

United Way of Greater Cincinnati
Where to Turn Guide

**REACH OUT
A HAND
TO ONE AND
INFLUENCE
THE CONDITION OF ALL.**

LIVE UNITED™ 

We're Here To Help You

United Way 211 is an easy-to-remember, free and confidential phone number that connects callers in Hamilton, Clermont and Brown counties in Ohio and Boone, Kenton, Campbell, and Grant counties in Kentucky to locally trained specialists who can assess your needs and link you directly to services through a comprehensive database. And it's available 24 hours a day, seven days a week.



There are many agencies and programs that can help you through this difficult time, and we'll help you find them.

Dial 2-1-1 (in Brown County, call 1-800-233 HELP; in Middletown, call 513-727-3215; in Dearborn County, call 812-432-6200).

Inside, you'll find helpful information on:

- **Employment and training**
- **Unemployment benefits**
- **Resources for food**
- **Help with utilities**
- **Health services, including temporary insurance**
- **Housing services**
- **Consumer credit counseling**
- **Legal services**
- **Emergency services**
- **Public assistance**
- **Counseling**
- **Volunteer opportunities**

A New Reality

Are you unemployed now or facing unemployment or a layoff in the near future? If so, you're in the same position as many other workers in the Greater Cincinnati and Northern Kentucky region who have recently lost their jobs or whose jobs are at risk.

In situations like this, it's not uncommon to feel helpless and frightened and that circumstances are beyond your control. That's a natural reaction and, to some extent, it's true. But there are things you can do to deal with the pressures and problems that come with joblessness.

To deal effectively with your situation, you need to be aware of your rights and responsibilities, as well as the eligibility requirements for the programs for which you may qualify. You should take steps to secure whatever help you need right away. People who tend to cope the best with unemployment are those who waste no time seeking out any and all resources.

This guide is intended to answer some questions you may be asking yourself. It also provides some basic information concerning resources that are available in your community to assist you during this difficult time.

If you need help, but don't know where to turn, **call United Way 211 by dialing 2-1-1; in Brown County, call 1-800-233-HELP; in Middletown, call 513-727-3215; in Dearborn County, call 812-432-6200.** Trained information and referral specialists who understand and care will give you information about available human services. This is a free and confidential service.

You May Be Asking Yourself...

Why me?

Given the importance work plays in most peoples' lives, being unemployed may leave you with feelings of rejection, loneliness, depression, and even anger toward yourself and your loved ones. Your feelings of anxiety about bills and your family's future are a natural reaction to the stress you are under right now. During this time, it's important to remember that you aren't alone – most people who lose their jobs share your feelings.

How will my family be affected?

One of the most important things you can do to ease the strain of unemployment is to share your feelings honestly and openly with your family. Your spouse and children are affected by your situation as much as you are, and good communication with family members and other close friends is a vital part of the emotional support you need right now. Talking together about the problems you face is essential to help you feel less isolated as you plan your next step.

What can I do while waiting to return to work?

If you've been laid off from your job temporarily, keep yourself occupied:

- Do things that you have been putting off, like household maintenance, car repairs and general clean-up chores.
- Take some time to visit relatives and friends.
- Take advantage of the many free or low-cost attractions in the region.
- Volunteer your time to a community project or agency. You can find many opportunities by calling **United Way 211 by dialing 2-1-1 (in Brown County, call 1-800-233-HELP; in Middletown, call 513-727-3215; in Dearborn County, call 812-432-6200).**

What if my job is gone for good?

Begin by making realistic plans:

- Explore where you want to go and what you want to do. This may be your opportunity to shift into a type of work you've always wanted to do.
- Consider your assets and liabilities and set your goal. If you need help figuring this out, it's available.
- If you need more job training, make contacts to get that training (see the "Employment & Training" section).
- Decide where it is you want to look for a job and plan a step-by-step approach to achieve your objective. Your plan should be action-oriented, personal, and geared to your needs, desires and abilities.
- Remember, finding a job is a full-time job.

What kind of help can I get now?

During a period of joblessness, savings can be depleted very quickly. Even the cost of basic necessities like food, housing, clothing, utilities, and medical care can become a serious burden. There are some government benefits which you may be entitled to – food stamps, public assistance, medical assistance – and there are a limited number of emergency assistance programs providing food and help with utility payments. Check out these and other programs in the "Resources" section of this guide.

There's also information about a variety of counseling, emotional support and protective services that you may need during this difficult period. Not every service and agency could be included in this brochure, so, if you have any questions or want to know about a service or agency not listed, **call United Way 211 by dialing 2-1-1 (in Brown County, call 1-800-233-HELP; in Middletown, call (513) 727-3215, in Dearborn County, call 812-432-6200).**

There Is No Easy Answer

Returning to your old job or finding a new one is obviously your ultimate goal, but there are many ways you can ease the financial and emotional strain you are feeling right now:

- Talk about your problems with someone close to you.
- Take some time to relax.
- Work off your anger, frustration and anxiety through exercise or some other constructive activity.
- Do something for others. It will do wonders for your self-esteem and help you take your mind off your own problems.
- Find out about the community resources that are available.
- Don't try to solve all your problems at once. What do you need most right now?
- Seek help before your problems become unmanageable. There are agencies ready to help you.

Call United Way 211 by dialing 2-1-1 (in Brown County, call 1-800-233-HELP; in Middletown, call (513) 727-3215; in Dearborn County, call 812-432-6200).

RESOURCES

Employment & Training

To effectively search for a new job, you need to have a clear idea about available employment and training opportunities. Many agencies offer assistance with job-seeking skills such as resume preparation, job researching and interviewing skills. Some offices have other special support programs and/or limited opportunities for public service employment.

Ohio:

Hamilton County Job & Family Services	513-946-1000 or 1-877-644-6562
(automated OHDJFS Line) www.hcjfs.org	
Cincinnati AFL-CIO Job Bank.....	513-421-1846
http://cincinnatiaflcio.org/	
Job Corps – Cincinnati	513-651-2000
http://jobcorps.dol.gov/	
Super Jobs Center	513-731-9800
www.superjobs.com	
Cincinnati Works	513-744-WORK (9675)
www.cincinnatiworks.org	
The Business & Workforce Resource Center.....	513-943-3000
(Clermont County) http://www.clermontbwrc.com/	
Clermont County Department of Job and Family Services	513-732-7111
http://djfs.clermontcountyohio.gov/	
Middletown Training Center (adult MRDD Clients).....	513-425-8728
Butler County Department of Job and Family Services	
(City of Hamilton).....	513-887-4000
(City of Middletown).....	513-425-8625
http://www.butlercountyohio.org/	
Warren County One Stop Employment and Training	513-925-1130
http://www.ohioworkforce.com/	
Jewish Vocational Service.....	513-985-0515
www.jvscinti.org	
Urban League of Greater Cincinnati.....	513-281-9955
www.gcul.org	

Kentucky:

Brighton Center's Center for Employment & Training	859-491-8303 x2200
http://www.brightoncenter.com/	
Kentucky Department of Employment Services/ (Covington office)....	859-292-6666
One Stop Career Alliance of N KY (Florence office).....	859-371-0808
http://www.oet.ky.gov/	

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RESOURCES

Indiana:

Indiana Workforce Development/Work One 1-888-WORKONE
<http://www.in.gov/dwd/>

Listings of current job openings can be consulted at any unemployment office and in many places on line. See locations under “Unemployment Benefits.”

Other community agencies are available to help people train for and/or find new jobs. Some of these are funded to assist particular groups of job seekers. For further information about these programs, **call United Way 211 by dialing 2-1-1.**

A temporary employment agency might be a way to link up with employers on a short-term basis. Search online and/or check the Yellow Pages under “Employment Contractors-Temporary Help” for these listings.

Establishing contacts with other job seekers can be a practical way of sharing useful information and giving each other support. Various support groups are available in the Greater Cincinnati area. For more information, **call United Way 211 by dialing 2-1-1.**

Unemployment Benefits

You may be eligible for unemployment benefits.

To file a claim in Ohio, call the Ohio Department of Job & Family Services statewide number at 1-877-644-6562, M-F, 7:30 a.m. – 4 p.m. www.jfs.ohio.gov

Kentucky Department for Employment Services/Unemployment Insurance
Carroll County – 402 4th Street, Carrollton..... 502-732-4602
(TH & F 8:30 a.m.- 4:30 p.m.) <http://www.northernky.des.ky.gov/>
Covington Office – 320 Garrard Street 859-292-6670
(M-F 8 a.m - 3:00 p.m.) <http://www.oet.ky.gov/>
Florence Office – 820 Veterans Memorial Dr..... 859-371-0808
(MTWTH 8 a.m.- 4:30 p.m.; F 8 a.m.-noon) <http://www.oet.ky.gov/>
Individuals from the eight Northern Kentucky counties can apply at any of the above offices.

Indiana-Work Force Development Department of Employment
Connersville -- 200 W. 5th Street, Suite 317 765-825-3191
<http://www.in.gov/>

If you are 62-64 years old and have been laid off, you may be eligible to receive partial Social Security benefits based on your lifetime earnings. Call the Social Security Administration Office toll-free at 1-800-772-1213 for further information. www.socialsecurity.gov

Food

If you have a child in school, she/he may be eligible for subsidized school lunches. Apply at the school where your child is enrolled. In addition, even if you are receiving unemployment benefits, you may be eligible for food stamps.

You may also be eligible to receive food from a local food pantry. **Call United Way 211 by dialing 2-1-1** for the food stamp office or pantry nearest you.

Health Services

In most cases, group health insurance ends within 30 days of termination. However, under a 1985 federal law called COBRA (Consolidated Omnibus Budget Reconciliation Act), laid off employees have a right to continue their group health coverage for 18 additional months at their own expense. Check with your employer about how you can continue your health insurance coverage under this law.

Priority Plan is Blue Cross/Blue Shield-administered temporary health insurance with coverage between 30-180 days. Call 1-800-442-1832 for rates and further information.

Publicly supported health centers are also available and offer general and specialized medical care and, in some areas, dental services. For further information about health services in your area, **call United Way 211 by dialing 2-1-1**.

If you have served in the armed services, you may be eligible to receive services through:

Cincinnati VA Medical Center	513-861-3100
www.cincinnati.va.gov/Default.htm	
Ft. Thomas Domiciliary.....	859-572 -6202
www.cincinnati.va.gov/	
Dearborn County.....	812-539-2313
http://www.cincinnati.va.gov/	

Housing Services

It's extremely important that you contact your lender or landlord when you are unable to pay your mortgage or rent. Let them know about your current situation and try to work out an alternative payment arrangement acceptable to both of you. Don't panic. You have time to seek advice from housing counselors (listed below) and legal experts (see "Legal Services").

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RESOURCES

For homeowners:

- Better Housing League..... 513-721-6855
 - Brighton Center Home Ownership Services..... 859-491-8303 x2327
<http://www.brightoncenter.com/>
 - Housing Opportunities Made Equal of Greater Cincinnati..... 513-721-4663
www.cincyfairhousing.com
 - Indiana Foreclosure Prevention Network877-GET-HOPE
<http://www.877gethope.org/> (statewide network)
 - Smart Money Community Services 513-241-7266
www.smart-money.org
 - Working In Neighborhoods..... 513-541-4109
www.wincincy.org
 - Home Ownership Center of Greater Cincinnati..... 513-961-2800
www.hometoday.cc
- See Also: “Consumer Credit Counseling” section.

Help With Utilities

Because of the vital role that utilities – gas, electricity, water, and telephone – play in your family’s security and well-being, it’s particularly important that you contact the companies as soon as you know that you’re going to have difficulty paying your bills. Acting before you are several months behind may help you avoid shutoffs. Most companies are willing to work out an alternative payment plan with you.

During the winter months, you may be able to qualify for financial assistance with heating bills through the Emergency Home Energy Assistance Program (HEAP). In Ohio, low-income households may qualify for the Percentage Income Plan (PIP) as a payment alternative to paying your entire energy bill each month. For further information about utilities assistance programs and where to call in your area, **call United Way 211 by dialing 2-1-1.**

- Cincinnati - Hamilton County Community Action Agency 513-569-1840
www.cincy-caa.org
- Brighton Center’s Family Center 859-491-8303 x2300
- Northern Kentucky Community Action Commission..... 859-581-6607
www.nkcac.org
- Clermont County Community Services 513-732-2277
www.cccsi.org
- Adams Brown Counties Economic Opportunities..... 937-378-6041
www.abceoi.org
- Supports To Encourage Low-Income Families..... 513-868-9300
www.selfhelps.org/
- South East Indiana Economic Opportunities..... 812-926-1585
www.sieoc.org/

Consumer Credit Counseling

As in the case of utility and housing payments, reputable lenders are more interested in receiving money owed to them than they are in harassing you. They understand that difficulties can arise and know that an amended schedule of payments worked out to the satisfaction of both parties is by far the best way of promoting full payment. Once again, it's essential that you contact your creditor or your creditor's servicing agent as soon as you know that a loan or bill will be behind. Creditors will be particularly responsive to alternative arrangements by a person who has established a good record of payment.

Consumer credit counseling is available at the following agencies:

Consumer Credit Counseling Service	513-366-4500
http://www.cccservices.com/	
LifeSpan, Inc. (Butler County)	513-867-7545
http://www.lifespanohio.org/credit.htm	
Smart Money Community Services	513-241-7266
www.smart-money.org	
Northern Kentucky Community Action.....	859-581-6607
http://www.nkcac.org/default.html	
Brighton Center's Financial Development Services	859-491-8303 x2324
Momentive Consumer Credit Counseling.....	812-372-1015
http://www.momentive.org/	

Should you be faced with legal action relating to indebtedness, see the "Legal Services" section below.

Legal Services

To determine if the services of Legal Aid are appropriate and available to you, call

Legal Aid Society of Greater Cincinnati www.lascinti.org:

Cincinnati/Hamilton County	513-241-9400
Clermont County	513-732-2422
Brown/Butler/Clermont/Warren Counties	800-582-2682
Middletown Area	800-582-2682

Legal Aid of Bluegrass:

Northern Kentucky.....	859-431-8200
www.lablaw.org	

Legal Volunteers (Dearborn County).....	812-537-0123
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RESOURCES

If the Legal Aid Society of Greater Cincinnati is unable to help you, they can refer you to the “Volunteer Lawyers” program; if that program is not applicable for your situation, you may call the Lawyer Referral Service of the Cincinnati Bar Association at 513-381-8359 to be matched with an attorney who specializes in your type of legal problem. Your initial consultation fee is only \$20 for the first 30 minutes. This same type of service is available in Kentucky by calling the Northern Kentucky Bar Association at 859-781-1300.

Consumer advocacy/education is provided by the..... 877-244-6446
State of Ohio Attorney General <http://www.ag.state.oh.us/>

Emergency Services

Emergency assistance for basic needs like food, clothing and shelter is provided by a number of public and private agencies. For further information, **call United Way 211 by dialing 2-1-1.**

Public Assistance

Temporary Assistance for Needy Families (TANF), Medicaid and Emergency Assistance programs vary in their requirements and availability from state to state. For further information about availability and requirements for your area, **call United Way 211 by dialing 2-1-1.**

Help With Personal Problems

Long periods of unemployment can result in stress and tension for individuals and between family members. Problems with alcohol or drugs can also result from depression and anxiety. Don't wait to seek help until things are out of control. A variety of counseling and supportive services are available to help you.

Crisis Counseling (by phone, 24 hours)513-281-CARE (2273)
<http://www.centerpointhealth.org/>

From Brown County, call toll-free for a referral..... 1-800-233-4357

From Clermont County (by phone, 24 hours)..... 513-528-SAVE (7283)
<http://www.child-focus.org/>

Counseling -- Individual, Family, Marital, etc.:

Brown County Recovery Services..... 937-378-4811
Catholic Charities Diocese of Covington..... 859-581-8974
www.cssnky.org

Catholic Charities Southwestern Ohio – Hamilton Service center	513-863-6129
(serving Butler and Warren counties) http://catholiccharitiesswo.org/	
Catholic Charities Southwestern Ohio.....	513-241-7745
(branch offices in Hamilton and Clermont counties)	
http://catholiccharitiesswo.org/	
Central Clinic.....	513-558-5823
www.centralclinic.org	
Central Clinic/MHAP (24/7).....	513-558-8888
www.centralclinic.org	
Clermont Counseling Center.....	513-947-7000
www.clermontcounseling.org	
Brighton Recovery.....	859-282-9390
NorthKey Community Care	859-578-3208
www.northkey.org	
Comprehensive Counseling Service, Middletown.....	513-424-0921
www.comprehensivecounselingservice.com	
Family Service of the Cincinnati Area.....	513-381-6300
(offices in Southwest Ohio and Northern Kentucky)	
www.servingfamilies.org	
Hamilton County Community Mental Health Board.....	513-946-8600
(referrals to mental health centers) www.hcmrsb.com	
Jewish Family Service.....	513-469-1188
www.jfscinti.org	
The Salvation Army of Greater Cincinnati.....	513-762-5660
(family service centers in Ohio and Northern Kentucky)	
http://www.swoneky.org/	
The Salvation Army of Middletown.....	513-423-9452
The Salvation Army Indiana Division.....	(800) 589-1037
http://salvationarmyindiana.org/	

Call United Way 211 by dialing 2-1-1 for additional information concerning other counseling centers and support groups in the Greater Cincinnati area.

Help for Alcohol and Drug Problems:

Al-Anon/Al-a-Teen	513-771-4070
(for families and friends of alcoholics) www.cincinnatiatfg.org	
Alcohol and Chemical Abuse Council of Southwest Ohio	513-868-2100
http://www.accesssthecouncil.com/	
Alcoholics Anonymous	513-351-0422
http://www.aacincinnati.org	
Alcoholics Anonymous, Middletown (24 hours).....	513-423-0102
Alcoholics Anonymous, Southeast Indiana (Dearborn).....	812-537-6499

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RESOURCES

Alcoholism Council of the Cincinnati Area, NCADD	513-281-7880
www.alcoholismcouncil.org	
Brown County Alcohol, Drug Addiction.....	937-378-3504
and Mental Health Services www.bhg.org/	
Center for Chemical Addiction Treatment (CCAT).....	513-381-6672
www.ccatsober.org	
Central Community Health Board.....	513-559-2000
http://www.cchbinc.com/	
Clermont Recovery Center.....	513-735-8100
www.recoveryctr.org	
NorthKey Community Care - Contact the Access line.....	859-331-3292
to schedule an appointment www.northkey.org	
Drug & Poison Information Center	800-222-1222
http://www.cincinnatichildrens.org/	
Talbert House	513-751-7747
www.talberthouse.org	
Indiana Dept. of Veterans Affairs (Dearborn County) http://www.in.gov/	
Community Mental Health Center (Dearborn County)	812-537-7375
http://www.cmhcinc.org	

To report child abuse or neglect:

Boone County/Department for Community Based Services	859-371-8832
Protection and Permanency http://chfs.ky.gov/	
Brown County/Department of Job and Family Services.....	937-378-6104
http://jfs.ohio.gov/	
Butler County/Children's Services Board	800-325-2685
http://www.bccsb.org/	
Campbell County/Department for Community Based Services.....	859-292-6733
Protection and Permanency http://chfs.ky.gov/	
Clermont County/Children Protective Services	513-732-7173
http://cps.clermontcountyohio.gov/	
Dearborn County/Children Protective Services.....	812-537-5131
Dearborn County/Dept. of Child Support services	812-537-5131
http://www.dearborncounty.org/	
Grant County/Department for Community Based Services.....	859-824-4471
Protection and Permanency http://www.chfs.ky.gov/	
Hamilton County/Children Protective Services.....	513-241-KIDS
http://www.hcjfs.hamilton-co.org/	
Kenton County/Department for Community Based Services	859-292-6340
Protection and Permanency http://www.chfs.ky.gov/	

If you feel you are having difficulty controlling your anger toward your child, call the Council on Child Abuse of Southwestern Ohio hotline at 513-961-8004; in Kentucky, call Family Nurturing Center of Kentucky, 859-525-3200.

Help for Domestic/Family Violence:

- Elder Abuse-Brown County 937-378-6104
- Elder Abuse-Clermont County 513-732-7173
<http://www.clermontcountyohio.gov/>
- Elder Abuse-Dearborn County 812-537-8862
<http://www.in.gov/>
- Elder Abuse-Hamilton County/421-LIFE 513-421-5433
<http://www.hcjfs.hamilton-co.org/>
- Family Violence Help Line/221-HELP 513-221-4357
<http://www.centerpothealth.org/>
- Heart House – Homeless Shelter (Dearborn County) 812-926-4890
<http://www.hearthouseindiana.org/>
- Safe Passage – Domestic Violence Intervention (Dearborn County).. 877-733-1990
<http://safepassageinc.org/>
- Salvation Army Emergency Home..... 513-381-7233
<http://www.swoneky.org/>
- James Saul Shelter (Clermont) 513-732-6464
- Women Helping Women 513-381-5610
www.womenhelpingwomen.org
- Women’s Crisis Center of Northern Kentucky 859-491-3335
www.wccky.org
- YWCA-Dove House.....513-863-7099; 800-618-6523
<http://www.ywca.org/>
- YWCA-House of Peace..... 513-753-7281
<http://www.ywca.org/>
- YWCA-Protect Hotline..... 513-872-9259
www.ywcacincinnati.org

Volunteer Opportunities

Volunteering can offer you an opportunity for worthwhile service to the community and a chance to enhance or develop job skills and provide networking opportunities.

Call United Way 211 by dialing 2-1-1 (in Brown County, call 1-800-233-HELP; in Middletown, call (513) 727-3215; in Dearborn County, call 812-432-6200). Or, find opportunities online at www.uwgc.org/volunteer.

United Way of Greater Cincinnati

**Regional Center
2400 Reading Road
Cincinnati, OH 45202-1478
513-762-7100**

**Dearborn & Ohio Counties
239 Walnut Street
P.O. Box 3465
Lawrenceburg, IN 47025-3465
812-537-2009**

**Eastern Area
2085 James E. Sauls Sr. Drive
Batavia, OH 45103-3256
513-536-3000**

**Middletown Area
300 North Main Street
Suite B
Middletown, OH 45042-1903
513-705-1160**

**Northern Kentucky
11 Shelby Street
Florence, KY 41042-1612
859-525-2600**

**General Information
513-762-7100**

VISIT US ON THE WEB: WWW.UWGC.ORG

