



GETTING BACK ON TRACK

A GUIDE TO COMMUNITY SERVICES





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DISCLAIMER

Inclusion of organizations and programs in this guide does not represent endorsement, nor does exclusion indicate disapproval. All information contained in this guide was current to the best of our knowledge as of the date of production (February 2011).



Introduction

Whether you have recently lost your job, have been unemployed for many months, or just need some additional support to improve your financial stability, our community offers a wide range of resources that can help. National Fuel and the United Way of Buffalo & Erie County are pleased to provide this resource guide as a tool to help you through these difficult times.

If you need help reviewing your financial situation, assistance with housing, applying for benefits, accessing health and dental care, reducing your utility costs or preparing for a job search, there are a wide variety of services that can help you get back on track. This guide offers helpful tips and useful information to help you find the right resources for your particular needs.

If you would like more information on other community services that are not listed in this guide, or if you have a need that is not covered by these resources, additional help is available by contacting Western New York 2-1-1, a free and confidential telephone and internet service that can help you find the help you need. Just dial 2-1-1 (or 1-888-696-9211) or visit www.211wny.org.

Reviewing Your Financial Situation

DURING A TIME OF FINANCIAL HARDSHIP, IT IS HELPFUL TO TAKE STOCK OF THE RESOURCES THAT ARE COMING INTO OR OUT OF YOUR HOUSEHOLD SO THAT YOU CAN MAKE THE BEST POSSIBLE DECISIONS ABOUT YOUR SPENDING.

This is especially important when money is tight. A good place to start is by figuring out your expenses as well as any income you may have coming in the household.

The chart to the right provides examples of common household expenses and income sources you might have. You can use it to figure out what financial resources you have available to you on a monthly, quarterly, or annual basis.



EXPENSES

- Rent / Mortgage
- Heat: Gas, Oil, Wood
- Electricity
- Utilities (Cable / Satellite TV, Water, Garbage)
- Food
- Insurance (Auto, Fire, Renter/Homeowner, Life)
- Medical / Health Insurance: Medicaid, FHP, CHIP
- Medical: Co-Pay, Prescriptions, Eye, Dental
- Real Estate / School Taxes
- Telephone
- Cell Phone / Pager
- Transportation: Gas, Parking, Bus Fare, Tolls
- Car Payment
- Auto Repairs
- Other Loans
- Clothing
- Daycare / Babysitter
- Tuition / School Activities
- Child Support / Alimony
- Personal Care
- Entertainment
- Dry Cleaning / Laundry
- Newspapers / Magazines
- Pets
- Gifts
- Tobacco / Alcohol
- Church / Charities
- Household Repairs
- Rent To Own
- Banking / Money Order Fees
- Credit Card Payments

INCOME

- Take Home Pay (Self)
- Take Home Pay (Family Member)
- Support / Alimony
- Pension
- Social Security
- Other income
- Temporary Assistance to Needy Families
- Food Stamps
- Childcare subsidy
- Unemployment
- Severance Pay
- Other Government Benefits

Creating a Spending Plan or Budget

Once you have listed all of your expenses and income, you can make a spending plan or budget for your household. To do this, figure out which of your expenses are fixed (they don't vary from month to month, for example a car payment or rent) or flexible (the payment changes on a monthly basis). You should also consider some of those occasional or periodic expenses like presents for a birthday party or money for a field trip for your child.

Using the information above, total your monthly income and subtract total monthly expenses. This is your household's disposable income for each month.

After you have determined your disposable income, you may want to ask yourself these questions:

- **Do I have enough to save a little from each paycheck?**
- **Can I think of ways to reduce spending?**
- **Are there places that I can get some extra help - such as paying for food, utilities, child care, health care or other expenses?**

This guide provides important information about a variety of different resources available in the community that can help.

In thinking about your budget, it is also very important to think about items that are essential for you or your family as well as things you like to have. These items are known as "needs" and "wants."

Needs are essentials—the basics of life we cannot live without. This may include things like paying for rent or mortgage, utilities, car payments, insurance, making the minimum payment on your credit card, or other things.

Wants are any items, activities, or services that can increase quality of life, but are not absolutely necessary.

When looking at your budget, which items do you currently spend money on that are needs and which items do you consider wants? Are there opportunities to reduce some of those costs? Below are some possible tips for reducing some costs:

- **Reduce a rent payment by applying for rental assistance, subsidized housing, or re-financing**
- **Heating and cooling costs may be reduced by insulating or cutting back on use**
- **Cable, telephone, cell phone and Internet providers have many plans from which to select affordable services**
- **Grocery expenses may be reduced by participating in food pantry programs, enrolling in the Food Stamp program and by enrolling in the free and/or reduced school lunch programs**
- **Automobile insurance rates can be compared for coverage and costs**
- **Car pool or purchase transportation passes at a reduced rate**
- **Supplement purchases with a clothes closet, thrift store, or consignment facility**
- **Secure help from local church day camps or day care programs**
- **Get haircuts and nail services at reduced cost by cosmetology schools**
- **Look for banks and credit unions that offer free checking and account services**
- **Seek help through free tax preparation sites and save upwards of \$450 on your taxes**

Savings

Ideally, people have some form of savings that they can turn to in tough financial times. However, this is sometimes very difficult to do. The best strategy is to put some money aside each week that can be used for unexpected expenses, emergencies, or for your future (e.g., education, job training).

It is recommended that you have enough in savings to cover three to six months of your living expenses. It's easier to save if you make a habit of it. For example, it is more beneficial to save \$10 a month than to save \$25 now and then.

A special type of savings is a retirement plan. Many people think about using their retirement savings during a time of crisis. You should be very cautious about doing so.

Remember, the longer your savings have to grow interest, particularly compound interest, the more money you will have when you retire. Your retirement funds will determine what kind of lifestyle you can afford once you stop working.

Below are some ways people save for retirement:

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

You may have an IRA through a bank or financial institution or participate in one through an employer. An IRA is a retirement savings account that also provides tax benefits. In a traditional IRA, your money is taxed only when you take it out to retire. Alternatively, with a Roth IRA, you pay taxes as you contribute funds, and do not owe any at the end.

PENSIONS

A pension is a retirement benefit provided by employers for their retired employees.

401(K) PLANS

A 401(k) plan is a retirement plan offered to employees by their employers. Similar to a traditional IRA, you can defer paying taxes on the funds you add until you withdraw the money. Your money is invested in stocks or bond funds, and employers often match your contributions.

403(B) PLANS

A 403(b) plan is a retirement plan for certain employees of public schools, tax-exempt organizations, and ministers. Like a 401(k) plan, employers can match the amount employees save, and there are tax benefits.

Before moving any money out of these retirement plans, be sure to talk to a financial expert especially because there are often taxes on such actions.

Benefits & Income Supports

Determining Eligibility For Benefits

Figuring out which government supports you might be eligible for is an important step in taking control of your situation. However, applying for benefits can take time. Rather than waiting to find out about these benefits until you are in a crisis situation, you may wish to consider familiarizing yourself with the benefits that may be available to you and getting the application process underway.

A great place to start is: www.mybenefits.ny.gov. Using this website, you can get information on each of the items below:

- **Help with buying food**
- **Temporary Assistance (TANF)**
- **Special tax credits**
- **Home Energy Assistance Programming (HEAP)**
- **Help for Women, Infants and Children (WIC)**
- **Prescription drug insurance coverage for seniors**
- **Various health insurance programs for individuals, families, and children**

The mybenefits.org website will ask some basic questions about your family, your money and your bills. The questions will take about 10 minutes to answer and your personal information is not saved on the computer.

If you would like help with determining if you are eligible, you can also visit one of several local agencies with access to Seedco's **EarnBenefits**.

Seedco's EarnBenefits is a web-based program designed to help you get benefits that can free up your money to handle other bills and costs. EarnBenefits can tell you if you appear to qualify and can help you apply by helping you fill in the forms.

INFORMATION ABOUT EARNBENEFITS SCREENING

You can contact any of the following agencies for more information about being screened for benefits using EarnBenefits.

Buffalo Federation of Neighborhood Centers
2495 Main Street, Suite 203
Buffalo, NY 14214
716-362-0744

Matt Urban Hope Center
385 Paderewski Drive
Buffalo, NY 14212
716-893-7222 Ext.310

Catholic Charities
525 Washington Street
Buffalo, NY 14203
716-856-4494

The Salvation Army
960 Main Street
Buffalo, NY 14202
716-883-9800

Child & Family Services
844 Delaware Avenue
Buffalo, NY 14209
716-852-7396

Valley Community Center
93 Leddy Street
Buffalo, NY 14210
716-823-4707 Ext. 5

IF YOU ARE UNABLE TO WORK, CAN'T FIND A JOB, OR YOUR JOB DOES NOT PAY ENOUGH TO MEET YOUR BASIC LIVING EXPENSES – ESSENTIALS LIKE FOOD, HOUSING, AND UTILITIES – YOU MAY BE ABLE TO GET HELP.

Government Benefits & Other Assistance



If you are experiencing financial difficulties, there are a number of benefits available through New York State, the **Erie County Department of Social Services (ECDSS)**, and community agencies throughout Erie County.

Temporary Assistance to Needy Families (TANF) offers help for an urgent need situation. You may seek these funds if:

- **You are homeless**
- **You have received an eviction notice**
- **You do not have fuel for heating during the cold weather period**
- **Your utilities are shut off or are about to be shut off**
- **You or someone in your family has been beaten, abused or threatened by a husband, wife, partner, ex-partner or other member of the household**

You can apply for TANF Monday through Friday from 8:00 am-4:00 pm at:

**Erie County Works Center
Rath Building
158 Pearl Street 1st Floor
Buffalo, NY 14202**

Unemployment Insurance

If you have lost your job or are working only part-time, you may also want to apply for Unemployment Insurance. These funds are paid by your previous employer regardless of your financial status and are based on your previous earnings. In order to receive this benefit, you must have earned a certain amount of money while you were working and be actively looking for a new job. Eligibility is determined on a case by case basis so you should not assume that you are not eligible without filing a claim. You should apply immediately after losing a job, either permanently or temporarily. As with all benefits, it may take up to a few weeks to get your first check.

The New York State Department of Labor has a website where you can apply for Unemployment Insurance online at: <https://ui.labor.state.ny.us>. You may also apply by calling toll-free at 1-888-209-8124 from 8:00 am to 5:00 pm, Monday through Friday.

Food

Food and proper nutrition are particularly important during times of stress. However, they are also among the first things that individuals and families neglect during times of uncertainty. Government food assistance benefits may be available to you, depending on your income and financial situation. In addition, their private programs can provide low-cost food to help you stretch your budget. Below is a list of food-related assistance available to people experiencing financial challenges in our community.

The **Supplemental Nutrition Assistance Program (SNAP)**, also known as Food Stamps, is a federal program that helps individuals and families buy food. Families can be eligible for Food Stamps even if they make too much money to qualify for other benefits. Food Stamps are provided in the form of an **Electronic Benefit Transfer (EBT)** card that you use at your local grocery store to buy food. The amount you receive each month depends on your household size and income.

You can pick up an application at the **Department of Social Services (DSS)** office at 158 Pearl Street, 1st Floor, or you may call 716-858-8000 and request that an application be sent to you.

Women, Infants & Children Supplementary Food Program (WIC) is a federal program that provides women, infants and children with healthy food and nutrition education in order to improve their health and diet. The program is for pregnant and nursing women, infants and children who are at risk for malnutrition and poor health. You can receive WIC even if you are receiving Food Stamps. The amount of WIC you receive depends on your household size and income. WIC gives you vouchers that you can use to buy food at your local grocery store.

To apply, visit your local WIC office. To find a location near you, contact Catholic Charities of Buffalo at 716-332-3304 or 716-332-0830 or visit www.ccwny.org.

Angel Food Ministries provides food for a low cost in pre-packed meals that assist in feeding a family of four for about one week, or a single senior citizen for almost a month. The food is of the same

quality as items found in the grocery store – no seconds or damaged items. Each month's menu is different from the previous and consists of both fresh and frozen items. There are no qualifications, minimums, income restrictions, or applications. Contact one of the local participating organizations listed below for more information or visit www.angelfoodministries.com to order:

Cazenovia Park Baptist Church
716-822-7925 or www.cazchurch.com

Fellowship World
716-783-7522

The Morlock Foundation Inc.
716-842-1300 or 716-842-1301

New Testament Revival Cathedral
716-381-3680

For an up-to-date listing of local food pantries, soup kitchens, or summer food programs, please call 2-1-1 (dial 2-1-1, or 1-888-696-9211) or visit www.211wny.org. Note: these resources are typically based on zip code location and may require documentation before offering assistance including:

- **Proof of residency (recent utility bill)**
- **Proof of size of family (benefit cards or birth certificates for each member)**
- **Public assistance case numbers, food stamp sheets, and budgets (where appropriate)**
- **Proof of income for each member of family and their food stamp sheet**
- **Referral from a health & human service organization**

Your local school district may also be able to provide you with information about free or reduced breakfast or lunch programs in your area as well as programs that provide healthy snacks to children and youth.



Housing

IF YOU ARE FACING DIFFICULTIES PAYING YOUR RENT OR MORTGAGE, IT IS CRITICAL THAT YOU TAKE ACTION AS SOON AS POSSIBLE TO AVOID EVICTION OR FORECLOSURE. THERE ARE SEVERAL LOCAL RESOURCES THAT CAN ASSIST WITH PAST DUE PAYMENTS AND/OR EMERGENCY HOUSING ASSISTANCE, FORECLOSURE PREVENTION, AND SUBSIDIZED/SECTION 8 HOUSING.

Assistance with Past Due Payments

The Housing Unit of the Erie County **Department of Social Services (DSS)** provides emergency rental assistance for people who are threatened with eviction because of rental debt. Individuals dealing with this circumstance should go the Rath Building (Window #5 OR #6), 158 Pearl Street, between the hours of 9 am and 5pm, and state that they have a housing emergency. For emergency housing after 5 pm, call Crisis Services at 716-834-3131.

DSS will require court papers or a letter from your landlord indicating that legal action will be taken if you do not pay the debt. The letter from your landlord should list the specific months for which you are in arrears and the specific amounts of rent you owe.

If DSS is unable to assist you, you must secure denial information in writing. It is recommended that you contact **Neighborhood Legal Services' Housing Unit** at 716-847-0650 to review the decision. The following agencies can supply rental assistance or security deposit assistance for those who qualify and have a written denial of rental assistance from DSS:

HISPANICS UNITED OF BUFFALO

254 Virginia Street
Buffalo, NY 14201
716-856-7110

BUFFALO URBAN LEAGUE

15 Genesee Street
Buffalo, NY 14203
716-854-7625

CATHOLIC CHARITIES

525 Washington Street
Buffalo, NY 14203
For individuals under age 60: 716-856-4494
For individuals over age 60: 716-896-6388

COMMUNITY ACTION ORGANIZATION

70 Harvard Place
Buffalo, NY 14209
716-881-5150

THE SALVATION ARMY (TONAWANDA ONLY)

46 Broad Street
Tonawanda NY 14150
716-693-3110



In addition, funds may be available through agencies supported by the local Emergency Food and Shelter Board with funds made available through the Federal Emergency Management Agency including:

AIDS COMMUNITY SERVICES OF WNY

206 South Elmwood Avenue
Buffalo, NY 14201
716-847-2441

COMMUNITY ACTION ORGANIZATION OF ERIE COUNTY

99 Harvard Place
Buffalo, NY 14209
716-881-6543

LT. COL. MATT URBAN HUMAN SERVICES CENTER

385 Paderewski
Buffalo, NY 14212
716-855-2124

BUFFALO URBAN LEAGUE

15 Genesee Street
Buffalo, NY 14203
716-250-2403

HISPANICS UNITED OF BUFFALO

254 Virginia Street
Buffalo, NY 14201
716-856-7110

NATIVE AMERICAN COMMUNITY SERVICES

1005 Grant Street
Buffalo, NY 14207
716-874-2797 ext. 380

CATHOLIC CHARITIES OF BUFFALO

525 Washington Street
Buffalo, NY 14209
716-856-4494

JOAN A. MALE FAMILY SUPPORT CENTER

60 Dingens Street
Buffalo, NY 14206
716-822-0919

Emergency Housing Services

If you or someone you know is homeless or at risk of becoming homeless, there are several programs that may be able to help. These programs are funded for a limited time through the U.S. Department of Housing and Urban Development under the American Recovery and Reinvestment Act of 2009.

The **Erie County Housing/Homeless Outreach (ECHO)** Program, the **Buffalo Housing/Homeless Outreach Program (B-HOP)**, and the **Town of Tonawanda Temporary Assistance Program (T-TAP)** are available to help individuals and families that meet the following eligibility guidelines:

- **Household is homeless or at risk of being homeless with no other housing options and lacking the financial resources and support needed to obtain immediate replacement housing or to remain in existing housing; and**
- **Household currently has very low income; and**
- **Household currently resides or previously (within the past three months) resided in a participating community (i.e., B-HOP = City of Buffalo; Town of Tonawanda (including Kenmore) = T-TAP; Erie County (excluding Buffalo, Tonawanda, Amherst, Cheektowaga, and Hamburg) = ECHO).**

All services are provided on a temporary basis. The programs are meant to help you stabilize your housing situation so that time and effort can then be directed to increasing household income.

Available financial assistance services include:

- **Short-term rental assistance**
- **Medium-term rental assistance**
- **Security deposits**
- **Utility deposits**
- **Moving cost assistance**
- **Motel or hotel vouchers**

Available housing relocation and stabilization services include:

- **Case management**
- **Outreach**
- **Housing search and placement**
- **Legal services**
- **Mediation**
- **Credit repair**

To apply for assistance:

B-HOP: Call Crisis Services at 716-834-3131 and ask for B-HOP (Buffalo area) assistance.

T-TAP: Call Belmont Housing Resources for WNY at 716-884-2358 Ext. 321 or TDD 711.

ECHO: Call Crisis Services at 716-834-3131 and ask for ECHO assistance.

Emergency housing is also available on a first come, first serve basis at the following shelters in the City of Buffalo, or call 2-1-1 (dial 2-1-1 or 1-888-696-9211) for additional listings.

City Mission (for men)	Cornerstone Manor (for women and children)	Little Portions (for adults)	Salvation Army (for families)
100 E. Tupper St.	150 E. North St.	1305 Main St.	960 Main St.
716-854-8181	716-852-0761	716-882-5705	716-884-4798

Foreclosure Prevention Information

If you are a month or more behind on your mortgage, but not yet in foreclosure, you may wish to meet with a counselor at a housing assistance agency. You can reach HomeFront's Foreclosure Prevention Counseling program at 716-856-2952, or call 2-1-1 for additional listings.

If you are facing foreclosure or think that you have a "predatory" loan, (an agreement with excessive or unfair terms that you feel makes it harder to repay the loan), you may wish to contact the Buffalo Urban League's Foreclosure Prevention and Anti-Predatory Lending Project at 716-250-2400 or toll free at 1-888-375-0408.

If you have received a Summons and Complaint or a letter from Court with a settlement conference date, contact one of the following agencies for legal advice and representation. You can also contact these agencies for assistance if you are behind in your rent.

Western New York Law Center
237 Main Street, Suite 1115
716-855-0203 ext. 118

Legal Aid Bureau of Buffalo
237 Main Street, Suite 1602
716-853-9555

**Legal Services for the Elderly, Disabled
or Disadvantaged of Western New York**
237 Main Street, Suite 1015
716-853-3087

Subsidized/Section 8 Rental Assistance

The U.S. Department of Housing and Urban Development has a rental assistance program known as Section 8 Rental Assistance. Families accepted into the program will receive a voucher to help pay their housing costs. Eligibility for Section 8 is based mainly on household income. Eligible Section 8 applicants will be placed on a waiting list according to their date of application. The current wait time is approximately 5-7 years.

You may apply for Section 8 and access affordable housing lists through Belmont Housing Resources. Contact Belmont at 716-884-7791 or visit them at 1195 Main St. If you have internet access, you may access the Belmont On-Line Apartment Search Database at www.belmonthousingwny.org. You can also apply for Section 8 and search for apartments with the Rental Assistance Corporation of Buffalo at 470 Franklin St. or 716-882-0063. When looking for an apartment, it is recommended that you limit your search to a rent that amounts to 25-30% of your income.

Utility Assistance

THE HOME ENERGY ASSISTANCE PROGRAM (HEAP) IS A NEW YORK STATE PROGRAM THAT PROVIDES CASH ASSISTANCE TO LOW-TO-MODERATE INCOME FAMILIES AND SENIOR CITIZENS TO HELP PAY THEIR HOME ENERGY COSTS, SUCH AS FUEL, HEATING AND ELECTRICITY BILLS.

Households receive between \$300 and \$700 per year, depending on family size. Some households receive a one-time benefit if they are experiencing an emergency and cannot pay their energy bills. Emergency HEAP benefits range from \$160 to \$700 depending on the situation.

Apply in person at the Erie County Department of Social Services office at 478 Main Street, Buffalo, NY 14202. For more information, call 716-858-7644 or 716-858-1969.

Tax Refunds & Credits

Below are several tax refunds and credits available for working families that you may be eligible for. These credits could constitute a significant boost to your income.

- **The Earned Income Tax Credit is a refundable income tax credit that is available to low-income workers with “earned” income—wages from a job or self-employment income. You can secure up to \$5,700 through this credit.**
- **If you have a child under 17 who lives with you for more than half of the year, you may qualify for the Child Tax Credit with certain additional qualifications.**
- **If you pay childcare expenses, you may be eligible for the Child and Dependent Care Credit. If you qualify for the credit, you will receive a percentage of what you paid back in your income tax return.**
- **If you rent your home and meet the income requirements, you may qualify for the New York State Renter’s Credit.**
- **If you cannot be claimed as a dependent on another individual’s federal income tax return and meet the income qualifications, you may be able to claim the New York State Household Credit.**
- **Finally, you may be able to claim the Hope or Lifetime Learning Education credits if you have paid qualified tuition expenses in the past year.**



Volunteer Income Tax Assistance (VITA) programs provide IRS-certified volunteers to prepare tax returns for eligible families at no cost. Dial 2-1-1 (dial 2-1-1 or 1-888-696-9211) to find a free tax preparation site near you.

Benefits for People With Injuries, Illnesses or Disabilities

Workers Compensation Insurance is a disability insurance program which provides compensation to covered employees for loss of pay because of accidental injury or a job related illness sustained during employment. It also compensates dependents in the event of death. If you are injured on the job, notify your employer immediately. For more information, contact the local Workers Compensation Board at 369 Franklin Street, Buffalo, NY 14202 or 866-211-0645 or visit: www.wcb.state.ny.us.

If you are injured or disabled while not on the job, you may be eligible for New York State Disability Insurance. The Disability Benefits Law provides weekly cash benefits to replace part of the wages lost due to illness or injury not related to employment. Disability benefits include cash payments only; medical care is not included. For more information, call the New York State Workers Compensation Board at 1-800-353-3092.

Social Security Disability Insurance pays benefits to you and certain members of your family if you are "insured," meaning that you have worked long enough and paid Social Security taxes, and is based on financial need. It is designed to help aged, blind, and disabled people who have little or no income by providing cash to meet basic needs for food, clothing, and shelter.

When a person who has worked and paid Social Security taxes dies, certain members of their family may qualify for Survivors Benefits. Up to ten years of work is needed to be eligible for benefits, depending on the person's age at the time of death.



APPLYING FOR BENEFITS

You can apply online for these programs at www.socialsecurity.gov, by phone at 1-800-772-1213, or in person at the local Social Security office at: Suite 100, 186 Exchange Street, Buffalo, NY 14204. If you are deaf or hard of hearing, you can call TTY 1-800-325-0778.

Credit

Addressing Credit

Credit is critically important for purchasing or renting a home, getting a car, and even financing a college education. It can come in many forms, including credit cards, charge cards, car loans, mortgage loans, home equity loans, personal loans, consolidation loans, student loans, and many more – and comes from many different sources: banks and credit unions, credit card companies, and stores.

Always remember, when using credit, you are essentially taking out a “loan” and relying on the fact that you will be able to pay that loan in the future regardless of what is happening in your life. There is always a certain amount of risk associated with doing that. To purchase an item on credit means that to get that item right now, you are willing to pay extra for it – in most cases.

Credit Reports & Credit Scores

Anytime you apply for credit, the lender makes an inquiry on your credit report. A credit report contains a variety of information about you including personal identifying information such as:

- **Your full name and any aliases**
- **Current and previous addresses**
- **Social Security Number**
- **Marital Status**
- **Date of Birth**
- **Current and previous places of employment**

The credit report also includes information that is a matter of public record including any bankruptcies, tax liens, and any judgments that have been filed against you as well as a list of creditors who have extended you credit, what you currently owe them, and whether you have paid your accounts on time.

Most banks, credit unions, finances companies, and mortgage lenders report information to one or more credit bureaus - the companies that maintain credit reports. These credit bureaus include Experian, Equifax, and TransUnion.

In addition to your credit report, you also have a credit score. Your credit score is based on the information contained in your credit report. The most commonly used credit score is called a **FICO score**, which is based on a calculation created by Fair Isaac and Company. The FICO score ranges from 300-850. This score is based on the following:

- **Your payment history – Have you paid your accounts on time?**
- **Your outstanding debt – What percentage of the credit available to you are you currently using?**
- **Your credit history – How long have your accounts been open?**
- **Credit Applications – How much credit have you applied for, and how many inquires have been made in the last twelve months?**
- **New lines of credit – How many new lines of credit have you actually opened in the last twelve months?**
- **Your credit mix – what type of credit has been extended to you?**

Interestingly, your income is not a factor in determining your credit score. Any score over 700 is considered a good score and likely to qualify the person for credit. The higher the score, the better the credit terms and the lower the interest rate; the lower the score, the higher the interest.

IT IS IMPORTANT THAT YOU REGULARLY CHECK YOUR CREDIT REPORT TO ENSURE THAT THERE ARE NO ERRORS OR OUTSTANDING ISSUES THAT YOU NEED TO BE AWARE OF.

Checking on Your Credit Status

To check your credit status, you can go to www.annualcreditreport.com, call 1-877-3222-8228, or request write to Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. If you request your credit report by mail, you need to do so by filling out a form which is available at the Federal Trade Commission's website: www.ftc.gov/credit.

You can also request a copy of your credit report by contacting any of the three credit bureaus. Be aware that you will not receive a copy of your credit score when receiving a free credit report. You will need to pay extra for your credit score.



Equifax, Inc.
PO Box 105873
Atlanta, GA 30348-5496
1-800-997-2493
www.equifax.com

TransUnion
PO Box 1000
Chester, PA 19022
1-800-888-4213
www.transunion.com

Experian
PO Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/consumer/index.html

Beyond reviewing your credit report, lenders may also ask you a series of questions when applying for credit:

- **Are you employed? How long have you been in your job?**
- **How much money do you make each month?**
- **What are your monthly expenses?**
- **How much money do you have in your checking and saving accounts?**
- **Do you own a house?**
- **Do you have any investments or other assets (e.g., car)?**
- **How you had credit in the past?**
- **How many credit accounts do you have?**
- **How you ever been denied credit?**
- **How you ever filed for bankruptcy?**
- **Have you had any outstanding judgments, had property repossessed, or been foreclosed upon?**
- **Have you ever made late payments?**

Always keep in mind that lenders including banks and credit card companies are in the business of lending you money. Because credit lending is a business, sometimes lenders don't act in your best interest when making a personal credit loan to you. For example, they may offer you a larger line of credit than you feel comfortable with in an effort to get you to increase your spending.

CHECKING YOUR CREDIT REPORT

It is also important to check your credit report for errors. Common inaccuracies include confusion of people with common names, similar Social Security Numbers, incorrect reporting periods, and unreported changes. Negative credit information, such as a bankruptcy or unpaid debts, remains on your credit report long after it occurs. Bankruptcies stay on credit reports for up to ten years, while judgments and liens remain for seven years.

If you believe there is an error in your credit report, contact the credit reporting agency in writing. Include a copy of your credit report with the items you believe are incorrect circled, as well as copies of any documents that support your position.

Before obtaining credit, ask yourself these questions:

- **Do I need this?**
- **Do I need it now?**
- **Can I wait until I have cash to pay for it?**
- **How much more will I pay if I buy on credit?**
- **Can I afford the monthly payments?**
- **What is the total cost of credit?**
- **Are there any fees?**
- **What is the annual percentage rate?**
- **Am I really willing to pay more for this item?**

If you are uncomfortable with the line of credit offered, tell the lender that you would prefer a smaller amount. It is better to secure a smaller amount of credit and pay it off regularly than to start with a larger reserve. Once you get credit:



BE SURE TO PAY OFF YOUR ENTIRE BILL EACH MONTH. If you can't, try to pay more than the minimum balance due. This will reduce finance charges and total interest paid. Remember, if you are only paying the minimum payment, it can take you 30 years to pay off \$8,000 in debt!

PAY ON TIME TO AVOID LATE FEES AND PROTECT YOUR CREDIT. If you cannot pay on time, call your creditor immediately to explain the situation. They may waive late fees or be willing to make different payment arrangements.

ALWAYS CHECK YOUR MONTHLY STATEMENT TO VERIFY TRANSACTIONS. Call your creditor right away if you suspect errors in your statement.

IGNORE OFFERS LENDERS MAY SEND YOU TO "REDUCE" OR "SKIP" PAYMENTS. You will still be charged finance charges during this period.

THINK ABOUT THE COST DIFFERENCE IF YOU PURCHASE YOUR ITEM WITH CASH versus if you purchase your item with credit. Remember, if you purchase \$400 stereo with a credit card with a 20% APR, it will cost 1,084 and take 9 years to pay the \$10 minimum monthly payments.

MAKE SURE YOU CHECK YOUR CREDIT REPORT EVERY YEAR from the annual credit report service. You may want to consider keeping track of your credit report throughout the year by requesting your report from one of the three credit bureaus every four months.

REMEMBER THAT CO-SIGNING ON A LOAN MEANS THAT YOU ARE JUST AS RESPONSIBLE FOR THE LOAN.

Talking to Creditors About Credit

You may decide that you need help to get your credit back in order. If you are in this situation, you will want to talk to your creditors before they contact you. Most creditors find it in their best interest not to repossess or pursue legal action. Instead, they frequently prefer to reschedule your payments, particularly if your payment record had been good in the past. Make your request to reduce monthly payments and interest rate in writing. Offer to pay whatever you can. If a creditor sends your account to a debt collection agency, you will have to work directly with that agency; this can make debt repayment more challenging. Your best bet is to address the situation before it happens.

If you need assistance with debt, be sure to work with agencies that are certified by the National Foundation for Credit Counseling. Many uncertified debt settlement agencies charge high, non-refundable, up-front fees and cannot fulfill their promises of clearing your debt.

Consumer Credit Counseling Services (CCCS) of Buffalo provides credit counseling, free financial education, workshops, and many other financial services, including negotiating with creditors to lower interest rates and minimum payments. Many services are free; some are available at low cost. Call 716-712-2060 for more information.

The following is an example of a letter you might send to a creditor or collection agency about your situation. It is always advisable to talk to a financial expert before sending such a letter. Sometimes, the agency can work with you to send it. Be sure to keep good written records of all your contacts with a creditor or collection agency.

Date

Company Name
Address
City, State, Zip

RE: Credit Card or Account Number (if appropriate)

Dear Creditor,
Due to a layoff, I am temporarily out of work. As a result, I am experiencing financial difficulty. I have analyzed my current situation with _____ (Consumer Credit Counseling or other agency, if appropriate to mention).

After making a strict budget for my expenses, I find it necessary to ask each creditor to accept a reduced payment for the next three months. After that time, I anticipate being back to work and earning as usual.

I would appreciate your cooperation in making the payment plan work. In place of the regular payment of \$xx, I request you accept payments of \$xx per month during this emergency. I will pay before the 30th of the month.

You can be sure that I will assume normal payments as soon as possible. If there are any changes in my situation, I will notify you as soon as possible.

Sincerely,

Name
Address
Telephone

Predatory Lending

LENDERS WHO USE UNFAIR OR DECEPTIVE TACTICS WITH BORROWERS ARE KNOWN AS PREDATORY LENDERS. BORROWERS WHO DO NOT HAVE PRIOR EXPERIENCE WITH LENDING OR ARE NOT FAMILIAR WITH STANDARD PRACTICES CAN BE SUSCEPTIBLE TO THESE LENDERS, AND TO UNREASONABLE LOAN AGREEMENTS. ADDITIONALLY, PREDATORY LENDERS TAKE ADVANTAGE OF BORROWERS WHO BADLY NEED LOANS, AND WILL THEREFORE, AGREE TO ANY TERMS.

Predatory lenders can be involved in short-term loans, payday loans, and mortgage loans. A predatory mortgage agreement will often have pre-payment penalties, a balloon payment structure, or extremely high interest rates. These agreements are often buried in complicated, technical language.

Use the following tips to avoid doing business with predatory lenders:

You may be tempted by ads and websites that guarantee loans or credit cards, regardless of your credit history. The catch comes when you apply for the loan or credit card and find out you have to pay a fee in advance. Ads that say “Bad credit? No problem” or “We don’t care about your past. You deserve a loan” or “Get money fast” or even “No hassle — guaranteed” often indicate a scam.

AVOID LOANS OFFERED BY TELEMARKETERS AND TRAVELING SALESPEOPLE. It is actually illegal to offer a loan by phone or without full and clear disclosure of fees associated. Never pay an individual any fees directly.

AVOID LENDERS WHO ASK FOR YOUR PERSONAL INFORMATION, such as your Social Security number or bank account number, without checking your credit history. They may use your information to debit your bank account to pay a fee they have not disclosed to you.

AVOID LOANS THAT REQUIRE YOU TO PAY A FEE FOR THE PROMISE OF A LOAN OR CREDIT CARD. Any up-front fee that the lender wants to collect before granting the loan is a cue to walk away, especially if you are told it is for “insurance,” “processing,” or just “paperwork.”

ALWAYS READ ALL LOAN AGREEMENTS PRIOR TO SIGNING and research lenders to find out if they have been accused of predatory lending in the past. Be especially aware of catchy names or slick looking websites.

MAKE SURE YOUR LENDER HAS A PHYSICAL ADDRESS IN YOUR STATE. A company that advertises a PO Box may not be legitimate. Lenders and loan brokers are required to register in the states where they do business. To check registration, call the New York Department of Banking at 1-877-BANKNYS.

ALWAYS DO YOUR HOMEWORK. If you are unsure, it is best to speak with a lawyer or financial expert before signing loan agreements, particularly for a mortgage.

DO YOU THINK YOU’VE BEEN A VICTIM OF PREDATORY LENDING?

If you think you’ve been the victim of predatory lending or other fraud, report it to the **Federal Trade Commission (FTC)**. The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers to spot, stop, and avoid them.

To file a complaint or get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.

Consumer Protections

The Federal Fair Debt Collection Law regulates debt collectors who contact you on behalf of your creditor (those to whom you owe money directly). Debt collection agencies are only allowed to call between 8:00 am and 9:00 pm, unless you agree otherwise. If you dispute the debt within thirty days in writing, the agency can only contact you again after sending verification of your debt. You can write a letter to a debt collection agency to ask them to stop calling you. After you make this request in writing, the agency can only contact you to tell you there will be no further contact, or that the agency or creditor is going to take a specific action.

The law prohibits collection agencies from the following:

- **Using or threatening violence or criminal means to harm you**
- **Using obscene or profane language**
- **Advertising your debt for sale**
- **Calling you repeatedly or continuously with the intent to annoy or harass you**
- **Calling you without disclosing their identity**

Similarly, the New York State Debt Collection Procedures Law regulates creditors, or those companies you directly owe.

The law prohibits creditors from the following:

- **Communicating with a current or prospective employer about your debt without first obtaining a judgment against you**
- **Threatening to take an action that it cannot or would not normally undertake**
- **Threatening to collect a fee above the amount you owe**
- **Pretending to represent a judicial entity, or giving the appearance of being authorized or issued by a governmental entity**
- **Contacting you or a family member so often or at such unusual hours that it can be reasonably considered harassment**

Bankruptcy

Bankruptcy is always a last resort. You should consider filing for bankruptcy only if your creditors are unwilling to negotiate your debts, you cannot obtain a home equity or consolidation loan, and if no other source of help is available. Once you declare bankruptcy, it will remain on your credit report for up to ten years and could impact whether or not you can get a job, can increase the interest rates on your loans or credit cards, and may prevent you from renting an apartment or being approved for a home loan.

There are two kinds of bankruptcy. Chapter 7 requires the liquidation of all of your assets, and is only available to those who qualify. Chapter 13 sets up a repayment process for your debts.

Before deciding about bankruptcy it is critically important that you speak with an expert who can help you. You should talk to staff from a nonprofit counseling agency or a lawyer before you decide to file for bankruptcy. Locally, you can contact Consumer Credit Counseling Services of Buffalo at 716-712-2060, the Legal Aid Bureau of Buffalo at 716-853-9555 or HomeFront at 716-856-2952.



Home Ownership

When you are ready to purchase a home, there are several agencies in Buffalo and Erie County that can help you become a homeowner safely by providing pre and post-homeownership counseling, financial education, help with credit and credit repair, and sometimes, funds for closing costs. A list of these organizations is on the following page.

RESOURCES FOR POTENTIAL HOMEOWNERS

BELMONT HOUSING RESOURCES FOR WNY

www.belmonthousingwny.org

CENTRAL OFFICE

1195 Main Street, Buffalo
716-884-7791

SOUTHTOWNS OFFICE

174 Main Street, Hamburg
716-312-8075

NORTHTOWNS OFFICE

33 Spruce Street, N. Tonawanda
716-213-2784

BUFFALO URBAN LEAGUE

15 Genesee Street, Buffalo
716-854-7625
www.buffalourbanleague.org

CONSUMER CREDIT COUNSELING SERVICES OF BUFFALO, INC.

Suite 300, 40 Gardenville Parkway, West Seneca
716-712-2060
www.cccsbuffalo.org

ELLICOTT DISTRICT COMMUNITY DEVELOPMENT

644 Williams Street, Buffalo
716-856-3262

RESOURCES FOR POTENTIAL HOMEOWNERS (CONTINUED)

FILLMORE-LEROY AREA RESIDENTS (FLARE)

307 Leroy Avenue, Buffalo
716-838-6740

HISPANICS UNITED OF BUFFALO/ HISPANOS UNIDOS DE BUFFALO

254 Virginia Street, Buffalo
716-856-7110

HOMEFRONT, INC.

Suite 101, 560 Delaware Avenue, Buffalo
716-856-2952
www.homefrontbflo.org

LACKAWANNA COMMUNITY DEVELOPMENT CORP. (LCDC)

640 Ridge Road, Lackawanna
716-823-5124

LT. COL. MATT URBAN HUMAN SERVICES CENTER

1081 Broadway, Buffalo
716-893-7222
www.urbanctr.org

NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA (NACA)

1094 Hertel Avenue, Buffalo
716-834-6222

OLD FIRST WARD COMMUNITY DEVELOPMENT

62 Republic Street, Buffalo
716-856-8613

WEST SIDE NEIGHBORHOOD HOUSING SERVICES

359 Connecticut Avenue, Buffalo
716-885-2344
www.wsnhs.org

BLACK ROCK NEIGHBORHOOD HOUSING SERVICES

203 Military Road, Buffalo
716-877-3910
www.wsnhs.org

FIRST TIME HOMEBUYER PROGRAMS

There are also several First-Time Homebuyer Programs in Western New York that may be able to help you become a homeowner. Contact the program in your area for more information.

ERIE COUNTY

Erie County Department of Environment and Planning
716-858-2733

TOWN OF AMHERST

Amherst Community Development
716-631-7082

CITY OF BUFFALO

HOMEFRONT, INC.
716-856-2952

WEST SIDE NEIGHBORHOOD HOUSING SERVICES
716-885-2344

TOWN OF CHEEKTOWAGA

Cheektowaga Community Development
716-897-7200

TOWN OF HAMBURG

Hamburg Community Development
716-648-6216

TOWN OF TONAWANDA (EXCLUDES KENMORE)

Tonawanda Community Development
716-871-8850 Ext. 2

RURAL DEVELOPMENT

Erie & Niagara Counties
585-343-9167 Ext. 2200

Accessing Health & Dental Care

IT IS EXTREMELY IMPORTANT TO TAKE CARE OF YOURSELF AND TO ARRANGE FOR SOME FORM OF HEALTH COVERAGE BEFORE YOU NEED IT. FINDING COVERAGE YOU CAN AFFORD MAY BE DIFFICULT, BUT YOU DO HAVE SEVERAL OPTIONS AVAILABLE TO YOU.

If you have had medical coverage through an employer, you may have the right to keep your coverage at the group rate for up to 18 months after becoming unemployed. **COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985)** entitles you to arrange for this continued coverage through your employer within 60 days and pay a fee each month. If you are ineligible or cannot afford to pay for COBRA, you may be able to use one of the programs below. Contact your employer's Human Resources office to find out if you qualify.



Living under a lot of stress can lead to illness, and illness can make it more difficult for you to recover financially.

Medicaid is a program administered by the New York State Department of Health for individuals who can't afford health care. You might be eligible if you have high medical bills, if you receive **Supplemental Security Income (SSI)**, or if you meet the financial requirements. To apply, visit the Erie County Department of Social Services at 158 Pearl Street, Buffalo, NY 14202 or call 716-858-8000.

There is also a Medicaid Buy-In Program for Working People with Disabilities. This program enables people with disabilities who work and earn more than the allowable limits for regular Medicaid the opportunity to retain their Medicaid coverage. Individuals with disabilities between the ages of 16 and 64 who are working full or part time may be eligible. Fees associated with this program vary according to income and health coverage provider. To apply, visit the Erie County Department of Social Services at 158 Pearl Street, Buffalo, NY 14202.

Individuals currently receiving Medicaid may be eligible for transportation services to Medicaid billable services. For more information, contact the Department of Social Services in the Rath Building at 158 Pearl Street, Buffalo, NY or 716-858-4877.

Finally, the Medicaid Cancer Treatment Program serves certain individuals who have been diagnosed with or are being treated for breast, cervical, colorectal or prostate cancer and are not eligible for other Medicaid programs. Eligible individuals must also meet income guidelines and not have other health coverage. For more information, contact 1-866-442-2262 (Cancer Services Program) or 1-800-541-2831 (Medicaid Help Line).

Children's Medicaid and Child Health Plus offers no cost or reduced cost medical insurance to children under the age of 19 who are residents of New York State. Whether a child qualifies for Children's Medicaid or Child Health Plus depends on gross family income. Children who are not eligible for Medicaid can enroll in Child Health Plus if they don't already have health insurance and are not eligible for coverage under the public employees' state health benefits plan. You may be charged premiums for Child Health Plus, depending on your family size and income. If you are accepted by either plan, you will be given a list of local medical providers that accept this coverage.

To apply for Children's Medicaid, call or visit:

Erie County Department of Social Services
95 Franklin Street
Buffalo, NY 14202
716-585-8000

or

Kaleida Health
716-859-8979

To apply for Child Health Plus, you can call 1-800-698-4KIDS. You can also request help in applying for this insurance program by calling or visiting the following providers:

Kaleida Health: 716-859-8979
Blue Cross Blue Shield of WNY: 1-800-698-4KIDS
Fidelis Care New York: 1-888-343-3547
Independent Health: 1-800-453-1910
Univera Community Health: 1-800-494-2215

If you are between the ages of 19 and 64 and do not qualify for Medicaid, you may be eligible for Family Health Plus. To qualify, you must meet the income limit for the size of your family. If you are eligible, you will be able to choose a medical provider from a list of those that accept Family Health Plus.

You can contact any of the organizations below for assistance enrolling:

Erie County DSS 716-858-8000 or: 1-877-934-7587
Kaleida Health: 716-859-8979
Fidelis/NYS Catholic Health Plan: 888-343-3547
HealthNow/Blue Cross Blue Shield-WNY/Community Blue: 800-888-5407
Univera Community Health: (800) 494-2215



Free or Reduced Prescription Drug Assistance

Erie County has partnered with ProAct Inc., a division of Kinney Drug, to provide prescription drug discount cards to County residents. There are no eligibility requirements for using the discount card. Users will save on prescription drugs not covered by insurance. Many residents have already received a discount card in the mail. You can also print a card at www.nyrxdiscountcard.com. For more information, contact ProAct at 1-877-776-2285.

The United Way of Buffalo & Erie County and FamilyWize have also partnered to provide a prescription drug discount card with no eligibility requirements. This discount card is accepted by most pharmacies for prescriptions not covered by insurance. When using the card, you will receive either the discounted price or the pharmacy's retail price, whichever is lower. To get a card, contact the Health and Wellness Department of the United Way of Buffalo & Erie County at 716-887-2608.

Special Assistance to Expectant Mothers

The New York State Department of Health offers a number of programs for expectant mothers. For information about health care, nutrition and other health and human services, call the Growing up Healthy Hotline at 1-800-522-5006 or TTY 1-800-655-1789. An operator will help you find local services.

If you meet the income guidelines, you may be eligible for **The Prenatal Care Assistance Program (PCAP)** or The **Medicaid Obstetrical and Maternal Services (MOMS)** Program. These programs provide medical care during pregnancy, delivery and for at least two months after delivery. For more information, call the Growing Up Healthy Hotline.

Buffalo Prenatal-Perinatal Network has several programs for new and expectant mothers. With the Buffalo Home Visiting Program, families can receive regular visits for 3 to 5 years after a child is born to help them care for their child. Call 716-884-7611, ext. 202 for more information.

The Community Health Worker Program sends Community Health Workers to visit families living in the following zip codes: 14201, 14204, 14207, 14208, 14209, 14210, 14211, 14212, 14213, 14214, 14215. Workers help these families to access health care and provide information and referrals to other services. Call 716-884-6711, ext 203 for more information.



Health Care for Veterans

The Department of Veterans' Affairs offers health care for all veterans, and in some cases their families as well. For more information, visit www.va.gov or call 1-800-827-1000. In addition, the VA has special services for veterans who are homeless. Call 1-877-424-3838 if you or someone you know is a homeless veteran in need of help.

Free or Reduced Cost Health/Dental Clinics

There are a variety of low or no cost clinics available to help you or your family members meet their health needs. The following list provides names, contact information, eligibility criteria, services, and fee information.

BAKER VICTORY DENTAL CENTER

790 Ridge Road
Lackawanna, NY 14218
716-828-9334

ELIGIBILITY: Residents of Baker Victory Services and the general community.

SERVICES: Dental services and specially trained staff with specialized equipment offer dental care to patients with special needs.

FEES: Accepts most forms of insurance, including Medicaid. Financial arrangements can be made for those in need of assistance.

COMMUNITY HEALTH CENTER OF BUFFALO

462 Grider Street
Buffalo, NY 14215
716-986-9199

ELIGIBILITY: Open to the public. Specific guidelines for reduced fee program.

SERVICES: Internal medicine, family medicine, obstetrics/gynecology, pediatrics, laboratory services, referrals for X-Rays and other diagnostic tests. Dental services, social workers, and pharmacy also available on premises.

FEES: Offers a reduced fee program (based on income and household size) for individuals who do not have health insurance or have a high deductible and / or co-payment.

ERIE COUNTY CANCER SERVICES PROGRAM

197 Summer Street
Buffalo NY 14222
716-886-9201
www.cspwny.org

ELIGIBILITY: Individuals without health insurance.

SERVICES: Mammograms, breast exams, pap tests, and colon cancer screenings.

FEES: None

ERIE COMMUNITY COLLEGE DENTAL HYGIENE CLINIC

Erie Community College
North Campus
6205 Main Street
Williamsville, NY 14221-7095
716-851-1336 or 716-851-1DEN

ELIGIBILITY: Adults 18 years and older who have at least six natural teeth and have not had teeth cleaned in past year.

SERVICES: Individualized instruction in the care of gums and teeth; scaling and polishing the teeth; fluoride treatment; sealants; dental X-Rays films; recommendations for professional dental care.

FEES: None

ECMC OUTPATIENT CLINIC SERVICES

462 Grider Street
Buffalo, NY 14215
716-898-3189

ELIGIBILITY: Varies according to service

SERVICES: Dental services

FEES: Variable depending on service and income

GOOD NEIGHBORS HEALTH CARE

175 Jefferson Ave
Buffalo, NY 14208
716-856-2400

ELIGIBILITY: Anyone in need

SERVICES: Dental services

FEES: None

JUDGE JOSEPH S. MATTINA COMMUNITY HEALTH CENTER DENTAL CLINIC

300 Niagara Street
Buffalo, NY 14201
716-859-4220

ELIGIBILITY: Dental services for individuals over age 3.

SERVICES: Dental services. Spanish available.

FEES: Accepts Medicaid, Independent Health, Medisource, Community Care, Blue Cross/Blue Shield, Fidelis, Univera/Plus Med, Child Health Plus, and most commercial insurance coverage.

LIGHTHOUSE FREE MEDICAL CLINIC

1609 Genesee St.
Buffalo, NY 14211

ELIGIBILITY: Open to all on Wednesdays 6:00pm-8:00pm

SERVICES: Dental services when available.

FEES: None

MEDICAL CLINIC FOR HOMELESS AND INDIGENT

608 William Street
Buffalo, NY 14206

ELIGIBILITY: Uninsured individuals.

SERVICES: Physical exams and treatment, blood pressure, diabetes, TB testing, STD screening, HIV testing, flu shots, immunizations, health counseling and referrals to other health clinics.

FEES: None

NORTHWEST BUFFALO COMMUNITY HEALTH CENTER

155 Lawn Ave
Buffalo, NY 14207
716-875-2904

ELIGIBILITY: Aims to treat all individuals, regardless of insurance coverage.

SERVICES: Adult medicine, pediatric care, women's health, dental services, nutritional services.

FEES: Accepts most standard medical and dental insurances, as well as Medicaid and Medicare. Also offers sliding fee scale based on family size and income.

SHEEHAN PRIMARY CARE CLINIC

425 Michigan Avenue
Buffalo, NY 14203
716-848-2059

ELIGIBILITY: Open to the public

SERVICES: Family medicine, pediatrics and adults, asthma program, pulmonary

FEES: Accepts all insurance providers including Medicaid and Medicare. Sliding scale available.

UNIVERSITY AT BUFFALO SCHOOL OF DENTAL MEDICINE

3435 Main Street
Buffalo, NY 14214
716-829-2732

PEDIATRIC DEPARTMENT

716-829-2723

ORTHODONTIC DEPARTMENT

716-829-2845

ELIGIBILITY: Staff will determine if patients can be treated after receiving an application and conducting a screening appointment.

SERVICES: Dental services; pediatric dental care for toddlers, children and adolescents (3-13); orthodontic care, specializing in correcting problems associated with spacing and crowding of teeth.

FEES: Offers care at lower cost than private practices because it provides a learning experience for dental students. Medicaid accepted.



Child Care Resources

The Child Care Resource Network promotes services to increase affordable, quality child care through education and referral services. The Network offers information and referrals for child care services, before and after school extended day care, and information on licensing requirements and procedures. For referral services, please call the Network at 716-877-6666.

Head Start is a government education program for children between ages three and five that helps prepare young children for school. In addition to educational activities, participating families may also receive health services, nutrition services, services for children with disabilities, and links to programs for adult education, job training, or college tuition assistance. To apply for Head Start, call the **Community Action Organization (CAO)** at 716-881-5150.

DAY CARE ELIGIBILITY

For information about day care eligibility, program requirements or questions relating to available day care providers, call 716-858-TYKE (716-858-8953).

The Erie County Day Care Unit provides child care assistance for eligible individuals through a variety of programs.

TEMPORARY ASSISTANCE DAY CARE is guaranteed for individuals receiving Temporary Assistance to Needy Families.

TRANSITIONAL DAY CARE is provided when an individual is no longer receiving Temporary Assistance and has a need for day care services due to employment.

NON-TEMPORARY ASSISTANCE DAY CARE is available for employed families who have income at 125% or less of the State Income Standard. Families are required to contribute to the cost of care based on a sliding income scale. This assistance is also provided to teen parents attending high school.

PREVENTIVE/PROTECTIVE SERVICES DAY CARE is available for children through the children's services cases when day care is mandated as part of the individual service plan.

The YMCA provides scholarships for families with limited incomes who do not qualify for DSS Daycare or programs. Applications are available on-line at www.ymcabuffaloniagara.org or at any of the following YMCA Buffalo Niagara branch locations:

DELAWARE FAMILY YMCA
2564 Delaware Avenue
Buffalo, NY 14216
716-875-1283

ELLICOTT-MASTEN FAMILY YMCA
585 William Street
Buffalo, NY 14206
716-845-5440

YMCA BUFFALO NIAGARA
301 Cayuga Road, Suite 100
Buffalo, NY 14225
716-565-6000

KEN-TON FAMILY YMCA
535 Belmont Avenue
Buffalo, NY 14223
716-874-5051

NORTHEAST FAMILY YMCA
4433 Main Street
Snyder, NY 14226
716-839-2543

NIAGARA FALLS FAMILY YMCA
1317 Portage Road
Niagara Falls, NY 14301
716-285-8491

SOUTHTOWNS FAMILY YMCA
1620 Southwestern Boulevard
West Seneca, NY 14224
716-674-9622

LANCASTER FAMILY YMCA
5 W. Main Street
Lancaster, NY 14086
716-684-2395

Legal Assistance

During challenging times, it may be necessary for you or your family to secure specific legal advice or assistance. The providers listed below offer assistance for specific legal issues.

Employment-Related

Legal Aid Bureau of Buffalo Inc. provides legal representation and advice for individuals dealing with unemployment issues.

A mediator from **Child & Family Services' Center for Resolution & Justice** can help resolve a conflict with an employer. A mediator is a neutral third party who can help discuss the problem and options for resolution.

If you believe you have been discriminated against by an employer, you can file a claim with the **U.S. Equal Employment Opportunity Commission (EEOC)** or the **New York State Division of Human Rights**.

Financial Benefits Assistance

Neighborhood Legal Services may be able to help if you are having difficulty receiving benefits to which you think you are eligible. They provide free legal assistance for individuals who have legal concerns related to TANF, Food Stamps, Medicaid, Social Security, Disability Insurance, and Supplemental Security Income benefits. Due to the volume of calls, it is easiest to get through early in the day.

Legal Services for the Elderly, Disabled or Disadvantaged of WNY also offers free civil legal services for people who are having difficulties with health care, social security, or health insurance. This program is open to persons age 60 and older.

Child Support

Contact the **Erie County Department of Social Services' Child Support Enforcement Office** if you need assistance in establishing, collecting, or enforcing child support payments.

To file a petition in **Family Court** asking for enforcement of a child support order, apply in person at the Family Court Building.

CONTACT INFORMATION

EMPLOYMENT-RELATED

THE LEGAL AID BUREAU OF BUFFALO INC.
716-853-9555

**CHILD & FAMILY SERVICES' CENTER
FOR RESOLUTION & JUSTICE**
716-362-2323

**U.S. EQUAL EMPLOYMENT
OPPORTUNITY COMMISSION (EEOC)**
716-551-4441

NEW YORK STATE DIVISION OF HUMAN RIGHTS
716-847-7632.

FINANCIAL BENEFITS ASSISTANCE

NEIGHBORHOOD LEGAL SERVICES
716-847-0650

**LEGAL SERVICES FOR THE ELDERLY, DISABLED OR
DISADVANTAGED OF WNY**
716-853-3087

CHILD SUPPORT

**ERIE COUNTY DEPARTMENT OF SOCIAL SERVICES'
CHILD SUPPORT ENFORCEMENT OFFICE**
1-888-208-4485.

FAMILY COURT BUILDING
1 Niagara Plaza
Family Court Petition Processing Unit
4th Floor
Buffalo, NY 14202.

Reducing Utility Costs

Heat, Energy, Telephone, Water & Others

IT IS ESPECIALLY IMPORTANT TO ENSURE THAT YOU MAINTAIN YOUR UTILITIES — ESPECIALLY DURING THE COLD WINTER MONTHS. THE RESOURCES LISTED BELOW CAN HELP YOU REDUCE COSTS OR ASSIST YOU DURING TIME OF ECONOMIC CHALLENGES.

Heat

National Fuel offers a number of payment options, assistance programs and special services to help make managing your utility bill payments easier. Experienced representatives can work with you and will help you find a payment plan or an assistance program.

Below is a listing of some of the programs and services specifically offered by National Fuel. For more information, visit: www.NationalFuelGas.com or call 1-800-365-3234 for more information.

DEFERRED PAYMENT AGREEMENT

If you are unable to make your payment, please talk to a representative at one of the Consumer Assistance Centers, or call 1-800-365-3234, as soon as possible. You may be asked to provide income and expense information. Based on that, National Fuel may be able to arrange a deferred payment agreement.

PAY ONLINE

National Fuel's utility customers can pay their bills online. Online payment is safe, secure, fast, easy and free. Receive and pay your bill, view your account history, make one-time payments, submit a meter reading, enroll in a Budget Plan and more.

ONE-TIME PAY

If your late payment date is coming quickly or you'd like to pay your gas bill quickly and easily, but do not want to sign up for an online account, you can do so via the One-Time Pay feature. Be sure to have your National Fuel account information and checkbook handy.

BUDGET PLAN

For many customers, having level and predictable monthly gas payments can make budgeting easier. The Budget Plan lets you stabilize your entire monthly bill for up to one year. The plan divides your estimated annual bill by 12 (or by the number of months you want your budget plan to be in effect). The average bill amounts are based on a combination of the cost of gas and weather conditions, plus historic and current gas usage. Since these factors can change, National Fuel may adjust your Budget Plan amount periodically to ensure that it remains accurate.

OTHER CONVENIENT WAYS TO MAKE PAYMENTS

Another quick and easy way to pay your bill is by mail. Simply send your check to National Fuel in the self-addressed envelope enclosed with your statement (or mail to National Fuel, P.O. Box 4103, Buffalo, NY 14264). If you prefer, you may pay your gas bill in person at a National Fuel Customer Assistance Center or any other authorized payment center. Visit www.NationalFuelGas.com for a list of locations.



Payment Assistance Programs

Depending on your circumstances, you may apply for a payment assistance program.

HOME ENERGY ASSISTANCE PROGRAM (HEAP)

HEAP is a federally funded program that provides assistance to eligible customers to pay their home heating bills. In New York, the Department of Social Services and the Department of Senior Services administer HEAP grants. Participation is based on gross monthly household income, household size and living situation. During the program year, representatives can help you obtain an application and tell you about current eligibility requirements. Visit www.HEAPhelps.com for more information.

The **Erie County Department of Social Services' (DSS) Emergency Utility Assistance** can also help pay utility costs for some individuals. If accepted and not currently receiving Public Assistance, DSS may pay up to four months of your past-due utility bills from the date you apply. If accepted and currently receiving **Supplemental Security Income (SSI)**, DSS must pay four of the last ten months of your past-due utility bills from the date you apply. Additionally, DSS must turn utilities back on if they have been shut off, and guarantee that they are on for the next six months. To apply, contact Temporary Assistance at 716-858-6124 or at the Rath Building, 158 Pearl Street, 1st Floor, Buffalo, NY 14202.

NEIGHBOR FOR NEIGHBOR HEAT FUND

With this fund, you may receive a cash grant of up to \$400 to pay past-due-energy bills if you are 60 or older, disabled or have a medical emergency. The Heat Fund provides grants that help people prevent disconnection of their utility service, pay current or past due energy bills, or purchase home heating fuel of any kind. Applicants must have made at least six payments to their heating bill within a 12-month period from the date of application, and monthly income and expenses will need to be verified.

WHERE TO GO FOR HELP

To find the nearest agency and determine the necessary documentation to bring to the application interview, call one of the following organizations:

THE SALVATION ARMY 716-883-9800, ext 230

THE CHAUTAUQUA COUNTY OFFICE FOR THE AGING 716-753-4385

CATHOLIC CHARITIES 716-856-4494 (under the age of 60), 716-896-6388 (60 and over).

ELDERLY, BLIND OR DISABLED PAYMENT-TROUBLED RESIDENTIAL ASSISTANCE

This special program is designed to assist payment-troubled customers who are at least 62 years of age, blind or disabled. Program features include a lower monthly gas rate, debt forgiveness, emergency heating equipment repair or replacement, and conservation measures depending upon individual circumstances. Enrollment is limited.

LOW INCOME CUSTOMER AFFORDABILITY ASSISTANCE PROGRAM (LICAAP)

If you meet the eligibility requirements, you can receive discounts of up to 70 percent off of the regular residential rate determined by household income and size. You can also receive matching debt forgiveness for timely bill payments up to 24 months. Customers with **hearing or speech difficulties** can communicate with us on electronic display (TTY or teletypewriter) by dialing 7-1-1. You may also call 1-800-662-1220 if you live in New York. You will need to provide the relay operator with the telephone number you wish to call.

For the **visually impaired**, we can send bills and bill inserts in large type or braille and some of our brochures may be requested in braille. National Fuel will send a representative to supply large numbered or braille thermostats at no cost when the need is verified.

National Fuel subscribes to a translation service that allows them to talk to **non-English speaking customers**. Ask for "Language Line" any time, in person or by phone. A three-way conversation with a translator is involved.

EXTRA SECURITY PLAN

The Extra Security Plan is for eligible customers who are retired or permanently disabled. It offers an extra measure of security for uninterrupted gas service. It includes coordinating bill due dates to coincide with the arrival of income checks to allow for timely payment.

SPECIAL PROTECTIONS

National Fuel offers special protections for New York customers who reside in households where all residents are age 62 or older, 18 or younger, blind or disabled. If you or anyone you know – parents, friends, neighbors – fit this description, please call 1-800-365-3234. Representatives will review the special protections program, as well as other assistance that may be available.

THIRD PARTY NOTIFICATION

For peace of mind, you can designate a third party to be notified in case you forget to pay your gas bills. You could choose a relative, friend, clergyman, or government agency. The designated third party is not responsible for paying your bill.

HOSPITALIZED CUSTOMER ASSISTANCE PLAN

The last thing you need to worry about when you're in the hospital is the due date on any bill. If you're anticipating a hospital stay of ten days or more, call to learn how to extend the due date of your gas bill by thirty days. If you're permanently disabled or retired, you may request an extra measure of security for uninterrupted gas service by coordinating bill due dates to coincide with the arrival of your pension or Social Security checks.

ASSISTANCE REFERRALS

If National Fuel is unable to resolve your payment problems, they will find community services that may assist you. The Outreach and Education Consultants can work together with social service agencies to help you determine if you're eligible for various public programs. Special company programs are also available for customers with extreme financial hardships.

IF YOU'RE OUT OF WORK

National Fuel representatives offer advice on programs and assistance available to customers who are unemployed or expecting a layoff. Please call for more information.

In addition, National Fuel can help you conserve energy to save money on your heating bills.

The **Conservation Incentive Program (CIP)** offers residential customers in National Fuel's Western New York service area a number of money-saving rebates when they replace specified appliances with energy-efficient models. Visit www.NationalFuelForThought.com for details. In addition, the Conservation Incentive Program includes free weatherization assistance for low-income customers. Customers who may be eligible for assistance through CIP will be identified by National Fuel and social service providers.

REDUCE YOUR HEATING BILLS

National Fuel offers the following tips for reducing your heating bills:

1. Keep the cold out. Reducing air leaks could cut as much as 10 percent from your monthly energy bill. Seal leaks around doors, windows and other openings such as pipes or ducts, with caulk or weather stripping.

The most common places where air escapes from homes are:

 - Floors, walls, ceilings
 - Ducts
 - Fireplace
 - Plumbing penetrations
 - Doors and Windows
 - Fans and vents
 - Electric outlets
2. Set thermostats between 65° and 70° during the winter and at 58° when away from the house for more than a few hours. While sleeping, add an extra blanket for warmth. Bear in mind that warmer temperatures are recommended for homes with infants or ill or elderly persons. Install a programmable thermostat to turn down temperatures automatically without sacrificing comfort. Savings: every degree you lower your thermostat should shave about 2 percent off your heating bill.
3. Change or clean furnace air filters once a month during the heating season. Furnaces consume less energy if they "breathe" more easily. Use the arrival of your natural gas bill as your reminder to change the filter.
4. Warm air rises, so use registers to direct warm air flow across the floor.
5. Close vents and doors in unused rooms and close the damper on your fireplace when it is not in use.
6. Set your water heater to 120°, or the medium temperature setting. You'll enjoy energy savings without reducing comfort. A family of four, each showering for five minutes a day, uses 700 gallons of water each week. Not surprisingly, water heating is a typical family's third largest energy expense, accounting for about 14 percent of the utility bill.
7. Install water-flow restrictors in showerheads and faucets.
8. If radiators are located near cold walls, place a sheet of aluminum foil between the radiator and the wall to reflect heat back into the room.
9. Run washing machines and clothes dryers only with a full load.
10. On sunny days, let in the sun's warmth. Open draperies and blinds on windows that receive direct sunlight. Close them at night or on cloudy days to insulate against the cold air outside.

Visit www.NationalFuelForThought.com for more information on reducing energy costs.



Another great way to save energy is to make sure your home is energy efficient. The New York State Weatherization Assistance program provides the following services at no cost to help eligible households become energy efficient: air sealing (weather-stripping, caulking), wall and ceiling insulation, heating system improvements or replacement, efficiency improvements in lighting, hot water tank and pipe insulation, and refrigerator replacements with highly efficient Energy Star rated units. Both single-family and multi-family buildings are eligible.

To find out if you qualify for assistance, contact a local weatherization provider listed below.

Neighborhood Housing Services of South Buffalo
1937 South Park Ave
Buffalo NY, 14220
716-823-3630
www.nhssouthbuffalo.org

Lt. Col. Matt Urban Center
1081 Broadway
Buffalo, NY 14212
Phone 716-893-7222
www.urbanctr.org

Supportive Services Corporation
(for individuals in Erie County)
201 St. Mary's Street
Lancaster, NY 14086
716-685-6252
www.supportiveservices.org



Energy

The New York State Energy Research and Development Authority's Assisted Home Performance with ENERGY STAR® program helps low and moderate income households reduce their energy costs by providing affordable energy efficiency improvements.

Households with an income equal to or lower than 80 percent of state or area median income, whichever is greater, can receive additional financial incentives through Assisted Home Performance with ENERGY STAR®.

Your annual income will be verified using pay stubs with year-to-date earnings and other appropriate documentation. If you are income-eligible, you may receive assistance to cover up to 50 percent of the cost of energy improvements. Contact Energy Finance Solutions at 1-800-361-5663 to see if you are eligible.

National Grid offers the following programs to those who need assistance paying their energy bills:

BILL EXTENDER PLAN

If you receive a fixed monthly income and your monthly check arrives after your bill's due date, you may be eligible to have 10 extra days to pay your service bill. Call National Grid at 1-800-443-1837 to see if you qualify.

ELDERLY, BLIND, DISABLED

A special protections program is available for eligible households—those residential accounts in which every member of the household is 62 years of age or older, 18 or younger, blind or disabled. Contact National Grid Consumer Advocates at 1-800-642-4272.

INCOME ELIGIBLE CREDIT

Monthly gas and electric credit is available for households that have been approved for a federal Home Energy Assistance Program (HEAP) grant. Contact National Grid Consumer Advocates at 1-800-642-4272.

MEDICAL & LIFE SUPPORT

A special protections program is available when a resident of a customer's residence suffers from a serious illness or medical condition that severely affects his/her well-being or requires their utility service to operate a life sustaining device. Call the Life Support Outage Hotline at 1-800-460-0316.

HOSPITAL AND CUSTOMER ASSISTANCE PLAN

This plan allows customers who are temporarily disabled, due to hospitalization, to extend payment of their bill 30 days from the day it is due. Contact National Grid at 1-800-443-1837 to work out alternative arrangements.

PAYMENT AGREEMENT

The Payment Agreement is for eligible customers who have fallen behind on their payments and cannot pay the bill in full. If you owe a past-due balance and are unable to pay the entire amount, call National Grid at 1-800-443-1837 weekdays between 8:00 a.m. and 8:00 p.m. or Saturdays, 8:00 a.m. to 1:00 p.m.

Other Resources for Utility Assistance

The Care & Share Energy Fund is managed by the American Red Cross, helping individuals and households who are facing difficult financial situations with nowhere else to turn for emergency energy assistance. The program serves households in which a member is 60 or older, is disabled and receiving **Supplemental Security Income (SSI)** or **Social Security Disability (SSD)**, or is experiencing a medical emergency. For more information, contact Crisis Services at 716-834-3131.

Project Share provides grants to NYSEG customers over age 60, or those receiving SSI, SSD, Workers' Compensation, Veterans' Compensation, a Veterans' Pension, or have a verifiable medical condition that would be directly affected by the loss of electricity (for example, requiring an oxygen machine). Individuals must also have a shut-off notice. To apply, contact the American Red Cross at 716-878-2353.

REDUCE YOUR ENERGY BILLS

Here are some tips for saving electricity in your home and reducing your bills:

1. Replace your current light bulbs with ENERGY STAR® light bulbs.
2. Turn off lights, appliances, TVs, stereos, and computers when not in use.
3. Unplug electric space heaters.
4. Wash your clothes in cold water.
5. Use only one refrigerator in your home.
6. Repair leaky faucets to save on your electric hot water.
7. Unplug chargers and laptops.
8. Clean your dryer's filter, and clean and straighten the exhaust hose, duct, and vent outside.
9. When buying new appliances, always choose products labeled ENERGY STAR®.

For additional energy saving tips, visit www.nationalgridus.com.

Telephone

Verizon LifeLine

The Verizon LifeLine Program offers discounts on local telephone service to low-income families. LifeLine provides discounts on local telephone calls only—long distance is not discounted.

With this program you may pay only \$1.00 a month for your basic phone service, with an additional charge for each outgoing call you make. You may also have the option to pay \$2.00 per month for your basic service and then pay a set monthly charge to make unlimited calls within your local calling area. You may also get a discount on the installation fee, paying as little as \$5.00.

You qualify for LifeLine if you are currently enrolled in one of these programs:

- **Temporary Assistance to Needy Families (Family Assistance and Safety Net Assistance)**
- **Food Stamps**
- **Medicaid**
- **Supplemental Security Income (SSI)**
- **Veteran's Disability Pension**
- **Veteran's Surviving Spouse Pension**
- **Home Energy Assistance Program (HEAP)**

You may also be eligible if you have a low income, but are not currently receiving any of these programs. To apply, call 1-800-924-0585. For more information visit: www.verizon.com

SafeLink Wireless Lifeline

The SafeLink Wireless Lifeline Service reduces eligible low-income consumers' monthly charges for basic cell phone service. Through SafeLink Wireless Lifeline Service you can receive a SafeLink Wireless phone and a cellular plan that gives you 68 minutes every month at no cost.

You qualify for SafeLink Wireless Lifeline in your area if you are currently enrolled in one of the following assistance programs:

- **Temporary Assistance to Needy Families (Family Assistance and Safety Net Assistance)**
- **Food Stamps**
- **Medicaid**
- **Supplemental Security Income (SSI)**
- **Veteran's Disability Pension**
- **Veteran's Surviving Spouse Pension**
- **Home Energy Assistance Program (HEAP)**

Or

1. **Your total household income is at or below 135% of the Federal Poverty Guidelines (FPG)**
2. **No one in your household currently receives Lifeline Assistance through another phone carrier. If someone in your household is receiving Lifeline Assistance you must cancel the service before applying for Lifeline Service through SafeLink Wireless**
3. **You have a valid United States Postal Address. In order for SafeLink to ship you your FREE phone you must live at a residence that can receive mail from the US Post Office. P.O. Boxes cannot be accepted.**

Note: if you elect to qualify via income you will need to prove your eligibility by sending SafeLink a copy of a document that proves your income level.

To apply, complete the application at www.safelinkwireless.com.

Water

The following tips can be used to save water and reduce your bill:

1. **DISHWASHING** Wash dishes in standing water after you wipe grease off dishes with a paper towel or cloth. Turn off faucet frequently, and you will save over 20 gallons of water a day. Soak pots and pans before washing.
2. **TOOTH BRUSHING** Don't let water run while you brush your teeth. Rinse your mouth with water in a glass and you will save over a gallon of water each time you brush.
3. **SHOWER & BATH** Take shallow baths and plug the drain before you run water. Keep showers short with pressure at low force. Bathe small children together. Reuse bath water to use on lawns and shrubs, and for heavy cleaning jobs (e.g. floors, cars, etc.).
4. **SINK** Fill bowl with water instead of letting water run when you wash or shave. Try a faucet aerator to reduce the amount of water used.
5. **TOILET** Flush only when necessary. Don't use as a wastebasket for cigarette butts or disposable diapers. Install water saving displacement devices.
6. **LAUNDRY** More than 10% of all water used in the home is used in the washing machine. Use the load selector to match water level to size of load. Try to wash full loads whenever possible. Presoak heavily soiled items. If buying a new washing machine, choose one with conservation features.
7. **CLEANING** Use a pail or basin instead of running water. Use sponge mops instead of string mops (uses less water for mopping and takes less water to keep clean).
8. **LAWN & GARDEN** Water slowly and thoroughly during cool, shady, and windless times of the day. Let grass grow taller in hot weather. Use mulch in the garden and around shrubs to conserve moisture. Plant shrubs that don't need a lot of watering.
9. **CAR WASHING** Wet car quickly, turn hose off, wash car from a bucket of soapy water, and rinse quickly with hose. Used water is fine for cleaning chrome, hubcaps, and wheels.
10. **LEAK DETECTION** Check the small red (leak detection) dial, found between the 7 & 8 on the face of the new water meter. If this dial is turning when you think the water is not being used, this indicates a leak somewhere inside the house. Also, check for leaks from the faucet. A slow drip can waste 15 to 20 gallons a day, fix it and save 6,000 gallons per year. Most leaks are caused by worn out washers, which often can be repaired by the homeowner.

Check for leaks from toilet tanks by putting a few drops of food coloring in the tank. Without flushing; wait 10 to 15 minutes; if the color shows up in the bowl, you have a leak. It's possible to lose up to 100 gallons a day from an "invisible leak" – that's more than 30,000 gallons per year. Nearly 90 percent of all residential leaks are leaks from toilet tanks.

Check for leaks from tub faucets and showers. Replacing old showerheads with low flow models can save 5 to 10 gallons per minute.

Detect for leaks on service lines by listening for a hissing noise at your water meter when no water is being used inside the house. You could have a water line that goes to another building, such as: (1) front house to rear building; (2) house to garage. If you suspect a problem, you should contact your plumber to check this out.

HELP FOR SENIORS TO LOWER THEIR WATER BILLS

The Buffalo Water Authority has a program that lowers water bills for low-income seniors. To qualify, all homeowners must be at least 65 years of age (with some exceptions) and must have owned their home for 12 consecutive months. The qualifying home must be the primary residence of all owner(s). To apply, contact the Senior Tax Office at 716-851-5758.



TRANSPORTATION IS A CRITICAL RESOURCE ENABLING YOU AND YOUR FAMILY TO GET TO WORK, SCHOOL, AND OTHER IMPORTANT APPOINTMENTS.

Transportation Assistance

The resources that follow offer information on how to secure a vehicle or utilize public transportation assistance.

The Child & Family Services Ways to Work Loan Programs provide small loans to low to moderate income families who do not qualify for credit at a local bank or credit union at an affordable rate of interest. These loans are designed to help you keep your job and/or complete your schooling. By repaying the loan on time, you can establish a solid credit history and be able to access conventional lines of credit in the future. Free educational programs are offered to help you set and reach your financial goals.

The program provides loans from \$500 to \$6,000 to be used for the following:

- **Vehicle purchase or needed repairs**
- **Security deposit, rent, or mortgage payment, or for housing repairs**
- **Child care**
- **Business loans**
- **Purchase of needed equipment such as computers or tools for employment or school, or necessary appliances for the home.**

To qualify for a loan you must be:

- **A resident of Erie County or Wyoming County**
- **An involved parent of a dependent child under the age of 24**
- **Not eligible for conventional credit or unable to borrow from a bank or a credit union**
- **Employed at least 20 hours a week for three months or longer at your current job, or enrolled in a post-secondary education program such as a college or trade school, and have completed nine credits in the most recent previous semester, and be enrolled in nine credits in the current term; and**
- **Able to repay the loan.**

For more information or to apply, please contact Child & Family Services Ways To Work Loan Programs at 716-335-7400 or toll free: 1-866-269-1587.

Reduced Fare Program

The **Niagara Frontier Transportation Authority (NFTA)** offers a Reduced-Fare Program for Individuals with Disabilities and the Elderly. You must be at least 65 years old or have a disability to receive the NFTA-Metro Reduced-Fare card. The fee for the card is \$2. The Reduced-Fare card may be used on any NFTA regular route service.

Seniors living in Erie County can obtain a NFTA-Metro Reduced-Fare card at the Rath Building, 158 Pearl Street, Buffalo, NY in Room 1329 Monday through Friday from 10:00 am until noon and from 1:00-3:00 pm. Applicants need to bring proof of age, such as a birth certificate, driver's license, or other official document.

Metro's Reduced-Fare Program for Persons with Disabilities provides reduced-fare transportation for persons with the following disabilities:

- **receiving Medicare benefits for any reason**
- **serious mental illness and receiving Supplemental Security Income (SSI) benefits**
- **blindness**
- **hearing impairment**
- **ambulatory disability**
- **loss of both hands**
- **mental retardation and/or other organic mental capacity impairment**

You may use your Medicare card in lieu of a NFTA reduced fare card on any regularly scheduled NFTA bus. When you get on the bus, show your card to the bus operator, and using exact change, put half the regular fare into the farebox. You will also need to show a photo ID.

To apply for the NFTA-Metro Reduced-Fare card, complete the application at www.nfta.com.





PREPARING FOR EMPLOYMENT CAN BE A DAUNTING TASK. THE ITEMS IN THIS SECTION DESCRIBE RESOURCES THAT CAN HELP WITH JOB TRAINING AND CAREER ASSESSMENT. BRIEF TIPS FOR RESUMÉS, COVER LETTERS, AND INTERVIEWING ARE ALSO INCLUDED.

Preparing For Your Job Search

Career Assessment, Job Training/Retraining, Job Placement

The Buffalo and Erie County **Workforce Development Consortium (WDC)** operates two full-service one-stop career centers and two satellite offices in Buffalo and Erie County to help individuals achieve and maintain employment.

Call or stop by one of the following locations for more information.

Buffalo Employment & Training Center
77 Goodell Street
Buffalo, NY 14203
716-856-5627

Erie Community College Employment & Training One-Stop Center
3176 Abbott Road
Orchard Park, NY 14127
716-270-4444

New York Division of Employment and Workplace Solutions
284 Main Street
Buffalo, NY 14202
716-851-2515

Williamsville Career Center
4175 Transit Road
Williamsville, NY 14221
716-634-9081

These one-stop centers serve people who are:

- **Unemployed**
- **Underemployed**
- **Dislocated or laid off**
- **Seeking to upgrade their**
- **Young adults or college graduates in search of work**
- **Seeking a career change or promotion**
- **Professionals seeking a new job**
- **Recipients of public assistance**
- **Disabled**

Job and career-related services available at these centers include:

- **Computer and internet access**
- **Local, state and federal job postings**
- **Fax, copy and postage services**
- **Market and career information**
- **Job referral and placement**
- **Scholarships/financial assistance (based on eligibility)**
- **On-the-job training**
- **Career counseling and planning**
- **Resumé and letter writing assistance**
- **Skill upgrading**
- **Services for keeping a job**
- **Math and reading assistance**
- **GED preparation**
- **Introductory computer classes**
- **Video interviewing techniques**
- **Job search workshops**

USEFUL RESOURCES

The **UB Educational Opportunity Center** offers classes for SAT, GED, and civil service exams, vocational training, college preparation, and career planning and placement services.

UB EDUCATIONAL OPPORTUNITY CENTER
465 Washington Street
Buffalo, NY 14203-1707
716-849-6727
www.eoc.buffalo.edu

Everywoman Opportunity Center (EWOC) uses a case management approach to help women assess their interests and skills, gain employment, and advance in their careers. EWOC also has a closet of professional clothing women can access at no charge to help them dress appropriately for interviews. Offices are located in Amherst, Buffalo, Dunkirk, Niagara Falls, and Olean.

Everywoman Opportunity Center
237 Main Street, Suite 330
Buffalo, NY 14203
716-847-1120
Toll Free: 1-877-847-1121
www.everywoman.org

Resumé Writing

As you probably already know, a resumé helps you to tell potential employers what you have done, where you did it, and how successful you were. The most popular style of resumé is a chronological resumé, which lists your experiences in reverse chronological order—putting your last job first and working backward.

You may want to follow the format below to compose your resumé.

1. **HEADING** Your name, address, phone number, and email address (if you have one).
2. **SUMMARY** Write a brief summary of your work experience. State the job title you're seeking, your experience, what you do well, and your special skills (the items you brainstormed when reviewing your skills, strengths, and experience).
3. **EXPERIENCE** Make a list of the following items starting with your most recent job:
 - a. Places you've worked including city and state as well as the dates you worked there.
 - b. The title of every job you had at each place.
 - c. What you did at every job (responsibilities) and how well you did it (accomplishments)
 - d. Sort for relevance to position you are applying for at this time.
4. **EDUCATION** List schools and work-related courses.
5. **OPTIONAL INFORMATION** List specific skills, tools and equipment you know how to use, special awards, professional memberships, any foreign languages you speak, or other items to help you stand out.

The US Department of Labor, Employment and Training Administration's Career One Stop website also gives the following suggestions for writing your resumé:

- **Be truthful. State your abilities accurately.**
- **Target your audience. Highlight skills and activities relevant to the job.**
- **Keep it brief. Limit your resumé to one or two pages, and use fewer words for scannability.**
- **Write and rewrite. Plan to write several versions of your resumé before it feels right.**
- **Be professional. Print your resumé on high-grade paper using a quality printer.**
- **Be accurate. Proofread your resumé (and have a friend do the same) for any errors.**
- **Follow up. Call or send a letter to the employer to restate your interest in the position.**

Cover Letters

A COVER LETTER IS YOUR INTRODUCTION TO THE ORGANIZATION AND IS JUST AS IMPORTANT AS YOUR RESUMÉ. IT IS AN OPPORTUNITY TO PERSONALIZE YOUR RESUMÉ AND SELL YOUR SKILLS.

Include these important sections in your cover letter:

HEADING AND GREETING

Include the date, your name and your contact information.
Address the letter to a specific name and/or title whenever possible.

OPENING AND INTRODUCTION

Explain who you are and your reason for writing, including how you found out about the position.

BODY

Sell yourself. Reveal why you are a perfect and unique match for the position.
Explain why you have chosen the employer.

ASSERTIVE CLOSING

Politely take initiative toward further action and next contact.

Using Networks to Secure Jobs

Experts agree that spreading the word is the most important thing you can do when looking for a job. The more people who know what you can do and what you're looking for, the sooner you'll find something. Employers often hire people they hear about through the grapevine. What do you need to do?

- **START SPREADING THE WORD** with the people you know first.
- **MAKE A LIST** of all the people you can think of who might be able to help you find a job: family members, friends, acquaintances, neighbors, and coworkers.
- **CALL THESE PEOPLE** and ask them for advice and information. Here are some questions you might ask:
 - “These are the kinds of jobs I’ve been thinking about doing. Which of these do you think fit me best?”
 - “What places around here might have that kind of job?”
 - “Do you know anyone who works at any of those places?”
 - “Could you give me that person’s phone number so I could call and find out more about the company?”
- **BE CAREFUL** not to make people you are talking to feel uncomfortable by asking them directly to get you a job. What you want from friends and acquaintances is information, advice, and the name of someone else they know who works for a company that may have a position for someone with your skills.
- **CALL THAT PERSON** once you have this information and tell him or her that your friend suggested you call. Ask this person for some information about the company and advice about how to get a job there. This company insider may introduce you to a boss who will call you in for an interview when there is an opening.
- **PREPARE AN INTRODUCTION STATEMENT** to tell people about yourself in a brief, interesting way. What you say will be similar to the summary on your resumé.

SUCCESSFULLY NETWORKING

Follow this simple formula:

TELL PEOPLE WHAT YOU DO

Job title, experience, and where you have previously worked.

TELL PEOPLE WHAT YOU DO WELL ON THE JOB

Your accomplishments and successes.

TELL THEM SOMETHING SPECIAL ABOUT YOU

Your strengths, special skills, education, special training, and additional experience.

Interview Tips & Sample Questions

Some people are very nervous about interviews. Remember that it is just a conversation. You're interviewing them as much as they are interviewing you. Interviews give you a chance to find out if the company is one for which you really want to work. What do you need to do to be successful?

- **Be prepared.**
- **Make sure you know how to get to the company. Map it online to be sure. Use www.google.com/maps.**
- **Plan to arrive 10-15 minutes early. Plan for traffic.**
- **Plan what you are going to wear. There are no fixed rules on what to wear. In general, men should wear a shirt with a collar and slacks. Women should wear a skirt or nice slacks and a blouse. If you're applying for a supervisor's job, a jacket might be appropriate. It's important that you and your clothes are clean and neat so you make a good impression.**
- **Bring extra copies of your resumé, your reference list, and copies of letters of recommendation and samples of your work, if appropriate.**

Practice Answers to Typical Interview Questions

"Tell me about yourself."

Use your introductory statement.

"Why did you leave your last job?"

Be brief and answer this question in one or two sentences. Be truthful and avoid saying anything negative about your last job. For example, "My company went through a big downsizing. Our department was cut in half and my job was eliminated." Or "I reached the point where there was really no where else for me to go within the company. I felt it was time for me to move on to a better job for me."

"What are your strengths?"

You can use part of your introductory statement here or list a few of your skills and abilities. For example: "I am very dependable. I show up on time, work hard, and am willing to work overtime to get a job done." Or "I can use just about any piece of manual or automated machinery in the shop—lathes, mills, grinders—you name it. I use tools safely and I can work to precision specifications."

"What are your weaknesses?"

Think of a weakness that is not critical to success on the job. It may be useful to talk about something that you are aware of and working to improve. Keep your response short and move on to a more positive topic. For example, "I don't like to stand around with nothing to do. I'm not good at just waiting for the next task. I work best if I have a few low priority projects to do when times are slow."

"How did you get along with your last supervisor?"

Managers want to hire people who won't be a problem. Be positive and don't go into any problems you had with a supervisor in the past. For example: "I've had a lot of different supervisors and I've gotten along well with all of them. I have letters of recommendation from two of them. Would you like to see them?"

"Give me an example of your skills." Or: "Tell me about a time when..."

Prepare some stories that show how you used your skills on the job. Practice your stories out loud before the interview.

"We're really looking for someone with a two-year degree. It looks like you only have a high school diploma."

Before an interview, think about what specific questions an employer might have for you—not enough education or experience? Practice your responses. "When I graduated from high school, I had to start working. But I have always been interested in learning and have learned a lot on the job. I know how to do this work."

Questions to Ask the Employer

Prepare a few questions to ask the employer during your interview. You want to learn as much as you can about the job and what will be expected of you before you start work.

Be sure to research the organization ahead of time and ask only questions you could not find the answers to.

- **What are the responsibilities and accountabilities of this position?**
- **How well is the position defined? Can its duties be expanded?**
- **Please describe an average day on this job.**
- **What is the history of the position? Why is it vacant?**
- **What aspects of this job would you like to see performed better?**
- **What are the key challenges or problems of this position?**
- **Where can I go from here, assuming that I meet/exceed the job responsibilities?**
- **How would you describe the ideal candidate?**
- **What are the employer's short - and long-range objectives?**
- **What are some outside influences that affect company growth?**
- **Where does the company excel? What are its limitations?**
- **When and how will I be evaluated? What are the performance standards?**
- **With whom would I be working? Who would be my supervisor? Who would I supervise?**
- **What is the department's environment like?**
- **When will you make the hiring decision? May I call you for the decision? When is a good time?**



COMMON INTERVIEW QUESTIONS

Why are you interested in working for this company?

Why have you chosen this particular field?

Describe your best/worst boss.

In a job, what interests you most/least?

Give an example of how you solved a problem in the past.

How do others describe you?

What do you consider the most important idea you contributed or your most noteworthy accomplishment in your last job?

Where do you see yourself in three years?

Think about something you consider a failure in your life, and tell me why you think it happened.

How do you think you will fit into this operation?

If you were hired, what ideas/talents could you contribute to the position or our company?

Give an example where you showed leadership and initiative.

Give an example of when you were able to contribute to a team project.

What have you done to develop or change in the last few years?

Do you have any questions for me?



References

You may be asked to provide references when a company is seriously considering you for a job. This can give you an important edge in getting hired.

- **Think of three to five people who might act as references for you—people who can vouch for your abilities, skills, good work habits, and good character.**
- **Ask them if they would be willing to give you a recommendation. Do not list them as references if they do not give you their permission.**
- **Type their name, job titles, and phone numbers on a piece of paper. Create a reference list to include the name, current job title, relationship to you, phone number, and email address. Submit your reference list only when requested by the prospective employer. Do not send it out with the resumé.**

Handling Stress

Staying Active & Connected

IF YOU HAVE RECENTLY LOST A JOB OR ARE FACING OTHER FINANCIAL DIFFICULTIES, THERE ARE SOME THINGS YOU CAN DO FOR YOURSELF TO HELP OVERCOME STRESS AND ANXIETY.

Coping with Stress

Below are some tips for taking care of yourself, particularly if you are experiencing stress.

- **Don't let your emotions get "bottled up" inside.**
- **Share your feelings with others when you are feeling stressed.**
- **Learn to manage your time effectively.**
- **Avoid unnecessary arguments or fights.**
- **Minimize your exposure to things that cause distress.**
- **Practice a relaxation technique daily.**
- **Spend time helping others.**
- **Balance your daily activities between work and recreation.**
- **Engage in activities you look forward to and enjoy.**
- **Reward yourself with little things that make you feel good.**
- **Live a healthy lifestyle (eat well, exercise, get sufficient sleep).**
- **Challenge yourself to do something new.**
- **Set realistic goals for yourself.**
- **Be flexible in dealing with people and events.**
- **Take satisfaction in your accomplishments.**
- **See the "positive" in events.**

Volunteer Opportunities

Volunteering is a great way to take your mind off stress while also meeting new people and networking with local organizations and professionals.

United Way's Volunteer Solutions website allows you to search for volunteer opportunities by agency, social interest issue, or zip code. You can also sign up to receive alerts about upcoming projects that match your interests, and use the site to track your volunteer hours. Visit volunteerbuffalo.org or call 716-887-2690 for more information.

Employee Assistance Program

The NYS **Employee Assistance Program (EAP)** is a peer assistance program jointly sponsored by labor and management. NYS EAP provides confidential information, assessment, and referral services to NYS employees, their family members, and retirees. It also provides orientations and training for all employees, managers, supervisors, and union representatives on benefits and use of EAP. Call 1-800-822-0244 or visit www.worklife.ny.gov/eap for more information.



SYMPTOMS OF DEPRESSION

The American Institute for Preventive Medicine has identified the following as common symptoms of depression.

- Ongoing feelings of sadness, helplessness, hopelessness, guilt or worthlessness
- Crying
- Loss of interest in activities that used to bring pleasure
- Fatigue, loss of energy or enthusiasm
- Difficulty concentrating or making decisions
- Anger, anxiety, or irritability
- Physical symptoms, such as headaches or digestive problems that don't respond to treatment and don't let up
- Changes in eating and sleeping patterns

If you or a loved one have experienced these symptoms for two weeks or more, or are experiencing other mental health issues, seek professional help from a counselor or therapist.

Mental Health / Depression

IF YOU NEED SOMEONE TO SPEAK TO ABOUT HOW YOU ARE FEELING AND WHAT YOU SHOULD DO, YOU CAN CONTACT CRISIS SERVICES 24 HOUR HOTLINE AT 716-834-3131 FOR SUPPORTIVE COUNSELING AND SUPPORT.

There are many agencies and individuals who offer counseling services in the Western New York Area. The following agencies offer mental health services for children, adolescents, and their families. These services can often be paid for through Medicare, Medicaid, private insurance, or sometimes on a sliding fee scale.

CHILD AND ADOLESCENT TREATMENT SERVICES
716-819-3420

CHILD AND FAMILY SERVICES
716-842-2750

MID ERIE COUNSELING AND TREATMENT SERVICES
716-895-6700

MONSIGNOR CARR MENTAL HEALTH CLINICS
716-835-9745

For additional counseling agency listings, call 2-1-1 (dial 2-1-1 or 1-888-696-9211)

Risk Assessment

Below are some warning signs to look for in others you think may be considering suicide or other self-harm:

- **Depression or other mental health issues**
- **Statements that indicate suicidal thoughts, such as “I don’t want to live anymore”**
- **Giving away favorite things, getting legal matters in order**
- **Suddenly feeling better after being severely depressed, stating something like “everything is ok” or “now I know what I have to do” or “now I see how to make everything better”**
- **In addition to the above symptoms, a person may be at greater risk if he or she has other relatives who have attempted or committed suicide**



Let your friend know that someone is genuinely interested in their well-being.

If you believe that someone you know is considering suicide, do one or more of the following:

- **Listen and allow your friend or relative to express their feelings to you.**
- **Keep the person talking.**
- **Try to determine if the person would attempt to harm him or herself by asking critical questions: Are they thinking of hurting themselves or others? Do they have a plan? Do they have access to items to fulfill that plan (such as weapons, medication)?**
- **Express interest and give support. Your friend needs to know that someone is genuinely interested in their well-being.**
- **Don’t judge and take him or her seriously.**
- **If you think a person is seriously considering suicide, get help, and do not leave him or her alone until you do.**
- **Urge the person to make the call to health professional.**
- **If he or she is already under the care of a health provider, have the person contact that provider first. If not, ask them to contact the local suicide hotline at Crisis Services, 24 hours a day, at 716-834-3131.**
- **Make the call yourself if the person cannot or will not. You may need to call the police if you believe that the risk is imminent.**

IF YOU ARE HAVING THOUGHTS OF SUICIDE, LET SOMEONE KNOW.

If it is hard for you to talk directly to someone, write your thoughts down and let someone else read them. Talk to a trusted family member, friend, or call Crisis Services.

For immediate intervention for yourself or for someone you know who is considering suicide call Crisis Services 24 hours a day, at 716-834-3131 for help.



No/Low Cost Family Activities

MANY LOCAL MUSEUMS, HISTORICAL SITES, AND ART GALLERIES OFFER FREE ADMISSION, WHETHER DAILY OR ONCE A WEEK. ADDITIONALLY, THERE ARE MANY OPPORTUNITIES TO ENGAGE IN ENTERTAINMENT ACTIVITIES AT NO COST. SOME OPTIONS ARE LISTED BELOW. CHECK THE INTERNET OR A LOCAL NEWSPAPER FOR MORE INFORMATION.

ALBRIGHT-KNOX ART GALLERY

1285 Elmwood Avenue
Buffalo, NY 14222
716-882-8700
Free admission: Fridays, 3-10 pm

BUFFALO CITY HALL

Niagara Square
Buffalo NY
716-851-4200
Free tours are available to the public every weekday at noon

BUFFALO & ERIE COUNTY BOTANICAL GARDENS

2655 South Park Avenue

Buffalo NY 14218

716-827-1584

On designated "Dollar Days" admission to the gardens is \$1

For more information visit <http://buffalogardens.com/PrivateRentals/Events.aspx>

BUFFALO & ERIE COUNTY PUBLIC LIBRARIES

There are 37 branches in the WNY area.

Visit www.buffalolib.org or call 716-858-8900 to find a branch near you.

- **Use computers, and borrow CDs, DVDs, videos, and books for free**
- **View local history exhibits in the Mark Twain Room at the Central Library branch**
- **Free events and activities for kids and teens**

BUFFALO & ERIE COUNTY HISTORICAL SOCIETY

25 Nottingham Court

Buffalo NY

716-873-9644

Tuesday - Saturday 10:00 am - 5:00 pm; Sunday - 12:00 Noon - 5:00 pm

Admission: \$6

For more information, visit www.bechs.org.

BUFFALO & ERIE COUNTY NAVAL AND MILITARY PARK

1 Naval Park Cove

Buffalo NY 14202

716-847-1773

Hours Vary By Season

Admission: \$9

For more information, visit www.buffalonaivalpark.org.

BUFFALO MUSEUM OF SCIENCE

1020 Humboldt Parkway

Buffalo NY 14211

716-896-5200

Hours Vary by Season

Admission: \$7

For more information, visit www.sciencebuff.org.

BUFFALO ZOOLOGICAL GARDENS

300 Parkside Avenue

Buffalo NY 14214

716-837-3900

Hours Vary by Season

Admission: \$9.50

For more information, visit www.buffalozoo.org.

BURCHFIELD PENNEY ART CENTER

1300 Elmwood Avenue

Buffalo NY 14222

716-878-6011

Tuesday, Wednesday, Friday and Saturday: 10 am-5 pm; Thursday: 10 am-9 pm; Sun: 1 -5 pm

Admission: \$7

For more information, visit www.yournewburchfieldpenney.com.

THEODORE ROOSEVELT INAUGURAL SITE

Wilcox Mansion, 641 Delaware Avenue
Buffalo NY 14202
716-884-0095
Monday-Friday 9 am-5 pm; Saturday and Sunday 12 noon- 5 pm
Admission: \$5
For more information, visit www.nps.gov/thri.

TIFFT NATURE PRESERVE

1200 Fuhrmann Boulevard
Buffalo, NY 14203
716-896-5200 x 338

- **Free 264-acre nature preserve**
- **Open Wednesday-Saturday 10:00 am-4:00pm and Sunday 12:00pm-4:00pm**
- **Free nature walks/guided tours every Sunday at 2:00 p.m.**
- **A \$2 donation is appreciated**

FREDERICK LAW OLMSTED PARKS

This park system consists of six parks throughout Buffalo. Visit one of the following parks for a picnic, a walk, a game, or a chance to sit in the sun.

- **CAZENOVIA PARK** Cazenovia Street at Seneca Street, Buffalo NY 14220
- **DELAWARE PARK** Delaware Avenue at Scjajacuada Expressway, Buffalo NY 14222
- **FRONT PARK** Porter Avenue at Moore Drive, Buffalo NY
- **MARTIN LUTHER KING JR. PARK** Best Street at Kensington Expressway, Buffalo NY
- **RIVERSIDE PARK** Niagara Street between Crowley Avenue and Vulcan Street, Buffalo, NY
- **SOUTH PARK** South Park Avenue at Ridge Road, Buffalo, NY

FOREST LAWN CEMETERY

Park enclosed between Delaware Avenue, Main Street and Delevan Avenue
Buffalo, NY
716-885-1600
There are 3 entrances: Delaware at Delevan, Main at Delevan, and Main at Jefferson Avenue
Forest Lawn serves as a cemetery, park, arboretum, and outdoor museum.
Visit for a walk, to see Frank Lloyd Wright's "Blue Sky Mausoleum," or one of several notable and historic graves, including President Millard Fillmore, singer Rick James, and inventor Lawrence Dale Bell.

ERIE CANAL HARBOR

Intersection of Pearl Street and Marine Drive
Buffalo NY 14202
Harbor can be accessed at the foot of Main Street and Scott Street
Learn about Buffalo's roots and experience a self-guided walking tour of the recently restored Erie Canal Harbor area.
For more information, visit <http://www.eriecanalharbor.com>.

RIVERWALK

Along Niagara River (from Riverside Park to the Barge Canal in Tonawanda)
Activities include fishing, rollerblading, walking, jogging, bicycling, and bird watching

Seasonal Attractions

SUMMER

SHAKESPEARE IN THE PARK

Delaware Park

Buffalo NY

Free performances throughout the summer

Visit www.shakespeareindelawarepark.org or call 716-856-4533 for more information.

M&T'S PLAZA EVENT SERIES

One M&T Plaza, Main Street

Buffalo, NY 14203

716-842-5405

Live, outdoor entertainment each weekday at noon during the summer

THURSDAYS AT THE SQUARE

Lafayette Square

Buffalo, NY

Free concert every Thursday during the summer, 6 pm-10 pm

Visit www.buffaloplace.com for more information

WINTER

ROTARY ICE RINK

Fountain Plaza, Main at Chippewa Street

Buffalo, NY

Free outdoor skating rink

Ice skates are available for rent

Visit <http://www.buffaloplace.com/play/specialevent/skating.html> or call 854-RINK

For more ideas, visit:

- www.visitbuffaloniagara.com
- www.buffaloplace.com
- www.buffaloathome.com
- www.buffaloah.com
- www.ci.buffalo.ny.us/Home/OurCity/ArtsandCulture
- www.artvoice.com

Glossary

Consolidated Omnibus Budget Reconciliation Act (COBRA)

A federal law that provides a bridge between health plans for qualified workers, their spouses, and their dependent children when their health insurance might otherwise be cut off.

Cover Letter

A document frequently attached to the front of a resumé and submitted to a potential employer, outlining interest and motivation for a position.

Creditors

A person to whom money is owed.

DSS

The Department of Social Services. The Erie County Branch is located in the Rath Building, 158 Pearl Street, Buffalo, NY 14202

Electronic Benefit Transfer (EBT)

A plastic card similar to a debit or credit card, which allows recipients of government benefits to pay at the register for their purchases. Used by New York State to provide Food Stamp and TANF benefits.

Foreclosure

Legal proceedings initiated by a creditor to repossess or collect collateral for a loan that has not been paid (term often used in regards to mortgage/home loans).

General Education Development (GED)

A group of five subject tests which, when passed, certify that the taker has American or Canadian high school-level academic skills. Also known as a General Equivalency Diploma.

Judgment

A decision made by a court at the conclusion of a lawsuit.

Medicaid

The federal government's health insurance program for eligible individuals and families with low incomes and resources.

Medicare

The federal government's health insurance program for individuals over the age of 65 or meeting certain other criteria.

Resumé

A document that contains a summary of relevant work experience, training, and education.

Security Deposit

Money paid to a landlord at the beginning of a leasing period to insure the landlord in the event a tenant fails to meet financial obligations, damages to the property, etc. If all obligations are met and the property is in good condition, the landlord returns the money to the tenant at the conclusion of the lease. Conditions for refunding the security deposit can vary by landlord and should be clearly spelled out in the lease agreement.

Severance Pay

Pay that an employer may give to an employee upon their termination. Employers are not required by law to give severance pay.

Tax Credit

An allowed reduction in the amount of taxes owed. Commonly claimed credits are listed in the Determining Benefits Eligibility section of the guide.

Tax Refund

You may receive a tax refund when the amount you are owed by the government is greater than the amount you are required to pay.

TTY

A special text telephone service for individuals who are hearing or speech impaired.

Unemployment Insurance

A New York State Department of Labor program that provides benefits to individuals who have sufficient employment to establish a claim, have lost employment through no fault of their own, are ready, willing and able to work and are actively seeking work.





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As an integral part of the communities that we serve, National Fuel recognizes the importance of charitable giving. Our Company, its Foundation and employees are proud of our record of generosity through both charitable contributions and volunteer activities in all the places where we do business, and, since 2005, have given more than \$6 million to more than 700 charities.

This Guide was Produced by the United Way of Buffalo & Erie County.

The United Way of Buffalo & Erie County brings people, organizations and resources together to improve community well being. Through program funding, community collaborations and strategic initiatives in the areas of Education, Income, and Health and Wellness, United Way helps children reach their full potential, adults achieve financial self-sufficiency, and all people live in safe environments and achieve good health.



UNITED WAY OF BUFFALO & ERIE COUNTY
742 Delaware Avenue
Buffalo, NY 14209
716-887-2626
www.uwbec.org



NATIONAL FUEL GAS COMPANY
6363 Main Street
Williamsville, NY 14221
716-857-7000
www.natfuel.com