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Economic Hardship Resource List

Updated 4/22/09

General Information

- “Help for Hard Times” guide. Basic list of where to get help in the first month of unemployment. United Way of Whatcom County. www.unitedwaywhatcom.org.
- Contact numbers for support and community resources (Volunteers of America North Sound): Call 2-1-1 or go online to access their searchable database: www.211wa.org. Emergency shelters and housing, food banks, rental assistance, job training and education programs, after-school programs, Head Start, support groups, etc.
- Department of Social and Health Services (DSHS): Application for benefits: www.dshs.wa.gov/pdf/ms/forms/14_001.pdf. Bellingham: 360-714-4000. Mt. Vernon: 1-800-735-7038. Food stamps, housing assistance, health insurance, and more.

Job Hunting

- WorkSource Northwest: Job searching, unemployment insurance, career planning, education and training, community resources. www.WorkSourceNorthwest.com. Mt. Vernon: 360-416-3600. Oak Harbor: 360-675-5966. Bellingham: 360-676-1521. New grants provide increased financial assistance, on-the-job training, entrepreneurship training for people who are out of work (also for those receiving public assistance, low-income veterans, low-income foster families, or homeless). Inquire about Microsoft vouchers for free computer classes (either online or in person) and no or low-cost certification exams.
- Community Jobs Program. Provides skill development and training as an avenue to permanent jobs for welfare recipients. Opportunity Council: Whatcom County: 360-255-2192. Island County: 360-679-6577. San Juan County: 1-800-649-5121.
- Clothing for job interviews: Catholic Community Services: Bellingham: 360-676-2164. Burlington: 360-856-3054. www.ccsww.org. Salvation Army: Vouchers for clothing from their thrift store. Also have food bank listings, toiletries, bedding, and furniture for those in need. Bellingham: 360-733-1350. Mt. Vernon: 1-800-958-7825. Anacortes: 360-293-6682. YWCA Bellingham: Back to Work Boutique, free quality clothing to low income Whatcom County women. 360-734-4820, www.ywcabellingham.org.
- Community Voice Mail, a voice mail service for people who don't have a phone. A national network that provides free 24-hour voice mail to help link individuals to jobs, housing, safety, and stability. www.cvm.org. Whatcom County: 360-734-5121, x233. Island County: 360-679-6577 or 1-800-317-5427.
- If you are receiving support from DSHS, you may qualify for the Washington Telephone Assistance Program, which offers discounts on telephone connection fees, deposits, and/or your monthly telephone service. See listing for DSHS in “General Information” category above.
- WorkSource Northwest has a new grant-funded program that helps youth and young adults find summer work, averaging 32 hours/week. Applications online at www.WorkSourceNorthwest.com or www.nwboard.org.
- Tips for new college graduates: 1) Consider working as an intern rather than as a full-time hire. 2) Network. Tap into alumni. 3) If you have to settle for your second choice, make it something that will give you skills that will make you a strong applicant for your first choice a year from now. 4) Check out AmeriCorps programs at www.americorps.org.

Health Insurance Options

- WAHA: Whatcom Alliance for Healthcare Access (Whatcom County residents only): 360-788-6594.
- Washington State Office of the Insurance Commissioner. Toll-free hot line, staffed by trained experts who can assist you by answering your insurance and health care access questions. Bilingual help available. 1-800-562-6900.
- Department of Social and Health Services (DSHS): Application for benefits: www.dshs.wa.gov/pdf/ms/forms/14_001.pdf. Bellingham: 360-714-4000. Mt. Vernon: 1-800-735-7038.
- Talk to your Human Resources Department about the federal COBRA program. The recent stimulus package may pay for 65% of your COBRA payments for nine months. Covers people who have been laid off from 9/1/08 through 12/31/09.
- Basic Health: www.basichealth.hca.wa.gov or 1-800-826-2444.

Food

- Food Stamps: See DSHS listing above or contact the Opportunity Council for help in obtaining food stamps. Opportunity Council in Whatcom County: 360-734-5121, x233. Island County: 360-679-6577 or 1-800-317-5427.

- Food banks: Call 2-1-1 for resources in your area. Call each food bank to confirm hours of operation and what kind of food is available. Salvation Army also has lists of food bank days, times, and locations. Salvation Army in Bellingham: 360-733-1350. Mt. Vernon: 1-800-958-7825. Anacortes: 360-293-6682.
- For kids: Ask your school about reduced-price breakfast and lunch programs.
- Free pet food for pet-owners in need. Whatcom Voice of the Animals (650-0556) distributes pet food outside the Bellingham Food Bank, 1824 Ellis Street at noon on the second and last Friday of each month. The Whatcom Humane Society (WHS) distributes free pet food from Tuesday through Friday at 3710 Williamson Way (733-2080). Call ahead to check food availability and program rules. Low-Cost Spay/Neuter help: WHS, 733-2080; Alternative Humane Society, 671-7445.

Help with Utilities

- Opportunity Council. Energy Assistance Program. www.opportunitycouncil.org. Whatcom County: 360-255-2192. Island County: 360-679-6577. San Juan County: 1-888-586-7293.
- Skagit County Community Action Agency (SCCAA). www.skagitcap.org. 360-416-7585.

Financial Counseling

- Non-profit credit counseling organizations advise you on managing your money and debts, help you develop a budget, and offer free educational materials and workshops. Counselors discuss your entire financial situation with you, and help you develop a personalized plan to solve your money problems. Develop a debt management plan to pay off creditors and learn about bankruptcy and other options. Two options: 1) Consumer Counseling Northwest: www.ccnw.org, 1-800-244-1183. 2) ClearPoint Financial Solutions: www.ClearPointFinancialSolutions.org, 1-800-REPAY DEBT
- Washington Bankruptcy Law: www.washington-bankruptcy.com/faq.html.
- Draw on books (e.g., Suze Orman's *2009 Action Plan*, also highlighted on www.oprah.com/article/oprahshow/20090311-tows-suze-orman/1), internet sites and research, or financial advisors that you've turned to in the past.

Mortgage Refinancing, Foreclosure, Short-term Housing

- Hope for Homeowners program. Gives struggling homeowners an opportunity to refinance their mortgages at more affordable terms. www.hud.gov/hopeforhomeowners.
- Neighborhood Assistance Corporation of America (NACA). Nonprofit group that finds ways to help at-risk homeowners lower their mortgage payments. Helps with negotiations with lenders who have signed agreements with NACA. 1-888-302-NACA. E-mail: services@naca.com.
- Solid Ground, a non-profit agency offering foreclosure counseling: 1-866-297-4300
- Washington Homeownership Information Hotline: 1-877-894-HOME or www.dfi.wa.gov/consumers/homeownership
- With the recent stimulus package, there are **two types of help for homeowners** struggling to meet their mortgage payments. Over 9 million homeowners qualify for one or the other. **1) A special refinancing program.** You must have 20% equity and no missed payments in the past 12 months. The government will back loans for banks to refinance at today's lower rates. The loan must be owned by Fannie Mae or Freddie Mac (this covers about half the loans that banks issue). Even if you write your monthly check to the bank that originally financed your mortgage, check with your bank to see if the mortgage is owned by Fannie Mae or Freddie Mac or go to www.FannieMae.com or www.FreddieMac.com. **2) A new loan modification program** allows lenders to lower interest rates (as low as 2%) and stretch the loan-repayment schedule to 40 years. A lender who cuts the monthly payment to 31% of the borrower's gross monthly income potentially can receive a payment from the Treasury Department to offset that reduction. Either of these two options could save homeowners hundreds of dollars each month. Contact your lender's customer-service department for details about these programs or go to the government's website: www.MakingHomeAffordable.gov. This website also includes a list of HUD-approved mortgage counselors.
- If you have already talked to your mortgage lender about refinancing and been turned down, it might be worth it to try again. The rules on what lenders will do are changing all the time. A lender might refuse to talk with you until you're behind on your payments, while another lender might not talk to you because of that. One source recommends that you write a "hardship letter" to your lender, explaining how you got into financial trouble, what you've done to address your problems, and how you plan to get out of this situation.
- Beware of unknown companies that are promising easy refinancing. Stay away from anyone who says that they will save your home for money upfront. Call 1-888-995-HOPE if you suspect a scam. One source recommends staying with websites with ".gov" as part of the address to ensure you're dealing with a government-backed program.
- Short-term and transitional housing: Contact Opportunity Council. Whatcom County: 360-734-5121, x370. Island County: 360-679-6577 or 1-800-317-5427.

Employee Assistance Program

- Health Promotion Northwest Employee Assistance Program (EAP). Short-term counseling for you and/or anyone living in your household, paid for by your employer. Also available up to one month after termination. We can help you develop a plan of action and access needed resources. Offices in Bellingham and Burlington. 360-715-6565 or 1-800-244-6142.