

# WHERE TO TURN In Connecticut When You Become Unemployed

## INTRODUCTION

To view this document online go to <http://www.211ct.org/Search/Unemployment.pdf>.

**2-1-1's *Where to Turn in Connecticut When You Become Unemployed*** is intended to provide information on state, federal and local resources to help people who are unemployed and looking for jobs. We hope that the information in this guide provides information that will help you manage financially while unemployed, and help you become re-employed.

**2-1-1** is Connecticut's free, confidential information, referral, and crisis intervention service. We are available by phone 24/7. Dial 2-1-1 and a trained specialist will answer your call any time of day or night. 2-1-1 is a program of the United Way of Connecticut and the State of Connecticut.

Please visit our website at [www.211ct.org](http://www.211ct.org) to search our on-line databases:

- Statewide Community Resources Database: <http://www.211ct.org/referweb/>
- 2-1-1 e-Library: <http://www.211ct.org/InformationLibrary/Default.asp>
- Special Directories: <http://www.211ct.org/search/directories.asp>
- Child Care Database: <http://www.211childcare.org>

The [2-1-1- Navigator](#) is a benefits screen for major state and federal programs. Take the survey to see which programs you may be eligible for. *Note: The Navigator is a quick screen and is intended to give you a list of programs that you MAY be eligible for.*

**SOURCE INFORMATION:** Information in this guide was compiled by the United Way of Connecticut/2-1-1 from the following sources: CT State Depts. of Insurance, Labor, Public Health, and Social Services; Health Reinsurance Association; HUSKY Infoline; and the U.S. Dept. of Veterans Affairs.

**DISCLAIMER:** No endorsement is intended or made of any hypertext link, product, service, or information either by its inclusion or exclusion from this page or site. While all attempts are made to ensure the correctness and suitability of information under our control and to correct any errors brought to our attention, no representation or guarantee can be made as to the correctness or suitability of that information or any linked information presented, referenced, or implied. The inclusion of links from this site does not imply endorsement by United Way of Connecticut. The United Way of Connecticut makes no endorsement, express or implied, of any links to or from its site, nor is it responsible for the content.

**All information in this directory should be independently verified.**

**QUESTIONS ABOUT UNEMPLOYMENT COMPENSATION? [GO HERE.](#)**  
**FILING AN APPEAL TO AN UNEMPLOYMENT DENIAL? [GO HERE.](#)**

# TABLE OF CONTENTS

## UNEMPLOYMENT COMPENSATION .....

- To Apply
- To Appeal a Ruling
- Legal Assistance

## FINDING A JOB / JOB TRAINING .....

- State of Connecticut Dept. of Labor
- CT Works One Stop Career Centers
  - All Connecticut Residents
  - Older Adults
  - People with Disabilities
  - Ex-Offenders
  - Veterans
  - Youth
- WIA - Workforce Investment Act
- State of Connecticut Employment
- EEIC –Education and Employment Information Center
- On-line Job Search Sites
- Community Based Job Search and Job Training Programs
- Pre-Job Counseling and Employment Preparation Services
- Job Clubs
- Small Business Development
- Minority Business Development
- Interview Clothing
- Employment Scams
- Work-at-Home Schemes
- Temporary Employment
- Volunteering

## HEALTH CARE WHEN YOU LOSE YOUR JOB .....

- [2-1-1's Health Care Resource Guide](#)
- COBRA (Consolidated Omnibus Budget Reconciliation Act)
- Special COBRA Law for Connecticut Residents Ages 62-65
- Charter Oak Health Plan
- Health Reinsurance Assn.
- Medicaid and Other State/Federal Programs
  - Medicaid/Title 19
  - SAGA Medical
  - Medical Spend-Down
  - Healthy Start
  - HUSKY A
  - HUSKY A for Parents/Guardians
  - HUSKY B
- Community Clinics
- Dental Clinics
- "Free Bed" Funds
- Veterans Medical Care Hardship Program
- Prescription Drug Assistance

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

## **MENTAL HEALTH CARE** .....

- General Counseling
- Crisis Counseling
- Psychiatric Mobile Response

## **RENT/MORTGAGE ARREARAGES** .....

- Eviction Prevention/Foreclosure Prevention
- Mortgage Foreclosure Counseling
- Foreclosure Scams

## **HOMELESSNESS PREVENTION AND RAPID REHOUSING PROGRAM (HPRP)** .....

## **CASH ASSISTANCE** .....

- Temporary Family Assistance (TFA)
- Temporary Family Assistance (TFA) Diversion Program
- Community Based Temporary Financial Assistance Programs
- Wartime Veterans: Soldiers, Sailors and Marines Fund

## **FOOD PROGRAMS** .....

- SNAP/Food Stamps
- Food Pantries
- Food Cooperatives
- Soup Kitchens
- WIC - Women Infant's and Children Program
- School Breakfast and Lunch Programs
- Summer Food Program

## **UTILITY AND HEATING PROGRAMS** .....

- Lifeline/Conn. Telephone Connection Assistance Program
- Energy Assistance
  - Conn. Energy Assistance Program (CEAP)
  - Contingency Heating Assistance Program (CHAP)
  - Operation Fuel
  - Citizens Energy ("Joe for Oil")
  - Matching Payment Programs
- Energy Conservation Programs
  - Weatherization Program for CEAP/CHAP Recipients
  - Weatherization Programs Offered by CL&P and United Illuminating
  - Low Interest Energy Conservation Loan Programs
  - Furnace Replacement Rebate Program
- Utility Shut-Off Protection
  - Water
  - Telephone (Land-Line Only)
  - Electric and Gas
  - Winter Protection/Winter Moratorium
- Payment Arrangements

## **BUDGETING AND MONEY MANAGEMENT** .....

- Consumer Credit Counseling Service/Money Management International

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

- “Credit Repair” Scams
- Student Loans
- Financial Management Workshops

## **LEGAL ASSISTANCE** .....

- Statewide Legal Assistance
- Lawyer Referral Services
- Discrimination Assistance
  - CT Commission on Human Rights and Opportunities
  - U.S. Equal Employment Opportunity Commission

## **APPENDICES** .....

- To Read More about Programs Listed in This Guide
- CT Works One Stop Career Centers
- Connecticut Dept. of Social Services Offices
- Federal Poverty Levels / State Median Income Levels

## UNEMPLOYMENT COMPENSATION

**TO APPLY:** For information on eligibility for unemployment compensation, go to the Conn. Dept. of Labor website [www.ct.gov/dol](http://www.ct.gov/dol)

Applying for unemployment benefits in Connecticut can be done over the phone through the “Dial to File” system, or over the Internet at <https://iic.ctdol.state.ct.us/welcome.aspx>.

### Dial to File phone listings:

Ansonia/Hamden/New Haven areas	(203)230-4939
Bridgeport area	(203)579-6291
Danbury area	(203)797-4150
Killingly/Windham area	(860)423-2521
Hartford/Enfield/Bristol/New Britain/Manchester areas	(860)566-5790
Meriden/Middletown areas	(860)344-2993
New London/Norwich areas	(860)443-2041
Greenwich/Stamford/Norwalk areas	(203)348-2696
Torrington area	(860)482-5581
Waterbury area	(203)596-4140
Kent/North Thompson / Salisbury/ Sharon/ Stafford/Westport/Wilton	(800)354-3305
INTERSTATE CLAIMS (from CT)	(800)942-6653
TTY: English	(800)842-9710
TTY: Spanish	(800)435-8590

**TO APPEAL A RULING:** File an appeal with the Employment Security Appeals Division. For information on appeals go to: <http://www.ctdol.state.ct.us/appeals/applc.htm>

**LEGAL ASSISTANCE:** *If you need the assistance of an attorney to help with an appeal:*

### Lawyer Referral Services:

Fairfield County	(203)335-4116
Hartford, Litchfield, Middlesex, Tolland, Windham Counties	(860)525-6052
New Haven County	(203)562-5750
New London County	(860)889-9384

### Statewide Legal Services

Legal assistance for households with low income

(800)453-3320

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

## FINDING A JOB / JOB TRAINING

### STATE OF CONNECTICUT DEPT. OF LABOR

- The Connecticut Dept. of Labor's website at [www.ct.gov/dol](http://www.ct.gov/dol)
- has information and job search tools for the job seeker, including:
  - "[Tips on Finding Jobs](#)" - guidance and information on interviews, resumes, and preparing for job/career fairs.
  - [CT JobCentral](#), an on-line database of nationally posted job openings
  - [Job Fair](#) listings
  - [Connecticut Job & Career ConneCTion](#), offers information on finding a career that is right for you, learning about occupations, searching for education and training, and searching for jobs and employers.

---

### CT WORKS ONE STOP CAREER CENTERS

[List of CT Works Centers](#). (Or see the listings in this guide's appendices.)

**All Connecticut Residents:** Full service CT Works centers offer computerized job matching, assessment and employability planning, vocational counseling, job referral and placement, and labor market information. All job seekers may place their resumes into an employer-searchable database of resumes. The CT Works Career Centers have self-service job search support services including 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 collaboration of state, regional, and local organizations.

**Older Adults:** MaturityWorks/Senior Community Service Employment Program, also known as Title V, is a federally funded program that matches low income older adults ages 55+ with jobs in the private or non-profit sector. List of [Senior Community Service Employment Programs](#).

Many community based agencies also offer special job search assistance for older adults. List of [community based job search programs for older adults](#).

**People with Disabilities:** EveryOne Works program offers assistive technology and job search assistance services to people with disabilities using the CTWorks Centers in Bridgeport, Stamford, and Ansonia. Services include interpreter services, benefits counseling and information on education and training programs, screen reader, magnification with speech, text to speech/OCR, word prediction, Braille translator, voice recognition, CCTV, TTY, height adjustable workstations, chairs, and keyboard trays, alternative keyboards and mouse systems.

**Veterans:** List of [Local Veterans Employment Representatives \(LVER\) and Disabled Veterans Outreach Program Specialists - \(DVOP\)](#). CT Works centers have specialized Local Veterans Employment Representatives (LVER) and Disabled Veterans Outreach Program Specialists (DVOP) to assist veterans with employment and training needs. Veterans are offered vocational guidance, case management, counseling services, and workshops on topics such as resumes/cover letters, job search, and using the Internet.

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

**Youth:** CT WORKS Centers and community based agencies help youth prepare for and locate employment. List of [government and community based programs for youth](#).

## WIA - WORKFORCE INVESTMENT ACT

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 conditions, including Individual Training Accounts (ITA) for dislocated or disadvantaged workers. Some ITA eligibility requirements are determined by federal regulations, and others are determined by the local Workforce Investment Boards. Go to your local CTWorks One-Stop to inquire about all WIA programs. List of [CT Works Centers](#).

---

## STATE OF CONNECTICUT EMPLOYMENT

(800)528-7442 [www.das.state.ct.us](http://www.das.state.ct.us)

State job employment is managed by the CT Dept. of Administrative Services. For information about employment with the State of Connecticut, go to:

<http://www.das.state.ct.us/exam/default.asp>

---

## EEIC – EDUCATION AND EMPLOYMENT INFORMATION CENTER

(800)842-0229 <http://www.ctdhe.org/edinfo/default.htm>

The EEIC is Connecticut's central source of information for questions about college, careers and job training opportunities. EEIC counselors can also provide career information, such as job descriptions and services designed to help you find a job, and information on where to find job listings. The EEIC web site lists licensed occupational training schools.

---

## ON-LINE JOB SEARCH SITES:

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

## COMMUNITY BASED JOB SEARCH AND JOB TRAINING PROGRAMS

Many community based agencies in Connecticut offer programs to help people find jobs.

- List of [Pre-Job Guidance](#) programs
  - List of [Job Finding Assistance](#) programs.
  - List of [Job Training](#) programs.
- 

## PRE-JOB COACHING AND EMPLOYMENT PREPARATION SERVICES

The CT Works centers offer free workshops on resume preparation and interviewing. To see CT Works locations, [click here](#).

Also, many nonprofit community based agencies offer help with resume writing, cover letters, dressing for the interview, and interviewing techniques and skills. These services are usually provided for no fee or for a nominal fee. To see 2-1-1's listings of community based agencies that offer workshops or one-on-one assistance with preparing for a job search, [click here](#).

For a list of no fee or sliding fee career counseling programs [click here](#).

### **Connecticut Libraries and JobNow**

Many local libraries subscribe to the "JobNow" service. JobNow provides live interactive online help combined with online resources to guide job seekers through the necessary tasks to get a job. Here are a few of the included services:

- "Resume Lab" service – Library patrons can send their resume to a JobNow expert, and receive expert analysis within 24 hours.
- Live Interview Coaching - Connect with a live interview coach to brush up on interview skills.
- Easy-to-use, free Internet resources for job seekers, including personality and career assessments.

The JobNow service is free; the only requirement is a local library card. Check with your local library to see if they offer JobNow.

### **Private Employment Preparation Businesses**

There are also many private businesses that, for a set fee, offer career counseling, resume preparation, and interview coaching services. To find these businesses, do an Internet search with the words "Career Counseling," "Career & Vocational Counseling," or "Resume Preparation," or look in the telephone book's Yellow Pages under the same categories.

For help preparing for a phone interview, do an Internet search with the words "Phone Interview." There are many suggestions and blogs on the Web with phone interview tips. Also, there is a private company in Connecticut, [Phone Interview Pro](#) that, for a set fee, offers practice phone interviews and assessment of your phone interviewing skills, and a book with phone interview tips.

**Job search counselors can never guarantee that you will get a job; beware of false promises!** To protect yourself, read the Federal Trade Commission's "Money Matters/ Jobs" pages: <http://www.ftc.gov/bcp/edu/microsites/moneymatters/jobs-loss.shtml>, including:

- [Job Search Scams.](#)
- [What to do before buying a business or a franchise.](#)
- [Information about wealth-building seminars.](#)

Also, before spending money, especially if up-front money is required, you may want to check with the CT Better Business Bureau, the CT Dept. of Consumer Protection, or the CT Attorney General's office to see if complaints have been filed. If you feel that you have been cheated or scammed, file a formal complaint with these agencies. Once a pattern of deception is established, the State Dept. of Consumer Protection will investigate the business to see if it has violated the Unfair Trade Practices Act.

---

## **JOB CLUBS**

Networking and support for individuals who are looking for employment. Support may be group or individually based.

- List of [Job Clubs](#).

---

## **SMALL BUSINESS DEVELOPMENT**

Guidance and information to individuals who are interested in starting their own small business. Topics vary from loan information, management practices, technology information, regulations, networking etc. Some programs charge fees.

- List of [Small Business Development Programs](#).

---

## **MINORITY BUSINESS DEVELOPMENT**

Specific information for minorities and women who want to start a business. Guidance and information topics include loan and grant information, management practices, technology information, regulations, networking etc. Some programs charge fees.

- List of [Minority Business Development](#) programs.

---

## **INTERVIEW CLOTHING**

There are several agencies in Connecticut that offer career clothing to individuals to wear to their job interviews. Some programs require a referral from a job training program, a state worker or other professional

List of agencies that offer [Work Clothing](#).

Thrift shops sell used clothing at low prices.

- List of [Thrift Shops](#).

Consignment shops also sell used clothing at low prices. For lists of consignment shops, check the phone book's yellow pages.

---

## **EMPLOYMENT SCAMS**

People who are looking for work may be targeted by businesses or individuals taking advantage of their situation. They may promise employment results, promote fictitious or outdated job offerings, or otherwise misrepresent their services. In addition, they can charge high advance fees, ranging from several hundred to several thousand dollars, for their services or supplies you need before beginning work.

Beware of requests for personal information, such as Social Security numbers or credit scores, from companies that promise to help you find a job. These may be attempts at identity theft or credit fraud. Also beware of any business that requires you to invest or pay for costs in advance.

To learn how to avoid a job search scam or to check on a business's legitimacy, go to the Federal Trade Commission's tip sheet:

<http://www.ftc.gov/bcp/edu/microsites/moneymatters/jobs-hunting-scams.shtml>

---

## WORK-AT-HOME SCHEMES

Work-at-home schemes usually promise lucrative results for working at home, but require upfront payment for materials and other costs with little or no return. Some of the typical work-at-home schemes and their usual pitches and pitfalls are detailed by the Federal Trade Commission here: <http://www.ftc.gov/bcp/edu/pubs/consumer/invest/inv14.shtm>.

---

## TEMPORARY EMPLOYMENT

To find temp agencies, look in the phone book's yellow pages under the category "Employment Agencies," or go to: <http://www.yellowpages.com/CT/Employment-Agencies>

Some temp agencies, such as [Labor Ready](#), specialize in day labor and pay workers at the end of each work day. This is a good option for unskilled workers who need to be paid quickly.

---

## VOLUNTEERING

While job hunting, you may want to explore other careers, work on skills, participate in community service activities, or just widen your network of contacts by volunteering. To find volunteer opportunities in your community, search the [Volunteer Solutions](#) database, or go to [2-1-1's listing of agencies that need volunteers](#).

---

## HEALTH CARE WHEN YOU LOSE YOUR JOB

*There may be additional resources in addition to the ones listed here to help defer the cost of uncovered health care expenses for specialized populations such as those with cancer, veterans, etc. Call 2-1-1 to find out if there are any specialized assistance programs that fit your situation.*

**Also see 2-1-1's [HEALTH CARE RESOURCE GUIDE](#)**

---

## COBRA (CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT)

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

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 conditions. Those conditions include voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Once your job ends, your plan must provide you with written notice 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. It begins the day your health care coverage ended and lasts for up to 18 months. Under COBRA you may have to pay the entire group rate premium for health care coverage.

For more information about COBRA, call the United States Department of Labor: (866)275-7922.

---

**COBRA SUBSIDY FOR THOSE LOSING JOBS BETWEEN 9/1/08 and 3/31/10:**

<http://www.dol.gov/ebsa/COBRA.html>

The American Recovery and Reinvestment Act of 2009, and subsequent extensions of the law, include a subsidy of COBRA premiums for up to 15 months for employees involuntarily terminated between September 1, 2008 and March 31, 2010. (This does not include employees who were terminated for "gross misconduct.") The subsidy will pay for 65% of the COBRA premium for the employee and their dependents.

To read the U.S. Dept. of Labor's FAQs about this program, go to:

<http://www.dol.gov/ebsa/COBRA.html>

---

**SPECIAL COBRA LAW FOR CONNECTICUT RESIDENTS AGES 62-65:**

<http://www.cga.ct.gov/2004/rpt/2004-R-0004.htm>

If a Connecticut employee between the ages of 62 and 65 loses his/her 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. (Usual limit for COBRA is 18 months.)

For information on this Connecticut law contact the Conn. Dept. of Insurance (800)203-3447.

---

**CHARTER OAK HEALTH PLAN**

<http://www.charteroakhealthplan.com/coh/site/default.asp>

Charter Oak Health Plan is Connecticut's health insurance plan for adults of all incomes who are ages 19 through 64. There are no income or asset limits to qualify, and pre-existing conditions are covered without exclusions. All plans cover medical care, prescriptions, and mental health and substance abuse treatment; none of the plans cover dental care. 2010 premiums will range from \$93 to \$296 per member per month; the CT Department of Social Services will subsidize premiums for people below 300% of the Federal Poverty Level. The lowest premium, \$93/month, is for individuals with household income under 150% of the Federal Poverty Level. Participating health plans include Aetna Better Health, AmeriChoice of Connecticut, and Community Health Network of Connecticut. For more information about premiums, deductibles and co-pays, go to [www.charteroakhealthplan.com](http://www.charteroakhealthplan.com).

To see if you may qualify for a reduced premium, go to:

<http://www.charteroakhealthplan.com/coh/cwp/view.asp?a=3542&q=418274&cohNav=|>

---

## HEALTH REINSURANCE ASSN.

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

An association of HMOs and private insurance companies offers health insurance for Connecticut residents ages 19 through 64 and their eligible dependents, including people with pre-existing medical conditions. Health insurance plans include a low income plan for residents who meet income requirements and preferred provider and health maintenance organization plans that are not income based. For low income rate information, go to:

<http://www.hract.org/hra/Rates/2009/Individual/IndSHCPRates.htm>

or call (800)842-0004.

---

## MEDICAID AND OTHER STATE PROGRAMS

[www.dss.state.ct.us](http://www.dss.state.ct.us)

There are several types of medical insurance offered through state programs:

- **Medicaid/Title 19:** [www.ct.gov/dss/lib/dss/PDFs/medicaid.pdf](http://www.ct.gov/dss/lib/dss/PDFs/medicaid.pdf)

Medicaid is for income and asset eligible individuals and families. Any family receiving TFA benefits will receive Medicaid under HUSKY A. Individuals over age 65 or between the ages 21 and 65 with a disability are also eligible. Medicaid provides coverage for a comprehensive array of health services and medical needs including prescriptions, including some of the items not covered by Medicare. Families in this program are covered under a managed care plan and must use doctors within that plan. Elderly or disabled individuals on Medicaid are covered under a “fee-for-service” and must find doctors that accept Medicaid.

Apply for Medicaid at local Dept. of Social Services (DSS) offices.

- **SAGA Medical (State Administered General Assistance):**

[www.ct.gov/dss/lib/dss/PDFs/saga98.pdf](http://www.ct.gov/dss/lib/dss/PDFs/saga98.pdf) SAGA is for individuals with no dependent children who have very low income and assets. Individuals in this program are provided with a managed care plan and must use the doctors within that plan. Individuals apply at their local DSS office.

- **Medical Spend-Down:** [www.ct.gov/dss/lib/dss/pdfs/SPNDOWN.pdf](http://www.ct.gov/dss/lib/dss/pdfs/SPNDOWN.pdf)

Medicaid Spend Down is for individuals with exceptionally high medical bills who are over income for the traditional Medicaid/Title 19 or Saga programs. Individuals can use medical bills to “spend down” their income to the “medically needy income level” and then be eligible for Medicaid or SAGA. Individuals apply at their local DSS office.

- **Healthy Start:** Healthy Start is a low income health insurance program for pregnant women. There is no asset test. Provides prenatal and all other medical services for pregnant women who are over income for "straight Medicaid" but whose income is at or below 250% of the FPL. Women in this program are generally enrolled in a managed care plan. Individuals may apply at a local community based agencies or hospitals, or at their local DSS office. Individuals who choose to apply at community based agencies or hospitals also have the option of receiving case management services. Women who apply at DSS offices do not receive case management services. List of [Healthy Start](#) sites.

- **HUSKY A:** [www.huskyhealth.com](http://www.huskyhealth.com) HUSKY A is a federal and state managed care health insurance plan for uninsured children ages 18 and under who are U.S. citizens or legal permanent residents. Income must be at or below 185% of the FPL. There are no co-pays or premiums. There is no asset test for this program. For questions or to apply for the HUSKY program call HUSKY Infoline at (877)284-8759.

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

- **HUSKY A for Parents/Guardians:** [www.huskyhealth.com](http://www.huskyhealth.com) 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. Must be a U.S. citizen or have permanent residency status for at least five years. (The five-year residency requirement does not apply to children on HUSKY A.) There are no co-pays for parents and caretaker relatives in HUSKY A. For questions or to apply for the HUSKY program call HUSKY Infoline at (877)284-8759.

- **HUSKY B:** [www.huskyhealth.com](http://www.huskyhealth.com) HUSKY B is for uninsured children ages 18 and under who are U.S. citizens or permanent residents whose income is over 185% of the FPL. This program has co-pays, and depending on the families income may require premiums. For questions or to apply for the HUSKY program call HUSKY Infoline at (877)284-8759.

---

## COMMUNITY CLINICS

Community-based health centers provide primary health care, including mental health and substance abuse services. Fees are sliding fee or reduced rate; some community clinics are free. Community clinics provide medical care regardless of immigration status, and regardless of income or insurance status.

- List of [Community Clinics](#).

---

## DENTAL CLINICS

Dental care at a sliding fee, reduced rate, or no fee.

- List of [Dental Clinics](#).

---

## “FREE BED” FUNDS

Most hospitals in Connecticut have “free bed funds” to help low income patients pay their hospital bills. These funds can be applied to any hospital-generated bill, not just for inpatient hospital care. Since the funds are not a government program, but charitable donations administered by the hospital, it is likely that each hospital will have a different set of eligibility criteria for applicants. However, the law requires hospitals to tell their patients about the fund, and to have a written policy regarding how and to whom the funds will be applied. The best way to find out about these funds is to contact the hospital administration, billing office, or social work office. To read more about free bed funds, go to the CT Attorney General’s web document called “[Law in Plain Language: Hospital Free Bed Funds](#).” Anyone having trouble obtaining information from a hospital about its free bed funds should call, write to, or email the Attorney General’s office. *(Some hospitals, not all, require U.S. citizenship or legal residency for their free bed funds. Call hospital social work department or billing department for information.)*

---

## VETERANS – VA MEDICAL CARE HARDSHIP PROGRAM

If you are a veteran and your income has recently changed, you may qualify for enrollment in the VA Healthcare System even if it was denied previously based on household income. Personal circumstances such as loss of employment, sudden decrease in income, or increases in out-of-pocket family health care expenses could make you eligible for VA’s hardship

determination. For additional information about this program, contact the VA Medical Center Enrollment Coordinator at 203-932-5711, ext. 3328. Or call the VA's health benefits central number at 1-877-222-VETS.

The federal veteran medical center provides inpatient and outpatient medical, rehabilitative, and psychiatric services, detoxification and substance abuse treatment, and community based social services for any veteran with an honorable discharge and either 90 days of active duty served prior to 1980 or 24 months active duty served after 1980. Inpatient care is centralized at the West Haven Medical Center and outpatient services are offered at West Haven, as well as at the Newington Campus and community based outpatient clinics. The Errera Community Care Center offers community based mental health services including psychiatric and substance abuse outpatient and day treatment programs, psychosocial and vocation rehabilitation, transitional and permanent housing options, and employment services.

---

## PRESCRIPTION DRUG ASSISTANCE

There are various ways to reduce prescription expenses including discounts, benefit plans, one time financial assistance, or on-going free meds. Most programs are for people who are uninsured and low income. For example, the Partnership for Prescription Assistance (888-477-2669) [www.pparxct.org/](http://www.pparxct.org/) is a coalition of pharmaceutical companies that provides a single point of access to free or low-cost medications for income eligible individuals. For more information about prescription assistance programs, [click here](#).

“Big box” stores that have pharmacies, such as Walmart, CostCo, Sam's Club, Target, Stop and Shop, offer many generic drugs for a low price. Some are selling 30 day supplies for as low as \$4, or 90 day supplies for as low as \$10. (Not all medications can be purchased as a generic; also, not all generics are being offered at discount. Call the store's pharmacy, or look at the store's website, to see if the needed medicine can be bought at discount.

FamilyWize is a prescription drug discount program that offers cardholders discounts on drugs. To download a card, go to: <http://www.familywize.org/>.

***For more information on prescription assistance see 2-1-1's [Health Care Resource Guide](#) page on Prescription Assistance. Or dial 2-1-1 to speak to a Call Specialist.***

## MENTAL HEALTH CARE

**General Counseling:** If you have private insurance you can contact your insurance company and get a listing of providers in their network. The [Mental Health Association of Connecticut](#) also gives referrals to private providers.

2-1-1 does not list private mental health professionals. However, numerous community based agencies in the state offer sliding fee individual, marital, group, or family therapy. Check with the agency to see if they offer the specific type of counseling that you are looking for. Community based agencies that offer mental health care:

- Adults: List of [General Counseling](#) agencies.
- Adolescents: List of [Adolescent/Youth Counseling](#) agencies.
- Children: List of [Child Guidance](#) agencies.

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

**Crisis Counseling:** It may take time to get an appointment to see a mental health professional for non-crisis counseling. If you or someone you are concerned about is in immediate need of crisis intervention or feels suicidal, call 2-1-1 by dialing 2-1-1 on your telephone. Trained crisis intervention specialists are available to take your call 24 hours a day, 7 days a week. The 2-1-1 Specialist will connect you to immediate crisis assistance.

**Psychiatric Mobile Response Teams** are teams of mental health professionals who will work with an individual in mental or emotional crisis by phone, or at community sites, homes, or hospitals. Phone lines are open 24 hours a day, 7 days a week but in-person intervention may have restricted hours.

- [Adult Psychiatric Mobile Response](#)
- [Child/Youth Psychiatric Mobile Response](#)

## RENT/MORTGAGE ARREARAGES

**Eviction Prevention/Foreclosure Prevention Programs:** EFPP offers assessment, mediation, and financial assistance for low income Connecticut 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. The amount of assistance is determined on a case by case basis; however, the maximum allowable grant is \$1200. The amount of arrearage is one determinant of the amount of the grant; it is possible that people with very high arrearages may not be able to be helped. This is NOT an entitlement program. **ELIGIBILITY:** Must be experiencing a non-recurring, unexpected, documentable hardship; For financial assistance applicant must have received a notice to quit; People who are behind in rent but do not yet have a notice to quit are eligible for mediation services only; Must have income; Income must be at or below 60% of the state median income; Monthly rent/mortgage cannot exceed 60% of gross monthly income; Must be able to pay the next month's rent; Other restrictions may apply.

- List of [Rent Payment Assistance](#) programs.
- List of [Mortgage Payment Assistance](#) programs.

**Mortgage Foreclosure Counseling:** If you are unable to afford your current monthly mortgage payments, contact your lender right away to explain your situation. Also seek assistance from one of Connecticut's mortgage foreclosure assistance sites. Most of these sites are HUD Approved to offer mortgage counseling and loss mitigation services. Click here for a list of [HUD approved Housing Counseling Agencies in Connecticut](#).

- Read about [Avoiding Foreclosure](#).

**Foreclosure Scams:** Beware of anyone that tells you that you can stop foreclosure by signing a document that appoints someone else to act on your behalf. You could be signing over the title to your property without knowing it. 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 that you know and trust. You can also call the Better Business Bureau or the State's Attorney to see if the business is trustworthy.

To read more about foreclosure scams, go to the Federal Trade Commission's paper, [Foreclosure Rescue Scams: Another Potential Stress for Homeowners in Distress.](#)

## HOMELESSNESS PREVENTION AND RAPID RE-HOUSING PROGRAM (HPRP)

HPRP provides funding to assist families and individuals who are literally homeless or who are imminent risk of homelessness. Examples of assistance include:

- \* Rental assistance for a maximum of 18 months
- \* Up to 6 months back rent, which counts against the 18 month maximum
- \* Security deposits and utility deposits
- \* Up to 18 months of utility payments, including up to 6 months of back utility payments
- \* Moving cost assistance (but not furnishings)

**ELIGIBILITY:** Must be "imminently at risk of becoming literally homeless within the next 6-15 days":

- \*Being evicted within 6-15 days from private dwelling (own home, or family/friend's home), OR
- \*Being discharged from an institution in which the person has been a resident for more than 30 consecutive days, OR
- \*Living in housing that has been condemned by housing officials and is no longer considered habitable, OR
- \*Fleeing a domestic violence housing situation.

### **In addition to one of the above:**

- \*No appropriate housing options have been identified, AND
- \*Person lacks the financial resources and support networks needed to obtain immediate housing or remain in their existing housing.

**If literally homeless or imminently homelessness (within 5 days),** contact a homeless shelter.

[List of homeless shelters](#)

[List of domestic violence shelters](#)

## CASH ASSISTANCE

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

[www.ct.gov/dss/cwp/view.asp?a=2353&q=305260](http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305260)

TFA/Jobs First is a 21 month time limited cash assistance program for low income/low asset families with dependent children under age 18. Employable TFA recipients must participate in a Department of Labor-managed job search, job training, or other endeavor while receiving assistance. The income limit differs by region because of the cost of housing difference, but is always a figure less than 100% FPL; Asset limit is \$3000. (\$9500 of car value is not counted towards assets.)

- List of [TFA application sites.](#)

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

### **Temporary Family Assistance (TFA) Diversion Program**

The TFA Diversion Program is for families who are eligible for Temporary Family Assistance (TFA) but the family's needs are short term and do not require ongoing cash assistance. The amount of assistance will depend upon the need, but will not exceed the total of three months of TFA for that family. The assistance is paid in one lump sum. The Diversion Program can help pay for shelter expenses (food, rent, security deposit, utility bills,) and work-related expenses (child care, tools, uniforms, clothing, transportation, car registration, insurance or repairs.) While in the three month Diversion Program period the family may also be eligible to receive Medicaid, child care assistance, employment services and food stamps. After the three month period the family may continue to be eligible to receive Medicaid for up to 24 months and Transitional Child Care Assistance for up to 24 months. Families must be income and asset eligible. Must have a job, a job offer that will begin within three months, marketable skills and have no barriers which would prevent the adult from finding and keeping a job, or have a good work history; Must have an emergency or family crisis that can be resolved within at least three months allowing family to remain independent of public aid or assistance; Must have expenses related to employment which family cannot pay. To fully understand the Diversion Program as it relates to welfare and time limits, call Statewide Legal Services at (800)453-3320. Apply for the diversion program at DSS offices and suboffices. (Same as TFA application sites.)

- List of [TFA application sites](#).

### **Community Based Temporary Financial Assistance Programs**

There are agencies and programs throughout the state that may be able to help with emergency needs on a case by case basis. Call 2-1-1 to see if there is a program in your area.

### **Wartime Veterans: Soldiers, Sailors and Marines Fund**

Temporary, emergency financial assistance to needy wartime veterans, their spouses, and their children ages 0-18. Must have honorable discharge; Must have served in at least one of the armed services, including National Guard and Reserves; Must have at least 90 days of active duty service, unless discharged for a service-connected disability, or for the full extent of the conflict in a combat or combat support role if the war campaign or operation lasted less than 90 days. For application and eligibility information go to: [www.state.ct.us/ssmf](http://www.state.ct.us/ssmf) or call (800)491-4941.

## **FOOD PROGRAMS**

**SNAP/Food Stamps: SNAP (Supplemental Nutrition Assistance Program)**, formerly known as Food Stamps, is administered in Connecticut by the Department of Social Services. (DSS). The amount of SNAP benefit a household can receive depends on income, age and number of people in the household, and certain deductible expenses. Starting 7/1/09 the SNAP program income limit is 185% of the Federal Poverty Level (FPL) and there are no asset restrictions.

Households with an elderly or disabled family member can have income above 185%, but there is an asset limit of \$3000 when income is over 185%; and the net income limit, after deductions for housing and utility allowances and medical expenses, must be at or below 100% of the FPL. SNAP/Food Stamp guidelines can be confusing, so anyone who is low income is encouraged to apply. No lien is placed on an individual's home.

People can pre-screen for SNAP eligibility and print an application at the End Hunger Connecticut web page: [www.ctfoodstamps.org](http://www.ctfoodstamps.org). To apply, DSS encourages people to submit applications by mail or to call and apply by phone.

- [SNAP/Food Stamps Application sites.](#)
- 

**Food Pantries:** There are many food pantries in the state that offer assistance to families and individuals in need. Every pantry has different eligibility, hours, and availability. Food pantries are often run by local agencies and churches. They receive their food from state food banks, local food drives and private donations. Food pantries are 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.

- List of [Food Pantries.](#)
- 

**Food Cooperatives:** Food cooperatives are non-emergency food distribution programs. Participants purchase a food package of meats, fresh fruits, vegetables, and other grocery items and usually save at least 30% of the regular retail cost. Serve New England requires that individuals donate 2 volunteer hours anywhere in their community, but Angel Food Ministries does not. Both of these food co-op networks can accept SNAP/Food Stamps, but they are not limited to people who have food stamps. Food distribution is monthly; anyone can participate.

- List of [Food Cooperatives](#)
- 

**Soup Kitchens:** Soup Kitchens are programs of churches and organizations that serve prepared meals to individuals and families in need. Most of these sites require little more than an individual walking in at the right place and time. To see hours and meals served at each soup kitchen:

- List of [Soup Kitchens](#)
- 

**WIC - Women Infant's and Children Program:** The WIC program 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. Applicants who are income eligible (at or below 185% of the Federal Poverty Level) and at risk nutritionally receive monthly vouchers for the purchase of infant formula, milk, eggs, cheese, juice, peanut butter, and cereal. Recipients are re-certified every six months to determine if medical or nutritional risk exists. Fathers, guardians, and custodial relatives can get WIC for their children up to the child's fifth birthday.

- List of [WIC](#) application sites.
- 

## School Breakfast and Lunch Programs

Most public schools in Conn. are participants of the National [School Breakfast, Lunch and Milk Program](#), which offers free or reduced price school meals to children whose family income is at or below 185% of the Federal Poverty Level. To enroll, contact your child's school.

Click here to see if your child's school offers [School Lunches](#) or [School Breakfasts](#).

---

**Summer Food Program:** Federally-funded nutrition program administered by the Connecticut State Dept. of Education serves free breakfast and/or lunch meals to children ages 18 years and under, and up to age 21 if disabled. Meals are served during the summer months when school is closed. There are no income or address restrictions for the feeding sites.

- CT Department of Education's list of [Summer Food Feeding Sites](#)

## UTILITY, HEATING AND WEATHERIZATION PROGRAMS

**TELEPHONE CREDIT PROGRAM: Lifeline/Conn. Telephone Connection Assistance Program (CTCAP)** <http://www.att.com/gen/general?pid=10201>

Lifeline is an FCC telephone credit program for customers receiving assistance from one of the following state or federal benefit programs: Care 4 Kids; Connecticut Energy Assistance Program (CEAP) and Contingency Heating Assistance Program (CHAP); CONNPACE; Food Stamps; Personal Care Assistance; Refugee Program; Rental Assistance; SAGA; State Supplement to the Aged, Blind or Disabled; SSI; Temporary Family Assistance; Title 19 Medicaid (including Husky and Healthy Start); Head Start; 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 service. In addition, Lifeline customers 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.

The Lifeline program can also be used for a **free cell phone**. Safelink Wireless administers the program in Connecticut. Eligibility is the same as above. Program provides free cellular service with 64 minutes per month, and a free wireless cell phone. (Additional minutes can be purchased.) Only one phone per address can be signed up for the Lifeline program.

---

### ENERGY ASSISTANCE

- List of [Utility Assistance](#) application sites.

**Conn. Energy Assistance Program:** CEAP is a federally funded heating assistance program managed by Conn. Dept. of Social Services. Applications are taken and fuel deliveries ordered through local Community Action Agencies. CEAP provides financial assistance for payment of primary heat bill for households at or below 150% Federal Poverty Levels (FPL). (200% of the FPL if an individual in the home is elderly or disabled) Amount of assistance depends upon household income, and whether heat is included in rent. Assistance is paid for the client directly to the energy vendor, except in the case of renters whose heat is included in rent. This group receives a direct payment. There are asset limits. There is a crisis benefit for households who have exhausted their original basic benefit and who heat with a deliverable fuel. Program runs from November 1-May 1. Households must apply for the program every year. For more information, go to 2-1-1's paper on [CEAP](#).

**Contingency Heating Assistance Program:** CHAP is a state funded heating assistance program managed by Conn. Dept. of Social Services. Applications are taken and fuel deliveries ordered through local Community Action Agencies. CHAP provides assistance to any household

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

not eligible for CEAP, with an annual gross income between 150% Federal Poverty Level and 60% of the State Median Income. Households must pay for their heat; individuals whose heat is included in their rent are not eligible for this program. For more information, go to 2-1-1's paper on [CHAP](#).

**Operation Fuel:** [www.operationfuel.org/about\\_us.html](http://www.operationfuel.org/about_us.html)

Operation Fuel provides financial assistance for households with income up to 200% of the Federal Poverty Level. Assistance is provided through a network of local fuel banks and can be used to offset either heat source expenses or non-heat utility expenses. Program generally runs from January through May. For more information, go to 2-1-1's paper on [Operation Fuel](#).

**Citizens Energy - "Joe for Oil":** [www.citizensenergy.com](http://www.citizensenergy.com)

Free home heating oil to low income households in Connecticut and other states. Citizens Energy arranges for the delivery of 100 gallons of heating oil with a participating oil dealer with no charge to the consumer. In Connecticut income must be at or below 60% of the Connecticut State Median Income. To apply, call for an application form (applications are NOT available at the website); High call volume - may have to call many times to get through. Households that have not applied for CEAP, CHAP or Operation Fuel will be encouraged to contact their local fuel assistance agency to apply for energy assistance before using this program.

**Matching Payment Programs:** Matching Payment Programs (also known as Arrearage Forgiveness programs) are payment incentive programs offered by Connecticut's regulated natural gas and/or electric utilities to their income-eligible customers. (Gas and/or electric utilities owned and operated by municipalities do not offer matching payment plans). These plans help eligible customers maintain year-round service and pay down a delinquent balance by awarding credits toward a delinquent balance when the customer makes their agreed-upon scheduled payment. Although the specific requirements are different at each utility, one common qualification is that the customer must be eligible for energy assistance. Utilities may have a minimum arrearage amount and a minimum usage amount that a customer must have before they qualify. Some plans may be limited to customers whose primary heat source is supplied by the utility that offers the plan.

To talk to your utility company about Arrearage Forgiveness Programs:

United Illuminating	(800)442-5004	Conn. Natural Gas:	
Northeast Utilities/CL&P	(800)286-5844	No. Central CT	(860)727-3034
Southern Conn. Gas Co	(800)659-8299	Greenwich	(203)869-6900
Yankee Gas	(800)438-2278		

---

## WEATHERIZATION AND ENERGY CONSERVATION

### Home Energy Solutions:

The Connecticut Energy Efficiency Fund offers the Home Energy Solutions Program, a low cost home assessment and weatherization program offered to utility customers without regard to income. The program is administered through vendors approved by Connecticut's electric and gas utilities. For more information or to obtain an application, go to:

[http://www.ctenergyinfo.com/clean\\_tune\\_test.htm](http://www.ctenergyinfo.com/clean_tune_test.htm) or call 1-877-947-3873. (677-WISE-USE)

**Weatherization Program for CEAP/CHAP Recipients:** CEAP/CHAP energy assistance recipients may be eligible for funds to pay for materials to weatherize their home or apartment. When clients are certified as eligible for CEAP/CHAP they will be mailed/given a card to fill out and return to request weatherization assistance. Possible weatherization services include heat loss analysis audits, installation of energy-efficient wall and attic insulation materials, storm windows; oil burner efficiency testing and modification; and other energy conservation improvements. Homeowners and renters are eligible for this service, but if renting, landlords must agree to pay between \$30-\$250 toward cost of materials. Funds are limited and 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.

### **Weatherization Programs Offered by CL&P and United Illuminating**

CL&P's "WRAP" program and UI's "UI Helps" program offer free weatherization programs for households with income at or below 60% of the State Median Income. May include: caulking; weatherstripping, ceiling, attic and sidewall insulation; water heater wrap; pipe wrap; fluorescent energy saving light bulbs; low-flow showerheads; furnace and refrigerator replacements. Services are determined based on income, kWh usage and the results of a needs assessment/audit performed at customer's residence.

### **Low Interest Energy Conservation Loan Programs:**

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

Conn. Housing Investment Fund (CHIF) 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. Loans can be up to \$15,000 for a maximum loan term of ten years; 2) Multi-Family Loans are provided to owners of apartment buildings, enabling both tenants and owners to save money through cost-saving energy improvements. Loans can be up to \$2,000 per unit or up to \$60,000 per building for a maximum loan term of ten years. Improvements eligible for loans include roofing, window replacement, siding, caulking and weather stripping, automatic set-back thermostats, insulation, solar systems and passive solar additions, heat pumps, furnace/heating system replacements.

ELIGIBILITY: For homeowner's program: Income at or below 150% of State Median Income; For apartment building owner's program: Must own building with 5 units or more. To apply for the loans contact CHIF at (800)992-3665.

**Many towns also offer loan programs for home improvements.** Call your town's Building or Community Development Dept. to ask about special incentives for home improvement and energy conservation.

**Furnace Replacement Rebate Program** is an incentive program for Connecticut households to replace their existing residential furnaces or boilers with more energy efficient models. The program is designed to provide rebates of up to \$500 to households that purchase and install replacement natural gas, propane or oil furnaces and boilers between July 1, 2007 and July 1, 2017. Rebates will be available for replacement natural gas furnaces or boilers that meet or exceed Federal Energy Star standards and propane and oil furnaces and boilers that are at least 84% efficient. The amount of the rebate will decrease as income rises above a certain level. The Furnace Replacement Rebate Program has a retroactive start date of July 1, 2007. Furnaces or boilers purchased and installed prior to that date will not qualify for a rebate.

**To apply** for the Furnace Replacement Rebate, call CT's Office of Policy and Management at 1-866-940-4676 and request an application. This application cannot be downloaded from the OPM website.

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

## Additional Energy Conservation Programs:

- List of [Energy Conservation](#) programs
- 

## UTILITY DISCONNECTION PROTECTION

**Utility Shut-Off Protection:** Connecticut residents are protected from shut-off of their utility services, under certain circumstances. The following outlines the circumstances that apply for water, telephone, 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 as follows: 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 a doctor's verification states that the person has a "life threatening illness", the household is protected from shutoff year round.

**IF THE CUSTOMER'S WATER IS ALREADY SHUTOFF:** If your water company is a regulated water company, the protection is the same and the company would have to turn you back on. If it is an unregulated water company, the company is not required to turn the customer back on, but many water companies do try to "mirror" what the regulated companies do. Generally, the municipal water companies are unregulated. To find out if your water company is a regulated utility, call the DPUC at (800)382-4586.

**Telephone (Land-Line Only) :** State regulations state that residential land-line phone service cannot be terminated for 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 Connecticut, 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 during the year if a lack of service is life-threatening, regardless of the amount of money a customer owes.

**Winter Moratorium/Winter Protection:** Protection for low-income persons from heat source shut-offs that are not life-threatening is available from Nov 1 to May 1, under certain circumstances, depending on whether the company provides electric or gas service. Northeast Utilities and possibly other companies also protect hardship cases from NON-heat utility shut-offs. Gas companies cannot terminate service to "hardship cases" during the period 11/1-5/1. However, they can refuse to reinstate service for "hardship" customers if 1) there has been a shut off between 5/2-10/31, and 2) if their household had service maintained during the previous moratorium period because of "hardship" status, AND 3) if since 5/1 the customer has not paid the lesser of \$100, the minimum payments due under the payment arrangement, or 20% of the amount owed the gas company as of the date of the shutoff. For a detailed explanation of what these limits are and how this affects your electric or natural gas service, see the pamphlet "Rights of Utility Customers", published by the Legal Assistance Resource Center of Connecticut.

[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 your situation. You may need to send in proof of unemployment or other documents in order to support your claims. You may also 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 are not able to keep, the utility companies do not have to offer you another payment arrangement. If your income is low, contact Statewide Legal Services at (800)453-3200 to see if they can help with getting the utility company to offer you a payment arrangement that you can afford. If you are not eligible for Statewide Legal Services assistance and still feel that the payment arrangement the utility is offering you is not fair ask to speak to a supervisor at the utility company and ask for a list of social service agencies that can help you complete a “budget sheet” for a below-budget arrangement. Last, if none of these options works, and you still feel that you should be offered a lower payment arrangement, contact the Dept. of Public Utility Control (DPUC) to see if they can assist. (DPUC’s decision is final.) Call (800)382-4586 to contact the DPUC.

## BUDGETING AND MONEY MANAGEMENT

**Consumer Credit Counseling Service/Money Management International (CCCS)**  
[www.creditcounseling.org](http://www.creditcounseling.org); (800)208-2227. CCCS is the only nonprofit consumer credit services organization in Connecticut. CCCS provides confidential financial counseling, budget counseling, HUD approved housing counseling and debt management services. CCCS’s Debt Management Program negotiates with creditors on behalf of clients to establish payment plans. Credit card and other consumer debts are consolidated into one monthly payment; the CCCS service fee is included in this monthly payment. Service fee can be waived in cases of hardship. Other CCCS services, such as housing counseling and budget counseling, are no fee.

**“Credit Repair” Scams:** If you have fallen behind in your bills you may be tempted by businesses that promise to “repair your credit.” Very often these businesses take your money and do nothing to help your credit, ultimately making your credit situation even worse. To find out if a debt management company is legitimate, call the CT State’s Attorney’s office or the Better Business Bureau and ask. The Attorney General’s office has two 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>

**Student Loans:** If you are struggling with your student loan payments due to unemployment, contact your loan program to see if you can defer your payments while unemployed.

**Financial Management Workshops:** Several community based agencies offer [financial management counseling and workshops](#).

## LEGAL ASSISTANCE

**Statewide Legal Services:** [www.slsct.org](http://www.slsct.org)  
(800)453-3320

Central office for statewide legal aid provides information and legal representation for very low income individuals and families on issues related to government benefit programs; consumer credit; employment; tenant rights; special education; discrimination; divorce, custody and child support. Eligible clients are linked with the nearest legal aid office for legal representation, when appropriate. (Civil cases ONLY.)

**Lawyer Referral Services:** Those who are over income for Legal Aid can call a local lawyer referral service for referral to an attorney. The first 30 minutes of consultation with the referred lawyer costs \$25-35. Lawyer referral services are for individuals who are over income for legal aid or are involved in a case that legal aid does not handle.  
List of [Lawyer Referral Services](#).

---

#### **Discrimination Assistance:**

**CT Commission on Human Rights and Opportunities (CHRO)** is Connecticut's state agency that investigates charges of discrimination due to sex (including pregnancy and sexual harassment), race, religion, ancestry, national origin, age, marital status, disability, genetic information, mental disorder or sexual orientation. If you feel that you were laid off or terminated on the basis of one of these protected rights your complaint generally must be filed under oath within 180 days of the alleged violation to the CHRO. For information about filing a discrimination complaint with CHRO, call them at (800)477-5737 or go to their web site: [www.state.ct.us/chro](http://www.state.ct.us/chro).

**U.S. Equal Employment Opportunity Commission (EEOC)** is the federal agency that investigates discrimination in employment. For information about filing a discrimination complaint with the EEOC, call the Boston Area Office, (800) 669-4000 or go to their web site: [www.eeoc.gov](http://www.eeoc.gov).

## APPENDICES

---

### TO READ MORE ABOUT PROGRAMS LISTED IN THIS GUIDE

- [2-1-1 Navigator](#)
- [2-1-1's Health Care Resource Guide](#)
- [COBRA](#)
- [Dislocated Workers](#)
- [Employment Scams](#)
- [Eviction Prevention/Foreclosure Prevention Programs](#)
- [Free Bed Funds](#)
- [SNAP/Food Stamps](#)
- [Healthy Start](#)
- [HUSKY A AND HUSKY B Children's Health Insurance](#)
- [Medicaid](#)
- [Medical Spend-Down](#)
- [Prescription Drug Assistance](#)
- [SAGA Cash and Medical](#)
- [School Lunch/School Breakfasts](#)
- [Soldiers, Sailors and Marines Fund](#)
- [Summer Food Program](#)
- [TFA – Temporary Family Assistance](#)
- [TFA Diversion Program](#)
- [Unemployment Insurance](#)
- [Utility Assistance](#)
- [Utility Shut Offs](#)
- [WIC – Women, Infants and Children Food Program](#)
- [Work-At-Home Schemes](#)
- [Workforce Investment Act](#)

## CT WORKS ONE STOP CAREER CENTERS

(888) 289-6757 (888-CT-WORKS) [www.ctdol.state.ct.us/ContactInfo/CTWorks/Directory.htm](http://www.ctdol.state.ct.us/ContactInfo/CTWorks/Directory.htm)

CT Works One Stop Career Centers offer all Connecticut job seekers career counseling, resume preparation assistance, job search support services, and access to a database of job postings. CT Works Centers also connect veterans, people with disabilities, and people who are disadvantaged by age, education level, poverty, or criminal history to federally funded (WIA) job training and intensive job search support services. Full service CT Works Centers are marked with an asterisk.

**\*BRIDGEPORT** 2 Lafayette Sq.  
(203) 455-2700 Career Center  
(203) 455-2711 Veterans Services  
(203) 455-2714 TTY

**\*DANBURY** 152 West St.  
(203) 731-2929 Career Center  
(203) 797-4142 Veterans Services  
(203) 731-2810 TTY

**\*DANIELSON / KILLINGLY** 95 Wescott Rd.  
(860) 412-7000 Career Center  
(860) 779-5847 Veterans Services  
(860) 412-7034 TTY

**\*ENFIELD** 620 Enfield St.  
(860) 741-4295 Career Center  
(860) 741-4284 Veterans Services  
(860) 741-4299 TTY

**\*HAMDEN** 37 Marne St.  
(203) 859-3200 Career Center  
(203) 859-3412 Veterans Services  
(203) 859-3313 TTY

**\*HARTFORD** 3580 Main St.  
(860) 256-3700 Career Center  
(860) 256-3713 Veterans Services  
(860) 256-3514 TTY

**MERIDEN** 85 West Main St.  
(203) 238-6148 Career Center  
(203) 238-6148 Veterans  
(203) 238-6145 TTY

**\*MIDDLETOWN** 645 South Main St.  
(860) 754-5000 Career Center  
(860) 754-5168 Veterans Services  
(860) 754-5199 TTY

**\*NEW BRITAIN** 260 Lafayette St.  
(860) 827-6200 Career Center  
(860) 827-6253 Veterans Services  
(860) 827-6246 TTY

**\*NEW LONDON** Shaws Cove Six  
(860) 439-7400 Career Center  
(860) 439-7582 Veterans Services  
(860) 439-7414 TTY

**\*NORWICH** 113 Salem Tpke.  
(860) 859-5600 Career Center  
(860) 859-5606 Veterans Services  
(860) 859-5613 TTY

**\*TORRINGTON** 689 Main St.  
(860) 496-3300 Career Center  
(860) 496-3331 Veterans Services  
(800) 354-3305 Kent/Salisbury/Sharon  
(860) 496-3355 TTY

**\*WATERBURY** 249 Thomaston Ave.  
(203) 437-3380 Career Center  
(203) 437-3295 Veterans Services  
(203) 437-3394 TTY

**\*WILLIMANTIC** 1320 Main St.  
(860) 465-2120 Career Center  
(860) 465-2121 Veterans Services  
(860) 465-3164 TTY

## CONNECTICUT DEPT. OF SOCIAL SERVICES OFFICES

*To apply for Food Stamps, Medicaid, SAGA, TFA, other state and federal welfare programs.*

**CENTRAL OFFICE - 25 Sigourney St., Hartford, CT 06106**

**Public Information: (800)842-1508; [TDD/TTY line: (800)842-4524]**

### **NORTHERN REGIONAL OFFICES**

**Hartford - 3580 Main St.–( 860)723-1000 [TDD: (860)566-7913]**

Serves: Avon, Bloomfield, Canton, East Granby, Farmington, Granby, Hartford, Newington, Rocky Hill, Simsbury, Suffield, West Hartford, Wethersfield, Windsor, Windsor Locks

**New Britain – 30 Christian Lane–(860)612-3400 / (860)612-3400**

Serves: Berlin, Bristol, Burlington, New Britain, Plainville, Plymouth, Southington

**Manchester - 699 East Middle Tpke.– (860)647-1441 [TDD: (860)647-5963]**

Serves: Andover, Bolton, East Hartford, East Windsor, Ellington, Enfield, Glastonbury, Hebron, Manchester, Marlborough, Somers, South Windsor, Stafford, Tolland, Vernon

**Willimantic - 676 Main St.– (860) 465-3500 / (866)327-7700**

Serves: Ashford, Brooklyn, Canterbury, Chaplin, Columbia, Coventry, Eastford, Hampton, Killingly, Mansfield, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Union, Willington, Windham, Woodstock.

### **SOUTHERN REGIONAL OFFICES**

**New Haven - 194 Bassett St.– (203)974-8000**

Serves: Ansonia, Bethany, Branford, Derby, East Haven, Hamden, Milford, New Haven, North Branford, North Haven, Orange, Seymour, Shelton, Wallingford, West Haven, Woodbridge

**Middletown - 117 Main St. Ext.– (860)704-3100**

Serves: Chester, Clinton, Cromwell, Deep River, Durham, East Haddam, East Hampton, Essex, Guilford, Haddam, Killingworth, Lyme, Madison, Meriden, Middlefield, Middletown, Old Lyme, Old Saybrook, Portland, Westbrook

**Norwich - 401 West Thames St., Suite 102– (860)823-5000 / (800)473-8909**

Serves: Bozrah, Colchester, East Lyme, Franklin, Griswold, Groton, Lebanon, Ledyard, Lisbon, Montville, New London, North Stonington, Norwich, Preston, Salem, Sprague, Stonington, Voluntown, Waterford.

### **WESTERN REGIONAL OFFICES**

**Bridgeport - 925 Housatonic Ave.– (203)551-2700 / (877)551-2700**

Serves: Bridgeport, Easton, Fairfield, Monroe, Norwalk, Stratford, Trumbull, Weston, Westport

**Stamford - 1642 Bedford St.– (203)251-9300 / (866)663-9300**

Serves: Darien, Greenwich, New Canaan, Stamford, Wilton

**Waterbury - 249 Thomaston Ave.– (203)597-4000 / (866)454-1108 [TDD: (203)597-4175]**

Serves: Beacon Falls, Cheshire, Middlebury, Naugatuck, Oxford, Prospect, Southbury, Waterbury, Watertown, Wolcott

**Danbury - 342 Main St.– (203)207-8900**

Serves: Bethel, Bridgewater, Brookfield, Danbury, New Fairfield, New Milford, Newtown, Redding, Ridgefield, Sherman

**Torrington - 62 Commercial Boulevard, Suite– (860)496-6900 / (800)742-6906**

Serves: Barkhamsted, Bethlehem, Canaan, Colebrook, Cornwall, Goshen, Hartland, Harwinton, Kent, Litchfield, Morris, New Hartford, Norfolk, North Canaan, Roxbury, Salisbury, Sharon, Thomaston, Torrington, Warren, Washington, Winchester, Woodbury

---

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*

## FEDERAL POVERTY LEVELS (FPL) 4/1/09-3/31/10

Annual income limits derived from U.S. Dept. of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, <http://aspe.hhs.gov/poverty/06poverty.shtml>

### 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

## CONNECTICUT STATE MEDIAN INCOME 7/1/09-6/30/10

State Median Income is established by the U.S. Dept. of Health and Human Services. These guidelines are used to determine income eligibility for various local, state, and federal programs. For most programs that use SMI for eligibility, the income chart is effective July 1-June 30 of each year.

	100% State Median	50% State Median	60% State Median
Family size 1	50,808.16	25,404.08	30,484.90
2	66,441.44	33,220.72	39,864.86
3	82,074.72	41,037.36	49,244.83
4	97,708.00	48,854.00	58,624.80
5	113,341.28	56,670.64	68,004.77
6	128,974.56	64,487.28	77,384.74
7	131,905.80	65,952.90	79,143.48
8	134,837.04	67,418.52	80,902.22

*This guide was updated in February 2010. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org/referweb/>*