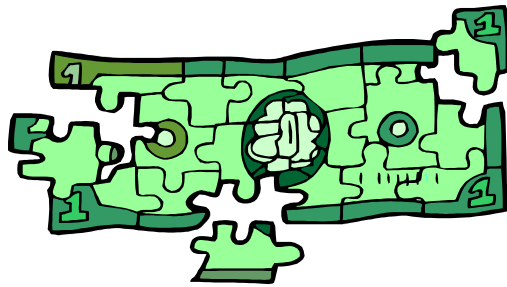


Challenging Times

A guide
for individuals and families
facing **tough** economic
and employment times.



BROOME & TIOGA COUNTIES

2-1-1 First Call For Help

Dial 2-1-1 or 1-800-901-2180

www.firstcallforhelp.info

Monday-Friday

8:30 AM - 4:00 PM



United Way
of Broome County



Finding Help in Challenging Times

This booklet is for those who are facing today's challenges . . . challenges such as the loss of a job, possible foreclosure, high medical costs or many other serious issues currently affecting Broome and Tioga County residents.

Being uncertain of what the future holds is a feeling most people find quite uncomfortable. You may find yourself very anxious and emotional or experience difficulty dealing with situations you would normally handle with ease. Rest assured that these are all very normal feelings.

Our nation is suffering from an economic crisis. Rising prices and interest rates, coupled with job losses and deflation of home prices, have caused an increase in the number of people filing for foreclosures and bankruptcies. New York has, unfortunately, born a large burden of this financial crisis.

The Good News....

To help cushion the hard impact of the housing fall, a myriad of legislations and programs have been created to help mitigate further negative impact. If you have lost your job, or are facing future job loss, you may find yourself with a lot of options: retraining, the chance to change careers, to do something new . . . this booklet will offer you information and suggestions to help get you started.

2-1-1 First Call For Help provides access to information on health and human services that are available through local non-profit agencies and county government serving Broome and Tioga counties.



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Protect Yourself
Financial Advice for Dislocated Workers

The following recommendations are made in order that payments of financial obligations can be arranged during a period of layoff in such a manner as to eliminate any unnecessary hardships. You can help yourself considerably by taking the following actions before you get into trouble. Do it without delay!

- Notify your bank, savings and loan association, credit union, or whoever holds the mortgage on your property, that you are on a layoff. Notification should be given through a personal visit or phone call with the responsible people holding any mortgage. If you are unable to meet mortgage payments, request a postponement or reduction of payments until you return to work.
- If you rent, inform your landlord of the layoff. Again, if you are unable to pay your rent, ask for a postponement or temporary reduction until you are called back to work.
- All utilities (phone, gas, electric and water) should be notified that you are on layoff.
- If you are making payments on an automobile or furniture or if you have accounts at department stores or loan companies and you are unable to make payments, give notification that you are on layoff and request a moratorium or reduction on your accounts until you return to work.
- If you are buying property under a land contract, get legal advice on making arrangements for delaying or reducing payments, otherwise, there is danger of foreclosure.
- Men or women - if you are paying alimony or child support, make sure that you contact the judge, domestic relations office or court who issued the decree and inform them of your situation.
- Contact your doctor, dentist, medical clinic, hospital, etc. Most of them will wait for payment if asked and informed of your situation.
- The same is true of most creditors. Contact them immediately and explain your situation. Some creditors may expect you to pay a small or token amount each week or month, depending on when your payments are due, but at least, it may relieve you temporarily from full payments. If you make arrangements, be certain that you are prepared to live up to them.

It has been found that if the previous recommendations are followed before the problem becomes acute, satisfactory arrangements can usually be made. Of course, this assumes that you have a good record of payment in the past. It is just good practice to always notify a creditor if you will be late on your payments and explain the reason for the delay.

First Things First - Dollars & Sense

Evaluating your Finances - If you are experiencing a reduction of income, you will need to employ very careful money management techniques. There are resources in the community they may help you, but the first step is up to you. If you are experiencing a layoff, plan your budget in advance and **STICK** to it. Start by setting up a plan that covers your basic needs, and your bills in priority order: shelter, utilities, food, clothing, and medical care. Consider temporarily eliminating other things, such as cable TV, specialized phone services, etc.

Money Management - If you are experiencing a reduction in income, don't try to hide your situation from creditors. Your very first step should be to notify creditors and try to work out a payment plan. Creditors can rewrite contracts, lower payments, accept interest payments only, and sometimes grant delays in payments.

Your landlord, mortgage holder and other creditors will be more willing to work with you if they believe that you are keeping them informed and that you intend to continue to try your best to meet your obligations. But you must let them know what is going on as early as possible. Try to make at least a partial payment on what you owe to show good faith. Avoid making new credit card purchases and do not bounce checks.

Consumer Credit Counseling 723-2671

Provides free budget/financial counseling and may be able to provide creditor arrangements. Call for appointment with certified counselor. Counseling provided at office, through mail, over phone or internet. Offers counseling on home equity, conversion mortgage, and for first-time home buyers. Also offers credit report review program. Able to help clients who have enough income to meet basic living expenses and creditor payments, help consumers create "livable" household budget, suggest ways to reduce spending, manage money wisely and negotiate creditor repayment plans as alternative to bankruptcy. Provides required bankruptcy counseling and education workshops.

NOT ABLE TO PROVIDE: loans; reduce taxes, student loans, child support, alimony, utility bills, mortgage, or stop all collection calls.

Don't Forget Your Feelings - Financial pressures place stress on individuals and families. You can't help feeling low. It is important for you to recognize these feelings and deal with them.

- Panic:*** What am I going to do now?
- Helplessness:*** There's nothing I can do about anything.
- Guilt:*** Something must be wrong with me.
- Blame:*** It's your fault I'm in this situation.
- Pressure:*** My spouse keeps pressuring me, and it makes me feel worse. My kids still have the same needs.
- Fear:*** I'm not going to be able to pay my bills.
- Embarrassment:*** I've *never* had to ask for help before.
- Depression:*** What's the use? There's no hope.

Putting on a mask, pretending you're not worried or frightened, will only make things worse for you and everyone close to you. You can deal with your feelings in different ways. Keep physically active to relieve tension. Expand yourself by volunteering or developing hobbies and other interests. Give yourself some time alone. Share your feelings with people who will support you. This may be done by joining a support group with others who are experiencing unemployment, giving you the opportunity to share your feelings and job-hunting strategies. If possible, participate in professional organizations or networking groups which may provide you with early leads to potential employment.

Voluntary Action Center can offer ideas on volunteer opportunities in your area, dial 2-1-1 or 1-800-901-2180

Child Care Assistance

Referrals to Child Care Resources in Broome & Tioga Counties

Family Enrichment Network.....723-8313 ext 829

Locates child care options for parents and provides referrals. Publishes Child Care Directory and Summer Care Directory to assist families make childcare plans.

If you have a family, they will also be affected by your unemployment, especially if you are the primary financial provider. They may have a hard time adjusting to cutbacks and be worried about the future. According to the level of their understanding, include children in your plans and in discussions about the need to spend less money.

Counseling Services

When you are experiencing difficult times, it is normal to experience the emotions of anger, sadness, depression and fear. These feelings are usually temporary. If the feelings don't fade, you may benefit by seeking professional help. In addition to private therapists, there are several organizations offering low-cost and sliding fee scale counseling services.

Crisis Line (Psychiatric Hotline).....762-2302 or 1-800-451-0560

Provides services to person with psychiatric emergency or emotional crisis. Immediate professional help provided.

Lifeline.....1-800-273-TALK(8255)

National suicide prevention hotline.

Girls & Boys Town Hotline.....1-800-448-3000

Telephone crisis counseling to help anyone with any problem.

Binghamton University Psychological Clinic

(University academic year only).....777-2103

Provides psychological services to local community. Offers therapy for adults, children, couples, families and groups. Self-pay, private insurance, sliding scale.

Broome County Mental Health Dept (Adult)..... 778-1152

Interdisciplinary treatment team provides professional services to adult residents (18+ yrs) of Broome County. Treatment available to anyone with mental health diagnosis. Services include: evaluation, treatment and medication management. Referral process begins with phone call to Adult Unit. Client seen within matter of days for initial assessment.

Broome County Mental Health Dept (Children)..... 778-1992

Provides psychiatric evaluation, diagnosis, treatment planning and treatment through individual or family psychotherapy. Treatment and medication management.

Catholic Charities..... 729-9166

Counseling for individuals/families/groups.

Christian Counseling Center.....729-7777

Individual, group, marital, family counseling; seminars and workshops.

Family & Children's Society

Broome.....729-6206

Tioga.....687-3540

Works to help individuals (adults, children, teens and seniors) and families resolve their problems, overcome trauma, develop positive relationships and enhance self esteem.

Fee. Private insurance and sliding fee scale.

Mental Health Association of the Southern Tier 771-8888

Provides referrals to local therapists based on areas/levels of expertise and fee provisions.

Samaritan Counseling Center.....754-2660

Provides family and youth counseling. Sliding scale.

Self Help & Mutual Support Groups

First Call For Help - Broome County.....729-9100

First Call For Help - Tioga County.....1-888-266-5252

Call *First Call For Help* for up-to-date information on self-help support groups including bereavement and loss resources.

Tioga County Mental Health Dept.....687-4000 or 1-877-882-8313

Provides individual, family and group therapy; psychiatric, Psychological, and mental health evaluations; consultation service for children and adults; jail services and assessment. Call for information on current therapy groups.

United Health Services - Binghamton General

Outpatient Mental Health Clinic.....762-2340

Provides outpatient counseling on sliding scale fee.

Clothing Banks & Thrift Stores

There are many clothing banks that provide clothing at no cost and thrift shops that offer clothing at low cost throughout Broome and Tioga Counties. Please call 2-1-1 First Call For Help for an up-to-date listing.

Dial 2-1-1 or 1-800-901-2180

Dental Services - by appointment only

Broome Community College Dental Clinic.....778-5015
Provides dental examinations and cleanings by dental hygiene students. X-rays as needed. Adults \$15. Child/Senior 65+ \$10. Accepts Medicaid. Mon-Thu 8AM-Noon & 1-5PM, Fri 8AM-Noon

Dentists accepting Medicaid

- Binghamton Dental 722-5555**
- Cortland Dental 753-9361**
- Oak Street Dental, Binghamton778-1400**
- Wilson Dental 217-7123**
- Windsor Dental655-2141**

Lourdes Hospital.....584-4545
Provides dental services, including routine cleanings, urgent care, fluoride treatments, fillings, extractions, x-rays for children (birth-18 yrs) and pregnant women. Medicaid. Other families may apply after being formally denied by Medicaid dental.

United Health Services.....762-2005
Offers preventive dental care, cleaning, education; diagnosis/treatment of dental problems/disease; fluoride treatments; sealant applications; minor emergency exams; referrals to specialist. All ages. Accepts Medicaid or self-pay.

Emergency Housing

Broome County Social Services
Emergency Assistance.....778-2504
Assists with emergency housing needs.

Fairview Street Outreach.....722-4080
Outreach caseworker will go to homeless client and assist with getting safe shelter and accessing other services.

- Rescue Mission.....621-6053**
 Outreach caseworker will go to homeless client and provide case management, clothing, food and other essentials.
- SOS Shelter.....754-4340 or 1-8077-754-4340**
 Provides shelter for women and their families who are victims of domestic violence.
- Tioga County Open Door Mission.....687-1121**
 Offers temporary emergency housing for families.
- Tioga County Social Services**
Emergency Assistance.....687-8300
 Assists with emergency housing needs.
- Volunteers of America**
Emergency housing for families771-6795
 Provides one, two or three bedroom furnished apartments for couples or single parents. Services provided to clients include: assistance in locating safe, clean, affordable permanent housing and aid in regaining employment.
- Emergency Housing for men772-1156**
 Provides emergency housing for males 18+ yrs involved in the development and preparation of their individual treatment plan and provides clothing and food.
- YMCA772-0560**
 Provides emergency shelter for adult males (18+ yrs) for up to 72 hours.
- YWCA772-0340**
 Emergency housing for women 18+ yrs (single women and women with children) willing to follow house rules. Assists clients in meeting basic needs requirements (*may include securing emergency funding*). If unable to pay, must apply to Dept. of Social Services.

Employment Training & Job Search

- Broome Tioga Workforce New York**
Broome County.....778-6478
Tioga County.....687-8500
 Services include: Information about job openings and local employers; resume assistance and interview advice; information on training and educational programs; and referrals to community resources; on-site workshops and training.

Broome County Urban League Tech Center.....772-4766

Provides assistance for job search including: job/career counseling, direct referral, workshops on related subjects, and resume writing assistance. Offers basic computer skills training in keyboarding, Word, Internet Access, Publisher, Dream Weaver, Excel, PowerPoint, and basic computer repair.

Tioga Adult Learning Lab (TALL)748-5478

Offers community learning center where adult learners can work in classroom setting to enhance computer literacy skills on IBM computers. Individual instruction available. All services free.

Food Pantries & Community Meals

There are many independent pantries and community meals throughout the area. Please call 2-1-1 **First Call For Help** for an up-to-date listing.

Dial 2-1-1 or 1-800-901-2180

Food Budget Stretchers

Angel Food Ministries www.angelfoodministries.com

Offers monthly food box which must be ordered and paid (\$30) in advance. Accepts food stamps. Food must be picked up during distribution hours. See website for sample box and specials.

- Binghamton 724-6383**
- Candor 659-5213; 725-4794**
- Conklin 775-1001**
- Owego 687-3426**
- Sayre 570-888-6734**
- Vestal 748-2291**
- Windsor 655-1612**
- Whitney Point 692-7952**

Food Stamp Program

Provides government food subsidy program (no paper products, toiletries). Income guidelines.

Broome County Social Services.....778-3772

Tioga County Social Services.....687-8300

Mobile Food Program (Food Bank of the Southern Tier)

Throughout each month Mobile Food Program distributes food at various locations. Please bring bags or boxes. Call First Call For Help for the monthly schedule, 2-1-1 or 1-800-901-2180.

WIC (Women, Infants and Children)

Government program offers coupons redeemable for specific foods only (e.g. formula, cheese, milk, eggs, peanut butter, cereal). Pregnant women, new mothers, children (birth-5 years) may qualify. Eligibility based on "nutritional risk" and income.

Broome County Health Dept.....778-2881

Tioga Opportunities Inc.....687-3147

Heating Assistance

HEAP (Home Energy Assistance Program)

Provides home energy assistance for income-tested households who pay for heat.

1. ID for everyone in household (birth certificate, driver's license, or social security card.)
2. Proof of address (*not a Post Office Box*) (tax bill, lease, rent receipt with name, physical address, and date)
3. Recent fuel bill with name, address, and date.
4. All household income for past 4 consecutive weeks.

Broome County Social Services.....778-2638

Provides regular and emergency HEAP.

Broome County Office for Aging.....778-2063

Provides certification services to Broome County residents 60+ yrs or disabled persons <60 yrs on SSD or SSI who meet income guidelines for financial assistance with energy costs. Referrals for fuel or utility emergencies.

Referrals for weatherization projects directed by:

WRAP Program.....778-2411

Opportunities for Broome.....723-6493

Provides regular HEAP applications.

Tioga Opportunities Inc - HEAP.....687-4122

Provides financial assistance with heating costs (electric, oil, coal, or wood) to Tioga County residents <60 yrs on SSD or SSI who meet income guidelines.

Seniors 60+ yrs - contact Aging Services 607-687-4120

American Red Cross - Project Share..... 785-7207

NYSEG program administered by the American Red Cross. Provides certification services up to \$250 for energy-related emergencies to NYSEG customers 60+ yrs, or disabled, or with medical condition aggravated by emergency. **Applicants must apply for regular HEAP first.**

NYSEG (New York State Electric & Gas)

NYSEG Consumer Advocate 762-6146 or 762-5965

For persons who are blind, disabled, senior, or facing special hardships.

Power Partner Program 1-800-284-7988

For those who have fallen behind in NYSEG payments and are within the income guidelines.

NYSEG (New York State Electric & Gas) cont'd

Customer Service Representation 1-800-572-1111

If you are still not satisfied, ask to speak to a supervisor.

Consumer Appeals 1-800-231-2888

If you have not found satisfaction with any of the above numbers.

New York State Public Service Commission 1-800-342-3355

November 1st - April 15th, for utility shut-off prevention if you are blind, disabled or sharing a household with someone 62+ years or with life-support equipment.

FIRST ENERGY CORP - PENELAC

Consumer Assistance Program 1-800-545-7741

Helps residential customers maintain electric service and reduce past-due balance based on income and debt forgiveness.

Dollar Energy Fund 1-888-282-6816 #4

Offers emergency hardship funds to help residential customers who have suffered recent financial hardship and need temporary help in paying their electric bill.

Health Services

Broome County Health Department 778-3930

Immunization Clinic 778-2839

STD Clinic 778-2839

Tioga County Health Department 687-8600

Immunization Clinic 687-8600

STD Clinic/HIV Hotline 678-8600 x75

Health Services cont'd

Walk-In Clinics

Dr. Fattal Community Free Clinic (Walk in only)

Broome & Tioga residents

225 Front St, Binghamton

Mon & Thu 4:30 Registration; 5-8PM Clinic

Provides basic primary health care services, physical exams, and short-term treatment of non-emergency conditions for adults **(18+ yrs)** with **no insurance** and **not eligible** for Medicaid or Medicare and **not eligible** for services at Veterans Center.

Guthrie Health Care Walk-In Clinic

128 North Ave, Owego 687-6101
7AM-10AM Mon/Fri

Lourdes Walk-In Clinics

276 Robinson St, **Binghamton** 771-7234
9AM-8PM Mon-Fri; 9AM-5PM Sat/Sun

415 E Main St, **Endicott**,786-1801
9AM-8PM Mon-Fri; 9AM-5PM Sat/Sun

United Health Services Walk-In Clinics

1302 E Main St, **Endicott** 754-7171
9AM-9PM 7days/wk

91 Chenango Bridge Rd, **Chenango Bridge**.....648-4151
8AM-8PM 7days/wk

502 Fifth Ave, **Owego** 687-0350
8AM-8PM 7days/wk

*** **By Appointment** ***

Guthrie Health Care - By Appointment

Guthrie Health Care, 128 North Ave, Owego **687-6101**
7AM-5PM Mon/Fr; 7AM-7PM Tue/Wed/Thu

Lourdes Clinics - By Appointment

Corner for Youth & Family Services.....**584-4465**
Specializes in care of children 10-21 years. Services include physical exams, immunizations, lab tests, and counseling of all issues.

Health Services cont'd

DeMarillac Maternity Program.....798-8058

Prenatal care clinic. Prenatal care and nutrition program for women unable to pay for prenatal care.

DePaul Pediatric Clinic.....729-8687

Provides medical care for infant/children (birth-18 yrs.) of mother who received prenatal/delivery services from DeMarillac Maternity Program or if pediatrician services have not been available. **NO WALK-INS.**

Northern Tioga Center for Family Health.....657-8521

Provides health care. Includes: annual/routine physical; diagnosis of acute/chronic conditions; gynecology; senior women's screening; preventive medicine; same-day appointments for general sickness. No one denied service based on ability to pay.

United Health Services - By appointment

Provides full range of family practice care.

Clinton Street Family Care Center.....762-2660

142 Clinton Street, Binghamton

Mitchell Ave Family Care Center.....763-3281

33 Mitchell Ave, Binghamton

Candor Family Care Center.....659-7272

54 Main Street, Candor

Deposit Family Care Center.....467-4195

53 Pine Street, Deposit

Johnson City Family Care.....763-6075

40 Arch Street, Johnson City

Northern Tioga Family Care Center.....642-5211

119 Whig Street, Newark Valley

Windsor Family Care Center.....655-1230

5 College Street, Windsor

Health-Related Information

United Health Services Nurse Direct.....763-5555 or 1-800-295-8088

Talk directly to a registered nurse about health questions.

Hospital Patient Financial Advocate Programs

Many area hospitals have programs to help people who are uninsured or underinsured pay for health care provided in their facility.

- Binghamton General Hospital.....762-3300***
- Guthrie Healthcare Robert Packer Hospital.....1-570-882-2051***
- Lourdes Hospital.....798-5506 or 798-5279***
- Wilson Hospital.....763-6127***

Medical Insurance Programs

To get answers about NYS low cost health insurance coverage for which you may be eligible, you may visit: **www.mybenefits.ny.gov**

- Mothers and Babies Perinatal Network1-800-231-0744***
Facilitated enrollment for the following public health insurance programs. Screening and application assistance.

Medical Insurance Programs cont'd

- Child Health Plus A&B1-800-698-4543***
NYS health insurance program for children up to age 19.
Eligibility based on gross family income. Must reside in NYS.

- Family Health Plus1-877-934-7587***
NYS health insurance program for single adults, couples without children and parents. For NY residents 19 -64 yrs who do not have health insurance but do not qualify for Medicaid.

- Healthy New York 1-866-432-5849***
Assists working NY residents and small business owners with health insurance. Individuals who are employed full-time, part-time or temporary <65 are eligible. Income guidelines. Rates based on coverage options.

Medicaid

Health benefit program to assist low-income individuals and families with medical expenses. Provides comprehensive health and dental services including doctor's visits, in-patient hospital care, emergency services, prescription drugs, medical transportation, and other services . Income guidelines. If not eligible for regular Medicaid, ask about "spend-down" Medicaid.

- Broome County Social Services.....778-2604***
- Tioga County Social Services.....687-8300***

Medicare

Federal health insurance for individuals age 65+ yrs, blind, or with certain disabling conditions or with permanent kidney failure or in need of transplant.

U.S. Social Security Admin1-800-633-4227

Mothers and Babies Perinatal Network1-800-231-0744

Facilitated enrollment for public health insurance programs. Screening and application assistance.

Physician Referral (Help finding a doctor)

Guthrie Healthcare.....1-888-448-8474

Lourdes Hospital.....1-877-956-8337

Medical Society (website only).....www.mssny.org

United Health Services1-800-295-8088

Prenatal Care Assistance Program (PCAP)

Assists uninsured or underinsured women with hospital cost related to pregnancy and infant care (birth-1 yr).

Lourdes Hospital PCAP.....798-8058

United Health Services PCAP.....763-5142

Prescription Assistance

Hope Dispensary of the Southern Tier (Lourdes) ... 584-9376

477 State St, Binghamton10AM-6PM Mon-Fri

Offers prescription assistance to those who are uninsured or underinsured and who have limited income (guidelines).

Partnership for Prescription Assistance Program (PPA)

.....1-888-477-2669

Helps qualifying patients without prescription drug coverage get the medicines they need through the program that is right for them. Many will get their medications free or nearly free.

Legal Services

Broome County Bar Association.....723-6331

For \$35.00, will refer you to an attorney whose area of concentration in law matches your area of need. The attorney will grant you a 30-minute consultation at no charge. They will answer any legal questions you have, and give you their best guidance regarding your concern.

Legal Aid Society of Mid New York.....1-877-777-6152

To provide advice, counseling, advocacy, and representation for low income individuals in civil court and administrative forums.

New York Bar Association.....1-800-342-3661

Provides name of attorney within caller's area for consultation on legal matters. Does not provide any individual fee information. Maximum fee \$35 for initial 1/2-hour office consultation. Check by county at www.nysba.org

Neighborhood Legal Services (Tioga County only).....1-800-724-4170

Provides legal aid assistance to low-income individuals in civil cases ONLY, regarding housing, eviction, public benefits, social security, unemployment benefits, wills, and other non-criminal cases. Income guidelines. Occasional court fees.

Public Transportation

Broome County Transportation Department778-1692

First Transit Tioga699-3424

Finding rent assistance is often complicated. Please call 2-1-1 **First**

Rent Assistance

Call For Help to find out what the current sources are.

Dial 2-1-1 or 1-800-901-2180

Self-Help Mutual Support Groups

There are a variety of self-help support groups available throughout the area. Please call 2-1-1 **First Call For Help** for an up-to-date listing.

Dial 2-1-1 or 1-800-901-2180

Suicide Prevention Telephone Counseling & Crisis Intervention

Crisis Line (United Health Services).....762-2302 or 1-800-451-0560

Provides services to person with psychiatric emergency or emotional crisis. Immediate professional help provided.

Crime Victims Assistance Center607-722-4256

Provides hotline for crisis intervention and supportive counseling. Special attention for victims of violent crimes, domestic violence, and victims of abuse.

Girls & Boys Town Hotline.....1-800-448-3000

Provides short-term telephone crisis counseling to anyone, referral to local resources, and emergency intervention as needed. Highly trained, skilled and professional counselors.

Lifeline.....1-800-273-8255

National suicide prevention hotline.

SOS Shelter607-754-4340

Provides emergency housing for domestic violence victims.

Unemployment Compensation

How to File an Unemployment Insurance Claim:

Your claim should be filed in the first week that you have become totally or partially unemployed. It is important to file timely because your first week is an unpaid waiting week, commonly referred to as the “waiting period”. A delay may cost you benefits.

If you have internet access, you may apply using [Benefits Online Page](#) between 7:30 am - 7:30 pm Monday through Thursday (Eastern Time); 7:30 am -5:00 pm Fri; all day Saturday and Sunday until 7:00 pm.

Federal and New York State laws prohibit discrimination with respect to race, creed, color, national origin, sex, age or marital status. Your claim for unemployment insurance benefits will be evaluated and an eligibility determination will be made without regard to any of these factors.

What you should have available before you file your claim:

- Your Social Security number.
- Your New York State driver's license or Motor Vehicle ID card number (if you have either one).
- Your complete mailing address and zip code.
- Telephone number where you can be reached between 8 am-5 pm, Monday through Friday
- Your Alien Registration card number (if you are not a U.S. Citizen and have a green card)
- The names and addresses of all employers for whom you've worked within the last 18 months, including employers in another state.

- Employer Registration number or Federal Employer Identification Number (FEIN) of your most recent employer (FEIN may be found on your W-2 forms) (if you have either).
- Your copies of forms SF8 and SF50, if you had federal employment within the last 18 months.
- Your copy of your most recent separation form DD 214, if you are an ex-service member claiming benefits based on your military service
- If you are unable to print out on a printer, have a pen and paper available to write down important information.
- If you are choosing to have direct deposit of your weekly benefits, you must have a check handy in order to enter your bank routing and checking account numbers.

If you do not have all of the documents listed above, you may still file a claim. There may be a delay, however, in receiving your first payment.

You may also file a claim by calling our Telephone Claims Center at **1-888-209-8124** for New York State residents between 8 am and pm, Monday through Friday. This is a toll-free call. If you choose to file your claim by phone, an automated voice will offer you the choice of English, Spanish, Russian, Cantonese, Mandarin, Creole, or "all other languages". Listen to the choices carefully and enter the appropriate number on your telephone's numeric keypad to file a claim.

If you have never filed a claim for benefits in New York State, you will be asked to create a Personal Identification Number (PIN). This will be a four-digit number that you must remember and keep confidential.

- If you are a person with a disability who is unable to access our services without the assistance of another person, you may allow another person to assist you provided you are present each time the services are accessed including the entry of the PIN. You will be held accountable for the actions of your agent and may be subject to penalties including forfeiture of benefits if you are not present when your agent accesses our services.
- Callers who are hearing- or speech-challenged or have difficulty using the telephone for any reason may also request that friend or relative assist in the telephone claim process.
- Hearing impaired individuals, who have Telephone Device for Deaf (TTY/TDD) equipment, may file a claim by calling a relay operator at 1-800-662-1220 and requesting the operator to call 1-888-783-1370. Service at this number only to callers using TDD equipment.



BROOME & TIOGA COUNTIES

2-1-1 First Call For Help

Dial 2-1-1 or 1-800-901-2180



United Way
of Broome County

