Turning the Tide

Public Counsel’s Response to the Economic Crisis

—

Information and Resources for Individuals and Families

To access the links or information below, visit:
www.publiccounsel.org/economicchallenges.htm

Alerts

- New Federal Law Protects Renters After Foreclosure

Information Sheets

- ARRA Stimulus Dollars
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- Foreclosure Process
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- Tenants in Foreclosed Properties
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Helpful Resources

- Benefits
- Child Care and Education
- Education
- Employment Related Services
- Financial Management
- Foreclosure Assistance
- Health Services (Free or Low Cost)
- Legal Assistance
- Tax Credits
Alerts

Below are current developments relating to the economic downturn and its impact on individuals and families.

Renters in Foreclosure Toolkit, [www.nlihc.org/template/page.cfm?id=227](http://www.nlihc.org/template/page.cfm?id=227)

A new law, the Helping Families Save Their Homes Act, provides protections for tenants whose landlords fall into foreclosure. Under the new law, tenants have the right to stay in their homes after foreclosure for 90 days or through the term of their lease. The bill also provides similar protections to housing voucher (e.g., Section 8) holders. The protections go into effect immediately and expire at the end of 2012.

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Public Counsel Information Sheets

Public Counsel Information Sheets were prepared by expert attorneys addressing timely legal issues that individuals and families may be facing during these difficult economic times. Topics include the following:

<table>
<thead>
<tr>
<th>TOPIC</th>
<th>DESCRIPTION</th>
<th>UPDATED</th>
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<tbody>
<tr>
<td>ARRA Stimulus Dollars</td>
<td>This document contains a summary of ARRA stimulus dollars that are available to individuals and families. Individuals or families who need assistance during these difficult economic times are encouraged to review this document to learn more about available financial assistance that may help you and/or your family.</td>
<td>December 2009</td>
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<tr>
<td>Foreclosure Alternatives</td>
<td>Recently, there has been an increase in foreclosures in California. This information sheet explains some alternatives that are available to homeowners facing foreclosure. In addition, this information sheet details general requirements and qualifications for these alternatives.</td>
<td>December 2009</td>
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<tr>
<td>Foreclosure Process</td>
<td>Since the inception of the current credit crisis, an overwhelming number of articles, websites and other reference materials have been devoted to demystifying the foreclosure process. To help you navigate the wealth of available information, this information sheet is a general outline of the foreclosure process in California.</td>
<td>August 2009</td>
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<tr>
<td>TOPIC</td>
<td>DESCRIPTION</td>
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<td>Foreclosure Rescue Scams</td>
<td>Since the beginning of the current mortgage crisis, there has been an increase in foreclosure “rescue” scams. This information sheet is to help empower homeowners to understand what is happening in the marketplace right now, so that they will be informed consumers and know how to avoid the foreclosure “rescue” scams that are being pushed over the radio, on television, and by direct calls.</td>
<td>December 2009</td>
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| Free or Low Cost Services    | - [Counseling/Mental Health Services](#) (February 2009)  
- [Education Advocacy](#) (Feb. 2009)  
- [Family Law](#) (May 2009)  
- [Government Benefits and Regional Centers](#) (February 2009)  
- [Guardianship/Probate](#) (March 2009)  
- [Homeless Shelters and Housing Matters](#) (May 2009)  
- [Immigration Law](#) (May 2009)  
- [Mentoring and Tutoring](#) (March 2009)  
- [Parenting and Relative Caregiver Resources](#) (February 2009) |         |
| Tenants in Foreclosed Properties | If you are a tenant renting property, you may find yourself caught up in the current mortgage crisis. Living in a property that is going into foreclosure may have a serious impact on your living situation. This information sheet will give you general information about foreclosures and provide information about your rights as a tenant. | October 2009 |
| Unemployment Insurance       | This information sheet provides a summary of California rules regarding the state’s unemployment insurance benefits. If you have lost your job in California, this handout will provide you with information about California’s Unemployment Insurance (“UI”) program so that can help you get back on your feet and smoothly transition into your next job. | December 2009 |

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Helpful Resources

Below are additional resources that may be helpful for nonprofit organizations in our challenging economic environment. Resources are listed in alphabetical order.

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<tr>
<th>BENEFITS</th>
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<tr>
<td><strong>Benefits for Retirees, Veterans, and People with Disabilities</strong>, <a href="http://www.socialsecurity.gov/payment">www.socialsecurity.gov/payment</a></td>
</tr>
<tr>
<td>Beginning in early May 2009, qualifying retirees, veterans and persons with disabilities will receive a one-time $250 Economic Recovery Payment. If eligible, you should automatically receive your Economic Recovery Payment by late May 2009. Your payment will be sent to you as a separate payment in the same form as you normally receive your retirement or disability check (e.g. by check or direct deposit). You do not need to take any action to receive this payment.</td>
</tr>
<tr>
<td>CalWorks is a cash aid program that assists low-income families to meet their basic needs. It also provides education, employment, and training programs to help families get jobs and progress towards self-sufficiency. Child care, transportation, work expenses and counseling are available for working families. There is a five year limit for adults, but children can continue receiving aid if otherwise eligible under the Safety Net program. Special services for pregnant and parenting teens are also available through the CalLearn program.</td>
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<tr>
<td><strong>Unemployment Insurance Benefits</strong>, <a href="http://www.edd.ca.gov/unemployment/filing_a_claim.htm">www.edd.ca.gov/unemployment/filing_a_claim.htm</a>; <a href="http://www.edd.ca.gov/unemployment/Extended_Benefit_Information.htm">www.edd.ca.gov/unemployment/Extended_Benefit_Information.htm</a></td>
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<tr>
<td>Californians receiving unemployment have already begun to receive an additional $25 per week, which will continue for as long as they remain eligible for unemployment benefits through July 3, 2010. In addition, the American Recovery and Reinvestment Act makes funds available to high-unemployment states to extend unemployment benefits an additional 20 weeks beyond the extension authorized in previous legislation. On March 27, 2009, California authorized an additional 20 week extension of unemployment benefits.</td>
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</table>
We Connect, www.weconnect.net

We Connect is a site to help working families find resources throughout the state. It includes a WebConnector feature that allows an individual to enter information to determine whether they are eligible for a number of low-income programs, including EITC, WIC, low-cost auto insurance, and MediCal.

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CHILD CARE


The Child Care and Development Block Grant is providing more than $220 million to California to subsidize child care. To qualify for child care assistance, an individual must be working or engaged in education or training and either have a child up to 13 years of age and earn below 75 percent of California’s median household income, or have a child up to 18 years of age with physical or mental disabilities. You can apply for child care assistance at your local welfare office. If you have already applied for and are receiving CalWorks assistance, contact the eligibility worker, or the Welfare to Work or Cal-Learn worker as appropriate. Funding is also available to support child care for children in foster care or protective services.

Child Care Connection, 1-800-543-7793

For families looking for child care, contact Child Care Connection. Child Care Connection provides individuals with information about the local child care resource and referral agency serving the individual’s community. These resource and referral agencies are important resources for families looking for child care because the agencies provide information about available child care in the area, information for families looking for subsidized care and often offer free parenting classes.


You are eligible for Head Start or Early Head Start if you are a resident of California who is a parent or primary caregiver responsible for a child who is too young for a public school and your household’s annual income before taxes is less than $10,830 if one person lives in the household; $14,570 if two people live in the household; or $18,310 if three people live in the household. Children from families receiving public assistance (TANF or SSI) and children in foster care are eligible for Head Start or Early Head Start services regardless of income. Children from families with slightly higher income may be eligible to participate in Head Start when space is available.

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**EDUCATION**


Pell Grants are available to eligible students based on financial need. The American Recovery and Reinvestment Act provides $17.1 billion to increase the maximum Pell Grant award for all eligible students from $4,850 to $5,350.

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**EMPLOYMENT RELATED SERVICES**


Job Seekers are increasingly coming together to talk, share stories, voice concerns and share contacts that could lead to new work.


This article discusses the pros and cons of taking on a second job.


Training and Employment Services provides California with additional federal funding to create employment opportunities. The funding includes $225 million for displaced workers, $188.5 million for youth services and $80.9 million for adult activities. Funds will be distributed through the State’s existing Workforce Investment Act grant program. To qualify, youth must be 14 to 21 years of age, low income, and meet at least one of six specific barriers to employment. An adult, 18 and older, generally will qualify if he or she has been terminated from employment and is unlikely to return to his or her previous industry or occupation. Displaced homemakers and self-employed individuals also may qualify for these services.

**Vocational Rehabilitation**, [www.rehab.cahwnet.gov/eps/vocrehab.htm](http://www.rehab.cahwnet.gov/eps/vocrehab.htm)

The Vocational Rehabilitation State Grant program is administered through California’s Department of Rehabilitation (‘DOR’). California’s DOR provides vocational services to people with all types of disabilities who are of working age. Even some high schools have DOR programs. You may be eligible to participate in DOR programs if you have a physical or mental impairment, your impairment constitutes or results in a
significant impediment to employment for you, and you require and can benefit from vocational rehabilitation services to prepare you to obtain, retain or regain employment.

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**FINANCIAL MANAGEMENT**

Money Management, [www.mymoneymanagement.net](http://www.mymoneymanagement.net)

This link provides consumers with access to financial information and educational tools to help in managing their personal finances.


Lawmakers are racing to put new restrictions on credit card companies, including prohibiting them from raising interest rates on existing balances unless a cardholder was 60 days behind.

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**FORECLOSURE ASSISTANCE AND RESOURCES**

Center for Foreclosure Solutions, [www.lanhs.org/Center-for-Foreclosure-Solutions.html](http://www.lanhs.org/Center-for-Foreclosure-Solutions.html)

The Center has been established to help families who face losing their homes. Call 213-381-2862 in Los Angeles County for free mortgage counseling services and other help for families who are in danger of losing their homes.


The Federal Reserve Board of Governors has released a list of tips and resources to help consumers avoid becoming victimized by foreclosure scams, locate a reputable housing counselor, and report suspicious activity.
FICO – Find Out if You May be Eligible for Mortgage Relief, www.mortgagereliefonline.com

This site helps you calculate whether you are eligible for mortgage relief under various government programs, and provides free mortgage counseling and other services.

Foreclosure Info, www.foreclosureinfoca.org

Are you looking for a manageable mortgage? Are you facing foreclosure? Are you a renter who may be facing eviction due to a foreclosure? This website can help answer your questions.


Homeowner losses are greatest among minorities, www.nytimes.com/2009/05/13/us/13homeowner.html?_r=1&hp

HUD – Hope Now Alliance for Foreclosure Prevention Assistance, www.hopenow.com or call 1-888-995-4673

Hope Now provides free mortgage counseling services and foreclosure prevention assistance.

Los Angeles County Housing Department, http://housing.lacounty.gov

A collection of links to various resources for assistance in foreclosure, including housing counselors, assistance in finding rental property or assistance in finding shelter.


This link provides a rental property locator.


Tenant Foreclosure Hotline, 415-495-8012

If you are a tenant in a foreclosure situation, call the Tenants Together Tenant Foreclosure Hotline for assistance

The LA Times provides tips to avoid foreclosure scams. Please scroll to bottom of article.

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HEALTH SERVICES (FREE OR LOW COST)

211 LA County, www.infoline-la.org or dial 2-1-1

This is a 24 hour information and referral service. 211 LA County can help you find a wide variety of resources, including emergency food and shelter, legal and financial assistance, health services and rehabilitation, counseling, child care and family planning, consumer advocacy, transportation, recreation, and substance abuse treatment. In addition, individuals living in the areas listed below can call:

Los Angeles: 323-686-0950
San Gabriel Valley: 626-350-6833
San Fernando Valley: 818-501-4447
Burbank/Glendale: 818-956-1100

West Los Angeles: 310-551-2929
L.A. Airport area: 310-671-7464
South Bay/Long Beach: 310-603-8962

If your area is not listed above, call: 1-800-339-6993
If your hearing is impaired, call TDD line: 1-800-660-4026

AIDS Drug Assistance Program, 1-888-575-2327

If you are 18 years or older and HIV positive, this program will provide assistance with obtaining approved medication at no or low cost.

California Children Services Program (CCS),
www.dhcs.ca.gov/Services/CCS/Pages/default.aspx or call 1-800-288-4584

This program provides medical care for children whose families cannot afford all or part of their health care needs. The program only treats children under 21 years of age with certain physical limitations and diseases.

California Healthy Families Program, www.healthyfamilies.ca.gov/Joining/

Healthy Families is a low cost insurance that provides health, dental and vision coverage to children who do not have insurance and do not qualify for no cost Medi-Cal. You can choose the health, dental, and
insurance plans for your children. The insurance pays most of the cost for visits to doctors, dentists, eye doctors, and specialists. To apply or request an application, you can call 1-800-880-5303.

**CaliforniaKids Healthcare Foundation**, [www.californiakids.org/aboutframe.html](http://www.californiakids.org/aboutframe.html) or call 818-755-9700

CaliforniaKids is a nonprofit healthcare foundation that provides affordable, preventative and primary health care benefits to children of families who do not qualify for any State health care program. They are accepting applications in select counties.

**Cancer Detection Programs (CDP)**,
[http://ww2.cdph.ca.gov/programs/CancerDetection/Pages/CancerDetectionProgramsEveryWomanCounts.aspx](http://ww2.cdph.ca.gov/programs/CancerDetection/Pages/CancerDetectionProgramsEveryWomanCounts.aspx) or call 1-800-511-2300

This Program provides clinical breast exams, mammograms, pelvic exams and Pap tests for low or moderate income women age 40 and older. Also, cervical cancer screening is provided to women 25 years and older.

**Child Health & Disability Prevention Program (CHDP)**,
[www.dhcs.ca.gov/services/chdp/Pages/default.aspx](http://www.dhcs.ca.gov/services/chdp/Pages/default.aspx) or call 1-800-993-CHDP (1-800-993-2437); 562-570-7980 (Long Beach); or 626-744-6016 (Pasadena)

Children with Medi-Cal (birth to age 21) or children without Medi-Cal (birth to age 19) in low to moderate income families are eligible for free immunization shots and health check-ups. Families can choose a CHDP approved private doctor, clinic, or other health care provider.

**County of Los Angeles Ability-to-Pay Plan (ATP) and Outpatient Reduced-Cost Simplified Application (ORSA)**, [www.ladhs.org](http://www.ladhs.org) or call 1-800-378-9919

Los Angeles County provides programs for people unable to pay the full cost of their medical care. You can get medical care, including prenatal and maternity services, at County hospitals and clinics at no-cost or at low-cost. For inpatient hospital care, you must apply each time you go into a County hospital, and each application is good for a stay of up to one month. Otherwise, you need only apply once each year. In order to apply, bring documents that prove your address and identity, income, and deductions. If you do not have these, your sworn statements can be used as evidence. You can apply at the following locations:

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<thead>
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<th>Harbor/UCLA Medical Center</th>
<th>LAC+USC Medical Center</th>
<th>Olive View/UCLA Medical Center</th>
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<tr>
<td>Patient Financial Services</td>
<td>1100 N. State St.</td>
<td>14445 Olive View Dr.</td>
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<tr>
<td>1000 West Carson St.</td>
<td>Clinic Tower - Billing Inquiry</td>
<td>2nd Floor, Room 2D142</td>
</tr>
<tr>
<td>Bldg. 3-South</td>
<td>1st Floor</td>
<td>Sylmar, CA 91342</td>
</tr>
<tr>
<td>Torrance, CA 90509</td>
<td>Los Angeles, CA 90033</td>
<td>818-364-4587</td>
</tr>
<tr>
<td>310-222-3012</td>
<td>323-226-6361</td>
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Family Planning, Access, Care & Treatment (Family PACT),
ww2.cdph.ca.gov/programs/FamilyPact/Pages/default.aspx or call 1-800-942-1054

Minors without health care coverage for family planning services may receive services through Family
PACT. For additional information call the number above.

Genetically Handicapped Person Program (GHPP),
www.dhcs.ca.gov/services/ghpp/Pages/default.aspx or call 1-800-639-0597

If you have a genetic disease, such as sickle cell, cystic fibrosis, hemophilia, etc., this program can help
you pay your medical costs and can also help with equipment, medication and other health costs.

Health Consumer Center (HCC) of Los Angeles,
http://healthconsumer.org/index.php?id=414 or call 1-800-896-3203

If you are low income and are having problems getting health care in Los Angeles County, the Health
Consumer Center Hotline operated at Neighborhood Legal Services provides free legal assistance and
information.

Immunizations, www.dhs.co.la.ca.us or call 1-800-427-8700; 562-570-4221 (Long Beach)

You can protect your children and teenagers from dangerous diseases such as measles, chicken pox, and
meningitis. Call if you need information about where you can get free or low-cost immunization shots.

LEGAL ASSISTANCE

California Law Help, www.lawhelpcalifornia.org

Helping Californians find legal aid referrals & self-help resources on a variety of topics including housing,
public benefits, health, consumer and small claims, individual and civil rights, disability rights, life and estate
planning, family law, employment law, immigration, elder law, and Native American issues.
Public Counsel, [www.publiccounsel.org](http://www.publiccounsel.org)

Public Counsel is the largest *pro bono* public interest law firm in the world. Founded in 1970, Public Counsel is dedicated to advancing equal justice under law by delivering free legal and social services. Specifically, Public Counsel has the following practices areas: Appellate Law, Children’s Rights, Community Development, Consumer Law, Early Care and Education, Homelessness Prevention and Immigrants’ Rights.

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**TAX CREDITS**


Federal tax law allows eligible families to claim a tax credit of up to $1,000 per dependent child. The Child Tax Credit is refundable, meaning that families will receive a payment if their credit exceeds their tax liability. Your family may qualify for part or all of a tax credit of $1,000 per qualifying child if your taxable income is at least $3,000 but less than $75,000 for single tax payers or $110,000 for married couples filing jointly.


The earned income tax credit is a credit intended to help people who work but earn modest incomes. When the earned income tax credit exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit. Under the American Recovery and Reinvestment Act, the credit starts phasing out at $21,420 for married taxpayers filing a joint return with children and completely phases out at $40,463 for one child, $45,295 for two children and $48,279 for three or more children. For married taxpayers filing a joint return with no children, the credit begins to phase out at $12,470 and completely phases out at $18,440.


This provision of the American Recovery and Reinvestment Act allocates $116.2 billion for a new refundable income tax credit of up to $400 per worker for tax years 2009 and 2010. Under this provision, a single taxpayer with modified adjusted gross income less than $75,000, or a couple filing jointly who earns less than $150,000, will receive a 6.2 percent federal income tax credit. The credit begins to phase out above these income thresholds.

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