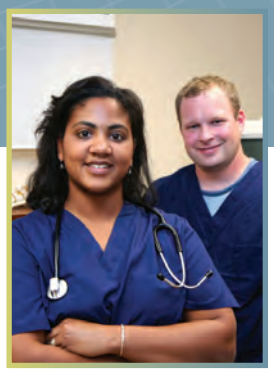
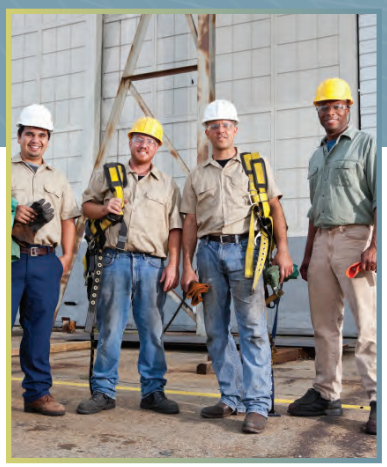
State of Maryland
DLLR
Department of Labor, Licensing and Regulation

# RESOURCE GUIDE for the UNEMPLOYED

## Helpful Information for Unemployed Workers in Maryland





This Resource Guide has been developed by the State of Maryland Department of Labor, Licensing and Regulation's Division of Workforce Development and Adult Learning in partnership with Division of Unemployment Insurance. It is available on the internet at dllr.maryland.gov.

For more information, email DLWDALCommunications_DLLR@maryland.gov

STATE OF MARYLAND

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DEPARTMENT OF LABOR, LICENSING AND REGULATION

# RESOURCE GUIDE for the UNEMPLOYED

dllr.maryland.gov

# *message from the* ASSISTANT SECRETARY

*Division of Workforce Development and Adult Learning*

*On behalf of the Division Workforce Development and Adult Learning,* I am pleased to share this valuable resource guide with you. Whether you are new to Maryland or have lived here for many years, we trust the information provided will be a helpful and worthwhile tool as you navigate the many resources available in our dynamic state.

The American Job Center system is at the core of our workforce services, offering information sessions, various tools, resources, skills training, and information to help you get employed and succeed in today's economy. Equally valuable is our virtual Job Center, the Maryland Workforce Exchange Virtual One Stop (MWE-VOS) – a free, internet-based, state-of-the-art tool providing you with information about jobs, training, and workforce support throughout Maryland.

This Resource Guide also provides you with essential heathcare, food and nutrition, housing, community, and information pertinent to senior citizens. Thank you for allowing us to serve and assist you as we work together to afford you the best quality of life Maryland has to offer.

*Julie Squire*
Assistant Secretary
Division of Workforce Development
and Adult Learning

# *message from the* ASSISTANT SECRETARY

*Division of Unemployment Insurance*

*On behalf of the Division of Unemployment Insurance,* it is our pleasure to present this resource guide to the hardworking citizens of Maryland. We hope that this resource guide serves as a valuable tool, as you navigate through these challenging times. The Great Recession that started in December of 2007 resulted in significant job loss, which increased the demand for unemployment insurance benefits. Since then, the state's economic conditions have improved, but we still have room to grow.

Our agency remains dedicated in our efforts to help you succeed. This resource guide is a comprehensive tool that addresses both the challenges and opportunities before you. In it, you will find answers to some of the basic questions about collecting unemployment insurance benefits in the State of Maryland. You will also learn about the agency's expectations. Because unemployment insurance is an employer funded insurance program, we expect you to be ready, willing, and able to work. In addition to giving important unemployment insurance information, this resource guide also provides valuable insight into the comprehensive workforce system and other key types of medical, nutritional, and public assistance, for which you may qualify. I encourage you to take this opportunity to thoroughly review this guide and take advantage of all of the resources available to you. We hope you find it useful.

*David McGlone*
Assistant Secretary
Division of Unemployment Insurance

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## Being unemployed is traumatic enough…luckily, you don't have to go through it alone.

The Maryland Department of Labor, Licensing and Regulation's Division of Workforce Development and Adult Learning (DWDAL), its American Job Centers (One Stop Career Centers), and other government agencies are here to help you through this most difficult time. We work together daily to assist unemployed Marylanders in providing a broad range of services for which you may be eligible to receive. Such services include Unemployment Insurance benefits, state health insurance, housing assistance, and more!

## COPING WITH UNEMPLOYMENT

Finding yourself suddenly out of work is undoubtedly stressful. Trying to deal with it alone – intimidating at best. During this time, it is important to reach out to loved ones to build a support system that can help you get through those bouts of frustration and to help manage your stress.

You may know that family and friends can be a source of support and encouragement, but did you also know they may also know they may be quite helpful in your job search? Many job openings today are never posted for the general public to access; instead, they are simply filled by word-of-mouth. Truth is...you never know who your friends and family know. By staying in close contact with them and their networks, your chances of being connected with the "right" people through networking may increase significantly – which in turn, may increase your chances of securing employment!

## UNEMPLOYMENT CHECKLIST

- ☐ Talk with Your Family
- ☐ File for Unemployment Insurance
- ☐ Establish Payment Arrangement with Creditors
- ☐ Register with the Maryland Workforce Exchange Virtual One Stop (MWE-VOS) at ***mwejobs.maryland.gov***
- ☐ Visit your local American Job Center to get help in updating your résumé
- ☐ Post your résumé on ***MWE-VOS*** so it will be visible to employers
- ☐ Get job search assistance at your local American Job Center

# Unemployment Insurance

If you are currently unemployed due to no fault of your own and are ready, willing, and able to work, you may be eligible to collect unemployment insurance benefits while looking for a new job. To begin this process, you must first file and establish an initial unemployment insurance claim. You may do so online at ***www.mdunemployment.com*** or by contacting your nearest Claim Center. Days and hours of operation are Monday through Friday from 8AM to 4PM.

| Claim Center Locations | Phone Number to File A Claim | Areas Served |
|---|---|---|
| **Baltimore Metro South** | **410.368.5300**<br>1.877.293.4125<br>*(Toll Free in MD only)* | Baltimore City<br>Anne Arundel County<br>Howard County |
| **College Park** | **301.313.8000**<br>1.877.293.4125<br>*(Toll Free in MD only)* | Calvert County<br>Charles County<br>Montgomery County<br>Prince George's County<br>St. Mary's County |
| **Cumberland** | **301.723.2000**<br>1.877.293.4125<br>*(Toll Free in MD only)* | Allegany County<br>Frederick County<br>Garrett County<br>Washington County |
| **Salisbury** | **410.334.6800**<br>1.877.293.4125<br>*(Toll Free in MD only)* | Caroline County<br>Dorchester County<br>Kent County<br>Queen Anne's County<br>Somerset County<br>Talbot County<br>Wicomico County<br>Worcester County |
| **Towson** | **410.853.1600**<br>1.877.293.4125<br>*(Toll Free in MD only)* | Baltimore County<br>Carroll County<br>Cecil County<br>Harford County |

In the State of Maryland, you may be eligible for up to 26 weeks of benefits at a set amount ranging from a minimum of $50 to a maximum of $430 per week. The amount you are eligible to receive is determined by the wages you have earned during the base period of the claim.

### When you file for unemployment insurance benefits, you will need the following:

- Social security number, date of birth, mailing address and phone number
- Alien registration number if you are not a U.S. citizen
- Name, social security number, and birth dates for dependents under 16 years of age
- Business name, address, and dates of employment for all employers worked for within the last 18 months, including Federal Government, Armed Services, or work outside of Maryland. (a copy of your W-2 form may be helpful)
- "Hiring Hall" number, if you obtained work through a union with a Hiring Hall
- DD214 Member 4, if in the military within the past 18 months
- Form 8 and 50, if you worked for the Federal Government in the last 18 months

**TIP |** To familiarize yourself with the entire unemployment insurance process before filing your initial claim, remember to view the online tutorial "How to Apply for Maryland Unemployment Insurance Video" in English or Spanish.

### What Marylanders should expect following the initial claim process:

- Important unemployment insurance correspondence which you should read thoroughly, especially the pamphlet entitled "What You Should Know About Unemployment Insurance in Maryland"
- A "Determination of Monetary Eligibility" form providing your base period employer(s) the wages reported by these employer(s) as paid to you during this period, and the weekly benefit amount you'll receive if you meet all other eligibility criteria

  **NOTE |** *Your weekly benefit amount is determined by your wages during this period. If any employer is missing or the wage amounts are incorrect, you must inform the Division of Unemployment Insurance (DUI), file a wage protest within fifteen (15) days from the date the monetary determination was issued, and present W-2s or pay stubs if required.*

- A determination of benefit payment to be made within 21 days

If you are approved for benefits, you will receive the Maryland Unemployment (UI) Benefit VISA Debit Card. Your weekly unemployment benefit payments will be loaded to your card and funds made available for withdrawal at any ATM machine or bank displaying the VISA logo. Be sure to keep the following points in mind:

- Receipt of this VISA debit card means that your first payment is available, provided you meet all of the Maryland UI law eligibility requirements to continue receiving UI benefits
- Most debit card withdrawals will be free of service charges. However, please refer to specific details inside your Debit Card package you will receive once approved for UI benefits

**NOTE |** *This is not a credit card. It carries no credit line and you are not subjected to a credit check or approval process to receive the card. Purchases and withdrawals are limited to the balance on your card. This card is valid for a two-year period.*

- To receive subsequent payments, you must also file weekly claim certifications, which is your request for payment for each week of unemployment. You may file via the internet at www.mdunemployment.com, telephone at 410.949.0022, or toll free in Maryland at 1.800.827.4839.

- Your request for payment by internet is referred to as a Webcert and by telephone as a Telecert.

- You must continue to meet all eligibility requirements of the Maryland UI law.

- You must be able to work and available for work each week that you are collecting benefits. You must make an active search for work unless specifically exempted under the Maryland Unemployment Insurance law.

- If your UI benefits are not approved, you will not receive a Debit Card.

- The following reasons could prevent you from being approved for payment:
  a. You are not monetarily eligible;
  b. You were denied UI benefits due to your reason for separation from your employer;
  c. You are not able to work, available for work, or actively seeking work; or
  d. You did not file a weekly claim certification on time

- Under the Maryland Unemployment Insurance Law, you are required to enroll with a Maryland Division of Workforce Development and Adult Learning (DWDAL) American Job Center.

- You may enroll via the Internet at ***https://mwejobs.maryland.gov*** or by visiting your nearest American Job Center.

**NOTE |** *Maryland American Job Centers service every county and Baltimore City. A list of all Job Centers is located on the internet by visiting* ***dllr.maryland.gov/county*** *or on the back cover of the benefits pamphlet entitled* ***"What You Should Know About Unemployment Insurance in Maryland."***

# Jobseeker Services

Job search assistance is available through the Maryland Workforce Exchange Virtual One Stop (MWE-VOS) system at ***www.mwejobs.maryland.gov***, the largest source of job openings in Maryland. The MWE-VOS is a free, internet-based, state-of-the-art tool that provides Jobseekers with information about jobs, training, and workforce support throughout Maryland. You will find high-demand, high-paying careers matching your skills and experience to a wide range of employment opportunities. The MWE-VOS can be accessed from the convenience of your home, the public library, or any American Job Center.

## JOB SEEKER SERVICES

The MWE-VOS has a variety of services available for unemployed or career-transitioning Marylanders. Whether you're seeking new employment, current job market information, or just exploring the possibilities for skills training, MWE-VOS can help YOU!

MWE-VOS connects a variety of services, programs, and agencies electronically to assist you in making the right decisions for your future. This virtual Job Center is available to help with the following:

***Career Services*** **|** Analyze your skills to find the occupation that best suits you, research specific occupations, then choose a new career

***Virtual Recruiter*** **|** Allow a virtual recruiter to schedule a recurring search for job openings, automatically review postings, and notify you of jobs that match your skills

***Educational Services*** **|** Find educational programs as well as information on specific occupational training, providers, and schools

***Financial Services*** **|** Prepare a basic budget analysis and create financial plans to help make your training and educational goals a reality

***Veterans Services*** **|** Discover the health, pension, educational, and vocational rehabilitation benefits available to you as a veteran as well as your dependents

***Unemployment Services*** **|** Obtain information about how to file for benefits, the benefits to which you may be entitled, and how to determine your eligibility

***Community Services*** **|** Find services for which you are eligible like health, nutrition, and financial assistance programs

Once in ***mwejobs.maryland.gov***, find the Job Seekers section and click on Career & Workforce Information. This will leading you to Career Services where you can research specific occupations, learn about the career path that best suits you, and also explore the current job markets that interest you. Examples of services include the following:

***Career Tips*** **|** Select your ideal career or occupation.

***Career Explorer*** **|** Explore the career or type of job that best suits you as well as areas in which you might like to receive more training and education.

***Career Informer*** **|** Highlight specific occupations and display information on wages, employers and jobs available as well as accessible education and training, job requirements, and the nature of the work involved.

***Job Market Explorer*** **|** Choose a career or occupation by analyzing the current labor market trends in your chosen field - including wages, employment projections. and educational requirements.

**NOTE |** *A job search requirement may be imposed to collect Unemployment Insurance, in which case you will be required to register with the MWE-VOS within four (4) weeks of filing. Therefore,* ***please keep a detailed record of your job search contacts*** *in the event that you are randomly called for an audit. Be prepared to produce written verification of such contacts.*

**TIP |** Log onto ***mwejobs.maryland.gov*** and start your search TODAY!

## GETTING STARTED

The American Job Centers are the heart of Maryland's Workforce System. Each has valuable tools and resources to assist in your search for gainful employment, and the Job Center staff can help you secure a new or better job, identify and select a career path, access skills training, and get the information you need to succeed in today's economy.

## EMPLOYMENT SERVICES

Whether you are unemployed, underemployed, considering a career change, or simply trying to upgrade your skills, the Maryland American Job Centers offer information sessions, various tools, and resources to give you the competitive edge needed to be successful in your job search. Core services include the following:

**Computer Classes |** Strengthen your level of proficiency in personal computing skills from application software such as MS-Word / Excel to operating systems to the Internet. Courses are designed if you need to acquire skills, improve upon existing skills, and/or if you simply need to brush up on some general applications (i.e. email, surfing the Internet, etc.) specialized tasks. To obtain more detail on scheduled courses and description content, contact your nearest Job Center.

**Job Specific Training Programs |** Enhance your skills, increase your education through cutting-edge training programs / specialized certification courses, and gain a competitive advantage in the workplace. Local Job Center staff can meet with you to discuss your employment plan, determine whether training is appropriate based on your circumstances, and investigate any funding available.

**Professional Development Seminars |** Expand your knowledge and stay ahead of evolving trends by participating in various employment related seminars taught by experienced instructor-led training professionals.

**Workshops |** Acquire valuable strategies and tips to get you noticed by employers and land the job you really want. Workshops cover Career Exploration and Labor Market Trends, Career Planning and Transitioning, Résumé Development, Job Search Strategies, and Successful Interviewing Techniques.

Additional services include, but are not limited to the following:

- Career Counseling
- Computer Lab Access
- Dislocated Worker Services
- Early Intervention (EI) Program
- Ex-Offender Services
- Interviewing Techniques
- Internet Access
- Job Matching and Referral
- Job Search
- Labor Market Information
- Maryland Workforce Exchange Virtual One Stop (MWE-VOS)
- Services for New Americans
- Office Equipment Use (Copier, Fax, and Phone)
- Professional Outplacement Assistance Center (POAC)
- Résumé Help
- Skills Assessments
- Training
- Unemployment Insurance Assistance
- Veteran Services

**NOTE |** *In order to access some of our Job Centers, you may need a valid photo ID.*

**TIP |** For more information or to locate the Job Center nearest you, see the Resource Directory in the back of this guide or visit our website at ***www.dllr.maryland.gov/county.***

## VETERANS SERVICES

Maryland is committed to providing comprehensive employment services to Veterans at our American Job Centers. Veterans and eligible spouses married to a veteran with (or whose death was caused by) a military service-connected disability are given a Priority of Service (POS). POS means that once identifies at the point of entry, veterans as well as their eligible spouses, will be served first at our local Job Centers.

You may take full advantage of POS if you have served at least one (1) day in active military service with an Honorable Discharge. Each of the Job Centers is staffed with onsite Veterans Representatives dedicated to helping you navigate the employment, training, and job placement processes. Access to the full range of employment services includes the following:

- Career Counseling
- Job Search Assistance
- Job Referral and Matching
- Résumé Help
- Workshops
- Referral to Additional Supportive Services

Additionally, as a Veteran (or eligible spouse of a Veteran), available services/resources may include the following:

- Maryland's Commitment to Veterans (MCV)
- Maryland Higher Education Commission (MHEC)
- Maryland Mortgage Program/Maryland Department of Housing and Community Development (DHCD)
- Warriors to Work
- Helmets to Hardhats
- Troops to Energy Jobs
- Work Opportunity Tax Credit (WOTC)
- Military Personnel and Service-Disabled Veterans No-Interest Loan Program/Department of Business and Economic Development (DBED) and the Maryland Department of Veterans Affairs

**TIP |** Visit your nearest American Job Center to determine if you are eligible for employment and training opportunities, vocational guidance, and referrals to additional supportive services from your local Veterans Representative.

## CREATING AN EFFECTIVE RÉSUMÉ

Your résumé has one primary purpose – to land you an interview! Creating an effective résumé can greatly improve your chances of standing "head and shoulders above the rest" and landing that next job. Improve your cover letter and résumé using the following tips:

1. **Now Introducing…** Your cover letter is your first introduction to an employer and should be viewed as a marketing tool highlighting your skills and employment history at a glance. Do not explain gaps in employment or go into any sort of negativity about prior employers or bosses. Keep it simple using the same font and style as in your résumé and limit your cover letter to less than one full page — showing your best attributes.

2. **Decisions…Decisions.** Decide which format is best to draw attention to your experience. Depending upon your circumstances, choose either a Chronological, Functional, Hybrid (a combination of the Chronological and Functional résumés), or the Targeted résumé. Then, select a basic, easy-to-read, font such as Arial, Calibri, or Times New Roman in nothing smaller than an 11-point font. Include your full name, street address, city, state, zip code, home/cell phone, and email address on each page of your résumé so that businesses can easily identify and contact you. If you include a Career Profile Statement on your résumé, do tailor it to match the job requirements for which you are applying.

   **NOTE |** *Consult free online resources for cover letter and résumé templates if you're having difficulty getting started. Then, edit and tweak the template to suit your needs.*

3. **To Be Or Not To Be.** Use Standard English on your résumé as it is not the place for informal language, jargon, or slang. Fight the temptation to write the same way you speak by increasing the level of formality in your choice of wording. The idea is to not only present yourself in as professional a manner as possible, but to demonstrate your ability to craft a solid, cohesive document. Think of your résumé as a "writing sample."

4. **First Impressions Count.** How your résumé looks at first glance is important. Is it easy to follow? Is the format consistent throughout? Use headings, titles, bullets, white space, and wording that emphasizes and accurately communicates your related work experience. A well-crafted résumé should be clear, concise, attention-grabbing, and easy to read.

5. **Less is More.** Limit your résumé to the last 10-15 years of work experience. Provide enough information for your prospective employer to gain a sense of who you are and what you can contribute to the organization – without going overboard. Leave something to discuss in the interview and don't cram in too much information. The length of your résumé will depend upon how much experience you have and the level of candidate you are. Remember, as hiring manager may be reviewing hundreds of résumés, try not to bore them with unnecessary details.

6. **Back-to-School.** Detail your educational background and include any degrees, certifications, or licenses you have earned in reverse chronological order the most recent listed first. Be sure to include the name of each institution, its location, and your date of graduation – or expected date of graduation. When applicable, include your major/minor fields, as well as your grade point average (GPA) and any honors, publications, and/or special projects in which you may have participated or excelled.

7. **The Daily Grind.** List and prioritize the content of your résumé so that your most important and relevant work experience is listed first – with key accomplishments listed at the top of each position. No need to list all of your experience – just what relates to the position for which you are applying or that which you feel will attract the Hiring Manager the most.

8. **Stacking the Deck.** Stack your cover letter and résumé with the same keywords appearing in job posting. This way, you increase the chances of your résumé matching the positions available and consequently of you being selected for an interview.

9. **Sell the Sizzle.** Write active statements to highlight your achievements and more importantly – your results! Showcase relevant skills and accomplishments by using actions verbs such as "managed, analyzed, or drafted" effectively conveying contribution to an organization. Remember…the focus should be on your skills and what you have proven to and will "bring to the table," rather than on your employment history alone.

10. **Movin' On Up.** If you have worked at the same company for many years and have been promoted several times, be sure to cite each position held. This will show your progression, that you added value to the company, moved "up the ladder," and were recognized for directly or indirectly improving the company's bottom-line.

11. **Making a List…Checking It Twice.** Nothing will land your résumé in the rejection pile faster than one that is poorly written and chock full of spelling mistakes, typos, and grammatical errors. Never underestimate the power of proofreading what you have written. Enlist the help of your support system to review your résumé in hopes of catching any errors you may have missed. A fresh pair of eyes will likely see what you don't see.

12. **The Finished Product.** Print your résumé on good quality white or neutral résumé paper; save the fancy colors for another time. Store résumés in a safe place where they will remain intact, as submitting wrinkled or smudged documents will not exhibit the level of professionalism for which you are aiming. If sending your résumé electronically, be sure to follow the potential employer's instructions "to the letter" to avoid any unnecessary errors or incorrect submissions. When possible, send your résumé in PDF format to avoid distortion.

## TIPS FOR A SUCCESSFUL INTERVIEW

Since we've established the primary purpose of a résumé is to land you the interview, it would stand to reason that the interview is the key to getting the job you want! Your résumé did what it was supposed to do and got you noticed enough to be called for the interview. The challenge now is to make a good impression and persuade your potential employer that you are indeed the right candidate for the job. **Ace your next interview using the following tips:**

1. **Do Your Homework.** Get the scoop by researching the company online for which you are applying. Become an expert on its history, leadership, mission, and future plans. Don't be afraid to casually mention your findings about the company and even pose questions for further detail to demonstrate interest. This homework will show that you are well-prepared and also allow you to target your responses to the needs of the company.

2. **Practice Makes Perfect.** Ask your support system to help you prepare by conducting practice interviews. Use the Internet to develop a list of ten (10) possible field-related questions that may be posed during your interview. Do your best to prepare answers to these questions ahead of time and have them "at the ready" during your interview for quick reference. This will allow you to give thoughtful, concise, confident answers. Mock interviewing will also prepare you for that "out of the blue" call you may get from a Recruiter or Hiring Manager for a phone interview.

3. **Time is of the Essence.** Put your best foot forward by showing up on time! William Shakespeare once said, "Better three hours too soon, than one minute too late." That said, go the extra mile to arrive at your interview at least 15 minutes early (any earlier will unnerve the interviewer). If that means doing a "dry run" the day before to get a handle on your time – then by all means – do that! Nothing will get your interview off on a bad foot than if you're late. Running late not only suggests poor time management skills but shows a general lack of respect for the company, the position, and even your interviewer(s).

4. **Acts of Kindness.** From the moment you arrive at a potential workplace, you are being evaluated. So, greet the receptionist with the same level of courtesy as you would the actual Hiring Manager. Never, ever treat the receptionist (or anyone else) as though s/he is "beneath" you – regardless of the level of the position you are seeking. Your goal is not to just impress your prospective Leadership, but also the frontline staff as every level of an organization counts. That said, the attitudes you display upon arrival for your interview may be considered an indication of whether you are a "good fit" for the company culture. Should you engage in conversation, treat it as though the formal interview has already begun as the receptionist may be called upon by Management to report her first impression. Chatting with the receptionist can put you at ease and connect you with your more personable side just before meeting with the interviewer(s).

5. **Dress to Impress.** Regardless of the company dress code or the company culture, put on your best "glad rags" and dress for interview success. It is always better to be overdressed rather than underdressed. When in doubt, conservative dress is best. Above all – avoid extremes (i.e. outlandish hairstyles, excessive make-up, bold jewelry, loud colors, etc.) as all may be distracting to the interviewer. Remember…first impressions are lasting impressions.

6. **The Eyes Have It.** Be sure you make initial eye contact during introductions and handshakes. If you are being interviewed by a panel, make eye contact with everyone – even if only for a brief moment so no one feels ignored. Then, choose the friendliest person in the room on whom to focus. This person will help you loosen up, gain your composure, and allow you to shine through the rest of your interview. Try your best to not look away, especially during difficult questions. Otherwise, the interviewer(s) may label you as shy and insecure. Maintaining proper eye contact builds trust and credibility.

7. **Be Optimistic.** Never make negative comments or cast a negative light on your previous employer or job duties. Even if the situation was grim and your story true – keep your comments upbeat and constructive. The focus of your interview should be about what you can offer above and beyond other candidates. Bear in mind that employers are typically seeking leadership, problem solving skills, results, ownership, and an overall great employee. However, when you make negative comments during the interview, their immediate thought is that you may make these same comments about their company one day and that you may not be a team player. Even worse, the interviewer(s) may label you a possible challenge for Management.

8. **It's Who You Know.** Do mention if you know someone who already works for the company. Someone who is employed at the company or has connections there may be able to help get you noticed. These connections may be able to refer you to a hiring manager or give a recommendation that will help your candidacy.

9. **If the Shoe Fits.** Although you are being interviewed to determine if you're the best fit for the job, an interview is really meant to be a two-way street. When given the chance, ask direct questions to determine whether you would be happy in the position and with the company for which you're applying. Prepare three to five questions tailored to your circumstances and the job in question on information that you should be expected to know already. Ask about the work itself, training, and career development opportunities – not about Holidays, salary, or the possibility of teleworking! Word to the wise: asking questions demonstrates genuine interest and essentially sets you apart from your competition.

10. **The Attitude of Gratitude.** Writing a thank you letter after a job interview is a must! In fact, a business may actually think less of you for failing to follow-up promptly after the interview. While unlikely to make an employer totally reverse an opinion about you, a well-crafted thank-you (via email or U.S. mail) can help you stand out from a crowd of applicants. Plan to send your thank you letter within 24 hours of your interview. Be sure to have asked for the interviewer's business card to ensure you are addressing him/her correctly. Nothing can annoy a potential employer more than spending significant time with someone who hasn't made it a priority to spell names correctly or address folk by their proper title. If all these bases have been covered, then this formal thank you can leave quite the positive impression which may indeed position you to move further along in the hiring process.

**TIP | Need help getting started?** Visit your local American Job Center to get cover letter/ résumé writing help as well as additional interview tips sure to prepare you for your dream job!

## ADULT EDUCATION AND LITERACY SERVICES (AELS)

If your goal is to complete high school, improve your basic reading, writing, and mathematical skills, or simply acquire or enhance your English Language skills, our GED® testing and the National External Diploma Program (NEDP) both offer opportunities for adults and out-of-school youth.

These opportunities are offered in every jurisdiction throughout the state including community colleges, local public school systems, community-based organizations, public libraries, and the state correctional education programs. Additionally, career pathways instruction/training, family literacy, as well as instruction for locally incarcerated individuals are offered. Once enrolled in one of our instructional programs, you may also receive assistance with career exploration, job training, parenting, and various life skill needs.

If you don't have a high school diploma, Adult Basic Skills classes are offered to gear you toward self-sufficiency on multiple levels. These classes are typically smaller and offer more hands-on teaching of necessary life skills (e.g., Financial/Health/Family Literacy and Career Exploration) you need in everyday situations. Upon mastery of this level of instruction, you would then advance to a diploma preparation program, qualify for job training, or seek employment.

However, if your skills are already on par with high school level, you'd be placed in one of our Adult Secondary Education instructional programs. Instruction at this level focuses on the skills necessary to succeed in earning a Maryland High School Diploma via the GED® or NEDP assessments. Similar to the Adult Basic Skills instruction, lessons will have real-life relevance and prove useful in your quest for employment, post-secondary education, job training, or to improve on a personal level.

The GED® testing program serves as a nationally recognized high school equivalency program, measuring high school level academic knowledge and skills in major content areas: Language Arts; Mathematics; Science; and Social Studies. The test requires just over seven hours to complete the entire battery and sets a rigorous standard that only 60% of graduating high school seniors would pass on the first attempt. Note that the test is now only administered online (as opposed to previous years with pen and paper) in many testing centers open to the general public, along with state correctional facilities, local detention centers, and other residential institutions. Computer testing has also been gradually expanded through the community college testing centers and other non-profit education entities as well.

In an effort to prepare you to pass the GED®, we offer a unique online instructional program called i-Pathways. In order to qualify for enrollment, you must be proficient academically and demonstrate that you are adept at using computers such that success is a reasonable expectation in mastering skills required to pass the GED® tests. Once enrolled, you'll participate in virtual classes where you will regularly interact with experienced instructors. As changes and improvements are made to the GED® tests, this curriculum will offer career and college-readiness level instruction reflecting those changes.

Additionally, Career Pathways integrates adult education instruction with career training opportunities further preparing you to successfully enter and remain in the workforce. This program will integrate with specific job training/credentialing programs placing you on a career pathway or in many cases providing you a re-entry to a particular pathway. This innovative program offers you opportunities beyond obtaining your high school diploma which is widely considered insufficient preparation for long-range success in today's economy. That said, Career Pathways programs are designed around specific industry needs for trained employees at various levels. As an adult education student, focus will be on entry-level jobs with future potential as well as the availability of appropriate training opportunities.

Finally, if you are foreign-born and need assistance learning the English language, Maryland also offers standards-based English literacy and civics education classes to help prepare you for success in the workplace, your community, and your academic pursuits.

# State Resources

# Healthcare

## MARYLAND MEDICAL PROGRAMS

**Maryland Health Insurance Program (MHIP) |** Working like an individual insurance plan MHIP is a State and Federally funded program. It is available when you as a Maryland resident are unable to get the coverage you need due to a health condition or an automatic qualifying condition. MHIP also will cover you if employer-sponsored coverage has ended (as in the case of unemployment) and any right to continuation of that coverage. Applicants with low to moderate income may be eligible for reduced premiums and cost sharing through the MHIP+ option. MHIP offers its participants access to both CareFirst BlueChoice HMO and CareFirst Blue Preferred PPO networks. These plans are administered by CareFirst BlueCross BlueShield and CareFirst BlueChoice, Inc.

**Plan options include:**

- The HMO Plan
- The PPO Plan with $500 medical deductible
- The PPO Plan with $1,000 medical deductible
- The High Deductible Health Plan with $2,600 combined medical and pharmacy deductible
- The Healthy Blue Triple Option with an individual deductible as low as $1,500 or $3,000 for a family; pay nothing for preventive and routine visits to your Primary Care Physician (PCP) and have access to other benefits without meeting your deductible.

Call **443.738.0667**or **888.444.9016** or visit ***http://www.marylandhealthinsuranceplan.net/***.

> **NOTE |** *New enrollment is still currently suspended as of March 2, 2013. Current MHIP Federal members will continue to receive support, while new applicants are encouraged to call **800.TRY.MHIP** to ascertain if they may still be qualified.*

**MEDBANK of Maryland, Inc. |** Provides access to free medicine for low-income, uninsured patients. Call **877.435.7755** or visit ***www.medbankmd.org***.

**Primary Adult Care (PAC) |** Covers primary health care, certain out-patient mental health services and prescription drugs for low-income adults without dependent children. Call **800.226.2142** or visit ***https://mmcp.dhmh.maryland.gov/mpac/SitePages/Home.aspx***.

**Senior Health Insurance Assistance Program (SHIP) |** Provides information, counseling and assistance to Medicare beneficiaries. Call **800.243.3425** or visit ***http://www.aging.maryland.gov***.

**Maryland Oral Health Resource Guide |** Assists Marylanders in finding affordable and appropriate dental care services. Call **410.767.5300** or visit ***http://phpa.dhmh.maryland.gov/oralhealth/Documents/OralHealthResourceGuide.pdf***.

**Senior Prescription Drug Assistance Program (SPDAP) |** Offers additional financial assistance on prescription drugs for senior citizens enrolled in Medicare Part D. Call **800.551.5995** or visit ***www.marylandspdap.com***.

**Human Immunodeficiency Virus (HIV) Prevention and Care Services |** All phases of prevention, treatment, health care, medication, and support services are available to help people living with HIV in Maryland live longer, healthier lives and to prevent the spread of the disease. Treatment is available regardless of whether you have health insurance or are able to pay for services. Prevention, counseling, testing, and education are available through the Maryland AIDS Administration. Call **800.358.9001** or visit ***http://phpa.dhmh.maryland.gov/SitePages/infectious.disease.aspx*** for general information.

**Maryland AIDS Insurance Assistance Program (MADAP) |** Provides health insurance for individuals living with HIV/AIDS in Maryland and gives them access to the medication needed to remain healthy. MADAP is a statewide program funded primarily through the Ryan White Act. If you don't have insurance and you are eligible, MADAP will pay for your medication. Likewise, if you have insurance and are eligible – it may cover your medical co-pays and deductible costs for medication. Call **800.205.6308** or visit ***http://phpa.dhmh. maryland.gov/OIDPCS/CHCS/SitePages/madap.aspx***.

To qualify for MADAP services, you must meet the following criteria:

- Be diagnosed as having HIV;
- Qualify financially (anticipated gross annual household income must be at or below 500 percent of the current federal poverty level for the size of the legal household);
- Be a resident of Maryland;
- Not be eligible for Maryland Medical Assistance (Medicaid) or Primary Adult Care (PAC);
- Submit a complete MADAP application with required documentation.

MADAP applications are reviewed and processed to determine eligibility. Eligibility determination is made within ten (10) business days of receipt.

**Public Mental Health System (PMHS) |** Inpatient and outpatient mental health services for individuals with mental illness and limited incomes are available although you may not have insurance coverage and cannot necessarily afford to pay for services. You may eligible if you have Medicaid or if the severity of your illness and financial situation dictates. Some services within the benefits package may also be available if you are eligible. There may be a small fee or co-pay required for individuals not eligible for Medicaid. All services within the PMHS are provided based on eligibility and medical necessity criteria. Call **800.888.1965**, 24 hours a day, 7 days a week or visit ***http://dhmh.maryland.gov/mha1/SitePages/help.aspx***.

**TIP |** If you are feeling overwhelmed to the point of being suicidal or homicidal, please seek immediate attention. Call the Maryland Public Mental Health System at **800.888.1965** or **911**, 24 hours a day, 7 days a week for urgent care.

**Maryland Rx Card |** Many Maryland residents worry about paying for their prescription medications — especially when they're unemployed. Fortunately, Maryland has considered these trying times and offers a free statewide Prescription Assistance Program (PAP). As such, the state has partnered with companies which negotiate discounts directly with pharmacies on over 20,000 FDA-approved name brand and generic drugs through the Maryland Rx Card. This program has been designed to help patients with no prescription drug coverage or who may have coverage, but are subject to large deductibles and co-pays, formulary limitations, dosing limitations, gaps, and/or any cash out-of-pocket expenses. These discounts are then passed directly to YOU!

As a Maryland Rx Cardholder, you will be eligible to get pharmacy discounts from 30% -75% off on brand and generic medications. This program may be used to supplement most health insurance plans and can also be used as a Medicare Part D supplement by providing discounts on non-covered drugs.

In addition, the Maryland Rx Card offers you the following benefits:

- No personal information is required to get a card
- No personal information is collected to process prescriptions
- No enrollment forms, age or income requirements, waiting periods, eligibility required, nor exclusions
- No claim forms to file
- No annual or lifetime limits
- Covers pre-existing conditions
- Accepted at over 56,000 pharmacies nationwide and most major chains
- The card is printable online for individuals and in bulk and
- The card is FREE!

To get your Maryland Rx Card and start saving today, visit ***http://www.marylandrxcard.com/index.php***.

**WellnessStat |** Get connected online to free resources for wellness at home, a healthy workplace, healthy living, healthy eating, and smoking cessation.

Visit ***http://governor.maryland.gov/wellness/index.html*** for health and wellness initiatives and ***http://www.smokingstopshere.com/ for smoking cessation***.

# Additional Assistance

## FOOD AND NUTRITION

**The Emergency Food Assistance Program (TEFAP) |** A federally-funded program supplementing the diets of those with low-incomes, including the elderly, TEFAP provided individuals with emergency nutrition assistance at no cost. The United States Department of Agriculture (USDA) provides these foods to local agencies and food banks, which in turn distribute the food to soup kitchens and food pantries serving the public.
You may find the following foods available at your local food pantry:

- Canned Fruits
- Canned Vegetables
- Fruit Juice
- Dried Egg Mix
- Meat / Poultry / Fish
- Dried Beans
- Pasta Products
- Milk
- Rice / Grits / Cereal
- Soups

**TEFAP is available if you're also enrolled any of the following programs:**

- Food Supplement Program (FSP)
- Energy Assistance (EA) Program
- Medical Assistance (MA) Program
- Temporary Cash Assistance (TCA) Program
- Unemployment Benefits

Visit ***http://www.dhr.state.md.us/blog/wp.content/uploads/2012/10/efo.pdf*** to apply at your local Emergency Feeding Organization (EFO).

**Bring the following:**

- Photo Identification: Driver's license, Maryland ID, or employment ID
- Social Security Card: One card for each member of your household
- Proof of Address: Lease, utility, water, or phone bill, rent or mortgage statement
- Proof of Income: Pay stubs from the last two (2) months that show your income or most recent benefit letter for government checks (i.e. SSI, SSDI, VA, Social Security, et al)

Call **800.332.6347** or visit ***http://www.dhr.state.md.us/blog/?page_id=3912***.

**Maryland Food Bank (MFB) |** Free food is provided for Marylanders in need. It strives to combat hunger with programs that target children, working adults, and seniors living on fixed incomes via the following programs:

## FOOD FOR CHILDREN

**School Pantry Program |** This program is based on the premise that being involved in your child's school activities may lead you and your family toward self-sufficiency. The goal of this program is to provide food for your child while also encouraging you to take a more active role in his/her education and development.

**At Risk Supper Club Program |** Your child will be provided with a meal as s/he participates in after-school educational activities. By serving these meals as part of the after-school program, your child will have consistent access to healthy food in a safe, familiar environment.

**Summer Food Service Program |** Your child will be fed during the summer months when schools are not in session. The program specifically targets children in areas where at least 50 percent qualify for free or reduced school breakfast or lunch.

Call **410.737.8282** for more information and how to apply or visit ***http://www.mdfoodbank.org/site/c.mgLPIYOzGlF/b.5615909/k.A5D9/Youth_Programs.htm***.

## FOOD FOR ADULTS

**Pantry on the Go Program |** If you live in a remote area or one with no local food pantry, this mobile food pantry program provides your family with fresh, canned and non-perishable food items. In addition, it will provide information on no-cost healthcare options.

**Produce Giveaways |** If you live in an urban community, this mobile food pantry program is designed for you. Staff deliver fruits and vegetables to Marylanders lacking consistent access to fresh produce.

Call **410.737.8282** for more information and how to apply or visit ***http://www.mdfoodbank.org/site/c.mgLPIYOzGlF/b.5615929/k.6D88/Mobile_Food_Programs.htm***.

## FOOD FOR SENIORS

**Supplemental Nutrition Assistance Program (SNAP) |** If you are a mature worker who is now unemployed, SNAP may be able to assist with getting food for you and your family. SNAP outreach targets seniors living below the federal poverty line in Maryland who must often choose between buying food or paying for other basic needs like housing, heating, or healthcare. Senior residences and centers are visited by MFB staff to assist seniors in applying and/or renewing SNAP benefits. This level of personal service relieves seniors with mobility issues from difficult, often time-consuming trips to government offices.

Call **410.737.8282** for more information and how to apply or visit ***http://www.mdfoodbank.org/site/c.mgLPIYOzGlF/b.8685121/k.8D74/SNAP_Outreach.htm***

**Maryland Women, Infants and Children (WIC) Program |** A federally-funded supplemental nutrition program WIC provides nutritional counseling and healthy supplemental foods for pregnant women, new mothers, infants, and children under age five. Call **800.242.4942** or visit ***www.mdwic.org***.

**TIP |** Please be sure to call ahead to verify hours of operation before going to your local food bank. Limits and/or requirements (such as proof of identification, etc.) may apply.

# Public Assistance

The **Department of Human Resources (DHR)** is the State of Maryland's human service provider assisting people in need by administering a wide range of public assistance programs. Through its local departments statewide, DHR primarily helps low income individuals access Temporary Cash, Food, Medical, and Energy Assistance.

In addition, DHR collects and distributes child support payments as well as helps families and children in crisis by investigating allegations of child/adult abuse and neglect.

Call **800.332.6347** or visit ***http://www.dhr.state.md.us/blog***/.

| | |
|---|---|
| **BALTIMORE CITY DSS**<br>2000 North Broadway<br>Baltimore, MD 21213 | 443.423.6300 |
| **ALLEGANY COUNTY DSS**<br>1 Frederick Street<br>Cumberland, MD 21502 | 301.784.7000 |
| **ANNE ARUNDEL CO. DSS**<br>80 West Street<br>Annapolis, MD 21401<br>GLEN BURNIE | 410.269.4500<br><br><br>410.421.8550 |
| **BALTIMORE COUNTY DSS**<br>6401 York Road<br>Towson, MD 21212<br>CATONSVILLE<br>DUNDALK<br>ESSEX<br>REISTERSTOWN | 410.853.3000<br><br><br>410.853.3450<br>410.853.3400<br>410.853.3800<br>410.853.3010 |
| **CALVERT COUNTY DSS**<br>200 Duke Street<br>Prince Frederick, MD 20678 | 443.550.6900 |
| **CAROLINE COUNTY DSS**<br>207 S. 3rd Street<br>Denton, MD 21629 | 410.819.4500 |
| **CARROLL COUNTY DSS**<br>10 Distillery Drive<br>Westminster, MD 21157 | 410.386.3300 |
| **CECIL COUNTY DSS**<br>170 E. Main Street Multi-Service Bldg<br>Elkton, MD 21921 | 410.996.0100 |
| **CHARLES COUNTY DSS**<br>200 Kent Avenue<br>LaPlata, MD 20646 | 301.392.6400 |
| **DORCHESTER CO. DSS**<br>627 Race Street<br>Cambridge, MD 21613 | 410.901.4100 |
| **FREDERICK COUNTY DSS**<br>100 E. All Saints Street<br>Frederick, MD 21701 | 301.600.4575<br>301.600.4555 |
| **GARRETT COUNTY DSS**<br>12578 Garrett Highway<br>Oakland, MD 21550 | 301.533.3000 |

| | |
|---|---|
| **HARFORD COUNTY DSS**<br>2 South Bond St<br>Bel Air, MD 21014 | 410.836.4700<br>410.879.4500 |
| **HOWARD COUNTY DSS**<br>7121 Columbia Gateway Dr.<br>Columbia MD, 21046 | 410.872.8700 |
| **KENT COUNTY DSS**<br>350 High Street<br>Chestertown, MD 21620 | 410.810.7600 |
| **MONTGOMERY COUNTY DHHS**<br>1301 Piccard Drive<br>Rockville, MD 20850<br>GERMANTOWN<br>SILVER SPRING | 240.777.4600<br><br><br>240.777.3420<br>240-777-3100 |
| **PRINCE GEORGE'S CO. DSS**<br>6505 Belcrest Road<br>Hyattsville, MD 20782<br>LANDOVER<br>CAMP SPRINGS | 301.209.5000<br><br><br>301.909.6000<br>301.316.7700 |
| **QUEEN ANNE'S CO. DSS**<br>125 Comet Drive<br>Centreville, MD 21617 | 410.758.8000 |
| **ST MARY'S COUNTY DSS**<br>23110 Leonard Hall Drive<br>Leonardtown, MD 20650 | 240.895.7000 |
| **SOMERSET COUNTY DSS**<br>30397 Mt. Vernon Road<br>Princess Anne, MD 21853 | 410.677.4200 |
| **TALBOT COUNTY DSS**<br>10 S. Hanson Street<br>Easton, MD 21601 | 410.822.1617 |
| **WASHINGTON CO. DSS**<br>122 N. Potomac Street<br>Hagerstown, MD 21740 | 240.420.2100 |
| **WICOMICO COUNTY DSS**<br>201 Baptist Street<br>Salisbury, MD 21801 | 410.713.3900 |
| **WORCESTER COUNTY DSS**<br>299 Commerce Street<br>Snow Hill, MD 21863 | 410.677.6800 |

## SERVICE ACCESS AND INFORMATION LINK (SAIL)

**SAIL |** SAIL helps you to apply for, learn about, and renew the many social services offered to Marylanders by the State. It is a web-based screening and application tool allowing Maryland applicants to apply for the following programs:

**Temporary Cash Assistance (TCA)|** TCA provides cash assistance to needy families with dependent children when available resources do not fully address the family's needs. Also TCA prepares program participants for independence and self-sufficiency through work.

Your family will be eligible if you are cooperating with child support, participating in work activities, and complying with substance abuse provisions. Adults with dependent children applying for TCA must meet financial and technical eligibility requirements. Earned and unearned income cannot exceed the benefit level paid for the size of your household.

To apply for TCA, contact a local Department of Social Services (DSS) office – the agency reponsible for accepting and processing applications.

**Food Supplement Program (FSP) |** (*formerly known as Food Stamps*) The FSP will help you purchase the food needed to maintain your family's health and well-being. For your family to receive FSP, you must first file an application then be interviewed. Bear in mind that neither your assets nor your current resources will be a factor when eligibility is being determined for this program — although some income guidelines must be met prior to FSP benefits being issued. If you have little or no money to qulify for food benefits right away, you may be eligible for Expedited Food Supplement benefits. In this case only an interview and verification of identity would be required.

**Medicaid** *also called* **Medical Assistance (MA) for Families, Pregnant Women, and Children |** This program is a comprehensive, state-administered healthcare coverage program that uses federal and state funds to pay the medical bills of needy and low-income parents and other family members caring for children. Medicaid coverage is typically granted when you're receiving other public assistance, including Supplemental Security Income (SSI), Temporary Cash Assistance (TCA), and Foster Care. Low-income families, children, pregnant women, aged, blind, or disabled adults may also qualify. It is possible to have private health insurance and still be eligible for Medicaid.

If you need help paying your medical bills, file an application to determine eligibility. Your eligibility will depend upon your family size and income. Free health services include but are not limited to the following:

- Doctor Visits
- Emergency Room Visits
- Hospital Stays
- X-Ray and Lab Services
- Low-Cost/Free Prescriptions

**Maryland Children's Health Program (MCHP) and MCHP Premium |** Federal and State funds ensure all Maryland's children have medical insurance. *This program provides full health benefits through a variety of Managed Care Organizations (MCOs) for the following Maryland residents:*

- Children under age 19, who are not eligible for Medicaid and whose countable income is at or below 200% of the Federal Poverty Level (FPL)

- Pregnant women of any age whose countable income is at or below 250% of the Federal Poverty Level
- Those that are uninsured

**TIP |** Even if you already have health insurance, you may still be eligible for MCHP, so apply and allow your Case Manager to determine your eligibility. For more information, visit ***www.dhmh.state.md.us/mma/mchp***.

Complete an application and provide the requested information. Applications may be submitted online at ***www.marylandsail.org***, by mail upon request by calling **800.456.8900**, or in person at any of the following locations in your community:

- Department of Social Services (See Resource Directory)
- Department of Health
- Women, Infants, and Children (WIC) Centers
- Hospital Social Work Departments
- Schools
- Doctor's Office

**NOTE |** *You will need the following information: 1) Family Member General Information ( i.e. Full Names, Birthdates and Social Security Numbers); 2) Proof of Income; and 3) Proof of Pregnancy as well as expected Date of Delivery signed by your doctor or nurse.*

**Child Care Subsidy (CCS) Program |** Provides financial assistance with child care costs to eligible working families through each Local Department of Social Services (LDSS). The CCS Program issues vouchers to eligible families in need of help with the cost of child care. To receive this subsidy, your family must meet certain requirements. **In order to qualify, you must be:**

- A Maryland resident who is either working, in an approved training program, or in public school
- A recipient of Temporary Cash Assistance (TCA) or Supplemental Security Income (SSI) or within CCS income guidelines
- Willing to have your child immunized according to Maryland State standards and
- Pursuing child support.

Once you are deemed eligible, you will receive a voucher from your LDSS to use for payment to the child care provider of your choice — either regulated (formal licensed center or home) or informal (self-arranged relative or friend) provider. If you need assistance in finding a regulated provider, you may utilize the statewide LOCATE: Child Care online service which is available through the Maryland Child Care Resource Network. The voucher indicates the local DSS subsidy rate as well as the parental assigned copayment. The subsidy is paid bi-weekly to the providers, while the family must pay the copayment directly to the providers. Visit ***http://www.mdchildcare.org/mdcfc/childcare/choose.html*** for more information.

**TIP |** To apply for ALL these social services at one time, complete your application online at ***www.marylandsail.org/WhatIsSail.aspx*** or in person at your local DSS (P. 26). You may also submit it by mail or fax.

# Additional Public Assistance Programs

**Maryland Energy Assistance Program (MEAP) |** Assistance with home heating bills is provided by MEAP. Payments are made to your utility company on your behalf. Limited assistance is available to replace broken or inefficient furnaces.

**Temporary Disability Assistance Program (TDAP) |** The Temporary Disability Assistance Program (TDAP) is available to help low-income, disabled Marylanders while they are awaiting approval of Federal disability support. The program is funded through the State of Maryland to provide help to individuals without dependent children.

**Medical Assistance Long Term Care (LTC) |** Long term care consists of a variety of services that help meet both the medical and non-medical needs of people with a chronic illness or disability who cannot care for themselves for long periods of time. This level of care provides custodial and non-skilled care by skilled practitioners who can address the often multiple chronic conditions associated with older populations. It can be provided at home, in the community, in assisted living facilities, or in nursing homes.

**Electric Universal Service Program (EUSP) |** The Electric Universal Service Program (EUSP) assists eligible low-income electric customers with their electric bills whether an active customer or currently without service. Eligible electric customers may receive help to pay current or past due electric bills and help with energy efficiency measures to reduce future electric bills.

**Medicare Part D Prescription Drug Program |** Medicare Part D, also called the Medicare Prescription Drug Benefit, provides government subsidized prescription drug coverage for Medicare beneficiaries through private stand-alone prescription drug plans (PDPs) and Medicare Advantage Prescription Drug Plans (MA-PDs).

Call **800.332.6347** or visit ***www.marylandsail.org/WhatIsSail.aspx*** for application and eligibility information.

# Housing Assistance

If you or someone you know is having trouble making mortgage payments, facing foreclosure, or has emergency housing needs, Maryland's Department of Housing and Community Development offers various programs and services to existing homeowners as well as those desiring homeownership or safe affordable rental housing. To learn about these and other programs, please visit: ***www.dhcd.maryland.gov***.

## HOMEOWNERS ASSISTANCE

**Home Owners Preserving Equity (HOPE) Hotline |** provides a network of certified housing counselors statewide to help you negotiate with lenders to find alternatives to foreclosure. Pro Bono attorney assistance is also available through the HOPE hotline. To access free housing counseling services, call **1.877.462.7555** or visit ***www.mdhope.org***.

## FORECLOSURE PREVENTION ASSISTANCE

To understand the foreclosure process, your protection rights in accordance to the law, as well as foreclosure prevention tips, please visit ***http://www.dllr.state.md.us/finance/consumers/mortforeinfo.pdf***.

## RENTAL HOUSING & APARTMENT SEARCH

For an updated listing of houses and apartments for rent anywhere in Maryland, please visit the 24-hour free online resource service at ***MDHousingSearch.org***.

## RENTERS ASSISTANCE

**Rental Allowance Program (RAP) |** RAP provides monthly rent assistance (fixed payments) for eligible low income families up to a certain length of time in order to return to self-sufficiency. Visit ***http://www.dhcd.maryland.gov/Website/programs/rap/Default.aspx*** for the Rental Allowance Program (RAP) Fact Sheet.

**Tenant Rights Advice |**at this website, ***http://mdhope.dhcd.maryland.gov/renters/pages/default.aspx*** you will find information regarding rights including those facing eviction.

**Resources for Renters in Foreclosure |** Renters in housing foreclosure can access a Toolkit at ***http://nlihc.org/library/other/foreclosure***.

**Maryland Mortgage Program |** DHCD has empowered thousands of Maryland families to realize the American dream of homeownership through its network of private lending institutions. Eligible first-time buyers are provided with flexible and reliable mortgage loans including down payment and closing cost assistance. For more information on this and other programs, visit ***http://www.mmprogram.org/*** or call **800.638.7781**.

**Mortgage Fraud Avoidance |** Many individuals undergoing a foreclosure process are desperate to save their homes. With desperation comes vulnerability to foreclosure rescue scams or exposure to con artists intent on preying on individuals in unfortunate circumstances. If you believe you are a victim or target of a mortgage fraud scheme, as well as predatory lending practices, you may wish to file a complaint at ***http://www.dllr.maryland.gov/finance/consumers/comphow.shtml*** or call **888-784-0136**. Additionally, mortgage fraud matters can be reported to the Maryland Attorney General's Office Consumer Protection Division - ***http://www.oag.state.md.us/Consumer/index.htm***. Learn more by viewing the Avoid Fraud Information at ***http://mdhope.dhcd.maryland.gov/Fraud/Pages/default.aspx***.

# Assistance for Seniors

If you are an older Marylander, the Department of Aging protects your rights and quality of life. To meet the needs of senior citizens, the Department administers programs throughout the State focusing on Advocacy Services, Health Education, Housing, Information and Referral, In-Home Services; and 6) Nutrition. Area agencies administer State and federal funds for local senior citizen programs which include, but are not limited to the following programs and services:

- League of Extraordinary Seniors
- Life Long Learning Centers
- Senior Community Services Employment Program (SCSEP)
- Senior Center Services
- Senior Health Insurance Program (SHIP)
- Senior Information and Assistance Program
- Senior Legal Assistance Services

Call **410.767.1100** or visit ***http://www.aging.maryland.gov/index.html*** for general information. Also visit ***http://www.aging.maryland.gov/ProgramsAndServices.html*** for an exhaustive list of services.

# Additional Community Resources

**Maryland Community Services Locator (MDCSL) |** A statewide interactive online directory, MDCSL affords you the opportunity to locate approximately 9,000 community services including employment, housing programs, health services, legal assistance, social services, victim services, support groups, and much more. Not only does the Locator provide you with service information, but it provides maps and driving directions as well. Call **301.405.9796** or visit ***http://www.mdcsl.org/advantagecallback.asp?template=map_search*** to begin your search today!

# Notes