

RHODE ISLAND RESOURCE LIST FOR UNION MEMBERS AND THEIR FAMILIES

Information for working families struggling with financial strain and unemployment

Unemployment Insurance	Page 2
------------------------	--------

General Assistance	Page 16
--------------------	---------

Utility Assistance	Page 19
--------------------	---------

Mortgage Assistance – Foreclosure Avoidance	Page 22
--	---------

Health Insurance	Page 25
------------------	---------

Unemployment Insurance

Overview of Unemployment Benefits:

What is Unemployment Insurance?

Unemployment insurance provides a temporary source of income to individuals who have lost their jobs through no fault of their own. Unemployment insurance is funded by unemployment taxes paid by employers.

When should I apply for benefits?

You can apply as soon as you become unemployed. Your application cannot be made retroactive prior to the week in which it is filed.

How do I apply for benefits?

The fastest way to file a claim by telephone, please call (401) 243-9100 during the call center business hours listed below:

Mondays and Tuesdays, 7:30 a.m. to 5:30 p.m.
Wednesdays, 7:30 a.m. to noon
Fridays, 9 a.m. to 3 p.m.

Please note that Mondays and Tuesdays typically experience the highest volume of calls during the week; callers experiencing difficulty earlier in the day may wish to try after 3:00 pm.

If you are having difficulty reaching the call center, you may also email questions to uihelp@dlt.ri.gov. Please include your full name, phone number and hometown in your email. Most emails will be answered after five business days.

Hearing impaired customers may call the TDD line at (401) 243-9149.

You can also file a claim online 24 hours a day, 7 days a week at:

<https://uiclaims.state.ri.us/RI-ICS/Intro/Index.aspx?AC=yes>.

But, the average turn-around time for UI claims filed online is seven to ten days.

Be prepared to provide the following information:

- Name
- Street address
- Mailing address (if different from street address)
- State of residence, including zip code
- State you worked in most recently (if different)
- Telephone number
- Email address
- Date of birth
- Social Security number
- Driver's license number or state-issued identification number

Additional requirements and filing information can be found at:

<http://www.dlt.ri.gov/ui/guide.htm>

How much will I receive?

Your Benefit Rate is your basic weekly payment amount, excluding Dependency Allowances. It is equal to 4.62% of the amount you were paid in the Base Period Quarter in which you earned the most wages, not to exceed the defined maximum amount. Once your Benefit Rate is determined, it remains the same for your entire Benefit Year. We will send you a Benefit Rate Decision, which shows your rate and the wage information used to determine it. For Benefit Years beginning on or after July 1, 2007 the maximum weekly benefit rate is \$513.

Will my employer be notified?

Every employer who pays wages in Rhode Island is required to report those wages every quarter to the RI DLT. Persons who work and collect unemployment at the same time should be aware our Cross-Match program would detect such activity. Cases of fraud are prosecuted through the State Police Department. Any person convicted of willful misrepresentation or withholding information to obtain benefits can be fined or imprisoned.

What is covered employment?

Covered employment is work performed for employers who are subject to unemployment compensation law. Covered employment from other states may be used under certain conditions.

What If I Worked In Another State?

Telephone the Call Center to file your claim. You will be informed of the options available. They may include filing directly against the other state or possibly combining wages from two or more states, depending on your individual situation.

What If I Live in Another State and Worked in RI?

Telephone the RI Call Center at Toll Free: 1-866-557-0001 or (401) 243-9146 (not toll free) to file your claim.

When Does My Claim Begin?

Your claim normally begins the Sunday before the date on which you call to file the claim; provided you did not work or worked and earned less than your Weekly Benefit Rate during that week. This begins your Benefit Year, a 52-week period. Any additional claims (refiles) you request during this period will have the same Benefit Year as your first claim.

How long may I receive benefits?

The number of weeks of benefits can range from 8 to a maximum of 26. The monetary determination mailed to you will show the number of weeks of entitlement. If you wish to make an estimate of weeks, follow these steps:

1. Multiply your Base Period Wages times 36%.
2. Divide amount from Step 1 by the Benefit Rate you estimated in "How Much Will I Receive?"
3. Resulting figure is the number of weeks of benefits available to you, not to exceed the maximum of 26.

Is There a Waiting Period?

Yes, the first week of an eligible new claim is a Waiting Period for which no benefits are paid. This Waiting Period is applied once per year.

What are my Payment Options?

Direct Deposit to your checking or savings account is available OR

Electronic Payment Card (EPC): If you do not elect Direct Deposit, you will automatically be sent an Electronic Payment Card (EPC), which works like a debit card.

Visit www.dlt.ri.gov/ui and click on the Electronic Payment Card (EPC) for detailed information.

Are Unemployment Insurance Benefits Taxable?

YES. You may choose to have a percentage of your weekly benefit amount withheld for Federal and State Income Taxes. Information on how to apply for this is sent to you when you file your claim. Form 1099 is sent to you by January 31st telling you the benefits paid and amounts withheld during the previous year. This notice is sent to your last known address. To insure receipt of your 1099, notify the Call Center of any change in address.

Can I Work and Collect?

If you are working less than full-time hours and your gross wages (before taxes) are less than your weekly benefit rate (excluding dependency allowances), you may be entitled to partial benefits. Example; Weekly benefit rate is \$200. You earned \$100. The "difference" between the two is \$100. The

Department will pay you the "difference" plus 20% of your Benefit Rate (BR). Difference = \$100.+ 20% of BR payment is \$140.

If I'm Denied Benefits, What Happens?

If you are denied benefits, you will receive a written decision giving the reason and dates of the denials. Read it carefully. It will include instructions for filing a timely appeal by mail or fax. The time limit for filing the appeal includes all holidays and weekends. Failure to file a timely appeal may prevent you from having the original decision changed. A late appeal can be filed and a determination will be made if there is good cause for filing late. You may be denied benefits for the following; this list does not include all reasons for which benefits may be denied.

- Quit your job without good cause.
- Were discharged for just cause.
- Are unemployed due to a strike.
- Are not available for work, are unable to work, or are not actively seeking work.
- Refuse or fail to apply for available, suitable work.
- Have earnings equal to or more than your weekly benefit amount.

What If I Worked for the Military or the Federal Government?

Telephone the Call Center or go to the Internet website at <https://uiclaims.state.ri.us/RI-ICS/Intro/Index.asp> to file your claim. You will be informed of the specific requirements needed. If Military, have your DD-214 (Member 4 Copy) available. If Federal Government, have your SF-8 available.

Am I Required to Look for Work?

The law requires that you make an active search for work. If you have a definite return to work date within 12 weeks of your last day of work or you are a member of a labor union that uses a "hiring Hall" or business agent to find you work, you may be exempt from looking for work.

How Do I Look for Work?

The RI Department of Labor & Training has established netWORKri Career Center as your single point of contact for finding quality employment and training services. Each center is equipped with professional staff, advanced technology and informational resources.

Register with the Career Center and visit them regularly.

- Keep a written record of your weekly work search efforts, including employer visits, applications, resumes, interviews, etc.

The Department conducts ongoing Reemployment programs that identify individuals that may need additional assistance in finding reemployment. If selected you must report to a Career Center as instructed. Failure to report could cause a delay or loss of your benefits.

What If I Have a Pension?

There is a Federal Pension offset law that requires us to deduct certain types of pensions from unemployment benefits. Pension must be based on your work not a spouse, and must be connected to your recent base period employer(s). Employer pensions that you make contributions to are deductible at a 50% rate. Pensions that are 100% funded by the employer are 100% deductible from unemployment benefits.

Tuition Waiver

If you meet the eligibility requirements, you may be able to take courses, for credit, at a RI state-operated college or university without having to pay tuition. Unemployed individuals can request a tuition waiver from the college or university for these courses. Their DLT provides a letter certifying that you are receiving benefits but has no control over your admission to the course. For more information, contact any RI state-operated college or university.

Have you exhausted your UI Benefits or are you about to exhaust them?

Emergency Unemployment Compensation

Overview:

Based on legislation passed by Congress, signed by the President, Federal Emergency Unemployment Compensation 08 (EUC 08) became effective July 6, 2008. Individuals identified as potentially eligible were notified by mail to file for the extension. If you have exhausted your regular unemployment benefits and have a Benefit Year Ending (BYE) after May 5, 2007 you may be eligible for additional weeks of Unemployment Insurance. Please call the Unemployment Insurance Service Center at (401) 462-8990 to determine your eligibility for this program. Please read the Frequently Asked Questions below for more information on requirements of this program and when you should call to file.

New! On Saturday, December 19, 2009, the President signed legislation approving a two-month extension for EUC 08 and Federal Additional Compensation.

According to the previous legislative extension, no new EUC 08 claims could be filed after the week-ending December 22, 2009, and no EUC 08 payments could be made beyond the week-ending June 5, 2010.

Based on the new law, customers may now file for EUC 08 through February 28, 2010 and may be paid through July 31, 2010.

In addition, this new law allows the \$25 weekly FAC payments to continue for claims filed through the week-ending February 27, 2010, and remain in effect for payments on those claims through September

4, 2010. Click here for more info.

On November 6, 2009 the President signed into law a new unemployment insurance benefit extension program. These additional benefits begin the week of November 8 and offer a maximum of 20 additional weeks of unemployment insurance benefits to eligible claimants.

Important Questions:

What is Emergency Unemployment Compensation (EUC) 08?

Emergency Unemployment Compensation 08, hereafter referred to as EUC, is a federal program that provides extended unemployment insurance benefits to qualified individuals during increased periods of unemployment as established by the Federal Government.

Have EUC benefits been extended?

Yes. Due to a recent benefits extension, the EUC program now runs for a maximum of 53 weeks in Rhode Island. This change may positively affect pre-existing monetary determinations.

How do I qualify for EUC?

You are potentially eligible for EUC if you have a Rhode Island unemployment claim, and:

- Your benefit year or “BYE” (the one year period beginning with the week you filed your initial claim for benefits) ended after May 5, 2007 AND;
- Your total base period wages on that claim are more than 40 times your Weekly Benefit Amount, including any dependency allowance, OR;
- The total wages on that BYE claim are more than 1 ½ times your highest quarter of earnings, OR;
- You have 20 weeks of full-time covered employment in the base period, which was used to establish your claim, AND;
- You are not eligible for any other claim with this or any other state, AND;
- You are not eligible for any other Federal Unemployment Program, AND;
- You are not receiving compensation under the unemployment compensation law of Canada.

Other eligibility requirements pertaining to your work search and the definition of suitable work are discussed below.

How and when do I apply for EUC?

You may file for benefits online, 24 hours a day, seven day a week at

<https://uiclaims.state.ri.us/RI-ICS/Intro/Index.aspx?AC=yes>

or by telephone Monday, Tuesday and Thursday between 8:00 am, and 5:00 pm, on Wednesday 8:00 am to 12:00 pm and Friday 9:00 am to 5:00 pm.

To file a claim for Unemployment Insurance Benefits, EUC or EB by telephone, please call 243-9100 during these hours. If you are calling from out of state please call our toll free number at 1-866-557-0001.

Please note: If you were directed by the Interactive Voice Response (IVR), or Tele-Serve, to file a claim for EUC or EB, please wait until the following business day before filing your claim.

How much will I receive on EUC?

Your weekly EUC benefit rate is the same rate as your regular weekly benefit rate plus dependency allowances.

How long can I collect EUC?

Effective November 8, 2009, Congress passed an extension of the Emergency Unemployment Compensation Program. This extension added weeks of entitlement for individuals collecting EUC.

Now, individuals collecting EUC receive three tiers of EUC payments:

EUC Tier 1, the lesser of:

- Twenty (20) times your total benefit rate, or
- Eighty percent (80%) of your regular total benefits.

EUC Tier 2, the lesser of:

- Fourteen (14) times your total benefit rate, or
- Fifty-four percent (54%) of your regular total benefits.

EUC Tier 3, the lesser of:

- Thirteen (13) times your total benefit rate, or
- Fifty percent (50%) of your regular total benefits.

EUC Tier 4, the lesser of:

- Six (6) times your total benefit rate, or
- Twenty-four percent (24%) of your regular total benefits.

You will be sent an EUC monetary determination which will show your exact benefits each time you change tiers.

How long will EUC last?

The Emergency Unemployment Compensation (EUC 08) program applies to weeks of unemployment ending February 28, 2010. This is the last week that anyone can file for the EUC 08 program. No compensation shall be payable for any week of unemployment after the week ending May 29, 2010.

What happens if EUC ends and I still have money left on my claim?

Once the EUC period ends on May 29, 2010, the department cannot pay any further benefits, even if an individual has credits remaining. New claims for EUC cannot have an effective date after July 31, 2010.

Once my regular benefits are exhausted, will I be automatically filed for EUC?

When you call the Interactive Voice Response (IVR) System for your final payment it will direct you to call the UIISC to file for Emergency Unemployment Compensation (08). Please listen carefully to the instructions given.

Please note: If you are directed by the IVR, or Tele-Serve, to file a claim for EUC or EB, please wait until the following business day before filing your claim.

How will I receive my EUC Payments?

Once you have filed a claim for EUC, you will request your weekly payment in the same manner you used for regular benefits – by contacting the Tele-Serve payment system each week at (401) 243-9600. Please make all requests for EUC payments via Tele-Serve after 7:30 p.m.

You will receive the payments either via Electronic Payment Card (EPC) or via Direct Deposit into your checking or savings account. This was determined at the time you filed your claim for regular benefits. Should you decide to change your payment method, notify the claims representative at the time you file for EUC.

I applied for EUC and the monetary statement issued to me indicated that I was not eligible. Why don't I qualify? If I disagree with this, what can I do?

You may receive a monetary decision that determines that you are not eligible. The reasons for ineligibility include:

- Your benefit year ended before May 5, 2007, OR;
- The total wages on your claim are less than 40 times your weekly benefit amount, AND;
- The total base period wages on your claim are less than 1 ½ times your highest quarter of base period earning,
- You do not have 20 weeks of full-time covered employment in the base period of your claim.

You may file an appeal if you disagree. An appeal is a written disagreement with our decision. Send your written appeal within fifteen (15) calendar days to The Rhode Island Department of Labor and Training, P.O. Box 20389, Cranston, RI 02920-0944.

You will be notified in writing that your appeal letter has been received. The appeal will be scheduled for an in-person hearing with the Board of Review, at which time all facts will be reviewed.

Are these benefits taxable?

Yes. You must report unemployment insurance on your taxes.

I returned to work. Can I receive retroactive EUC benefits?

No, the EUC program does not pay retroactively. The first payable week will be the week ending July 12, 2008.

Can I receive EUC if I am collecting Temporary Disability Insurance (TDI)?

No, you cannot receive unemployment benefits of any type while you are on Temporary Disability

Insurance. Once you have ended your TDI, and your doctor certifies that you are able to return to work, you should contact the department at that time for a determination of unemployment insurance benefits.

What are the job search requirements while on EUC?

You must be able, available, and actively applying for full time work during each week you request benefits, whether it be regular or emergency benefits.

You must apply or contact three (3) employers each week. You must keep a verifiable work search record that includes the following information about each contact:

- The name and address of the company
- The date you applied
- The manner by which you applied: in person, sent a résumé, applied via the internet, etc
- The specific position and shift for which you applied

The department may ask you to provide evidence of your work search; failure to provide a record of your work search could result in a denial and/or overpayment of benefits.

NOTE: If you fail to meet the EUC Benefits work search requirements, you will be denied further EUC Benefits beginning with the week you failed to meet the job search requirements and until you meet the requirements.

If you are in an approved training program, you do not have to meet the job search requirements.

If I am sick, or on vacation, or do not look for work for a week or longer, what should I do?

If you claim a week of EUC in which you do not meet the work search requirements, you will be denied EUC Benefits for that week and until you until you meet the availability requirements.

However, you can choose not to claim a week because you did not meet the requirements. If you choose not to claim a week, you must contact the department when you meet the requirements to “reopen” your claim.

What is “suitable work” while receiving EUC?

Suitable work on EUC is defined as any work that you are capable of doing, which pays in excess of your weekly benefit amount and where the wages are not less than the higher of the federal, state, or local minimum wage.

The job must be within a reasonable distance from your place of residence or last place of work, and cannot be detrimental to your health, safety, or morals.

You do not have to accept a job if it is vacant due to a labor strike, if you are required to join or to resign from a bona fide labor organization, or if the working conditions or hours are substantially less favorable than those conditions or hours that are prevailing for similar work in the labor market.

If you fail to accept suitable work while claiming EUC, you will be denied EUC benefits beginning with the week in which the refusal occurred and until you work in at least eight (8) weeks and earn at

least \$148.00 per week.

I get my jobs through my union. Do I have to look for other work outside my union if I'm on EUC?

Yes, if you normally get your work through your union hiring hall, you are still required to look for other suitable work that will not jeopardize your union status. Your union counts as one job contact during a week – you must make at least two other job search contacts during any week you claim EUC. Remember to record your work search contacts on a job log (See question # 17).

Have you exhausted your EUC Benefits or are you about to exhaust them?

Extended Benefits

Overview:

What are State Extended Benefits (EB)?

State Extended Benefits are additional unemployment insurance benefits that are available during periods of high unemployment in the state.

When does the EB program start?

The first week that EB can be paid is the first week after an individual exhausts their Emergency Unemployment Compensation (EUC).

How do I qualify for EB?

You are potentially eligible for EB if you have a Rhode Island unemployment claim and:

Your benefit year or “BYE” (the one year period beginning with the week you filed your initial claim for benefits) ends as of 7/12/08 or later, AND

Your total base period wages on that claim are more than 40 times your Weekly Benefit Amount, including any dependency allowance, OR

The total wages on that BYE claim are more than 1 ½ times your highest quarter of earnings, OR

You have 20 weeks of full-time covered employment in the base period, which was used to establish your claim, AND

You are not eligible for any other claim with this or any other state, AND

You are not eligible for any other Federal Unemployment Program, AND

You are not receiving compensation under the unemployment compensation law of Canada.

Other eligibility requirements pertaining to your work search and the definition of Suitable Work are discussed below.

How and when do I apply for EB?

When you receive your final Emergency Unemployment Compensation (EUC) benefits, the Interactive Voice Response (IVR) telephone system will direct you to either file online, 24 hours a day, seven days a week, at <https://uiclaims.state.ri.us/RI-ICS/Intro/Index.aspx?AC=yes> or contact the Call Center to file for the State Extended Benefits.

Please note: If you were directed by the IVR, or Tele-Serve, to file a claim for EUC or EB, please wait until the following business day before filing your claim.

What has been the recent change to the EB payment process?

Effective April 26, 2009, individuals must adhere to the following procedure for certifying for a State Extended Benefit (EB) payment. This procedure mandates that you:

1. Complete a work search form that documents three work search contacts for each week you request benefits,
2. Submit this form to the department prior to certifying for your weekly payments through TeleServe, and
3. Confirm that you have submitted this form when prompted by TeleServe (243-9600) each time you certify for payment. TeleServe is active only between 12:01 a.m. on Sunday to 7:00 a.m. on Monday and any time Monday through Friday from 5:00 p.m. to 7:00 a.m.

You will receive the payments either via Electronic Payment Card (EPC) or via Direct Deposit into your checking or savings account. You determined your payment method at the time you filed your claim for regular benefits. If you decide to change your payment method, please notify the claims representative at the time you file for EB.

How will I receive my weekly work search form?

The first work search form will be mailed to you by the Call Center when you file your initial claim for State EB. The form will then be sent to you automatically each week after the department processes your payment on TeleServe. You are advised to keep copies of all your submissions for your personal records. Please do not attach any other documentation when you return the work search form.

Why am I required to send in the work search prior to calling for a payment?

Claimants in all unemployment insurance programs must maintain a record of their work search for each week they collect benefits. In addition, federal and state unemployment insurance law requires State Extended Benefits recipients to engage in “a systematic and sustained effort to obtain work during that week.” This means they must document their work search efforts throughout the week. Federal regulations require State Extended (EB) Benefits recipients to provide evidence of their work search prior to the department processing a payment for the week.

Does this change in the payment process impact any other program?

This payment change only impacts customers collecting State EB. No other unemployment program (i.e. Regular UI or Federal Emergency Unemployment Compensation (EUC08)) is affected.

What happens if I do not mail in the work search form each week?

If you do not submit the mandatory work search for any week that you have certified for a payment, you will be denied benefits, declared overpaid, and determined at fault for any overpayment of benefits received.

Who can I contact if I have questions regarding the EB work search?

If you have a question regarding the EB work search, you may contact the department's Unemployment Insurance Call Center at 401-243-9107.

How much will I receive on EB?

Your weekly EB benefit rate is the same rate as your regular weekly benefit rate.

How long can I collect EB?

If you qualify for EB, you will get the lesser of:

Twenty (20) times your benefit rate, or;

Eighty percent (80%) of your regular total benefits, including dependency allowance where applicable.

You will be sent an EB monetary determination, which will show your exact benefits. Although you could potentially collect the maximum amount, this is not guaranteed, because Extended Benefits could trigger off due to changes in the state unemployment rate, as specified in Section 28-44-62 of the RI General Laws. The department will advise customers when the program is scheduled to end.

How long will Extended Benefits last?

Customers will be advised when the State Extended Benefit program is scheduled to trigger off; this is dependent upon the State Unemployment Rate falling below established regulations as set in state law. Please visit our web site for updated information at www.dlt.ri.gov

What happens if EB ends and I still have money left on my claim?

Once the EB period ends, we cannot pay any further benefits, even if an individual has credits remaining. Tele-Serve will inform you when you are receiving your final payment.

Once my regular benefits are exhausted, will I be automatically filed for Extended Benefits?

No, once your regular benefits have ended, you must contact the Unemployment Insurance Service

Center or visit our website to file for Extended Benefits.

Please note: If you were directed by the Interactive Voice Response (IVR), or Tele-Serve, to file a claim for EUC or EB, please wait until the following business day before filing your claim.

I was on Emergency Unemployment Compensation (EUC). Will I be automatically filed for the State Extended Benefits?

No, once your EUC benefits have ended, you must contact the Unemployment Insurance Service Center to file for Extended Benefits.

I get my jobs through my union. Do I have to look for other work outside my union if I'm on EB?

Yes, if you normally get your work through your union hiring hall, you are still required to look for other suitable work that will not jeopardize your union status. Your union counts as one job contact during a week – you must make at least two other job search contacts during any week you claim EB.

I have a Rhode Island claim but I live in another state. Do I qualify for EB?

If the state in which you live is not in an EB period, you are eligible for only two weeks of extended benefits. If the state in which you live is on EB, you are eligible to collect further weeks while that state is on the program. At this time, Alaska and North Carolina are the only other states on a State Extended Benefits program.

General Assistance in Rhode Island

❑ **The RI United Way 2-1-1 offers information on many services in throughout the state, including:**

- Basic Needs – Food and Shelter
- Child Care and Health Services
- Individual and Family Counseling
- Disability Services
- Emergency Shelter
- Energy and Utility Assistance
- Financial Assistance
- Health Care and Insurance Assistance
- Homelessness
- Housing and Rent Assistance
- Suicide Prevention
- Transportation Services

The call center can be reached by dialing 2-1-1 from any Rhode Island phone, or by visiting the www.211ri.org web site.

❑ **Supplemental Nutrition Assistance Program (SNAP) operated by the RI Dept. of Human Services**

The Supplemental Nutrition Assistance Program, also known as the Food Stamps Program, helps low-income people and families buy the food they need for good health. SNAP recipients qualify for benefits based on their income, the resources they have and the number of individuals in their household.

Individuals may pick up SNAP applications at RI Dept. of Human Services sites around the state. A complete list of DHS offices is available online at:

www.dhs.ri.gov/ContactUs/DHSOffices/DHSOfficesbyLocation/tabid/798/Default.aspx

To find out if you may be eligible for the SNAP program, the U.S. Department of Agriculture offers an online prescreening test at:

www.dhs.ri.gov/FormsApplications/BenefitScreeners/tabid/178/Default.aspx

For help completing the application, check the [URI SNAP Outreach Project](#) website or call 1-866-306-0270

❑ **[netWORKri One-Stop Career Centers](#) managed by the RI Dept. of Labor and Training**

The netWORKri one-stop career centers system is a partnership of professional labor, training and education organizations that match job seekers with employers.

netWORKri Career Centers are located at:

- Pawtucket
175 Main Street
Pawtucket, RI 02860
Phone: (401) 721-1800
Fax: (401) 721-1890
TDD: (401) 222-3450
- Providence
One Reservoir Ave
Providence, RI 02907
Phone: (401) 462-8900
Fax: (401) 462-8947
TDD: (401) 462-8966
- West Warwick
1330 Main Street
West Warwick, RI 02893
Phone: (401) 828-8382
Fax: (401) 826-8991
TDD: (401) 828-8927
- Woonsocket
219 Pond St
Woonsocket, RI 02895
Phone:(401) 235-1201
Fax: (401) 235-1227
TDD: (401) 235-1284

❑ **State of Rhode Island-Child Support Services operated by the RI Dept. of Human Services (DHS)**

Parents who have a child support order or a medical order and have either lost their jobs or are working reduced hours may request that the RI Family Court modify the child support order.

More information on filing a motion for relief can be found online at www.cse.ri.gov, or by telephone at (401) 458-4400.

❑ **RI Works operated by RI Dept.of Human Services (DHS)**

Provides temporary cash assistance for low-income and unemployed parents with children. If you and your children need temporary assistance, please request a RI Works application at one of the following RI Dept. of Human Services offices:

- Middletown: 110 Enterprise Center
- Wakefield: 4808 Tower Hill Rd.
- Pawtucket: 24 Commerce St.
- Warwick: 195 Buttonwoods Ave.
- Providence: 206 Elmwood Ave.
- Woonsocket: 450 Clinton St.

You may also call the DHS Info Line for assistance at (401) 462-5300 or visit online at: <http://www.dhs.ri.gov/FamilieswithChildren/RhodeIslandWorks/tabid/195/Default.aspx>

Utility Assistance in Rhode Island

Help with your winter utility bill.

LIHEAP Heating Bill Assistance

The Community Action Programs (CAPs, listed below) provide Low-Income Home Energy Assistance Program (LIHEAP) assistance from November 1st to March 31st to residents at or below 60 % of RI median income.

They determine income eligibility and, based on household income, make direct payments on your behalf to your heating to help with energy bills or restore gas or electric service.

The Low Income Home Energy Assistance Program (LIHEAP) Block Grant is funded through the Federal Department of Health and Human Services. The purpose of the LIHEAP program is to assist Rhode Island's low-income households meet the increasing cost of home energy and reduce the severity of an energy related crisis. Rhode Island's LIHEAP is administered by the Office of Energy Resources. LIHEAP intake and outreach is provided by local Community Action Agencies (CAP Agencies).

PROGRAM DATES

Applications are mailed to previous year LIHEAP recipients in September. Starting in October, households applying for the first time should contact their local LIHEAP agency to set up an appointment. The LIHEAP agency will let you know if you are eligible and what documentation and information you need to provide in order to complete a LIHEAP application. The LIHEAP "Primary Grant" is open from October through March, depending on the availability of the Federal funds. LIHEAP offers a year round "Crisis Program" which is also dependent on the availability of Federal Funds.

PROGRAM ELIGIBILITY

Households shall be determined eligible for assistance according to the income guidelines established by OER, and the household is vulnerable to increases in home energy costs. The FY'2010 LIHEAP guidelines are set at 60% of the Rhode Island median income. See the website <http://energy.ri.gov> to see the 2009-2010 income guidelines.

INTAKE AGENCIES

There are seven (7) CAP Agencies located throughout RI where families can apply for LIHEAP assistance. The seven CAP Agencies are responsible for intake screening of clients, authorizing and

disbursing payments, and maintaining audible records of expenditures. An applicant's residence determines which intake site a household must apply.

2010 PROGRAM FUNDING

In FY 2010, LIHEAP received approximately \$29.6 million in appropriations and \$4 million in contingency funds for a total LIHEAP funding of \$33.6 million.

PRIMARY GRANT ASSISTANCE

The LIHEAP Primary Grant is the one time initial benefit awarded on behalf of the applicant. The Primary Grants range from \$200-\$900, depending on poverty level based on family size and household income. To ensure effectiveness of the fuel assistance funding, LIHEAP funds are paid directly to the Energy vendor on behalf of the LIHEAP client. The average primary grant paid this winter was \$675 per household.

A written "Confirmation Letter" will be generated when an application is processed and approved. A confirmation letter will be mailed to the client, with a copy also sent to the client's fuel vendor. Primary Grant confirmations are distributed by the intake agency that is responsible for authorizations/payments. Vendors are required to start delivering fuel upon receipt of the Confirmation Letter.

CRISIS ASSISTANCE

Crisis assistance is provided to eligible households that experience an energy crisis related to maintaining heat in the home. The number of crisis grants available to any single household shall be determined by the funds available to the State. In addition, OER's Heating System Replacement Program is funded through the LIHEAP Crisis Program.

FURTHER INFORMATION

www.acf.dhhs.gov/programs/liheap

LISTING OF COMMUNITY ACTION PROGRAMS

- **East Bay Community Action Program**
100 Bullocks Point Avenue, Riverside, RI 02915
Phone: (401) 437-0006
(LIHEAP) (401) 437-5102
www.ebcap.org

Districts: Bristol, East Providence, Jamestown, Little Compton, Barrington, Newport, Portsmouth, Tiverton, Warren, Middletown

- **South County Community Action**
1935 Kingstown Road, Wakefield, RI 02879
Phone: (401) 789-3016, 1-800-432-2605
www.sccainc.org

Districts: Hopkinton, Narragansett, North Kingstown, Westerly, Exeter, South Kingstown, West Greenwich, Charlestown, New Shoreham, Richmond

○ **Westbay Community Action**

205 Buttonwoods Avenue, Warwick, RI 02886

Phone: (401) 732-4660

www.westbaycap.org

Districts: Warwick, Coventry, West Warwick, East Greenwich

○ **Tri-Town Community Action**

1126 Hartford Avenue, Johnston, RI 02919

Phone: (401) 351-2750

www.tri-town.org

Districts: Smithfield, Burrillville, Glocester, Chepachet, North Providence, Johnston

○ **Blackstone Valley Community Action**

32 Goff Street Pawtucket, RI 02860

Phone: (401) 723-4520

(LIHEAP) (401) 723-0227

www.bvcap.org

Districts: Woonsocket, North Smithfield, Pawtucket, Lincoln, Cumberland, Central Falls

○ **Providence Community Action (ProCAP)**

518 Hartford Avenue, Providence, RI 02909

(LIHEAP) (401) 273-0882 - Age 59 & under

(LIHEAP) (401) 437-8054 - Age 60 plus

www.procapri.org

Districts: Providence

○ **Comprehensive Community Action Programs (CCAP)**

311 Doric Avenue Cranston, RI 02910

Phone: (401) 467-9610

(LIHEAP) (401) 467-7013

www.comcap.org

Districts: Cranston, Scituate, Foster

Mortgage Assistance – Foreclosure Avoidance in Rhode Island

National Resources

Hope Now

Hope Now is an alliance between counselors, mortgage companies, investors, and other mortgage market participants. This alliance will maximize outreach efforts to homeowners in distress to help them stay in their homes and will create a unified, coordinated plan to reach and help as many homeowners as possible. The members of this alliance recognize that by working together, they will be more effective than by working independently.

The Department of the Treasury and the U.S. Department of Housing and Urban Development encouraged leaders in the lending industry, investors and non-profits to form this alliance.

www.hopenow.com

Federal Programs

Making Home Affordable

The Obama Administration has introduced a comprehensive Financial Stability Plan to address the key problems at the heart of the current crisis and get our economy back on track. A critical piece of that effort is Making Home Affordable, a plan to stabilize our housing market and help up to 7 to 9 million Americans reduce their monthly mortgage payments to more affordable levels.

The Home Affordable Refinance Program gives up to 4 to 5 million homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments. The Home Affordable Modification Program commits \$75 billion to keep up to 3 to 4 million Americans in their homes by preventing avoidable foreclosures.

Making Home Affordable's consumer website, www.MakingHomeAffordable.gov provides homeowners with detailed information about these programs along with self-assessment tools and calculators to empower borrowers with the resources they need to determine whether they might be eligible for a modification or a refinance under the Administration's program. Through this website,

borrowers can also connect with free counseling resources to help with outstanding questions; locate homeowner events in their communities; find a handy checklist of key documents and materials to have ready when making that important call to their servicer as well as FAQs from borrowers in similar circumstances; and much more.

<http://www.makinghomeaffordable.gov/index.html>

United States Department of Housing and Urban Development (HUD)

Avoiding Foreclosure:

http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure

Including resources on:

- Foreclosure Avoidance Counselors
- How to Talk to Your Lender
- What to do if You Are at Risk of Foreclosure
- Tips for Avoiding Foreclosure
- Foreclosure Scams to be Aware of
- Refinancing Options
- Who to Call When a Lender Won't Work With You
- What You Can do if You Can't Keep Your Home

Rhode Island HUD Office:

For general questions about HUD or its programs, contact our office in Providence.

For questions about FHA loans or programs, contact our FHA Resource Center:

Call toll-free: 1-800-225-5342

Providence Field Office
121 South Main Street, Suite 300
Providence, RI 02903-7104
Phone: (401) 277-8300
Email: Customer service
Fax: (401) 277-8398
TTY: (401) 277-8391

Nancy D. Smith Greer, Field Office Director
Office of the Field Office Director

Office Hours: 8:00 a.m. to 4:30 p.m.
Monday through Friday

State Programs

Rhode Island Housing Help Center

401-457-1130

For more than 30 years, Rhode Island Housing has been making it easier for Rhode Islanders to have safe, affordable homes and keep them for as long as they want. The Rhode Island Housing HelpCenter is dedicated to providing professional support and education to help more Rhode Islanders protect themselves from losing their homes and to make safe, informed decisions for their futures.

The Rhode Island Housing HelpCenter's trusted, trained counselors will assess your situation and provide advice, education or referrals to help you:

- Avoid losing your home or cope with the loss of your home
- Make sense of your existing mortgage
- Make safe, informed decisions about finding an affordable rent or mortgage
- Prepare for homeownership

They can help you understand your options, and provide resources and referrals to help. We know that every situation is different. That is why we take a customized approach to each individual's needs.

This website also provides useful information including:

- Tips for Avoiding Foreclosure
- Guidelines for Prioritizing Debt
- Tips for Improving Your Credit
- Frequently Asked Foreclosure Questions

<http://www.rhodeislandhousing.org/sp.cfm?pageid=469>

Individualized counseling is just a phone call away.

Call the Rhode Island Housing HelpCenter at 401 457-1130 or e-mail helpcenter@rhodeislandhousing.org

Community Works Rhode Island

Community Works Rhode Island (CWRI) educates residents to be homeowners, engages them in community building and empowers them to be leaders. CWRI targets the community's financial health through bi-lingual homebuyer education classes, personal financial literacy and post-purchase counseling for first-time homeowners.

Each year, approximately 300 families are assisted toward financial stability and homeownership. CWRI provides homeownership training classes, foreclosure counseling and financial literacy courses in English and Spanish.

CWRI also offers Foreclosure Counseling: To learn more about foreclosure counseling or to receive assistance please contact Community Educator, Silvia Acevedo at 401-273-2330 ext.109 or by email at sacevedo@communityworksri.org

Health Insurance

COBRA—Health Insurance

The American Recovery and Reinvestment Act of 2009 (ARRA), as amended on March 2, 2010 by the Temporary Extension Act of 2010, provides for premium reductions for health benefits under the Consolidated Omnibus Budget Reconciliation Act of 1985, commonly called COBRA.

Eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is reimbursed to the coverage provider through a tax credit. To qualify, individuals must experience a COBRA qualifying event that is the involuntary termination of a covered employee's employment.

The involuntary termination must generally occur during the period that began September 1, 2008 and ends on March 31, 2010. (An involuntary termination of employment that occurs on or after March 2, 2010 but by March 31, 2010 and follows a qualifying event that was a reduction of hours that occurred at any time from September 1, 2008 through March 31, 2010 is also a qualifying event for purposes of ARRA.)

The premium reduction applies to periods of health coverage that began on or after February 17, 2009 and lasts for up to 15 months.

To see if you qualify, or learn how to apply, visit:

<http://www.ltgov.ri.gov/cobra/>

or

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

RI Rx Card

As a resident of Rhode Island, you and your family have access to a FREE Prescription Drug Card program. Simply download and print a free RIRx card from the website below (If you are not able to print, or otherwise obtain a card, visit any CVS/pharmacy location in RI and ask them to process your prescription through the RIRx program).

This program has “LOWEST PRICE” logic to guarantee that you pay the lowest price on your prescriptions (you pay the lower of a discount off the Average Wholesale Price-AWP, a discount calculated off MAC Pricing, or the Pharmacy Promotional/Retail price). RIRx is accepted at over 50,000 pharmacies around the country.

Program Highlights:

- NO COST to join the RIRx program.
- There are no enrollment forms, no restrictions, no age no income requirements, no

waiting periods, no eligibility required, no exclusions, RIRx covers pre-existing conditions, no claim forms to file, no annual or lifetime limits, includes discounts on brand and generic medications, open formulary so that all medications are eligible for discounts.

- This program has “LOWEST PRICE” logic to guarantee that RIRx members get the best pricing on prescriptions (Members pay the lower of a discount off Average Wholesale Price-AWP, discount off MAC Pricing, or Pharmacy Promotional/Retail price).
- RIRx can be used by people who have Health Savings Accounts (HSA’s), High Deductible Plan’s, and Medicare Part D (while in “Donut hole”).
- The program can be used as a stand alone benefit or to get discounts on non-formulary medications (prescriptions not covered by insurance).

To Apply:

Visit the website: <http://www.rirx.com/index.php>

Apply in-person at any RI CVS Pharmacy.

RIte Care/Medicaid

The Rhode Island Medical Assistance Program, also known as Medicaid, is a federal and state funded program that pays for medical and health related services for eligible Rhode Islanders.

Medicaid is available to you based on income status and disability under the Medical Assistance Program. Medicaid is focused on providing health insurance coverage to low-income Rhode Islanders.

RIte Care is Rhode Island’s Medicaid health insurance program that provides eligible uninsured children, families, and pregnant women with comprehensive health care through one of three participating health plans: Neighborhood Health Plan of RI, UnitedHealthcare of New England, and Blue Cross Blue Shield of Rhode Island.

RIte Share is a premium assistance program that helps families get insurance coverage through their employer (or spouse’s employer). If a family qualifies, RIte Share will pay all or part of the employee’s share of the health insurance premium.

Generally, eligibility for RIte Care and RIte Share is based upon income level and family size. Both are administered through the Rhode Island Department of Human Services.

You can find out more by visiting:

http://www.ohic.ri.gov/Consumer_Assistance_RIteCareMedicaid.php

or calling:

Rhode Island Department of Human Services
(401) 462-5300
Neighborhood Health Plan of Rhode Island
299 Promenade Street
Providence, RI 02908
1-401-459-6000 (local)
1-800-963-1001 (toll free)
1-401-459-6175 (fax)

Resources for the Uninsured

11.5% of Rhode Island's nonelderly population is without health insurance. The uninsured, as a group, are disproportionately poor, low-income, and working adults who face less access to medical care and poorer health status than their uninsured counterparts.

Related resources:

Rhode Island Free Clinic is a clinic where adults without health insurance can go to receive free primary medical care.

Rhode Island Free Clinic
655 Broad Street
Providence, RI 02907
Phone 401-274-6347
www.rifreeclinic.org

Rhode Island Health Centers Associations Community Health Centers provide high quality, comprehensive primary to all patients on a sliding fee scale, regardless of ability to pay. For more information on Community Health Centers in Rhode Island visit www.rihca.org or call 401-274-1771