

United Way of Saginaw County

“Where to Turn” Guide 2009



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Introduction

Unemployed! Now What?

The “Where to Turn” Guide, designed and distributed by United Way of Saginaw County, offers tips and community resources that can help you cope with unemployment and manage your affairs proactively.

A lay-off or plant closing is not the result of poor performance on the part of an individual employee. Rather, it is an outcome of economic concerns that may well be outside of your control. If you are unsure of the cause of your unemployment, contact your human resource department or union representative. They may have important feedback for you regarding your employment history and may also have resources available to assist you in your new job search.

You may find yourself experiencing a range of emotional reactions to your new status. Feelings of anger, disappointment or mild depression are not unusual. Try to remain involved in planning your short- and long-term solutions. This will help you reach earlier solutions and manage your emotions as well.

This guide provides tips on how to manage your feelings, finances and search for employment. It also includes lists of community resource contacts to help you address specific needs as they arise.

How This Guide Can Help You

This guide can help you locate emergency financial assistance that may keep you on your feet while you are without a job. In addition, you may access various volunteer opportunities in Saginaw County that will not only allow you to help organizations that truly need assistance doing good work, but may give you experience and exposure that may help you secure another job.

United Way of Saginaw County has many referral resources that span a wide breadth of services and also include information on where to volunteer or donate goods and services. Our information is accessible by calling (989) 755-0505, or by visiting our website at www.unitedwaysaginaw.org.

Types of information and referrals that can be given through United Way include:

- Food
- Medical Care/Health Services
- Financial Assistance
- Utility Assistance
- Services for Seniors
- Clothing/Furniture
- Educational Classes
- Family/Domestic Violence
- Spousal or Child Abuse
- Rent/Mortgage Assistance
- Housing/Shelter
- Substance Abuse
- Youth Programs/Summer Programs
- Holiday Toys/Food
- Prescriptions
- Counseling
- Dental Care

To reach another Community Resource Guide visit:

www.saginawpublichealth.org/pre/pre_articles.asp?hdID=8 - then click download.

This Guide was developed by the Saginaw County Department of Public Health. It is designed to help our community in gaining assistance in a time of need. United Way of Saginaw County is how a community works together to make a real impact on the issues it cares about most.

Employing its unique ability to connect citizens, business, government, organized labor, school systems, neighborhoods and countless other associations – United Way is the unifying force that transforms individual concerns into focused and effective community action.

Section I: Tips to Managing

Stress and Feelings of Loss

COPING

The change that accompanies unemployment can be stressful and scary. Losing employment can temporarily affect your self-esteem and force you to make adjustments to your daily routine. For instance, if many of your friendships have been work related, you may experience an additional feeling of loss brought by the absence of regular daily work contacts, resulting in isolation.

Without your regular daily pattern, you may find yourself staying up later at night and having trouble rising to tackle an unfamiliar routine necessary to secure new employment. You may find it difficult to maintain this new regime while managing other temporary changes brought on by the loss of your job.

Regardless of how challenging, problematic, or frustrating your experience, make an effort to talk about it and reach out for help and support. Talk with others who have gone through a similar experience. Find family and friends who may be able to offer the support that you need. You may even wish to speak with a confidential service professional, participate in a support group on job loss, or begin to go to regular counseling to help you cope.

Mental health services include individual, marriage or family counseling, support groups, substance abuse counseling, child and spouse abuse counseling, and case management or crisis intervention. Participant-run support groups are also available through church and other community centers. Please contact these organizations for help:

- Catholic Family Services at (989) 753-8446
- Child & Family Services at (989) 790-7500
- Community Mental Health of Saginaw at (989) 797-3400

Your Existing Financial Resources

This section offers tips and resources that may help you to better manage your financial resources during your layoff. It will also offer suggestions that explain ways you may be able to negotiate payment of certain bills until you are able to pay in full. Finally, it offers some resources that may be able to provide a temporary “safety net” for you and your family until you are able to resume regular employment and/or replace your loss of income.

CASH FLOW

Your cash flow will certainly be affected by your lay-off. The degree to which you are affected will depend largely on:

1. Your available financial resources or “safety net” if any, that you can fall back on while seeking new employment (savings, assets that can produce quick cash if needed, assistance from families or friends or other).
2. Length of time between your lay-off and when you are able to secure employment that replaces your lost income.
3. How well you are able to adjust your spending and monthly expenses until your regular income can be resumed.

DEVELOPING A FINANCIAL PLAN

Managing your income carefully will provide you more confidence about your financial security. Early planning is important and it will be helpful for you to start identifying your current expenses, including any regular loan payments. Create a budget so you will be able to identify areas where adjustments to spending could be made to reduce your overall expenses until you are employed again.

- **A sample budget worksheet** is included in the Appendix of this guide to help you identify current and future spending patterns.
- **Greenpath Debt Solution**, a nonprofit community service agency, is also available to help you prepare a budget. The phone number is (800) 550-1961 or visit on the web at www.greenpath.com. The address for their Saginaw location is 4600 Fashion Square Blvd, Suite 202, Saginaw, MI 48604.

Your Household Expenses

Negotiating Your Living Expenses

Greenpath Debt Solutions, a nonprofit organization, can work with you and review your financial situation, your credit history and offer tips on managing your finances. These services are completely confidential. You can reach them at **(800) 550-1961**.

RENT OR MORTGAGE PAYMENTS

There are several things you can do now to help make your housing cost manageable:

- **Let your landlord know** about your situation immediately. Try to negotiate partial payments for a few months. The landlord may be willing to work with you. You may be able to do some maintenance work in place of a portion of your rental costs.
- **Look for less expensive housing.** Remember to include moving expenses, deposits and family adjustments as you calculate costs. Consider moving in with family or friends and sub-leasing if you cannot break your lease. Consider getting a roommate or renting out a room in your apartment (if allowed under the lease).
- **Call your mortgage company** immediately to work out a payment plan. Some lenders may allow skipped payments or partial or interest-only payments for one to six months.
- **Check your escrow account.** If it contains more money than needed to pay property taxes, the bank or Mortgage Company must refund any excess beyond a two-month cushion.
- **If you miss three or fewer mortgage payments** and then return to work, ask your mortgage lender if you can set up a “forbearance plan” whereby you can pay one and a half month’s mortgage until you become current. Catch up on the principle first, and then catch up on the penalty charges. A lender cannot foreclose over late charges.
- **If FHA, HUD, FMHA, or VA federally insures your mortgage,** call the insuring agency immediately to determine what options are available to you.
- **You may also think about selling your house,** but there are many things to consider. You probably will not be able to sell the house quickly. Remember that rent may be higher than your existing mortgage and moving can be expensive. You may also be faced with a tax problem if there is any gain on the sale and you do not re-purchase a home within 24 months. Make sure to balance the potential gains against possible losses. If in doubt, ask Greenpath Debt Solutions at (800) 550-1961 to evaluate the decision.
- **If foreclosure appears imminent,** attempt to sell your house immediately, rent it out, or consider voluntarily giving the house back to the lender if you have little or no equity.
 - **For help with foreclosures contact:** U.S. Department of Housing & Urban Development at (800) 669-9777, or HOPENOW at (888) 995-HOPE (4673).

Utility Payments

If you cannot pay your bills, call the utility company's customer service department. Do not wait until you receive a late or shut-off notice. You may be able to work out a payment plan or use their budget-billing plan. The numbers that follow may help you:

- Consumers Energy at (800) 477-5050
- DTE at (800) 477-4747
- City of Saginaw Water Department at (989) 759-1450

Lowering Utility Bills

Lower your utility bills by using less electricity, gas and water. Turn off the lights and TV when not in use. Replace 100-watt bulbs with 60-watt bulbs. Use washing machine and dryer only when you have a full load; use cold water and air-dry clothes when practical. Set the thermostat at 68 degrees in winter. Close vents in rooms you do not use. Use fans instead of air conditioners in the summer. Lower the thermostat on your hot water heater to 120 degrees. Call your Local Labor Liaison with United Way, or organizations that might provide assistance in paying utility bills. Some organizations that help pay utility bills are:

- Department of Human Services at (989) 758-1500
- Salvation Army at (989) 793-8371
- Community Action Committee (CAC) at (989) 753-7741
- Partnership Center at (989) 249-4290
- Seniors can call Commission on Aging at (989) 797-6880

Ways to cut costs on utilities include:

1. Remove unnecessary features from your phone. Have friends call you long-distance or make calls when rates are the lowest. Write letters instead of calling.
2. Cancel your TV cable premium channels and get basic service.
3. Reduce on-line computer services: cut back from unlimited use to minimal use to check e-mail. Consider using a free e-mail only provider or using the Internet at your local library or community center.

Lowering costs by conserving on food and entertainment:

Ways to cut food costs

1. Plan all meals including lunches. Shop only once a week. Buy store brands. Use coupons and shop at stores that accept double coupons.
2. Cut back on meat. Eat more pasta, rice, and beans. Use leftovers. Eliminate snack foods. Shop “day old” bread stores. Buy items on sale.
3. Use all food on hand. Stop eating out. Prepare food at home. For fun, grill out or make your own pizza.
4. Consider visiting a food pantry, apply for temporary food stamps, or utilize any of the other food resources listed in the Appendix to this guide. Contact United Way for more food pantry referrals.

Entertainment and Gifts

1. Limit luxury expenses. Cut back on things like going to the movies, renting videos, cable TV, toys and other recreation. Have “pot luck” dinners with friends and have family “game nights” instead of going out.
2. Use free sources of entertainment. Get free movies, compact disks, tapes and books from your local library. Use the library’s magazines and newspapers instead of buying them. Eliminate vacations and holiday trips.
3. Stay away from malls. This will help to reduce impulse buying and high-cost items.
4. Have a yard sale to make extra money and clear out unnecessary household items and outgrown clothing.

Moving

Sometimes household expenses must be reduced by moving to another location. Before choosing this solution, research rental costs or home buying expenses elsewhere. Also, consider the following costs required each time you move:

1. Security Deposit
2. Credit Check Charge
3. Cleaning Fee
4. Rental Amount
5. Late Charge Fee
6. Lease
7. Utilities

Your Legal Rights

The Fair Debt Collection Practices Act establishes rules for debt collection. It is illegal for debt collectors to use harassment, false statements, or unfair practices.

If you have a complaint concerning the actions of a collections agent or firm, contact the Federal Trade Commission Headquarters, 6th and Pennsylvania Avenue, NW, Washington, DC 20580, (202) 326-2222 or on the web at www.ftc.gov.

For more information regarding your legal rights and responsibilities, contact Greenpath Debt Solutions, your attorney, or one of the legal advocacy services listed in this guide.

If a Lawsuit is brought Against You

If a lawsuit is brought against you, your wages and bank account may be seized and a lien placed on your current or future property. A creditor can receive up to 25% of your take-home income. Child support can take up to 50% and the IRS can leave you with \$100 per week. Only one creditor can garnish your wages at a time.

Refer to the Appendix of this guide for legal services that may be able to assist you.

Note: Unemployment, welfare, disability payments, Social Security and other public benefits are “judgment proof” and cannot be taken to satisfy a debt unless they are deposited into a checking or savings account. Writing a letter to a creditor may convince the creditor not to sue. A sample letter to a creditor is included in the Appendix of this guide under “Sample Forms and Documents.”

- For Legal Services of Eastern Michigan contact (989) 755-4465

Automobile Loans

1. **Ask your lender** about skipping one or two payments and “extending the loan”. They probably will require you to pay a minimum fee and perhaps the interest. Ask if the loan can be rewritten for lower monthly payments, but be aware this will increase your finance charges.
2. **Lower your car insurance premium** by reducing your coverage, or by increasing the deductible on collision and comprehensive coverage. If you make payments on your car, contact your lender. If you own your car, consider dropping collision and comprehensive coverage until you have more income. Liability coverage is required by state law and cannot be dropped.

Student Loans

Contact the Ford Federal Direct Student Loan Program at (800) 848-0979. They will consolidate student loans. They have programs based on income. Visit "Sallie Mae" on the web at www.salliemae.com or call them at (888) 272-5543. Ask for a Flexible Payment Option. However, options could be expensive in the long run. You may want to request a hardship deferment by calling the current holder of your loan. Student loans that are not in default can be deferred for a maximum of three years due to disability, unemployment or other economic hardship.

Creditors

Rule #1 Always contact your creditors immediately.

Creditors appreciate hearing from you **before** you start missing payments. They are usually willing to work out payment arrangements to fit your budget. **Call or write** to explain your situation. **Keep a record** of each telephone conversation and always follow up with a letter. Use the sample letter below as a guide and make sure to send it as certified mail and request a return receipt. This will ensure that you communicate clearly with your creditors and have a record of your proposals.

Different types of companies have different policies for handling delinquent accounts. Consider the following:

- **Services such as gas, electricity, water and telephone can be shut off.** They may require a reconnection fee and deposit to be started again. Car, house, health and life insurance policies may be canceled.
- **Late charges and interest charges may be added to your account.** These fees can significantly increase your debt. Accounts may be delinquent after 30 days of nonpayment. Late charges and declarations of delinquency may affect your credit report.
- **Do not stop communication with your creditors.** If they are not satisfied, you could be turned over to a collection agency. If that happens, they may be less willing to work out a repayment plan with you and may add on collection fees. You are better off to work with your original creditor earlier if at all possible. If that is not possible, try to work proactively with the collections agency.
- **Make at least minimum payments** to any outstanding credit cards, and then stop using them for the time being. Put your credit cards in a plastic jug of water and put it in your freezer!

If you need information about your rights as a debtor or other consumer information, call the Michigan State Consumer and Industry Service Department in Lansing at (517) 241-9202.

Your Health Care Needs

Healthcare Coverage: If you have lost your health coverage and you need medical care, consider speaking to your doctor or hospital about making a payment plan. Other ways to cover healthcare costs for you and your family include:

1. **Saginaw County Department of Health** provides a wide range of medical testing and screening for disease, free immunizations, free well-child care, and evening neighborhood clinics. Please look under Section 7 in the Appendix of this guide for a list of phone numbers of the different clinic locations in the area.
2. **MiChild**, 1-888-988-6300 or www.michigan.gov/mdch, is a reduced-fee healthcare insurance package for parents of children under 18. The program is available to children who are not eligible for Medicaid and whose families meet specific income guidelines.
3. **U.S. Public Health Service (Hill-Burton Program)**, 1-800-638-0742. Hill-Burton facilities provide free or low-cost health care to people who cannot afford to pay.
4. **Community Support Prescription Program** helps to obtain prescription medication free of charge or with lower co-pay. Contact them at (989) 907-5602.
5. **Health Delivery Inc. Pharmacy** offers discounted prices on prescriptions to all Health Delivery Inc. patients. Contact them at (989) 755-3633.

A list of county health departments and dental care clinics is located in the Appendix of this guide.

Section II: Where to Turn For:

Financial Assistance

Social Security Benefits

If you are 62-64 years old and have been laid off, you may be eligible for Social Security benefits. Call the Social Security Administration at 1-800-772-1213 for the Social Security office nearest you.

Family Independence Program

The Temporary Assistance for Needy Families (FIP) program provides financial assistance to families with dependent children when divorce, separation, death, disability or unemployment deprives a child of the financial support of one or both parents. Families who receive FIP are automatically eligible for medical assistance and are usually eligible for food stamps.

Food Stamps

The Food Stamp program provides electronically issued benefits (Bridge Card). The amount of assistance a family can receive depends on family size and income and expenses, such as child care costs. Single individuals, families with children, and married couples without children may be eligible for food stamps.

Medicaid

Medicaid is a federal medical insurance program available to low-income individuals. Your local Department of Human Services (formerly Family Independence Agency) office can help you to determine whether you are eligible for this program.

In order to obtain food stamps, or Medicaid, contact your local Department of Human Services. The address and phone number is located in the Appendix.

Veterans

If you or a member of your immediate family has served in the armed services, you may qualify for veterans health benefits. Contact the Saginaw Vet Center at (989) 321-4650 or on the web at www.va.gov for more information.

Saginaw Vet Center
4048 Bay Road
Saginaw, MI 48603
P: (989)321-4650
F: (989)791-7507

Aleda E. Lutz VA Medical Center
1500 Weiss Street
Saginaw, MI 48602
P: (989)497-2500 or (800)406-5143
F: (989)321-4903

Unemployment Insurance

If you are unemployed through no fault of your own, you may be eligible for unemployment benefits.

It can take time to begin to receive any unemployment benefits for which you may be eligible. For this reason, you are encouraged to contact your local unemployment office as quickly as possible after you are laid off/unemployed.

When filing for unemployment benefits, be sure to bring the following information:

1. Separation Notice or Letter
2. Social Security Card
3. Name and Address of Recent Employer(s)

Go to www.michiganworks.org to find the Service Center nearest you. For Saginaw locations please visit:

Saginaw East Service Center

614 Johnson
Saginaw, MI 48607
P: (989)776-1511
F: (989)755-8758
M-F 8:00am-5:00pm

Saginaw West Service Center

3875 Bay Road, Suite 7
Saginaw, MI 48603
P: (989)249-5232
F: (989)249-5250
M-F 8:00am-5:00pm

Finding a New Job

Job Search Services

Many people begin looking for another job as soon as they become unemployed. The information in this section is designed to help you in your search for a job.

Michigan WORKS

Refer to the Appendix for a list of Michigan WORKS agencies and services.

Tips for Finding Employment

Job counseling – Many agencies will help you write a resume, improve your interviewing skills, or show you how to research jobs. Often, these services are free or at very low cost.

List your job skills and experience by reviewing your work history, education/training, interests, and talents (including any other activities such as volunteer work).

Develop a resume of your skills and work history.

Network during your job search. Talk to people you know - your friends, relatives, acquaintances. Your union or professional associates can be valuable resources.

Prepare for the interview. Dress appropriately for the interview and be on time.

Volunteering in areas of interest can sometimes lead to employment. Visit United Way's website at www.1-800-volunteer.org to find out about volunteer opportunities.

Contact temporary employment agencies. Temporary jobs give you an opportunity to sharpen current skills or develop new ones.

Use the local library- they have directories, newspapers, photocopiers, and possibly fax machines and personal computers. You will need a fax machine.

Refer to the Appendix of this guide for a list of agencies.

Housing

Public and Section 8 Housing

Each jurisdiction in the Saginaw County area has a Housing Authority. The types of housing available through the Housing Authorities are public housing and Section 8 housing.

Public housing is generally more rapidly accessed, and is owned and managed by the Housing Authority. Availability of applications varies according to jurisdiction. You may call the Housing Authority of your city or county for current information.

When receiving a Section 8 certificate/voucher for scattered site facilities, the Housing Authority will subsidize fair market value rent, according to the individual's income. It is the responsibility of the certificate holder to locate their residence, although the Housing Authority offers some assistance in providing housing leads. Not all landlords will accept the Section 8 certificate/voucher. Availability of applications varies according to jurisdiction. You may call the Housing Authority of your city or county for current information.

Housing Emergency Assistance

Several agencies in Saginaw County have funds available for emergency housing assistance, such as rent/mortgage and utilities (i.e., gas and electric). Please note most of these funds are not to be used for telephone and cable expenses. Each agency develops its own criteria for eligibility and amount available for the individual applicants.

Home Repair/Maintenance

Various low-interest loans and grants are available to homeowners for needed repair services, such as heating and roofing. Programs vary according to funds available. Various nonprofit organizations have volunteers who may also be able to make or help make these repairs.

Section III: Appendix

Resource Lists

1. Counseling, Mental Health & Stress Management Resources:

- Catholic Family Services at (989) 753-8446
- Child & Family Services at (989) 790-7500
- Community Mental Health of Saginaw at (989) 797-3400

2. Legal Services:

The following agencies provide low-cost legal advice and counseling in civil and criminal matters to people who cannot afford an attorney and who meet eligibility requirements.

- Legal Services of Eastern Michigan at (989) 755-4465 or (800) 322-4512
- Center for Civil Justice at (989) 755-3120
- Legal Hotline for Michigan Seniors at (800) 347-5297

3. Financial Assistance Resources:

- Department of Human Services at (989) 758-1500
- Salvation Army at (989) 793-8371
- Community Action Committee (CAC) at (989) 753-7741
- Partnership Center at (989) 249-4290

4. Job Search Resources:

Michigan WORKS

- Saginaw East Service Center at (989) 776-1511
- Saginaw West Service Center at (989) 249-5232
- Urban League of Flint at (810) 789-7611

5. Resources for Employment and Training:

- **American Association of Retired Persons (AARP) State Office** at (866) 227-7448
Provides various services to individuals 55 and over, including training and placement.
- **Urban League of Flint** – Provides job training to people with barriers to employment or entry into the labor force. Contact them at (810) 789-7611
 - Employment & Training Services at (810) 789-7947
 - Housing Services at (810) 789-7671

- **Michigan Department of Consumer Industry Services** (616) 361-3200
Provides information on how to obtain unemployment insurance and how to file discrimination complaints.
- **Saginaw County Chamber of Commerce** at (989) 752-7161
Free assistance with small business planning available to the general public.
- **Jubilee Jobs** at (616) 774-9944
An employment service which assists individuals who have been chronically unemployed find employment.
- **Goodwill Career Resource Center** at (800) 294-4742
This is an opportunity for the individual to be exposed to careers beyond what they may or may not currently know. Workshops are available in budgeting, goal setting, and self awareness. Job training is available in clerical, computers, retail sales, truck driving, plastic injection molding and packaging/light industrial. Assistance is also available in career exploration, resume writing, internet access, phones and fax machines.
- **List of County Health Departments and Dental Care Clinics**
Shown below are County Health Departments and low cost health clinics. Also look in your yellow pages under clinics.
 - Saginaw – (989) 758-3820
 - Birch Run – (989) 624-9664
 - Chesaning – (989) 845-3911
 - Hemlock – (989) 642-2429
 - St. Charles – (989) 865-9400
 - Freeland – (989) 758-3840
 - Frankenmuth – (989) 758-3840

Dental Care

- Bayside Health and Dental Center at (989) 671-2000
- Delta College Dental Hygiene Clinic at (989) 686-9469
- Smiles are Everywhere Community Dental Program at (989) 759-6432
- Wadsworth Dental Center at (989) 754-7771
- For low cost braces call U of M at (734) 763-6933

Housing Authorities

- Saginaw Housing Commission at (989) 755-8183
- U.S. Department of Housing and Urban Development at (800) 669-9777

