an attorney’s assistance to help with an appeal call:

**The Lawyer Referral Services** for Litchfield County @ (860)525-6052

or contact:

**Statewide Legal Services** for households with low income @ (800)453-3320

## JOB SEARCH/TRAINING

The State of Connecticut Department of Labor’s website [www.ct.gov/dol](http://www.ct.gov/dol) has information and job search tools including:

- “Tips on Finding Jobs”- information on interviews, resumes and preparing for job/career fairs.
- CT JobCentral- on on-line database of nationally posted job openings
- Job Fair listings
- Connecticut Job & Career ConneCTion- information on finding a career that is right for you, information about occupations, searching for jobs, employers, education and training.

### CT Works One Stop Career Centers:

**All Residents:** Full service CT Works centers offer computerized job matching, assessment and employability planning, vocational counseling and job referral and placement. Resumes may be placed into an employer-searchable database of resumes. The centers have self-service job search support services that include research materials, phones, fax machines, postage, personal computers, software to design and print resumes, and free access to the internet for job search purposes. CT Works One Stops are a collaborative effort of state, regional and local organizations.

**The nearest full service CT Works centers are:**

New Britain CT Works  
260 Lafayette St.

New Britain CT

Employment services (860)827-6200

Office hours M-F 8:30-4:30

Career Center hours M-F 9-4

Torrington CT Works  
K Mart Shopping Plaza  
685 Main St.

Torrington CT

Main phone number (860)496-330

Office hours M-F 8:30-4:30

Waterbury CT Works  
249 Thomaston Ave.

Waterbury CT

Main phone number (203)437-3380

Office hours M-F 8-4:30

**A Career Center:** is available at Bristol Community Organization

55 South St.

Bristol CT

(860) 584-2725

**Older Adults:** Maturity Works/Senior Community Services Employment Program (Title V) is a federally funded program that matches low income (at or below 125% of the Federal Poverty Level) older adults aged 55 plus with jobs in the private or non-profit sector.

**Nearest Maturity Works/Senior Community Employment Program locations:**

Education Connection  
355 Goshen Road  
Litchfield CT



Torrington Office: Bill Brewer, (DVOP)

(860)496-3310 by appointment

The Vocational Rehabilitation Representative, Al Despina (DVOP), can be reached by calling: (860)594-6617.

**Youth:** CT Works Centers and some community based agencies help youth prepare for and locate employment.

**Bristol Community Organization** has a youth employment program for youths aged 16 to 21 that qualify under Title 1B of the Work Force Investment Act. For more information contact:  
Bristol Community Organization

55 South St.

Bristol CT

Main Phone number

(860)589-8623

Email

[nmicloskey@bcoinc.org](mailto:nmicloskey@bcoinc.org)

**Opportunities Industrialization Center of New Britain** has a summer youth employment and learning program for youths aged 14 – 19 that qualify. For more information contact:

Opportunities Industrialization Center of New Britain

One Grove St., Suite 315

New Britain CT

Voicemail

(860)224-7151

Email

[info@oicnb.org](mailto:info@oicnb.org)

Website

[www.oicnb.org](http://www.oicnb.org)

Office hours

M-F 9-4

**Ex-Offenders:** All CT Works centers offer job search services for ex-offenders. Both the Hartford and Bridgeport offices offer in-depth workshops and enhanced job search assistance.

CT Works Hartford Office

3580 Main St.

Hartford CT

Main phone number

(860)256-3700

Office hours

M-F 8:30-4:30

Resource Library

M-F 8:30-4:15

CT Works Bridgeport Office

2 Lafayette Square

Bridgeport CT

Main phone number

(203)455-2700

Office hours

M-F 8:30-4:30

**WIA (Workforce Investment Fund):** The WIA authorizes and funds training and employment programs and services to youth and adults who are disadvantaged because of education level,

income level, age, criminal history and other issues. The programs are offered through the CT Works centers.

**State of Connecticut Employment:** for information about employment with the State of Connecticut please visit their website @ <http://www.das.state.ct.us/exam/default.asp> or call: (800)528-7442.

**The Education and Employment Information Center (EEIC):** is a statewide referral service of the Connecticut Department of Higher Education. They are a central source of free information for anyone who has questions about colleges, careers and job training.

Hotline number	(800)842-0229
Hotline hours	M-F 9-4
Website	<a href="http://www.ctdhe.org/eeic/">http://www.ctdhe.org/eeic/</a>

**Some On-Line Job Sites:**

<http://careerbuilder.com>  
<http://hotjobs.yahoo.com/>  
<http://www.monster.com/>  
<http://hartford.craigslist.org/>  
<http://job-hunt.org/>

**Small Business Development:** information and guidance for individuals who are interested in starting their own small business.

Nearest sites:

Small Business Administration, SCORE (Service Corps of Retired Executives) site  
200 Main St., 1<sup>st</sup> floor  
C/o Chamber of Commerce  
Bristol CT  
Voicemail (860)584-4718  
Site hours Call for appointment  
Website [www.sba.gov](http://www.sba.gov)  
Fee No charge

Small Business Administration, SCORE (Service Corps of Retired Executives) site  
267 Grand Street  
Waterbury CT  
Voicemail (203)574-8228  
Site hours Call for appointment  
Website [www.sba.gov](http://www.sba.gov)  
Fee No charge

**Temporary Employment:** temporary employment agencies are listed in the yellow pages of the phone book under the “Employment Agencies” category or are available on the web @ <http://www.yellowpages.com/CT/Employment-Agencies>

Nearest agencies:

Employment Choices LLC

580 Broad Street

Bristol CT

Main phone number

(860)583-4461

\*Labor Ready

204 North Street

Bristol CT

Main phone number

(860)314-2319

\*Labor Ready specializes in day labor and pays workers at the end of each day. This is a good option for unskilled workers who need to be paid quickly.

Vista Staffing Solutions

189 Redstone Hill Road

Bristol CT

Main phone number

(860)582-2879

## POSSIBLE HEALTHCARE OPTIONS

**COBRA (Consolidated Omnibus Budget Reconciliation Act):** COBRA is a federal law that requires employers with 20 or more employees to let employees and their dependents keep their group health coverage for a time after they leave their group health plan under certain circumstances. These circumstances include voluntary or involuntary job loss, reduced working hours, transition between jobs, death, divorce and other life events. Once these aforementioned circumstances have occurred, your plan must notify you in writing explaining your rights under COBRA. You have 60 days from the date the notice is provided or from the date coverage ended -whichever is later- to elect COBRA coverage. COBRA coverage begins the day your health care coverage ended and lasts for up to 18 months. Under COBRA you may be required to pay the entire group rate premium for health care coverage. For more information:

Call the U.S. Department of Labor  
Website

(866)275-7922

[www.dol.gov/dol/topic/health-plans/cobra.htm](http://www.dol.gov/dol/topic/health-plans/cobra.htm)

**COBRA Subsidy for those losing their jobs between 9/1/08 and 12/31/09:** The American Recovery and Reinvestment Act of 2009 that was signed into law on 2/17/09 includes a subsidy of COBRA premiums for up to nine months for employees involuntarily terminated between 9/1/08 and 12/31/09. **This does not include employees who were terminated for “gross misconduct”.** The subsidy pays 65% of the COBRA premium for the employee and their dependents. This bill also allows eligible employees who did not elect COBRA prior to the effective date (2/17/09), or who elected it and then dropped it, to now elect it. Employers are required to notify employees who were terminated on or after 9/1/08 of their eligibility to elect continuation of COBRA. The employee has 60 days after the employers notification date to enroll. For more information go to the U.S. Department of Labor’s website:  
<http://www.dol.gov/ebsa/COBRA.html>

**Special COBRA Law for Connecticut residents aged 62-65:** if a Connecticut employee between the ages of 62-65 loses their job and the employee is eligible for COBRA, then the employer is required to extend COBRA coverage until the person reaches age 65, regardless of the number of months involved. For more information, please contact:

Connecticut Department of Insurance

(800)203-3447

**Charter Oak Health Plan:** The Charter Oak Health Plan is Connecticut’s health insurance plan for adults of any income level who are aged 19 – 64. There are no income or asset limits to qualify and pre-existing conditions are not determining factors for eligibility. The Charter Oak Health Plan has a hotline number: 1-877-772-8625 that is available M-Th 9A-8P, Fridays 9-6 and Saturdays 10-2.

Website

[www.charteroakhealthplan.com](http://www.charteroakhealthplan.com)

Nearest information/application sites for Charter Oak Health Plans:

Plymouth Public Health/Human Services Department

77 Main St.

Terryville CT

Phone number

(860)585-4028

Office hours

M-F 7:30-2:30

State of Connecticut Social Services Office

New Britain Office

30 Christian Lane

New Britain CT

Main phone number

(866)723-2591

TTY

(860)612-3569

Office hours

M-F 8:30-4:30

**Other state health programs:**

**Medicaid/Title 19** is for income and asset eligible individuals and families. Families receiving TFA (Temporary Family Assistance) benefits receive Medicaid. Individuals over age 65 or between the ages of 21 and 65 with a disability are also eligible for Medicaid. For more information please visit: [www.ct.gov/dss/lib/dss/PDFs/medicaid.pdf](http://www.ct.gov/dss/lib/dss/PDFs/medicaid.pdf)

**SAGA Medical (State Administered General Assistance):** SAGA is for individuals with no dependent children who have very low income and assets. For more information please visit: [www.ct.gov/dss/lib/dss/pdfs/SPNDOWN.pdf](http://www.ct.gov/dss/lib/dss/pdfs/SPNDOWN.pdf)

Application/information is available at:

Plymouth Public Health/Human Services

77 Main Street

Terryville CT

Phone number

(860)585-4028

Office hours

M-F 7:30-2:30

State of Connecticut Social Services Office

New Britain Office

30 Christian Lane

New Britain CT

Main phone number

(866)723-2591

TTY (860)612-3569  
Office hours M-F 8:30-4:30

**HUSKY Insurance Plans:**

**HUSKY A:** is a health care plan for uninsured children aged 19 and younger and who are U.S. citizens or legal permanent residents. There are income limits but no asset test for this program.

**HUSKY A for Parents/Guardians:** is a health insurance program for those whose child is insured under HUSKY A and whose income is at or below 185% of the Federal Poverty Level.

**HUSKY B:** is for uninsured children under 19 years of age who are U.S. citizens or legal permanent residents whose income is over 185% of the Federal Poverty Level.

For more information or an application:

Plymouth Public Health/Human Services  
77 Main St.

Terryville CT

Phone number (860)585-4028

Office hours M-F 7:30-2:30

HUSKY Infoline (877)284-8759

Website [www.huskyhealth.com](http://www.huskyhealth.com)

State of Connecticut Social Services Office

New Britain Office

30 Christian Lane

New Britain CT

Main phone number (866)723-2591

TTY (860)612-3569

Office hours M-F 8:30-4:30

**Healthy Start:** is a low income health insurance program for pregnant women. There is no asset test but participants must be over income for “straight Medicaid” with income at or below 250% of the Federal Poverty Level.

Nearest application sites:

State of Connecticut Social Services Office

New Britain Office

30 Christian Lane

New Britain CT

Main phone number	(866)723-2591
TTY	(860)612-3569
Office hours	M,T, F 8:30-4:30; W & Th 8:30-12Noon
Bristol Community Organization	
55 South St	
Bristol CT	
Main phone number	(860)584-2725
Office hours	M-F 8:30-4:30

**Community Clinics:** community-based health centers that provide healthcare on a sliding fee scale or reduced rates.

Nearest community clinics:

Staywell Health Center	
80 Phoenix Ave.	
Waterbury CT	
Main phone number	(203)756-8021
Website	<a href="http://www.staywellhealth.org">www.staywellhealth.org</a>
Site hours	M-F 8-4; 2 Saturdays/month 8-12Noon
Fee	Sliding fee; inability to pay not an obstacle to treatment

St. Mary's Hospital-Children's Health Center	
95 Scovill St.	
Waterbury CT	
Main phone number	(203)709-7081
Website	<a href="http://www.stmh.org">www.stmh.org</a>
Site hours	M-Th 8:30A-7P; F 8:30-5:30
Eligibility	Age 0-17years
Fee	Set/sliding scale

St. Mary Family Health Center	
95 Scovill St.	
Waterbury CT	
Main phone number	(203)709-3800
Website	<a href="http://www.stmh.org">www.stmh.org</a>
Site hours	M-F 8-4:30
Eligibility	Age 18 and over
Fee	Set/sliding scale

Staywell Health Center – South End	
1302 S. MainSt.	
Waterbury CT	
Main phone number	(203)597-9044
Website	<a href="http://www.staywellhealth.org">www.staywellhealth.org</a>
Site hours	Medical: by appointment M,T,Th,F 8-4

W 11A-7P

One Saturday/month 8-12Noon

Mental health: M-Th 8A-7P; F 8-4:30

Fee

Sliding fee

**“Free Bed” Funds:** most hospitals in Connecticut have “free bed funds” to help low income clients pay their hospital bills. These funds can be applied to any hospital- generated bill not just in-patient care. These funds are charitable donations administered by the hospital in which case, each hospital may have a different set of criteria to determine eligibility for their funds. The law requires that hospitals inform their patients about the funds and have a written policy regarding how and to whom the funds will be applied. For more information contact the hospital administration, billing office or social work office. To learn more about the free bed funds please visit the Attorney General’s web document entitled “Law in Plain Language: Hospital Free Bed Funds” @ <http://www.ct.gov/ag/cwp/view.asp?A=2074&Q=294604>

For information on the **Eli Terry Fund** please contact:

Plymouth Public Health/Human Services

77 Main St.

Terryville CT

Phone number

(860)585-4028

Office hours

M-F 7:30-2:30

**Dental Clinics:** dental care available on a sliding fee scale, reduce rate or free.

Nearest dental clinics:

Staywell Health Center Dental Care for WIC Families

80 Phoenix Ave.

Waterbury CT

Phone number (Coordinator)  
(Dental Suite)

(203)756-8021 ext.3055  
ext.3105

Website

[www.staywellhealth.org](http://www.staywellhealth.org)

Site hours

M-F 8-4:30; 2 Sat/month 8-12Noon

Eligibility

Families with one or more adults or children receiving WIC

Fee

Sliding fee; fee based on family size

University of Connecticut Health Center Dental Clinic

263 Farmington Ave.

Farmington CT

Phone number

(860)679-3415

Website

[www.uhc.edu](http://www.uhc.edu)

Site hours

M-F 8:30-5

Eligibility

Adults aged 18 and older

Fee Set fee; fee is lower than customary fees  
No insurance is not an obstacle to treatment

St Mary Hospital Dental Clinic

133 Scovill St.  
Waterbury CT  
Phone number

(203)709-7055

Website

[www.stmh.org](http://www.stmh.org)

Site hours

M-F 8:30-4:30

Eligibility

ages 1 and over

Fee

Set fee. Care is provided regardless of income, however minimum fees apply and payment is expected on the day of service

StayWell Health Center- South End

1302 South Main St.

Waterbury CT

Phone number

(203)597-9044

Website

[www.staywellhealth.org](http://www.staywellhealth.org)

Site hours

by appointment only: M,T,W,Th 8A-7P  
F 8-4

Eligibility

Children and adults aged one and over

Fee

Most insurances accepted; no insurance is not an obstacle to treatment

Tunxis Community College Dental Hygiene Clinic

271 Scott Swamp Rd.

Farmington CT

Phone number

(860)255-3654

Website

[www.tunxis.comnet.edu](http://www.tunxis.comnet.edu)

Site hours

Call for appointment. Open Jan-May  
and September – December

Eligibility

Ages three and over

Fee

Set fee; however fee is much lower than customary dental fees

Briarwood College Dental Hygiene Program

2279 Mount Vernon Rd.

Southington CT

Phone number

(860)426-0467

Site hours

Call for appointment. Clinics run from  
Sept.-May

Eligibility

Toddlers to senior citizens

Fee

No charge

**Prescription Medication Assistance:** there are a variety of ways to reduce the costs of medications including healthcare plans that have a low cost Rx plan and some larger chain stores and drugstores offer low cost generic drugs. Call your health plan to inquire about Rx coverage or call local stores and drug pharmacies to inquire about their assistance programs.

Other possible options:

The Partnership for Prescription Assistance

Phone number

(888)477-2669

Website

<http://www.pparxct.org/>

U.S. Department of Veterans Affairs

Waterbury Primary Care Center

95 Scovill St.

Waterbury CT

Phone number

(203) 465-5292

Website

[www.connecticut.va.gov](http://www.connecticut.va.gov)

Site hours

M-F 8-4 by appointment

Eligibility

Must meet specific criteria,  
call for more information

\*Cost of medications will depend on the veteran's priority group.

**Mental Health Care:** for general counseling needs if you have private insurance, check with your carrier to obtain a list of in-network providers. If you do not have private insurance some community based agencies offer a sliding-fee scale for specific types of counseling.

**Nearest General Counseling Centers:**

Family Services of Central Connecticut

58 Main St.

Terryville CT

Phone number

(860)589-6333

Website

[www.cmhacc.org](http://www.cmhacc.org)

Site hours

Call for appointment

Eligibility

Age 18 and over

Fee

Sliding scale; most insurances accepted

Bristol Hospital Counseling Center

440 C North Main St.

Bristol CT

Phone number

(860)583-5858

TTY

(860)583-3833TTY

Website

[www.bristolhospital.org](http://www.bristolhospital.org)

Site hours

M-Th 8A-8P

Eligibility	F 8-4
Fee	Age 18 and older Sliding fee; most insurances accepted
Catholic Charities of New Britain- Bristol Site	
440 C North Main St.	
Bristol, CT	
Phone number	(800)547-1452
Website	<a href="http://www.ccaoh.org">www.ccaoh.org</a>
Site hours	M-W 9-5 Evenings by appointment
Eligibility	Individuals, couples and families
Fee	Sliding scale; most insurances accepted
Community Counseling of Central Connecticut	
53 Muir Ave.	
Bristol CT	
Phone number	(860)582-7904
Website	<a href="http://www.cccofcentralct.org">www.cccofcentralct.org</a>
Site hours	9A-7P by appointment only
Eligibility	Individuals, couples, groups and families
Fee	Sliding fee; private pay; most insurances accepted
Wheeler Clinic – Bristol Office	
225 North Main St. Suite 106	
Bristol CT	
Phone number	(860)585-4300
Website	<a href="http://www.wheelerclinic.org">www.wheelerclinic.org</a>
Site hours	M-Th 9A-8P F 9-5
Eligibility	Children 0-17 and their families
Fee	Sliding scale; private pay; most insurances accepted
University of Connecticut Health Center- Outpatient Clinic	
10 Talcott Notch Rd.	
Farmington CT	
Phone number	(860)679-6700
Website	<a href="http://www.uchs.edu">www.uchs.edu</a>
Site hours	M-F 8-5
Eligibility	Age 18 and older
Fee	Sliding fee

**Adolescent Counseling:**

Nearest agencies:

Community Counseling of Central Connecticut

54 Muir St.

Bristol CT

Phone number

(860)582-7904

Website

[www.cccofcentralct.org](http://www.cccofcentralct.org)

Site hours

9A-7P by appointment only

Eligibility

Ages 7-17

Fee

Sliding fee; private pay; most insurances accepted

Wheeler Clinic – Bristol Office

225 North Main St. Suite 106

Bristol CT

Phone number

(860)585-4300

Website

[www.wheelerclinic.org](http://www.wheelerclinic.org)

Site hours

M-Th 9A-8P

Eligibility

F 9-5

Children 0-17 and their families

Fee

Sliding scale; private pay; most insurances accepted

Wheeler Clinic Outpatient Psychiatric Clinic for Children

225 North Main St. Suite 106

Bristol CT

Phone number

(800)793-3588 (Access Center)

Website

[www.wheelerclinic.org](http://www.wheelerclinic.org)

Site hours

M-Th 9A-8P

Eligibility

F 9-5

Children 0-17 and their families

Fee

Sliding scale; private pay; most insurances accepted

UConn Health Center Outpatient Clinic

10 Talcott Notch Rd.

Farmington CT

Phone number

(860)679-6700

Website

[www.uhc.edu](http://www.uhc.edu)

Site hours M-F 8-5  
Eligibility Children/adolescents ages 6-17 with mood and anxiety disorders, ADHD, and trauma related disorders  
Fee Set fee; Medicaid, private insurance; private pay

StayWell Health Center – South End  
1302 South Main St.  
Waterbury CT  
Phone number  
Website  
Site hours  
Eligibility  
Fee

(203)597-9044  
[www.staywellhealth.org](http://www.staywellhealth.org)  
M-Th 8A-7P; F 8-4:30  
Ages 13 and over  
Sliding scale; most insurances accepted

**Child Counseling/Guidance:**

Nearest agencies:

Wheeler Clinic – Bristol Office  
225 North Main St. Suite 106  
Bristol CT  
Phone number

(860)585-4300;  
(800)793-3588 Access Center  
[www.wheelerclinic.org](http://www.wheelerclinic.org)  
M-Th 9A-8P; F 9-5  
Children 0 -17 and their families  
Sliding fee; services provided regardless of insurance status, however, patients may be billed if unable to pay at the time of service

Website  
Site hours  
Eligibility  
Fee

UCONN Health Center Outpatient Clinic  
10 Talcott Notch Rd.  
Farmington CT  
Phone number  
Website  
Site hours  
Eligibility

(860)679-6700  
[www.uchc.edu](http://www.uchc.edu)  
M-F 8-5  
Children/adolescents ages 6-17 with mood and anxiety disorders, ADHD, and trauma related disorders  
Set fee; Medicaid, private insurance; private pay

Fee

**Crisis Counseling:** if the individual's mental health need is immediate, in crisis or feels suicidal, dial 2-1-1 and speak to a trained crisis intervention specialist who are available 24 hours a day, 7 days a week, or take the individual to the nearest Emergency Department of a local hospital.

**Psychiatric Mobile Crisis Response Teams:** health professionals who will work with an individual in mental/emotional crisis by phone, at a community site, home or hospitals. The phone lines are open 24 hours a day, 7 days a week but in- person intervention may have set hours.

**Adults:**

Wheeler Clinic Emergency Response Team for Adults

Phone number

(860)747-8719

**\*\* For Children/Adolescents please call 2-1-1**

## EVICTION PREVENTION/FORECLOSURE PROGRAMS

**Eviction/Foreclosure Programs (EFPP):** EFPP offers assessment, mediation, and financial assistance for low income CT residents experiencing a **non-recurring, unexpected hardship** who have past due rent or mortgage payments and who have received a notice to quit or notice of foreclosure. This is not an entitlement program.

Nearest agency:

Bristol Community Organization- Social Services Department

55 South St.

Bristol CT

Phone number

(860)589-8623

Website

[www.bcoinc.org/social\\_services.htm](http://www.bcoinc.org/social_services.htm)

Site hours

M-F 8:30-4:30

Eligibility

Resident experiencing a non-recurrent, unexpected, documentable hardship. Other restrictions apply. Call for details

**Foreclosure Counseling:** if you are unable to make your mortgage payments, contact your lender immediately to explain your situation. Stay in touch with your lender. Do not avoid the lender's attempts to contact you. There are HUD approved mortgage counseling and loss prevention mitigation services available.

Nearest HUD approved sites:

Neighborhood Housing Services of New Britain Inc.

223 Broad St.

New Britain CT

Phone number

(860)224-2344

Website

[www.nbsnb.org](http://www.nbsnb.org)

Neighborhood Housing Services of Waterbury Inc.

139 Prospect Ave.

Waterbury CT

Phone number

(203)753-1896

### Programs for Connecticut Residents at Risk of Foreclosure:

CT Department of Banking's Mortgage Foreclosure Assistance Hotline: (877)472-8313

CT Housing Finance Authority (CHAFA)

(877)571-2432

Superior Courts in CT offer the Foreclosure Mediation Program which provides free mediation for homeowners and lenders. Please contact the court house for more information.

Nearest Superior Court for Foreclosure Mediation Program:

New Britain Superior Court

20 Franklin Square

New Britain CT

Phone number

(860)515-5080

**Web – based Resources:**

Legal Assistance Resources Center of CT: “About Foreclosures: A Homeowners Guide to What It Is, How It Works, And Options You May Have”

[http://www.larc.org/pamphlets/housing/about\\_foreclosure.htm](http://www.larc.org/pamphlets/housing/about_foreclosure.htm)

U.S. Dept. of Housing and Urban Development: Homes and Communities, “How to Avoid Foreclosure” <http://www.hud.gov/foreclosure/index.cfm>

Federal Housing Administration: “You Can Avoid Foreclosure and Keep Your Home”

<http://www.fha.gov/foreclosure/index.cfm#1>

U.S. Depart. Of Veterans Affairs, Cleveland Regional Loan Center: “Avoiding Foreclosure”

[http://www.vba.va.gov/ro/central/cleve/foreclosure\\_alternatives.htm](http://www.vba.va.gov/ro/central/cleve/foreclosure_alternatives.htm)

The U.S. government has recently launched a new website to help homeowners find ways of what they can do for making their homes affordable in this mortgage crisis. The address is: [www.makinghomesaffordable.gov](http://www.makinghomesaffordable.gov)

**Beware of Foreclosure Scams:** before signing any document that deals with your mortgage get the advice of an attorney, a HUD approved housing counselor, or a real estate professional you know and trust. You may also call the Better Business Bureau or the State’s Attorney to verify the legitimacy of the business. The Federal Trade Commission has a paper online regarding foreclosure scams:

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm>

## FINANCIAL ASSISTANCE

**Financial Assistance:** cash assistance may be possible through programs such as those listed below. Please call the specific agencies for more details regarding eligibility.

### **Temporary Family Assistance (TFA):**

State of Connecticut Social Services Office

New Britain Office

30 Christian Lane

New Britain CT

Main phone number (866)723-2591

TTY (860)612-3569

Office hours M-F 8:30-4:30

Applications are also available:

Plymouth Public Health/Human Services

77 Main St.

Terryville CT

Phone number (860)585-4028

Office hours M-F 7:30-2:30

### **Sailors', Soldiers' and Marines' Fund:**

864 Wethersfield Ave.

Hartford CT

Phone number (860)296-0719

## FOOD PROGRAMS

### Food Programs:

**SNAP (Supplemental Nutrition Assistance Plan) formerly called Food Stamps:** the amount of benefit a household can receive depends on the income, age and number of people in the household and certain deductible expenses. The program does have income and asset restrictions. No lien is placed on an individual's home.

Nearest SNAP application sites:

Plymouth Public Health/Human Services

77 Main St.

Terryville CT

Phone number

(860)585-4028

Office hours

M-F 7:30-2:30

State of Connecticut Social Services Office

New Britain Office

30 Christian Lane

New Britain CT

Main phone number

(866)723-2591

TTY

(860)612-3569

Office hours

M-F 8:30-4:30

**Food Pantries:** food pantries offer assistance to families and individuals in need. They can be a good option for individuals who have either run out of food stamps or were ineligible for food stamps and need to supplement their groceries.

Nearest Food Pantry sites:

Plymouth Community Food Pantry

20 Dewey Ave.

Terryville CT

Phone number

(860)584-1750

Website

[www.plymouthfoodpantry.org](http://www.plymouthfoodpantry.org)

Site hours

M 10-12Noon, F 10A-12P, 2<sup>nd</sup> T  
of each month 5-7P

Eligibility

Call for more information

The Storehouse

43 Prospect St.

Bristol CT

Phone number

(860)589-0662

Website

[www.cfcstorehouse.org](http://www.cfcstorehouse.org)

Site hours

W 9:30-12N

Eligibility

Must meet income guidelines,  
bring income documentation,  
And photo ID

**Soup Kitchens:** serve prepared meals to individuals and families in need.

Nearest soup kitchen sites:

CFC/The Storehouse

43 Prospect St

Bristol CT

Phone number

(860)589-0662

Website

[www.cfcstorehouse.org](http://www.cfcstorehouse.org)

Site hours

Sat. and Sun. 1-2:30P

Eligibility

For anyone in need

Salvation Army-Bristol Corps Community Center

19 Stearns St.

Bristol CT

Phone number

(860)583-4651

Site hours

M-F 11:30-12:45

Eligibility

Call for more information

**WIC Women, Infants and Children's Program:** WIC provides specific nutritious foods and nutrition education to eligible pregnant women, postpartum women up to six months regardless of how pregnancy ends, breastfeeding women up to one year after delivery and infants and children up to their fifth birthday.

Nearest WIC sites:

Bristol Hospital WIC Bristol Site

9 Prospect St.

Bristol CT

Phone number

(860)585-3280

Website

[www.bristolhospital.org](http://www.bristolhospital.org)

Site hours M,T,Th 8-4:45, W 8-5:45,  
F 8-2:45  
Eligibility Call for details

Family Strides  
350 Main St., Suite D  
Torrington CT  
Phone number (860)482-3236  
Website [www.familystrides.org](http://www.familystrides.org)  
Site hours M, W, Th 8-4, T 8-6, F 8-3  
Eligibility Call for details

**School Lunch Program:** offers free or reduced price school meals to children whose family income is at or below 185% of the Federal Poverty Level. Parents/guardians can apply at any time during the school year for this program.

\*Families with children enrolled in the Plymouth School system apply at the school where the child/children are enrolled.

**Angel Foods Ministries:** offers fresh, frozen and packaged foods at significant discounts. Payments can be made with cash or Food Stamps.

Nearest site:  
Heritage UPC  
48 Lewis St.  
Bristol CT  
Phone number (860)585-6678  
Website [www.heritageupc.com](http://www.heritageupc.com)  
Eligibility No applications or qualifications to participate. Call for details

## CLOTHING

**Clothing:** free or low cost gently used clothing is available at the following locations:

Plymouth Congregational Thrift Store

10 Park St.

Plymouth CT

Phone number (860)283-2853

Site hours W-Sat. 10-2

Eligibility No restrictions

The Clothing Exchange

Terryville Congregational Church

233 Main St.

Terryville CT

Phone number (860)589-0182

Site hours Call for details

Eligibility No restrictions

The Salvation Army Thrift Store

1235 Farmington Ave.

Bristol CT

Phone number (860)314-2391

Site hours M-Sat 9A-8P

Eligibility No restrictions

Goodwill Industries

1228 Farmington Ave.

Bristol CT

Phone number (860)585-5647

Site hours M-Sat 9-9

Eligibility No restrictions

Plymouth Public Health/Human Services

77 Main St.

Terryville CT

Phone number (860)585-4028

Office hours M-F 7:30-2:30

Eligibility

Need of interview clothing

## UTILITY/HEATING PROGRAMS

### Utility and Heating Programs:

#### **Telephone Credit Program: Lifeline/Conn. Telephone Connection Assistance Program**

**(CTCAP):** Lifeline is an FCC telephone credit program for customers receiving assistance from one of the following state or federal benefit programs: Care 4 Kids, CT Energy Assistance Program (CEAP), and Contingency Heating Assistance Program (CHAP), CONNPACE, SNAP (food stamps), Personal Care Assistance, Refugee Program, Rental Assistance, SAGA, State Supplement to the Aged, Blind or Disabled, SSI, Temporary Family Assistance (TFA), Title 19 Medicaid including HUSKY and Healthy Start, Head Start and School Lunch Program.

The credit offers a discount of \$30 on line connection and reduces monthly charges by \$9.00 per month for local telephone services. Lifeline customers also receive an additional bill credit of \$.85 for a portion of the Federal Subscriber Line Charge and are exempt from the Universal Service Fund – Local and Local Number Portability charges.

Applications are available at:

<http://www.att.com/gen/general?pid=10201> or

Plymouth Public Health/Human Services

77 Main St.

Terryville CT

Phone number

(860)585-4028

Office hours

M-F 7:30-2:30

**Energy Assistance:** a variety of energy assistance programs are available that run from **November 1- May 1**. There are income eligibility requirements for these programs. Some of the programs are: the CT Energy Assistance Program (CEAP), the Contingency Heating Assistance Program (CHAP), the Matching Program and Operation Fuel.

Nearest application site:

Bristol Community Organization

55 South St.

Bristol CT

Phone number

(860)582-7490

Site hours

Call for appointment

Eligibility

Call for details, varies with each Program

**Emergency Energy Assistance may be available at:**

Plymouth Public Health/Human Services

77 Main St.

Terryville CT

Phone number

(860)585-4028

Office hours

M-F 7:30-2:30

\* NuStart applications are available at the Public Health/Human Services office

**Matching Payment Programs:** also known as Arrearage Forgiveness programs are payment incentive programs offered by CT's regulated natural gas and or electric utilities to their income-eligible customers. Although the specific requirements are different at each utility, one common qualification is that the customer must be eligible for energy assistance. To discuss the programs offered by your utility company call:

Northeast Utilities/CL&P

(800)286-5844

Yankee Gas

(800)438-2278

**Energy Conservation Programs:** weatherization programs for CEAP/CHAP energy assistance recipients may be available. Funds are limited and a priority is given to households with a child under age 6 or with someone who is disabled or age 60 and over. There may be a waiting list. A separate program exists for homeowners who need furnace repair or replacement. This program is also limited.

Nearest Energy Conservation/Furnace Repair Improvement Site:

Bristol Community Organization

55 South St.

Bristol CT

Phone number

(860)582-7490

Site hours

Call for appointment

Eligibility

Call for details, varies with each Program

**Low Interest Energy Conservation Loan Programs:** the CT Housing Investment Fund administers two state energy conservation programs. 1) Single Family Loans are available to homeowners (1-4 units) for the purchase and installation of cost-saving conservation improvements; 2) Multi-Family Loans are provided to owners of apartment buildings enabling both tenants and owners to save money through cost-saving energy improvements.

For more information and eligibility requirements:

Contact CHIF (800)992-3665

Website

[http://www.chif.org/owner\\_borrowers/index.shtml#energy](http://www.chif.org/owner_borrowers/index.shtml#energy)

\*The Town of Plymouth also has a Housing Rehabilitation Loan Program that many assist with home improvements and energy conservation. For more information contact:

Town of Plymouth

Office of the Mayor

80 Main St.

Terryville CT

Phone number (860)585-4001

Hours M-F 8:30-4:30

**Home Energy Audit Program:** From November 15, 2008 to June 30, 2009 CT residents who heat with **oil or propane** can have their furnaces cleaned and receive an energy audit for \$75.00. (The State of CT states this service is usually valued around \$800.) Residents have to use a provider who is registered with the program. Information of how to get this benefit will be sent to anyone interested in applying. There is no income limit for this program. To apply call the CT Office of Policy and Management: (866)940-4676. The application cannot be downloaded from the OPM's website.

**Furnace Replacement Rebate Program:** is an incentive program for CT households to replace their existing residential furnaces or boilers with more energy efficient models.

To apply call the CT Office of Policy and Management at: (866)940-4676.

Applications for the Furnace Rebate Program are available at:

Plymouth Public Health/Human Services

77 Main St.

Terryville CT

Phone number (860)585-4028

Office hours M-F 7:30-2:30

**Utility Shut-Off Protection:** CT residents are protected from shut-off of their utility services under certain circumstances. The following briefly outlines the circumstances that apply for water, phone, electric and natural gas services.

**Water:** households with a person who is seriously ill or who has a life-threatening illness are protected from water shut-off under the following circumstances: if a doctor provides written verification that a person in the household is "seriously ill", the household is protected from shut-off during the winter moratorium period (Nov. 1- April 15). If the doctor's verification states that the person has a "life-threatening" illness, the household is

protected from shut-off year round.

**If the water is already shut-off:** if your water company is a regulated water company, the protection is the same and the company would be required to turn the water back on. To find out if your water company is a regulated utility call the DPUC: (800)382-4586.

**Land-line Telephone:** state regulations state that residential land-line phone service cannot be terminated nor non-payment while any resident is seriously ill as certified to the phone company by a doctor. **However,** the customer must agree to a payment arrangement for the unpaid balance and keep the account current while paying off the unpaid balance.

**Electric and gas:** In CT, utility companies that provide natural gas and/ or electric service are limited by law as to when and under what circumstances they are permitted to shut off a customer's service. **Life-threatening Shut-Offs:** electric and gas companies may not shut off or refuse to turn on utility service at any time if a lack of service is life-threatening regardless of the amount of money the customer owes. Proof of "life-threatening" situations is usually required. Please contact your service provider to find out what documentation is required to be coded as a protection customer.

**Winter Moratorium/Winter Protection:** protection for low-income persons from heat source shut-offs that are **not** life-threatening is available from Nov. 1- May 1 under certain circumstances depending on whether the company provides electric or gas service. Northeast Utilities protects hardship cases from NON- heat utility shut-offs. Gas companies have detailed specific terms regarding shut-off and "hardship" cases. Please contact your provider regarding their specific terms and see the pamphlet "Rights of Utility Customers" published by the Legal Assistance Resource Center of CT @:  
[http://www.larcc.org/pamphlets/utility\\_energy/rights\\_of\\_utility\\_customers.htm](http://www.larcc.org/pamphlets/utility_energy/rights_of_utility_customers.htm)

**Payment Arrangements:** if you are facing a shutoff you should contact your utility company immediately and explain the situation. You may be required to submit proof of unemployment or other documents in order to support your claim. You might need to agree to a payment arrangement. **If you cannot afford the payment arrangement they are offering, do not agree to it. If you agree to an arrangement that you cannot keep, the utility company does not have to offer you another arrangement.** If you feel the payment arrangement offer is not fair, ask to speak to a supervisor at the utility company and ask for a "below-budget arrangement". The company may refer you to Statewide Legal Services or the State Social Services Office to help you complete a "budget sheet". If none of these options works and you feel that you should be offered a lower payment arrangement, contact the Department of Public Utility Control (DPUC) to see if they can assist you. DPUC: (800)382-4586.

## MONEY MANAGEMENT/BUDGETING

**Money Management/Budgeting:** throughout the year the **Plymouth Public Health/Human Services Department** sponsors workshops on various topics including budgeting. Please contact the department for upcoming topics @ **(860)585-4028**.

**Consumer Credit Counseling Service/Money Management International (CCCS):** the only non profit credit counseling service organization in CT. They offer confidential financial counseling and debt management services. For more information please visit their website: [www.creditcounseling.org](http://www.creditcounseling.org) or call: (800)208-2227.

**“Credit Repair Scams”:** some businesses promise to “repair your credit” but in reality some of these businesses take your money and do nothing to help your credit. Before you contact a debt management company, call the **CT State’s Attorney office (860)808-5318**, or the **Better Business Bureau (203)269-2700** to see if the company is legitimate.

The Attorney General’ office has two good papers on this topic:

**Law in Plain Language: Credit Repair:**

<http://www.ct.gov/ag/cwp/view.asp?A=2066&Q=292378>

**How to Spot Credit Repair Scams and Correct Your Credit History Yourself:**

<http://www.ct.gov/ag/cwp/view.asp?a=2066&q=292384>

**Connecticut State Median Income 7//1/08-6/30/09\***

<b>Family size</b>	<b>100% State Median</b>	<b>50% State Median</b>	<b>60% State Median</b>
1	48,786.92	24,393.46	29,272.15
2	63,798.28	31,899.14	38,278.97
3	78,809.64	39,404.82	47,285.78
4	93,821.00	46,910.50	56,292.60
5	108,832.36	54,416.18	65,299.42
6	123,843.72	61,921.86	74,306.23
7	126,658.35	63,329.18	75,995.01
8	129,472.98	64,736.49	77,683.79

The State Median Income levels are established by the U.S. Department of Health and Human Services. These guidelines are used to determine eligibility for various local, state, and federal programs.

\* Information obtained from 2-1-1

Federal Poverty Levels 4/1/09 – 3/31/10

Annual Income Guidelines

	100%	125%	130%	150%	185%	200%	235%	250%	300%
Family Size: 1	10,830	13,538	14,079	16,245	20,036	21,660	25,451	27,075	32,490
2	14,570	18,213	18,941	21,855	26,955	29,140	34,240	36,425	43,710
3	18,310	22,888	23,803	27,465	33,874	36,620	43,029	45,775	54,930
4	22,050	27,563	28,665	33,075	40,793	44,100	51,818	55,125	66,150
5	25,790	32,238	33,527	38,685	47,712	51,580	60,607	64,475	77,370
6	29,530	36,913	38,389	44,295	54,631	59,060	69,396	73,825	88,590
7	33,270	41,588	43,251	49,905	61,550	66,540	78,185	83,175	99,810
8	37,010	46,263	48,113	55,515	68,469	74,020	86,974	92,525	111,030
Each add'l person add:	3,740	4,675	4,862	5,610	6,919	7,480	8,789	9,350	11,220

Monthly Income Guidelines

	100%	125%	130%	150%	185%	200%	235%	250%	300%
Family Size: 1	903	1,128	1,173	1,354	1,670	1,805	2,121	2,256	2,708
2	1,214	1,518	1,578	1,821	2,246	2,428	2,853	3,035	3,643
3	1,526	1,907	1,984	2,289	2,823	3,052	3,586	3,815	4,578
4	1,838	2,297	2,389	2,756	3,400	3,675	4,318	4,594	5,513
5	2,149	2,686	2,794	3,224	3,976	4,298	5,051	5,373	6,448
6	2,461	3,076	3,199	3,691	4,551	4,922	5,783	6,152	7,383
7	2,773	3,466	3,604	4,159	5,130	5,545	6,515	6,931	8,318
8	3,084	3,855	4,009	4,626	5,705	6,168	7,248	7,710	9,253
Each add'l person, add:	312	390	405	468	577	623	732	779	935

Annual income guidelines obtained from the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, <http://www.hhs.gov/poverty/09poverty.shtml>

## TIPS FOR A SUCCESSFUL JOB SEARCH

### The basic steps in getting job are:

1. Self-evaluation: what do you want to do; what can you offer an employer
2. Research: what job opportunities exist; what types of jobs do you qualify for or what skills/training would you need to qualify
3. Preparation: put together a resume and write a cover letter
4. Job search: find available jobs; contact employers; go to interviews

### Identify and be able to state your strengths clearly:

Consider the following:

- What kind of work have you already done?
- What skills have you gained from this work?
- What skills do you have from other experiences (sports, community involvement, hobbies)?
- What special talents do you have?
- What general abilities do you have? Examples: ability to problem solve, to organize information or to direct others.

Make a detailed list to organize your thoughts. You may have more skills than you realize but it often takes some work to identify them.

**The job search:** check out places where jobs are likely to be posted such as the newspaper, bulletin boards in post offices, libraries and personnel offices in corporate buildings. Check with your contacts to find out if they are aware of any jobs. Employment agencies and the internet are also valuable resources to explore.

**Prepare your resume:** This is your personal inventory and formal introduction to a potential employer.

### Composing a resume:

1. Recheck your list of accomplishments, abilities, skills qualifications etc.
2. Decide on your main job objectives
3. Choose a format. Major types are:
  - Chronological – lists employment history giving the most recent jobs first. This is the most common type of resume.
  - Functional – emphasizes skills rather than specific jobs held. If you have very little work experience or are changing careers, this may be a good resume option for you.
  - Mixed – covers both functional and chronological information.

4. Draft your resume. Be sure to include:
  - Name, address, telephone number(s) and e-mail address at the top
  - Employment history
  - Educational background

You may also want to include a statement of job objectives, volunteer work, language and computer skills, and memberships.

5. Edit your resume to make it easy to read, brief and complete. Try to keep it to one page. Include only the most important information. Perfect spelling, grammar and punctuation are a must. Create a resume that can be easily added to a computer data base or sent by e- mail.
6. Prepare a good final copy. Have extra ones printed. Use high-quality paper if possible. A neat overall appearance is important.
7. Keep the resume focused. The goal is to bring you to the interview stage. Stress what you can offer, not what you're looking for. List your accomplishments, results and problems you solved, not just job descriptions.
8. Include an objective or professional profile. An **objective** lets the employer know what type of position you're looking for. If your experience is varied or you are changing careers, including an objective can help focus your resume. Avoid being too vague, but don't be so specific that you eliminate yourself from positions you might be interested in. A **professional profile** gives the employer a summary of the skills and experience you will bring to the job. This is your chance to highlight your key skills and achievements and make an employer want to learn more about you.
9. List the most important information first.

## COVER LETTER

A typed cover letter of application should accompany each resume. It should be brief, business- like and, if possible, addressed to a specific person.

**Purpose:** Letters differ according to your purpose. The letter could be a: letter of introduction (with resume attached) sent to a specific company, a response to an ad or a follow-up letter to someone you've already contacted by phone.

**Include in the cover letter:**

- Your purpose for writing
- Highlight one or two points from your resume (but don't repeat yourself)
- Concentrate on items most relevant to the specific company/organization.
- Note when you'll be available for employment
- End with a request for an interview

- Use good quality paper

## **INTERVIEW CHECKLIST**

It is very important to make a good first impression, so be prepared.

### **Before the interview:**

- Research the company. Find out all you can about it and be able to discuss its products, services etc.
- Contact your references. Select references who are most appropriate for the job you're applying for. Get their permission before you give their names.
- Reassure yourself. The interviewer wants to hire someone who will benefit the company. Confidence in your abilities will convey the message that you can do that.
- Expect to encounter: many questions, interviewers with different personalities and interviewing techniques, application forms to be filled out and various tests.
- Organize your thoughts. Plan answers to possible questions.
- Dress appropriately. Always dress neatly and conservatively. First impressions are lasting.
- Be on time for the interview.

## **DURING THE INTERVIEW PROCESS**

- Relax: be yourself. Remember you're interviewing the company as much as being interviewed.
- Be honest: this is important for both you and the potential employer.
- Show interest: relate your interests to the company's.
- Listen carefully: answer questions completely. Don't be afraid to admit you don't know something.
- Ask questions: find out all you can about the job (hours, travel, advancement opportunities).
- Make points politely: stress your best qualities and experience. Note what you could bring to the position.
- Be positive: about yourself, the company, former employers, etc.
- State your interest in a particular position and how you could handle it.
- Ask when to expect: to hear from the company. If there is no specific position presently available, ask if you may check back periodically.
- If you're asked about past employment: don't exaggerate (or underestimate) your past experience. Don't cover up your past record. Don't complain about previous employers or their practices.

## AFTER THE INTERVIEW

**Send a note.** A follow-up or thank – you note, while optional, is a very good idea. Use it to ask additional questions, supply more information, underline as important point or just to remind the person who interviewed you that you're still interested. Keep the letter short.

Address it to your interviewer. Send it right away.

**Make inquiries.** If you haven't heard back from an organization/company after the set time, phone or write to ask if the job has been filled.

**If you receive a letter of rejection:** don't be discouraged. Plan your next move. Keep looking.

**If you're offered the job:** write a letter of acceptance, even if you've accepted verbally. Confirm the start date and time. Keep a copy of the letter.

## HOW TO KEEP YOUR JOB

**Be realistic:** no job is perfect, and you may experience some disappointments. Stay positive.

**Be patient:** you'll have to wait for promotions. Use your time wisely.

**Show initiative:** do more than what is expected. If you see a job that should be done, a procedure that could be improved, a better way to do a job- find out how to make it your responsibility.

**Be cooperative:** work as part of a team. Make your organization's goals your goals.

**Be conscientious:** your efforts and work habits should work for you. Do your job the best way you know how.

**Be professional:** be part of the company. Be on time. Control your emotions. Learn how to contribute.

**Keep learning:** Take course. Improve your methods. Make every effort to grow with your organization.

**Be aware:** of opportunities to grow in the company and in your field.

