

WHERE TO TURN In Connecticut When You Become Unemployed

INTRODUCTION

2-1-1's *Where to Turn in Connecticut When You Become Unemployed* is intended to provide information on state, federal and local resources to help people who are unemployed and looking for jobs. We hope that the information in this guide provides information that will help you manage financially while unemployed, and help you become re-employed.

2-1-1 is Connecticut's free, confidential information, referral, and crisis intervention service. We are available by phone 24/7. Dial 2-1-1 and a trained specialist will answer your call any time of day or night. 2-1-1 is a program of the United Way of Connecticut and the State of Connecticut.

Please visit our website at <http://www.211ct.org/> to search our on-line databases:

- 2-1-1 e-Library: <http://www.211ct.org/InformationLibrary/Default.asp>
- Child Care Database: <http://www.211childcare.org>

The [2-1-1- Navigator](#) is a benefits screen for major state and federal programs. Take the survey to see which programs you may be eligible for. *Note: The Navigator is a quick screen and is intended to give you a list of programs that you MAY be eligible for.*

SOURCE INFORMATION: Information in this guide was compiled by the United Way of Connecticut/2-1-1 from the following sources: Connecticut State Departments of Insurance, Labor, Public Health, and Social Services; Access Health CT; and the U.S. Department of Veterans Affairs, to name a few.

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All information in this directory should be independently verified.

FEEDBACK:

Please report errors or omissions to: (Latest revision 1/2018)

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This guide was updated in 1/2018. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org>

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UNEMPLOYMENT COMPENSATION BENEFITS

TO APPLY: For information on eligibility for unemployment compensation, go to the Connecticut Department of Labor website www.ct.gov/dol

Unemployment Insurance **CT Direct Benefits** online system will allow you to complete new and reopened claims for benefits. **You may file your initial (new) claim or reopened claim 24/7 online using the FileCTUI site and also to get assistance with questions on the "QUICK CLICK" resource at the bottom of the page at - www.FileCTUI.com.**

When filing your unemployment claim, you may select either direct deposit or debit card. The direct deposit method is free (subject to the rules of your bank). When this method is selected, benefits are deposited directly into your savings or checking account.

If you need help Filing Your unemployment Insurance claim you can visit one of the American Job Center offices during specific weekday hours. See the listing here: <http://www.ctdol.state.ct.us/UI-OnLine/10-20-17%20UI%20Benefits%20Specialists.pdf>

TO APPEAL A RULING: File an appeal with the Employment Security Appeals Division. For information on appeals go to <http://www.ctdol.state.ct.us/appeals/ClmtAppeal.htm>

LEGAL ASSISTANCE: *If you need the assistance of an attorney to help with an appeal:*
Lawyer Referral Services:

Fairfield County	(203)335-4116
Hartford, Litchfield, Middlesex, Tolland, Windham Counties	(860)525-6052
New Haven County	(203)562-5750
New London County	(860)889-9384

Statewide Legal Services

Legal assistance for households with low income

(800)453-3320

FINDING A JOB / JOB TRAINING

STATE OF CONNECTICUT DEPARTMENT OF LABOR

- The Connecticut Department of Labor's website at www.ct.gov/dol has information and job search tools for the job seeker, including:
 - "[Tips on Finding Jobs](#)" - guidance and information on interviews, resumes, and preparing for job/career fairs.
 - [CT JobCentral](#), an on-line database of nationally posted job openings
 - [Job Fair](#) listings
 - [Connecticut Job & Career ConneCTion](#), offers information on finding a career that is right for you, learning about occupations, searching for education and training, and searching for jobs and employers.

AMERICAN JOB CENTERS

[List of American Job Centers](#). (Or see the listings in this guide's appendices.)

All Connecticut Residents: Full service American Job Centers offer computerized job matching, assessment and employability planning, vocational counseling, job referral and placement, and labor market information. All job seekers may place their resumes into an employer-searchable database of resumes. The American Job Centers have self-service job search support services including research materials, phones, fax machines, postage, personal computers, software to design and print resumes, and free access to the Internet for job search purposes. American Job Centers are a collaboration of state, regional, and local organizations.

Older Adults: Senior Community Service Employment Program, also known as Title V, is a federally funded program that matches low income older adults ages 55+ with jobs in the private or non-profit sector. List of [Senior Community Service Employment Programs](#).

Veterans: List of [Local Veterans Employment Representatives \(LVER\) and Disabled Veterans Outreach Program Specialists - \(DVOP\)](#). CT Works centers have specialized Local Veterans Employment Representatives (LVER) and Disabled Veterans Outreach Program Specialists (DVOP) to assist veterans with employment and training needs. Veterans are offered vocational guidance, case management, counseling services, and workshops on topics such as resumes/cover letters, job search, and using the Internet.

Ex-Offenders: All American Job Centers offer job search services for ex-offenders; the Hartford and Bridgeport offices offer in-depth workshops and enhanced job search assistance.

Youth: American Job Centers and community based agencies help youth prepare for and locate employment. List of [government and community based programs for youth](#).

WORKFORCE INNOVATION AND OPPORTUNITY ACT (WIOA) – OLD WIA

The WIOA authorizes and funds training and employment programs and services to youth and adults who are disadvantaged because of education level, income level, age, criminal history, and other conditions, including Individual Training Accounts (ITA) for dislocated or disadvantaged workers. Some ITA eligibility requirements are determined by federal regulations, and others are determined by the local Workforce Investment Boards. Go to your local American Job Centers to inquire about all WIA programs. List of programs: ([WIOA Programs](#)).

STATE OF CONNECTICUT EMPLOYMENT

(800)528-7442 www.das.state.ct.us

State job employment is managed by the CT Department of Administrative Services. For information about employment with the State of Connecticut, go to: <http://www.das.state.ct.us/exam/default.asp>

CT ASSOCIATION OF NONPROFITS ONLINE CAREER CENTER

Online career center for the nonprofit community provides free job postings, resume posting capabilities, and job alerts as new positions in the nonprofits are posted on the site. Jobseekers have an opportunity to create an account, search open positions, set up email notices for when positions are posted that meet their criteria, and to post their resumes that may be searched by prospective employers. For more information, go to http://careers.ctnonprofits.org/home/index.cfm?site_id=6871

ON-LINE JOB SEARCH SITES:

- <http://careerbuilder.com>
 - <http://ctjobs.com>
 - <https://www.monster.com/>
 - <https://hartford.craigslist.org/>
 - <https://www.job-hunt.org/>
 - <https://www.indeed.com/>
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COMMUNITY BASED JOB SEARCH AND JOB TRAINING PROGRAMS

Many community based agencies in Connecticut offer programs to help people find jobs.

- List of [Pre-Job Guidance](#) programs
 - List of [Job Finding Assistance](#) programs.
 - List of [Job Training](#) programs.
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PRE-JOB COACHING AND EMPLOYMENT PREPARATION SERVICES

This guide was updated in 1/2018. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org>

The American Job Centers offer free workshops on resume preparation and interviewing. To see American Job Center locations, [click here](#).

Also, many nonprofit community based agencies offer help with resume writing, cover letters, dressing for the interview, and interviewing techniques and skills. These services are usually provided for no fee or for a nominal fee. To see 2-1-1's listings of community based agencies that offer workshops or one-on-one assistance with preparing for a job search, [click here](#).

Connecticut Libraries and JobNow

Many local libraries subscribe to the "JobNow" service. JobNow provides live interactive online help combined with online resources to guide job seekers through the necessary tasks to get a job. Here are a few of the included services:

- "Resume Lab" service – Library patrons can send their resume to a JobNow expert, and receive expert analysis within 24 hours.
- Live Interview Coaching - Connect with a live interview coach to brush up on interview skills.
- Easy-to-use, free Internet resources for job seekers, including personality and career assessments.

The JobNow service is free; the only requirement is a local library card. Check with your local library to see if they offer JobNow.

Private Employment Preparation Businesses

There are also many private businesses that, for a set fee, offer career counseling, resume preparation, and interview coaching services. To find these businesses, do an Internet search with the words "Career Counseling," "Career & Vocational Counseling," or "Resume Preparation," or look in the telephone book's Yellow Pages under the same categories.

For help preparing for a phone interview, do an Internet search with the words "Phone Interview." There are many suggestions and blogs on the Web with phone interview tips. Also, there is a private company in Connecticut, [Phone Interview Pro](#) that, for a set fee, offers practice phone interviews and assessment of your phone interviewing skills, and a book with phone interview tips.

Job search counselors can never guarantee that you will get a job; beware of false promises! To protect yourself, read the Federal Trade Commission's "Money Matters/ Jobs" pages: <http://www.ftc.gov/bcp/edu/microsites/moneymatters/jobs-loss.shtml>, including:

- [Job Search Scams.](#)
- [What to do before buying a business or a franchise.](#)
- [Information about wealth-building seminars.](#)

Also, before spending money, especially if up-front money is required, you may want to check with the CT Better Business Bureau, the Connecticut Department of Consumer Protection, or the Connecticut Attorney General's office to see if complaints have been filed. If you feel that you have been cheated or scammed, file a formal complaint with these agencies. Once a pattern of deception is established, the State Department of Consumer Protection will investigate the business to see if it has violated the Unfair Trade Practices Act.

JOB CLUBS

Networking and support for individuals who are looking for employment. Support may be group or individually based.

- List of [Job Clubs](#).

SMALL BUSINESS DEVELOPMENT

Guidance is provided on program and service information to individuals who are interested in starting their own small business. Topics vary from loan information, management practices, technology information, regulations, networking etc. Some programs charge fees.

- List of [Small Business Development Programs](#).

MINORITY BUSINESS DEVELOPMENT

Specific programs and service information for minorities and women who want to start a business. Guidance and information topics include loan and grant information, management practices, technology information, regulations, networking etc. Some programs charge fees.

- List of [Minority Business Development](#) programs.

INTERVIEW CLOTHING

There are several agencies in Connecticut that offer career clothing to individuals to wear to their job interviews. Some programs require a referral from a job training program, a state worker or other professional.

List of agencies that offers [Work Clothing](#).

Thrift shops sell used clothing at low prices.

- List of [Thrift Shops](#).

Consignment shops also sell used clothing at low prices. For lists of consignment shops, check the phone book's yellow pages.

EMPLOYMENT SCAMS

People who are looking for work may be targeted by businesses or individuals taking advantage of their situation. They may promise employment results, promote fictitious or outdated job offerings, or otherwise misrepresent their services. In addition, they can charge high advance fees, ranging from several hundred to several thousand dollars, for their services or supplies you need before beginning work.

Beware of requests for personal information, such as Social Security numbers or credit scores, from companies that promise to help you find a job. These may be attempts at identity theft or credit fraud. Also beware of any business that requires you to invest or pay for costs in advance.

To learn how to avoid a job search scam or to check on a business's legitimacy, go to the Federal Trade Commission's tip sheet:

<http://www.ftc.gov/bcp/edu/microsites/moneymatters/jobs-hunting-scams.shtml>

WORK-AT-HOME SCHEMES

Work-at-home schemes usually promise lucrative results for working at home, but require upfront payment for materials and other costs with little or no return. Some of the typical work-at-home schemes and their usual pitches and pitfalls are detailed by the Federal Trade Commission here: <http://www.ftc.gov/bcp/edu/pubs/consumer/invest/inv14.shtm>.

TEMPORARY EMPLOYMENT

To find temp agencies, search "Employment Agencies," or go to:

<http://www.yellowpages.com/ct/employment-agencies?>

Some temp agencies, such as [Labor Ready](#), specialize in day labor and pay workers at the end of each work day. This is a good option for unskilled workers who need to be paid quickly.

VOLUNTEERING

While job hunting, you may want to explore other careers, work on skills, participate in community service activities, or just widen your network of contacts by volunteering. To find volunteer opportunities in your community, search the [Volunteer Solutions](#) database, or go to [2-1-1's listing of agencies that need volunteers](#).

HEALTH CARE WHEN YOU LOSE YOUR JOB

There may be additional resources in addition to the ones listed here to help defer the cost of uncovered health care expenses for specialized populations such as those with cancer, veterans, etc. Call 2-1-1 to find out if there are any specialized assistance programs that fit your situation.

Also see 2-1-1's [HEALTH CARE RESOURCE GUIDE](#)

Individuals can now apply for affordable health insurance coverage choices in health insurance marketplaces when open enrollment begins each November 15th and ends on December 22 of the following year. Coverage will begin on January 1st. Visit HealthCare.gov to learn more from the federal government website.

In Connecticut, Access Health CT has a health insurance exchange/marketplace, where individuals can go directly to inquire about health insurance, or visit an enrollment center during this enrollment period. Please visit [Access Health CT](http://www.accesshealthct.com) (www.accesshealthct.com) for further information call, (855)805-4325 (1-855-805-HEALTH).

COBRA (CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT)

www.dol.gov/dol/topic/health-plans/cobra.htm

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COBRA is a federal law that requires employers with 20 or more employees to let employees and their dependents keep their group health coverage for a time after they leave their group health plan under certain conditions. Those conditions include voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Once your job ends, your plan must provide you with written notice explaining your rights under COBRA. You have 60 days from the date the notice is provided or from the date coverage ended – whichever is later – to elect COBRA coverage. It begins the day your health care coverage ended and lasts for up to 18 months. Under COBRA you may have to pay the entire group rate premium for health care coverage.

For more information about COBRA, call the United States Department of Labor: (866)275-7922.

MEDICAID AND OTHER STATE PROGRAMS

www.ct.gov/dss

There are several types of medical insurance offered through state & federal programs:

In Connecticut, Access Health CT is the health insurance exchange/marketplace for residents. Please visit [Access Health CT](#) for further information, or call 1 (855) 805-4325.

Or visit 2-1-1's topical paper, "[Access Health CT: Connecticut Health Insurance Exchange](#)" for general information on Connecticut's Health Exchange and links to other fact sheets and tips to help individuals looking for health plan options.

Connecticut State Health Plans:

- **HUSKY A & HUSKY B**

Connecticut children and their parents or a relative caregiver; and pregnant women may be eligible for HUSKY A (also known as Medicaid), depending on family income. Uninsured children under age 19 in higher-income households may be eligible for HUSKY B (also known as the Children's Health Insurance Program). Depending on specific income level, family cost-sharing applies.

- To apply online, visit www.accesshealthct.com, under 'Get Health Coverage.'
- To apply by phone, please call the Access Health CT call center at 1-855-805-HEALTH (4325).

[Note: When looking at the HUSKY family income guidelines, please keep in mind that DSS may not count some income and may also deduct certain expenses. The best thing to do is apply and let DSS determine family's eligibility.]

- **HUSKY C & Medicaid for Employees with Disabilities:**

Households and individuals who wish to apply for Medicaid for the Aged/Blind/Disabled (HUSKY C), or Medicaid for Employees with Disabilities (MED-Connect), should use the 'W-1E' application. Connecticut residents aged 65 or older, or who are aged 18 up to 65th birthday and who are blind, or who have another disability, may qualify for coverage under HUSKY C.

To apply on line, please visit <https://connect.ct.gov/access/jsp/access/Home.jsp> - under 'Apply for Benefits.' Or call the DSS Benefits Center Line at: 1-855-6-CONNECT (1-855-626-6632)

Individuals can also [download the 'W-1E' application](#):

[Eligibility Determination Document \(W-1E\) with Instructions](#)

There are income and asset limits to qualify for HUSKY C. For complete income and asset limits, allowed deductions and what assets can be excluded, please read the Basic Eligibility for the Aged, Blind and Disabled publication.

- **HUSKY D**

Connecticut residents aged 19 up to 65th birthday, who do not qualify for HUSKY A; who do not receive Medicare; and who are not pregnant, may qualify for **HUSKY D** (also known as Medicaid for the Lowest-Income Populations).

- To apply online for HUSKY D, please visit www.accesshealthct.com, under 'Get Health Coverage.'
- To apply by phone, please call the Access Health CT call center at 1-855-805-HEALTH (4325).

<http://www.ct.gov/hh/site/default.asp>

Or see a list of In Person Assister's located throughout the state, you can help you enroll: [In Person Assister's](#).

- **Medical Spend-Down:** www.ct.gov/dss/lib/dss/pdfs/SPNDOWN.pdf Medicaid Spend Down is for individuals with exceptionally high medical bills who are over income for the traditional HUSKY D (Medicaid or Medicaid LIA)) programs. Individuals can use medical bills to "spend down" their income to the "medically needy income level" and then be eligible for HUSKY D (Medicaid or Medicaid LIA)). Individuals apply at their local DSS office.

NOTE: Medicaid Coverage for the Lowest Income Populations/HUSKY D will not be accessible through a "spend-down" process if an applicant is over-income, effective January 1, 2014. This is because the income-eligibility limits are increasing and federal rules will no longer permit spend-down for this group. Since the income-eligibility level is rising so substantially, many individuals who now go through the spend-down process will qualify for Medicaid regardless.

- **Healthy Start:** Healthy Start is a low income health insurance program for pregnant

women. There is no asset test. Provides prenatal and all other medical services for pregnant women who are over income for "straight Medicaid" but whose income is at or below 263% of the FPL. Women in this program are generally enrolled in a managed care plan. Individuals may apply at a local community based agencies or hospitals, or at their local DSS office. Individuals who choose to apply at community based agencies or hospitals also have the option of receiving case management services. Women who apply at DSS offices do not receive case management services. List of [Healthy Start](#) sites.

COMMUNITY CLINICS

Community-based health centers provide primary health care, including mental health and substance abuse services. Fees are sliding fee or reduced rate; some community clinics are free. Community clinics provide medical care regardless of immigration status, and regardless of income or insurance status.

- List of [Community Clinics](#).
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DENTAL CLINICS

Dental care at a sliding fee, reduced rate, or no fee:

- List of [Dental Clinics](#).
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“FREE BED” FUNDS

Most hospitals in Connecticut have “free bed funds” to help low income patients pay their hospital bills. These funds can be applied to any hospital-generated bill, not just for inpatient hospital care. Since the funds are not a government program, but charitable donations administered by the hospital, it is likely that each hospital will have a different set of eligibility criteria for applicants. However, the law requires hospitals to tell their patients about the fund, and to have a written policy regarding how and to whom the funds will be applied. The best way to find out about these funds is to contact the hospital administration, billing office, or social work office. Anyone having trouble obtaining information from a hospital about its free bed funds should call, write to, or email the Attorney General’s office. *(Some hospitals, not all, require U.S. citizenship or legal residency for their free bed funds. Call hospital social work department or billing department for information.)*

VETERANS – VA MEDICAL CARE PROGRAM

If you are a veteran and your income has recently changed, you may qualify for enrollment in the VA Healthcare System even if it was denied previously based on household income. Personal circumstances such as loss of employment, sudden decrease in income, or increases in out-of-pocket family health care expenses could make you eligible for VA’s hardship determination. For additional information about this program, contact the VA Medical Center

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Enrollment Coordinator at 203-932-5711, ext. 3328. Or call the VA's health benefits central number at 1-877-222-VETS.

The federal veteran medical center provides inpatient and outpatient medical, rehabilitative, and psychiatric services, detoxification and substance abuse treatment, and community based social services for any veteran with an honorable discharge and either 90 days of active duty served prior to 1980 or 24 months active duty served after 1980. Inpatient care is centralized at the West Haven Medical Center and outpatient services are offered at West Haven, as well as at the Newington Campus and community based outpatient clinics. The Errera Community Care Center offers community based mental health services including psychiatric and substance abuse outpatient and day treatment programs, psychosocial and vocation rehabilitation, transitional and permanent housing options, and employment services.

For additional information on State and Federal Veterans Services, see the complete 2-1-1 directory of services at: <http://uwc.211ct.org/files/2015/01/vetresources.pdf>

PRESCRIPTION DRUG ASSISTANCE

There are various ways to reduce prescription expenses including discounts, benefit plans, one time financial assistance, or on-going free meds. Most programs are for people who are uninsured and low income. For example, the Partnership for Prescription Assistance (888-477-2669) <https://www.pparx.org/> is a coalition of pharmaceutical companies that provides a single point of access to free or low-cost medications for income eligible individuals. For more information about prescription assistance programs, [click here](#).

“Big box” stores that have pharmacies, such as Walmart, Costco, Sam's Club, Target, Stop and Shop, offer many generic drugs for a low price. Some are selling 30 day supplies for as low as \$4, or 90 day supplies for as low as \$10. (Not all medications can be purchased as a generic; also, not all generics are being offered at discount. Call the store's pharmacy, or look at the store's website, to see if the needed medicine can be bought at discount.

FamilyWize is a prescription drug discount program that offers cardholders discounts on drugs. To download a card, go to: <http://www.familywize.org/>.

MENTAL HEALTH CARE

General Counseling: If you have private insurance you can contact your insurance company and get a listing of providers in their network. The [Mental Health Association of Connecticut](#) also gives referrals to private providers.

2-1-1 does not list private mental health professionals. However, numerous community based agencies in the state offer sliding fee individual, marital, group, or family therapy. Check with the agency to see if they offer the specific type of counseling that you are looking for. Community based agencies that offer mental health care:

- Adults: List of [General Counseling](#) agencies.
- Adolescents: List of [Adolescent/Youth Counseling](#) agencies.
- Children: List of [Child Guidance](#) agencies.

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Crisis Counseling: It may take time to get an appointment to see a mental health professional for non-crisis counseling. If you or someone you are concerned about is in immediate need of crisis intervention or feels suicidal, call 2-1-1 by dialing 2-1-1 on your telephone. Trained crisis intervention specialists are available to take your call 24 hours a day, 7 days a week. The 2-1-1 Specialist will connect you to immediate crisis assistance.

Psychiatric Mobile Response Teams are teams of mental health professionals who will work with an individual in mental or emotional crisis by phone, or at community sites, homes, or hospitals. Phone lines are open 24 hours a day, 7 days a week but in-person intervention may have restricted hours.

- [Adult Psychiatric Mobile Response](#)
- [Child/Youth Psychiatric Mobile Response](#)

RENT/MORTGAGE ARREARAGES

Eviction Prevention/Foreclosure Prevention Programs: State EFPP program is closed as of July 2016

See list of [Rent Payment Assistance](#) programs.

- List of [Mortgage Payment Assistance](#) programs.

Mortgage Foreclosure Counseling: If you are unable to afford your current monthly mortgage payments, contact your lender right away to explain your situation. Also seek assistance from one of Connecticut's mortgage foreclosure assistance sites. Most of these sites are HUD Approved to offer mortgage counseling and loss mitigation services. Click here for a list of [HUD approved Housing Counseling Agencies in Connecticut](#).

- Read about [Avoiding Foreclosure](#).

Foreclosure Scams: Beware of anyone that tells you that you can stop foreclosure by signing a document that appoints someone else to act on your behalf. You could be signing over the title to your property without knowing it. Before signing any document that deals with your mortgage, get the advice of an attorney, a HUD approved housing counselor, or a real estate professional that you know and trust. You can also call the Better Business Bureau or the State's Attorney to see if the business is trustworthy.

To read more about foreclosure scams, go to the Federal Trade Commission's paper, [Foreclosure Rescue Scams: Another Potential Stress for Homeowners in Distress](#).

CASH ASSISTANCE

Temporary Family Assistance (TFA)

<http://www.ct.gov/dss/cwp/view.asp?a=2353&q=305260>

TFA/Jobs First is a 21 month time limited cash assistance program for low income/low asset families with dependent children under age 18. Employable TFA recipients must participate in a

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Department of Labor-managed job search, job training, or other endeavor while receiving assistance.

- List of [TFA application sites](#).

Temporary Family Assistance (TFA) Diversion Program

The TFA Diversion Program is for families who are eligible for Temporary Family Assistance (TFA) but the family's needs are short term and do not require ongoing cash assistance. The amount of assistance will depend upon the need, but will not exceed the total of three months of TFA for that family. The assistance is paid in one lump sum. The Diversion Program can help pay for shelter expenses (food, rent, security deposit, utility bills,) and work-related expenses (child care, tools, uniforms, clothing, transportation, car registration, insurance or repairs.) While in the three month Diversion Program period the family may also be eligible to receive Medicaid, child care assistance, employment services and food stamps. After the three month period the family may continue to be eligible to receive Medicaid for up to 24 months and Transitional Child Care Assistance for up to 24 months. Families must be income and asset eligible. Must have a job, a job offer that will begin within three months, marketable skills and have no barriers which would prevent the adult from finding and keeping a job, or have a good work history; Must have an emergency or family crisis that can be resolved within at least three months allowing family to remain independent of public aid or assistance; Must have expenses related to employment which family cannot pay. To fully understand the Diversion Program as it relates to welfare and time limits, call Statewide Legal Services at (800)453-3320. Apply for the diversion program at DSS offices. (Same as TFA application sites.)

Community Based Temporary Financial Assistance Programs

There are agencies and programs throughout the state that may be able to help with emergency needs on a case by case basis. Call 2-1-1 to see if there is a program in your area.

Wartime Veterans: Soldiers, Sailors and Marines Fund

Temporary, emergency financial assistance to needy wartime veterans, their spouses, and their children ages 0-18. Must have honorable discharge; Must have served in at least one of the armed services, including National Guard and Reserves; Must have at least 90 days of active duty service, unless discharged for a service-connected disability, or for the full extent of the conflict in a combat or combat support role if the war campaign or operation lasted less than 90 days. For application and eligibility information go to: www.state.ct.us/ssmf or call (800)491-4941.

FOOD PROGRAMS

SNAP/Food Stamps: SNAP (Supplemental Nutrition Assistance Program), formerly known as Food Stamps, is administered in Connecticut by the Department of Social Services. (DSS). The amount of SNAP benefit a household can receive depends on income, age and number of people in the household, and certain deductible expenses.

Households with an elderly or disabled family member can have income above 185%, but there is an asset limit of \$3000 when income is over 185%; and the net income limit, after deductions for housing and utility allowances and medical expenses, must be at or below 100% of the FPL. SNAP/Food Stamp guidelines can be confusing, so anyone who is low income is encouraged to apply. No lien is placed on an individual's home.

This guide was updated in 1/2018. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org>

People can pre-screen for SNAP eligibility and print an application at the End Hunger Connecticut web page: www.ctfoodstamps.org. or call their SNAP Call Center, 866-974-SNAP (7627).

To apply, DSS encourages people to submit applications on line or submit an application, see below, call and apply by phone, 855-626-6632, or visit a local office.

To apply on line, please visit <https://connect.ct.gov/access/jsp/access/Home.jsp> - under 'Apply for Benefits.' Or call the DSS Benefits Center Line at: 1-855-6-CONNECT (1-855-626-6632)

Individuals can also [download the 'W-1E' application](#):

[Eligibility Determination Document \(W-1E\) with Instructions](#)

For a USDA designed Spanish-language SNAP Retailer Locator, an online search tool designed to help recipients find SNAP authorized stores near their home or workplace, see: <http://www.snapretailerlocator.com/>

- [SNAP/Food Stamps Application sites.](#)

**NOTE: As of January 1, 2016
New SNAP Rule - Able Bodied Adults Without Dependents (ABAWD)**

New SNAP/Food Stamp Rule States:

"Able bodied" people between 18 and 49, residing in certain Connecticut towns, see website for list of towns, www.ct.gov/snap

only get 3 months of food stamps in any 36 months period unless they are working 20 hours per week. Other work-like activities also count for the work requirement (see below).

When Does it Go Into Effect:

January 1, 2016

An ABAWD can meet the work requirements by:

- *Working at least 80 hours a month
- *Participating in a work program at least 80 hours a month, or
- *Working and participating in a work program for a combination of at least 80 hours a month; or
- *Participating in a workfare program

A person shows he or she is not "able bodied" by:

- *Under 18 years old, or

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- *Age 50 or older
 - *Living in a SNAP household with a child under 18 years old
 - *Physically or mentally unfit for employment
 - *Pregnant, or
 - *Exempt from general SNAP work requirements. This includes people under 16 years old or 60 years old or older
 - *Physically or mentally disabled
 - *Complying with the work requirements of another program,
 - *Responsible for a child under 6 years old
 - *Already working more than 30 hours a week
 - *Participating in a drug or rehab program, or
 - *Enrolled as a student at least half time, or in an exempt town not listed below
-

Food Pantries: There are many food pantries in the state that offer assistance to families and individuals in need. Every pantry has different eligibility, hours, and availability. Food pantries are often run by local agencies and churches. They receive their food from state food banks, local food drives and private donations. Food pantries are a good option for individuals who have either run out of food stamps, or were ineligible for food stamps and need to supplement their groceries.

- List of [Food Pantries](#).
-

Soup Kitchens: Soup Kitchens are programs of churches and organizations that serve prepared meals to individuals and families in need. Most of these sites require little more than an individual walking in at the right place and time. To see hours and meals served at each soup kitchen:

- List of [Soup Kitchens](#)
-

WIC - Women Infant's and Children Program: The WIC program provides specific nutritious foods and nutrition education to eligible pregnant women, postpartum women up to six months regardless of how pregnancy ends; breastfeeding women up to one year after delivery; and infants and children up to their fifth birthday. Applicants who are income eligible (at or below 185% of the Federal Poverty Level) and at risk nutritionally receive eWIC cards for the purchase of infant formula, milk, eggs, cheese, juice, peanut butter, and cereal. Recipients are re-certified every six months to determine if medical or nutritional risk exists. Fathers, guardians, and custodial relatives can get WIC for their children up to the child's fifth birthday.

- List of [WIC](#) application sites.
-

School Breakfast and Lunch Programs

Most public schools in Connecticut are participants of the National [School Breakfast, Lunch and Milk Program](#), which offers free or reduced price school meals to children whose family income is at or below 185% of the Federal Poverty Level. To enroll, contact your child's school.

Click here to see if your child's school offers [School Lunches](#) or [School Breakfasts](#).

Summer Food Program: Federally-funded nutrition program administered by the Connecticut State Dept. of Education serves free breakfast and/or lunch meals to children ages 18 years and under, and up to age 21 if disabled. Meals are served during the summer months when school is closed. There are no income or address restrictions for the feeding sites.

- CT Department of Education's list of [Summer Food Feeding Sites](#)

UTILITY, HEATING AND WEATHERIZATION PROGRAMS

Discounted Utility Services – Cell phones: Lifeline/Connecticut - [Discounted Cell Phone Services](#)

Lifeline is an FCC telephone credit program for customers receiving assistance from one of the following state or federal benefit programs: Care 4 Kids; Connecticut Energy Assistance Program (CEAP); Food Stamps; Personal Care Assistance; Refugee Program; Rental Assistance; SAGA Cash; State Supplement to the Aged, Blind or Disabled; SSI; Temporary Family Assistance; Medicaid (including Husky and Healthy Start); Head Start; School Lunch Program.

The credit offers a discount on line connection, and offers free monthly minutes and a free wireless cell phone for local telephone service.

The Lifeline program can also be used for a **free cell phone**. Safelink Wireless administers the program in Connecticut. Eligibility is the same as above. Program provides free cellular service, free monthly minutes, and a free wireless cell phone. No one in the household can be receiving Lifeline Assistance through another provider; and individuals must have a valid postal address (not a P.O. Box address).

ENERGY ASSISTANCE

- List of [Utility Assistance](#) (Link to Electric/Gas/Heating application sites).

Connecticut Energy Assistance Program: CEAP is a federally funded heating assistance program managed by Conn. Dept. of Social Services. Applications are taken and fuel deliveries ordered through local Community Action Agencies. CEAP provides financial assistance for payment of primary heat bill for households at or below 60% State Median Income. Amount of assistance depends upon household income, and whether heat is included in rent. Assistance is paid for the client directly to the energy vendor, except in the case of renters whose heat is included in rent. This group receives a direct payment. There are asset limits. There is a crisis benefit for households who have exhausted their original basic benefit and who heat with a deliverable fuel. Program runs from November 1-May 1. Households must apply for the program every year. For more information, go to 2-1-1's paper on [CEAP](#).

Operation Fuel: www.operationfuel.org

Operation Fuel provides financial assistance for households with income up to 200% of the Federal Poverty Level. Assistance is provided through a network of local fuel banks and can be used to offset either heat source expenses or non-heat utility expenses. Program generally runs from January through May. For more information, go to 2-1-1's paper on [Operation Fuel](#).

Matching Payment Programs: Matching Payment Programs (also known as Arrearage Forgiveness programs) are payment incentive programs offered by Connecticut's regulated natural gas and/or electric utilities to their income-eligible customers. (Gas and/or electric utilities owned and operated by municipalities do not offer matching payment plans). These plans help eligible customers maintain year-round service and pay down a delinquent balance by awarding credits toward a delinquent balance when the customer makes their agreed-upon scheduled payment. Although the specific requirements are different at each utility, one common qualification is that the customer must be eligible for energy assistance. Utilities may have a minimum arrearage amount and a minimum usage amount that a customer must have before they qualify. Some plans may be limited to customers whose primary heat source is supplied by the utility that offers the plan.

To talk to your utility company about Arrearage Forgiveness Programs:

United Illuminating	(800)442-5004	Connecticut Natural Gas:	
Eversource	(800)286-5844	No. Central CT	(860)727-3034
Southern Conn. Gas Co	(800)659-8299	Greenwich	(203)869-6900
Yankee Gas	(800)438-2278		

WEATHERIZATION AND ENERGY CONSERVATION

Home Energy Solutions:

The Connecticut Energy Efficiency Fund offers the Home Energy Solutions Program, a low cost home assessment and weatherization program offered to utility customers without regard to income. The program is administered through vendors approved by Connecticut's electric and gas utilities. For more information or to obtain an application, go to: <http://www.ctenergyinfo.com> or call 1-877-947-3873. (877-WISE-USE)

Weatherization Program for CEAP Recipients: CEAP energy assistance recipients may be eligible for funds to pay for materials to weatherize their home or apartment. When clients are certified as eligible for CEAP they will be mailed/given a card to fill out and return to request weatherization assistance. The Connecticut Weatherization Assistance Program assists low income persons to minimize energy related costs and fuel usage through home improvement measures. The program provides an energy audit to help determine the weatherization measures that need to be installed to make the dwelling more energy efficient. Typical measures may include heating system tune-ups and repairs, blower door guided air-sealing, attic and sidewall insulation and health and safety inspections. Homeowners and renters are eligible for this service, but if renting, landlords must agree to pay 20% of the material cost of materials. Funds are limited and priority is given to households with a child under age 6 or with someone who is disabled or age 60 and over. There may be a waiting list. A separate program exists for homeowners who need furnace repair or replacement. This program is also limited.

Weatherization Programs Offered by Eversource, United Illuminating, Yankee Gas, and Connecticut Natural Gas (CNG)

Energy conservation programs offered by utility companies assist with weatherization for low income households, [Home Energy Solutions Programs](#). Services may include: caulking; weather stripping, ceiling, attic and sidewall insulation; water heater wrap; pipe wrap; fluorescent energy saving light bulbs; low-flow showerheads; furnace and refrigerator replacements. Services are determined based on income, kWh usage and the results of a needs assessment/audit performed at customer's residence.

Low Interest Energy Conservation Loan Programs:

<http://www.chif.org>

Capital for Change, Inc. (aka Connecticut Housing Investment Fund (CHIF)) administers the following programs:

- First Time Homebuyer Program
- Low Interest Energy Conservation Loan Programs
- Neighborhood Rebuilder

Many towns also offer loan programs for home improvements. Call your town's Building or Community Development Department to ask about special incentives for home improvement and energy conservation.

Additional Energy Conservation Programs:

- List of [Energy Conservation](#) programs
-

UTILITY DISCONNECTION PROTECTION

Utility Shut-Off Protection: Connecticut residents are protected from shut-off of their utility services, under certain circumstances. The following outlines the circumstances that apply for water, telephone, electric, and natural gas services.

Water: Households with a person who is seriously ill or who has a life threatening illness are protected from water shut-off as follows: If a doctor provides written verification that a person in the household is "seriously ill", the household is protected from shut-off during the winter moratorium period (Nov. 1-April 15). If a doctor's verification states that the person has a "life threatening illness", the household is protected from shutoff year round.

IF THE CUSTOMER'S WATER IS ALREADY SHUTOFF: If your water company is a regulated water company, the protection is the same and the company would have to turn you back on. If it is an unregulated water company, the company is not required to turn the customer back on, but many water companies do try to "mirror" what the regulated companies do. Generally, the municipal water companies are unregulated. To find out if your water company is a regulated utility, call the Public Utility Regulatory Authority (PURA) at (800)382-4586.

Telephone (Land-Line Only): State regulations state that residential land-line phone service cannot be terminated for non-payment while any resident is seriously ill, as certified to the phone company by a doctor. However, the customer must agree to a payment arrangement for the unpaid balance AND keep the account current while paying off the unpaid balance.

This guide was updated in 1/2018. For more recent information or for additional resources, please call 2-1-1 or go to <http://www.211ct.org>

Electric and Gas: In Connecticut, utility companies that provide natural gas and/or electric service are limited by law as to when and under what circumstances they are permitted to shut off a customer's service. **Life-threatening Shut-offs:** Electric and gas companies may not shut off or refuse to turn on utility service at any time during the year if a lack of service is life-threatening, regardless of the amount of money a customer owes.

Winter Moratorium/Winter Protection: Protection for low-income persons from heat source shut-offs that are not life-threatening is available from Nov 1 to May 1, under certain circumstances, depending on whether the company provides electric or gas service. Northeast Utilities and possibly other companies also protect hardship cases from NON-heat utility shut-offs. Gas companies cannot terminate service to "hardship cases" during the period 11/1-5/1. However, they can refuse to reinstate service for "hardship" customers if 1) there has been a shut off between 5/2-10/31, and 2) if their household had service maintained during the previous moratorium period because of "hardship" status, AND 3) if since 5/1 the customer has not paid the lesser of \$100, the minimum payments due under the payment arrangement, or 20% of the amount owed the gas company as of the date of the shutoff.

Payment Arrangements

If you are facing a shutoff you should contact your utility company immediately and explain your situation. You may need to send in proof of unemployment or other documents in order to support your claims. You may also need to agree to a payment arrangement. If you cannot afford the payment arrangement they are offering, do not agree to it! If you agree to an arrangement that you are not able to keep, the utility companies do not have to offer you another payment arrangement. If your income is low, contact Statewide Legal Services at (800)453-3200 to see if they can help with getting the utility company to offer you a payment arrangement that you can afford. If you are not eligible for Statewide Legal Services assistance and still feel that the payment arrangement the utility is offering you is not fair ask to speak to a supervisor at the utility company and ask for a list of social service agencies that can help you complete a "budget sheet" for a below-budget arrangement. Last, if none of these options works, and you still feel that you should be offered a lower payment arrangement, contact the Public Utility Regulatory Authority (PURA) to see if they can assist. (PURA's decision is final.) Call (800)382-4586 to contact the PURA.

BUDGETING AND MONEY MANAGEMENT

Consumer Credit Counseling Service/Money Management International (MMI)

www.moneymanagement.org: (866)336-0624 (National Call Center – to make appointments). MMI is the only nonprofit consumer credit services organization in Connecticut. MMI provides confidential financial counseling, budget counseling, HUD approved housing counseling and debt management services. MMI's Debt Management Program negotiates with creditors on behalf of clients to establish payment plans. Credit card and other consumer debts are consolidated into one monthly payment; the MMI service fee is included in this monthly payment. Service fee can be waived in cases of hardship. Other MMI services, such as housing counseling and budget counseling, are no fee.

“Credit Repair” Scams: If you have fallen behind in your bills you may be tempted by businesses that promise to “repair your credit.” Very often these businesses take your money and do nothing to help your credit, ultimately making your credit situation even worse. To find

out if a debt management company is legitimate, call the Connecticut State's Attorney's office or the Better Business Bureau and ask. The Attorney General's office has a paper on this topic:

- **How to Spot Credit Repair Scams and Correct Your Credit History Yourself:**
<http://www.consumerfinance.gov/askcfpb/1343/how-can-i-recognize-credit-repair-scam.html>

Student Loans: If you are struggling with your student loan payments due to unemployment, contact your loan program to see if you can defer your payments while unemployed.

Financial Management Workshops: Several community based agencies offer [financial management counseling and workshops](#).

LEGAL ASSISTANCE

Statewide Legal Services: www.slscct.org
(800)453-3320

Central office for statewide legal aid provides information and legal representation for very low income individuals and families on issues related to government benefit programs; consumer credit; employment; tenant rights; special education; discrimination; divorce, custody and child support. Eligible clients are linked with the nearest legal aid office for legal representation, when appropriate. (Civil cases ONLY.)

Lawyer Referral Services: Those who are over income for Legal Aid can call a local lawyer referral service for referral to an attorney. The first 30 minutes of consultation with the referred lawyer costs \$25-35. Lawyer referral services are for individuals who are over income for legal aid or are involved in a case that legal aid does not handle.

For a list of: [Lawyer Referral Services](#).

Discrimination Assistance:

Connecticut Commission on Human Rights and Opportunities (CHRO) is Connecticut's state agency that investigates charges of discrimination due to sex (including pregnancy and sexual harassment), race, religion, ancestry, national origin, age, marital status, disability, genetic information, mental disorder or sexual orientation. If you feel that you were laid off or terminated on the basis of one of these protected rights your complaint generally must be filed under oath within 180 days of the alleged violation to the CHRO. For information about filing a discrimination complaint with CHRO, call them at (800)477-5737 or go to their web site: www.state.ct.us/chro.

U.S. Equal Employment Opportunity Commission (EEOC) is the federal agency that investigates discrimination in employment. For information about filing a discrimination

complaint with the EEOC, call the Boston Area Office, (800) 669-4000 or go to their web site:
www.eeoc.gov.

*This guide was updated in 1/2018. For more recent information or
for additional resources, please call 2-1-1 or go to <http://www.211ct.org>*

APPENDICES

AMERICAN JOB CENTERS

(860) 263-6785 - <http://www.ctdol.state.ct.us/ajc/americanjobcenters.htm>

American Job Centers offer all Connecticut job seekers who are unemployed or looking for a different job, employment workshops, resume preparation assistance, and Labor Market Information, along with access to an electronic job bank. Specialized veterans' services are also provided. Comprehensive American Job Centers are marked with an asterisk.

ANSONIA 4 Fourth Street
(203) 397-6647

***BRIDGEPORT** 2 Lafayette Sq.
(GPS Users: 350 Fairfield Ave)
(203) 333-5129 Career Center
(203) 455-2712 Veteran Services
(203) 455-2714 TTY

DANBURY 4 Liberty St.
(203) 730-0451 Career Center

***DANIELSON / KILLINGLY** 562 Wescott Rd.
(860) 774-4077 Career Center
(860) 774-4082 Fax

DERBY (VALLEY) 101 Elizabeth St
(203) 734-3443 Career Center

ENFIELD 786 Enfield St.
(860) 745-8097 Career Center
(860) 256-3687 Veteran Services

***HAMDEN** 37 Marne St.
(203) 859-3200 Career Center
(203) 859-3419 Veteran Services
(203) 859-3313 TTY

***HARTFORD** 3580 Main St., 1st FL
(860) 256-3700 Career Center
(860) 256-3687 Veteran Services
(860) 256-3514 TTY

MANCHESTER 893 Main Street
(860) 643-2222

MERIDEN 87 West Main St., 2nd Floor
(203) 238-3688 Career Center

MIDDLETOWN 272 South Main St.
(860) 347-7691 Career Center
(860) 754-5168 Veteran Services
(860) 754-5199 TTY

NEW BRITAIN 260 Lafayette St.
(860) 899-3500 Career Center
(860) 827-6246 TTY

NEW HAVEN, 560 Ella Grasso Blvd.
(203) 624-1493 Career Center

***NEW LONDON** Shaws Cove Six
(860) 439-7400 Career Center
(860) 439-7420 Fax
(860) 439-7414 TTY

NORWICH 113 Salem Tpke., North Bldg., Suite 200
(860) 859-5777 Career Center
(860) 859-5618 Fax
(860) 859-5613 TTY

STAMFORD 141 Franklin Street, 2nd FL.
(203) 353-1702 Career Center

TORRINGTON 59 Field St.
(860) 496-3500 Career Center
(860) 496-3355 TTY

***WATERBURY** 249 Thomaston Ave.
(203) 437-3380 Career Center
(203) 437-3394 TTY

WILLIMANTIC 1320 Main St., Tyler Square
(860) 450-7603 Career Center

CONNECTICUT DEPARTMENT OF SOCIAL SERVICES OFFICES

To apply at regional offices or online at www.connect.ct.gov for Food Stamps, Medicaid, SAGA, TFA, other state and federal assistance programs.

DSS CENTRAL OFFICE – (no service at this location) 55 Farmington Ave., Hartford, CT 06105

Public Information: (800)842-1508; [TDD/TTY line: (800)842-4524]

Client Information & Benefits Line – (855)626-6632

General address to mail in documents: DSS Connect Scanning Center, P.O. Box 1320, Manchester, CT 06045

NORTHERN REGIONAL OFFICES

Greater Hartford – 20 Meadow Road, Windsor –(855)626-6632 /TDD: (800)842-4524

New Britain – 30 Christian Lane- 1(855)626-6632 /TDD: (800)842-4524

Manchester - 699 East Middle Tpke.– 1(855)626-6632 /TDD: (800)842-4524

Willimantic - 676 Main St.– 1(855)626-6632 / (800)842-4524

SOUTHERN REGIONAL OFFICES

New Haven – 50 Humphrey St.– 1(855)626-6632 / TDD: (800)842-4524

Middletown – 2081 South Main St.– 1(855)626-6632 / TDD: (800)842-4524

Norwich - 401 West Thames St., Suite 102–1(855)626-6632 / TDD: (800)842-4524

WESTERN REGIONAL OFFICES

Bridgeport - 925 Housatonic Ave.– 1(855)626-6632 / TDD: (800)842-4524

Stamford - 1642 Bedford St - 1(855)626-6632 / TDD: (800)842-4524

Waterbury - 249 Thomaston Ave. – 1(855)626-6632 / TDD: (800)842-4524

Danbury - 342 Main St - 1(855)626-6632 / TDD: (800)842-4524

Torrington - 62 Commercial Boulevard, Suite 1 – 1(855)626-6632 / TDD: (800)842-4524

FEDERAL POVERTY LEVELS 4/1/17-3/31/18

Annual income limits derived from U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, <https://aspe.hhs.gov/poverty-guidelines>

Annual Income		100%	125%	130%	138%	150%	185%	200%	235%	250%	300%
Family Size: 1		12,060	15,075	15,678	16,643	18,090	22,311	24,120	28,341	30,150	36,180
2		16,240	20,300	21,112	22,411	24,360	30,044	32,480	38,164	40,600	48,720
3		20,420	25,525	26,546	28,180	30,630	37,777	40,840	47,987	51,050	61,260
4		24,600	30,750	31,980	33,948	36,900	45,510	49,200	57,810	61,500	73,800
5		28,780	35,975	37,414	39,716	43,170	53,243	57,560	67,633	71,950	86,340
6		32,960	41,200	42,848	45,485	49,440	60,976	65,920	77,456	82,400	98,880
7		37,140	46,425	48,282	51,253	55,710	68,709	74,280	87,279	92,850	111,420
8		41,320	51,650	53,716	57,022	61,980	76,442	82,640	97,102	102,375	123,960
Each add'l person, add:		4,180	5,225	5,434	5,768	6,270	7,733	8,360	9,823	10,450	12,540

Monthly Income		100%	125%	130%	138%	150%	185%	200%	235%	250%	300%
Family Size: 1		1,005	1,256	1,307	1,387	1,508	1,859	2,010	2,362	2,513	3,015
2		1,353	1,695	1,759	1,867	2,030	2,503	2,707	3,180	3,383	4,060
3		1,702	2,127	2,213	2,349	2,553	3,149	3,403	4,000	4,254	5,105
4		2,050	2,563	2,665	2,829	3,075	3,793	4,100	4,818	5,125	6,150
5		2,398	2,998	3,117	3,309	3,309	4,436	4,797	5,635	5,996	7,195
6		2,747	3,433	3,571	3,791	4,120	5,082	5,493	6,455	6,867	8,240
7		3,095	3,869	4,024	4,271	4,643	5,726	6,190	7,273	7,738	9,285
8		3,443	4,304	4,476	4,751	5,165	6,370	6,887	8,091	8,608	10,330
Each add'l person, add:		348	435	452	480	522	644	696	818	870	1044

CONNECTICUT STATE MEDIAN INCOME 7/1/17-6/30/18

State Median Income is established by the U.S. Department of Health and Human Services. These guidelines are used to determine income eligibility for various local, state, and federal programs. For most programs that use SMI for eligibility, the income chart is effective July 1-June 30 of each year.

For most programs that use SMI for eligibility, the income chart is effective July 1-June 30 of each year.

Family size	100% State Median	30% State Median	50% State Median	60% State Median	75% State Median
1	57,277.48	17,183.24	28,638.74	34,366.49	42,958.11
2	74,901.32	22,470.40	37,450.66	44,940.60	56,175.99
3	92,525.16	27,757.55	46,262.58	55,515.09	69,393.87
4	110,149.00	33,044.70	55,074.50	66,089.40	82,611.75
5	127,772.84	38,331.85	63,886.42	76,663.70	95,829.63
6	145,396.68	43,619.00	72,698.34	87,238.08	109,047.51
7	148,701.15	44,610.35	74,350.58	89,220.69	111,525.86

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8	152,005.62	45,601.69	76,002.81	91,203.37	114,004.22
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