

Building Economic Security Today (BEST)

RESOURCE GUIDE

*A Providers' Guide
to Helping Clients
Build Financial
Stability in Contra
Costa County*



Family, Maternal and Child Health Programs
Contra Costa Health Services
597 Center Avenue, Suite 365
Martinez, CA 94553
(925) 313-6254
www.cchealth.org/groups/fmch



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*A Providers' Guide to Helping Clients
Build Financial Stability in Contra Costa*

Family, Maternal and Child Health Programs
Contra Costa Health Services

April 2010

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		Career Development	Debt/Credit Counseling	Financial Education	Financial Services	Homeownership & Foreclosure Assistance	Housing	Income Support/ Public Benefits	Legal Aid	Small Business Development	Utility Assistance
Aging and Adult Services	1			X			X				
AnewAmerica	1	X		X						X	
Bay Area Legal Aid	2					X		X	X		
Bay Point Works	3	X									
California State Disability	4							X			
CalWORKs	5	X									
Catholic Charities of the East Bay	6	X					X	X			
CEO Women	7			X						X	
Community Housing Development Corp of North Richmond	8			X	X	X					
Consulate of Mexico	10										
Consumer Credit Counseling Services	10		X								
Contra Costa County Bar Association, Free Bankruptcy Clinic	11		X						X		
Credit Union Online Locators	12				X						

Quick Guide to Services

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		Career Development	Debt/Credit Counseling	Financial Education	Financial Services	Homeownership & Foreclosure Assistance	Housing	Income Support/ Public Benefits	Legal Aid	Small Business Development	Utility Assistance
Aging and Adult Services	1			X			X				
AnewAmerica	1	X		X						X	
Bay Area Legal Aid	2					X		X	X		
Bay Point Works	3	X									
California State Disability	4							X			
CalWORKs	5	X									
Catholic Charities of the East Bay	6	X					X	X			
CEO Women	7			X						X	
Community Housing Development Corp of North Richmond	8			X	X	X					
Consulate of Mexico	10										
Consumer Credit Counseling Services	10		X								
Contra Costa County Bar Association, Free Bankruptcy Clinic	11		X						X		
Credit Union Online Locators	12				X						

Quick Guide to Services

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		Career Development	Debt/Credit Counseling	Financial Education	Financial Services	Homeownership & Foreclosure Assistance	Housing	Income Support/ Public Benefits	Legal Aid	Small Business Development	Utility Assistance
EARN	13				X						
East Bay Municipal Utility District Customer Assistance Program	14										X
EASTBAY Works	15	X									
Employment Development Department (EDD)	16							X			
Food Stamps	17							X			
Housing and Economic Rights Advocates	18					X	X	X	X		
Housing Rights, Inc.	19					X	X		X		
Lao Family Community Development	20		X	X	X	X					
Low Income Home Energy Assistance Program (LIHEAP)	21										X
Michael Chavez Center for Economic Opportunity	23	X	X	X	X					X	
Money Network Debit Card	24				X						
Opportunity Junction	24	X									
Pacific Community Services, Inc.	25					X	X				

Quick Guide to Services

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		Career Development	Debt/Credit Counseling	Financial Education	Financial Services	Homeownership & Foreclosure Assistance	Housing	Income Support/ Public Benefits	Legal Aid	Small Business Development	Utility Assistance
EARN	13				X						
East Bay Municipal Utility District Customer Assistance Program	14										X
EASTBAY Works	15	X									
Employment Development Department (EDD)	16							X			
Food Stamps	17							X			
Housing and Economic Rights Advocates	18					X	X	X	X		
Housing Rights, Inc.	19					X	X		X		
Lao Family Community Development	20		X	X	X	X					
Low Income Home Energy Assistance Program (LIHEAP)	21										X
Michael Chavez Center for Economic Opportunity	23	X	X	X	X					X	
Money Network Debit Card	24				X						
Opportunity Junction	24	X									
Pacific Community Services, Inc.	25					X	X				

Service Listing

Aging and Adult Services, Employment & Human Services Department, Contra Costa County

2530 Arnold Dr, Ste 300, Martinez, CA 94553
(925) 229-8434, (800) 510-2020, Information and Assistance (I&A)
(877) 839-4347, Adult Protective Services
www.ehsd.org/adult000.html

Contact: Betty Wolguss, (925) 335-8727

Financial Services:

- **Financial Education**
- **Housing**

Adult Protective Services provides assistance, training, and education countywide related to elder financial abuse.
Information and Assistance (I&A) provides access to resources, including financial resources for those experiencing financial distress or housing assistance for older adults in Contra Costa County.

Intake: Call numbers above to enter the system

Language: English; utilize language line as needed for interpretation

Eligibility: Adults over the age of 60 in Contra Costa County can access services. Anyone can call the I&A line.

AnewAmerica

1918 University Ave, Ste 3A, Berkeley, CA 94704
Offices also located in Oakland and San Jose
(510) 540-7785, Staff number

Client Numbers:
(510) 540-7785, Berkeley

(510) 532-5240, Fruitvale
(408) 494-0215, San Jose
www.anewamerica.org

Contacts: Edwin Rodriguez, (510) 532-5240,
erodriguez@anewamerica.org (English or Spanish)
Mimi Nguyen, (510) 540-7785 x312,
mimi@anewamerica.org (English or Vietnamese)

Financial Services:

- **Career Development**
- **Financial Education**
- **Small Business Development**

Offers a comprehensive three-year program focusing on financial education, asset development, and small business development and sustainability. Also offers short-term classes on business development and financial literacy.

Intake: Call office to get the schedule of classes and to sign up for the programs.

Language: English, Spanish, Vietnamese

Eligibility: Low-income new Americans (new citizens, immigrants, and refugees)

Bay Area Legal Aid

1025 MacDonald Ave, Richmond, CA 94807
(510) 233-9954, Staff number
(510) 250-5270, West County clients
(925) 219-3325, Central and East County clients
www.baylegal.org/offices/contra-costa

Contact: Melody Saint-Saens, (510) 233-9954 x2611,
msaint-saens@baylegal.org

Financial Services:

- **Homeownership & Foreclosure Assistance**
- **Income Support/Public Benefits**
- **Legal Aid**

Offers assistance with tenant rights, eviction notices, section 8 vouchers, and foreclosures. Provides representation for domestic violence victims, including child support and division of resources. Works to secure the legal status of immigrants. Offers assistance if client has been denied or has had problems with public benefits.

Intake: Call the legal advice hotlines above (there may be a wait). A staff attorney will do an initial assessment, provide immediate advice as needed, and schedule an appointment at the local office. Clients will meet one-on-one with staff attorneys. Preference is to meet just with client but caseworkers can also be present.

Language: English, Spanish, other languages available through other offices or language line

Eligibility: Services for low-income CCC residents. Clients will be referred to other resources if not eligible.

Bay Point Works

3105 Willow Pass Road, Bay Point
(925) 252-2332, English
(925) 252-2309, Spanish

Contact: Katherine Punsalang, (925) 252-2331

Financial Services:

- **Career Development**

Job search skills, Internet and computer access, job fairs, childcare center, free tax preparation.

Intake: Simply walk into the site; must become a member (free and easy to do), and then will have unlimited access to services

Language: English, Spanish

Eligibility: Must be over 16

California State Disability Insurance

Disability Insurance

1-800-480-3287, English

1-866-658-8846, Spanish

www.edd.ca.gov/Disability/Disability_Insurance.htm

Paid Family Leave

1-877-238-4373, English

1-877-379-3819, Spanish

www.edd.ca.gov/Disability/Paid_Family_Leave.htm

Financial Services:

- **Income Support/Public Benefits**

The CA State Disability Insurance (SDI) Program is a partial wage-replacement insurance plan for California workers. SDI provides affordable, short-term benefits to eligible workers. Two programs cover workers covered by SDI: Disability Insurance and Paid Family Leave.

Disability Insurance provides partial wage replacement to eligible workers who are unable to work because of a disability including a non-industrial injury, illness, or pregnancy related condition.

The **Paid Family Leave** program was established for workers who suffer a loss of wages when they need to take time off from work to care for a seriously ill child, spouse, parent, registered domestic partner, or to bond with a new minor child.

Intake: Clients can apply online, over the phone or by mail. Call the offices or visit www.edd.ca.gov/Disability/PFL_How_to_File_a_Claim.htm to get an application.

Language: English, Spanish, Cantonese (1-866-692-5595), Vietnamese (1-866-692-5596), Armenian (1-866-627-1567), Punjabi (1-866-627-1568), Tagalog (1-866-627-1569), TTY (1-800-445-1312)

Eligibility: For Disability Insurance, client must be disabled, have suffered a wage loss due to the disability, and be under the care of a physician. For the Paid Family Leave program, client must have suffered a wage loss to care for a seriously ill child, spouse, parent, or registered domestic partner or to bond with a new child.

CalWORKs – Employment and Human Services Department

1305 MacDonald Ave, Richmond, CA 94801
(510) 412-3000

151 Linus Pauling Dr, Hercules, CA 94547
(510) 262-7700

400 Ellinwood Way, Pleasant Hill, CA 94523
(925) 602-9379

4545 Delta Fair Blvd, Antioch, CA 94509
(925) 706-4980

151 A Sand Creek Rd, Brentwood, CA 94513
(925) 513-3720

Contact: Rosalyn Guillory, Program Analyst, (925) 313-1642,
rguillor@ehsd.cccounty.us

Financial Services:

- **Career Development**

Provides temporary financial assistance and employment focused services to low-income families. The Welfare to Work program is a comprehensive Employment and Training Program designed to promote self-sufficiency. See EASTBAY Works for more info (page 14). The Cash Aid program provides financial aid for children who lack financial support and care, and to promote and encourage work to enable families to become self-sufficient.

Intake: Call the site nearest client to make an appointment. Can also walk in. Sites open 8:00-12:00, 12:30-5:00 pm Monday – Friday.

Language: English, Spanish, other depending on site

Eligibility: Low-income, legal residents or U.S. citizens

Catholic Charities of the East Bay

Concord Family Service Center

3540 Chestnut Ave, Concord, CA 94519
(925) 825-3099

Richmond Family Service Center

2369 Barrett Ave, Richmond, CA 94804
(510) 234-5110

Contact: Lisa Raffel

Brentwood Family Service Center

654 Third St, Brentwood, CA 94513
(925) 308-7775

Financial Services

- **Career Development**
- **Housing**
- **Income Support/Public Benefits**

Serves low-income people in the East Bay, including the elderly, homeless, families and children, immigrants and refugees, unemployed and underemployed, people with HIV/AIDS, victims of violence, at-risk youth, and others. Programs include rental assistance, eviction prevention funds, VITA site, and more.

Intake: Call or stop by the office to fill out an initial application for rental assistance. Call if in need of immediate assistance. Case managers will help and refer to other agencies if necessary.

Language: English, Spanish

Eligibility: Services for anyone in need in the county

CEO (Creating Economic Opportunities) Women

405 14th St, Ste 712, Oakland, CA 94612

(510) 836-3481

1-888-361-0516

www.ceowomen.org

Contact: Elinor Mattern, Program Manager, (510) 836-3481 x301

Financial Services:

- **Financial Education**
- **Small Business Development**

CEO Women creates economic opportunities for low-income immigrant and refugee women through teaching English, communications, and entrepreneurship skills, so clients can establish successful livelihoods. CEO Women provides women with intensive mentoring, coaching and access to capital needed to start a small business. Currently starting the Grand Café Program, an educational soap opera. Women first watch a DVD at home, then they attend a group class once a month. The group takes them through process of creating a business plan. The groups meet in Oakland and San Jose.

Intake: Call or sign up online

Language: English

Eligibility: Immigrant and refugee women who want to start or expand small businesses, improve their economic security, and improve their English

Community Housing Development Corporation (CHDC) of North Richmond

1535 A Third St, Richmond, CA, 94801

(510) 412-9290

www.chdcnr.com

Contact: Dru Vandam, (510) 412-9290 x12,
dvandam@chdcnr.com

Financial Services:

- **Financial Education**
- **Financial Services**
- **Homeownership & Foreclosure Assistance**

Provides multiple educational and practical programs:

Homeownership program: This program is designed to help low- and moderate-income potential homeowners address barriers to homeownership. CHDC is a HUD-approved housing counseling agency. It consists of programs for people before they buy their first home (pre-ownership program) and support for those who already have a house (post-purchase program).

Pre-ownership program: Orientation with a real estate agent for first-time homebuyers who need help with buying a home. Part of the program includes homes owned by CHDC that are leased and sold to clients.

Contact: Latoya Carr, lcarr@chdcnr.com, (510) 412-9290 x26

Post-purchase: Program for Alameda and Contra Costa residents facing foreclosure; works with lenders to make homes and mortgages more affordable. Orientations are in English on the second Thursday of each month and in Spanish the last Monday of each month.

Contact: Jackie Williams, jwilliams@chdcnr.com
(510) 412-9290 x17

CC-MATCH (Moving Assets Toward Community Hands):

Matched savings program, also known as an Individual Development Account (IDA). This program aids low-income individuals looking to access their first large asset such as a home, post-secondary education, or establishing a small business.

Contact: Jorge Ramirez, jramirez@chdcnr.com x12

Financial Education: Education classes (5 sessions) offered in English and Spanish. The classes cover budgeting, money management, consumer rights, banking, investing, credit, predatory lending, saving, debt management and the Earned Income Tax Credit.

Intake: Walk in for orientations. Otherwise, call ahead for class schedules and/or to make an appointment

Language: English, Spanish

Eligibility: Low income, must verify the source of the income

Consulate of Mexico

San Francisco

532 Folsom St., San Francisco, CA 94105

Tel: (415) 354-1700 Fax: (415) 495-3971

E-mail: confrancisco@sre.gob.mx

San Jose

540 North First St., San Jose, CA 95112

Tel: (408) 294-3414 Fax: (408) 294-4506

E-mail: consjose@sre.gob.mx

Consumer Credit Counseling Services

1070 Concord Ave, Ste 105, Concord, CA 94520

1-800-308-2027

www.cccsebay.org

Contact: Operators available on hotline

Financial Services:

- **Debt/Credit Counseling**

The largest non-profit consumer counseling credit service in the United States.

Debt Payment Plan: Work with a counselor to assess the amount of debt and how much can be paid off monthly. Counselor will contact all of the creditors to get them lower rates and payment amounts. Client pays once a month to the agency, and the agency pays the creditors. They do not report to any credit bureau and all of the information is 100% confidential. Fees are on a sliding scale and tailored to clients' ability to pay.

Workshops: New homeownership classes, bankruptcy, reverse mortgage counseling, and more.

Intake: Client calls in and the agency takes their information. They schedule an appointment with a certified counselor at a local office or over the phone. Can also access counseling via live web chat online. Offices in Concord, Berkeley, and Oakland.

Language: English, Spanish, Korean and Mandarin. Generally clients must bring their own translator to office sites if their language is not available.

Contra Costa County Bar Association, Free Bankruptcy Clinic

John F. Kennedy University, School of Law
100 Ellinwood Way, Pleasant Hill, CA 94523
(925) 370-2549

Contact: Manny Gutierrez, (925) 370-2549

Financial Services

- **Debt/Credit Counseling**
- **Legal Aid**

Free Bankruptcy Clinic offered every 2nd and 4th Thursday of each month. Opportunity to learn about the bankruptcy process and have general bankruptcy questions answered. Clients can attend no matter where they are in the bankruptcy process, i.e. whether they just want to learn more about the process, are already involved in the process, or are being sued and cannot afford an attorney.

Intake: Call first, so that the clinic will have an idea of how many people will show up.

Language: English; clients are asked to bring their own translators if they are needed

Eligibility: Anyone can attend free of charge

Credit Union Online Locators

National Association of Federal Credit Unions:
www.culookup.com

Credit Union National Association:
www.creditunion.coop/cu_locator/quickfind.php

League InfoSight: www.findacreditunion.com

Financial Services:

- **Financial Services**

A federal credit union is a cooperative, not-for-profit financial institution organized to promote thrift and provide credit to its members (who are also its customers). The key difference between a bank and a credit union is that banks are owned by shareholders, not customers, and are for-profit – which leads to higher fees and rates on loans. Credit unions pay dividends to their members (not outside shareholders) and offer them lower loan rates, higher savings rates and fewer service fees.

Membership in federal credit unions is not open to the general public. Instead, it is limited to persons sharing a common bond of occupation, community or association. Examples are employees of corporations and residents of a defined area (such as a town or a neighborhood). Use the resources above to find a local credit union.

EARN

235 Montgomery St, Ste 470, San Francisco, CA 94107
(415) 217-3660
www.earn.org

Contact: Tatiana Siegenthaler, (415) 830-3002, tatiana@earn.org

Financial Services:

- **Financial Services**

Savings Account for Education (SAFE): A program for youth between the ages of 10 and 17 and their parents where they can save up to \$500 and receive \$1,500 in matching dollars from EARN. They must invest the full \$2,000 in the youth's higher education or in college prep. This is not a loan; families do not have to pay the money back.

Intake: The youth and at least one parent must complete an orientation and 8 hours of money management training before they begin to save. There are a limited number of spots each year; call Tatiana to find out if there are still spaces available in this program.

Languages: English, Spanish

Eligibility: Be a low-income parent with at least one child between the ages of 10 and 17; have less than \$20,000 in assets, and have one person in the household earning wages from work or self-employment.

East Bay Municipal Utility District (EBMUD) – Customer Assistance Program (CAP)

1-866-403-2683

E-mail: custsvc@ebmud.com

Financial Services:

- **Utility Assistance**

The Customer Assistance Program (CAP) will pay a portion of the water bill for qualified low-income customers in single-family dwellings and for eligible homeless shelters. It is not available to multi-family accounts. The program is administered by the Salvation Army, which certifies eligibility (see Intake).

Intake: Applications for CAP are available at:

Oakland Salvation Army Office
379 12th St., Oakland, CA 94607

EBMUD Customer Information Desk
375 11th St., Ground Floor, Oakland, CA, 94607

Applications by mail are available by calling Customer Service at 1-866-403-2683 during regular business hours (M-F, 8:00 - 4:30) or the Salvation Army at (510) 437-9437.

Completed applications must be returned to the Salvation Army for eligibility certification; the Salvation Army will forward completed applications to EBMUD for final authorization.

Eligibility: Households qualify if their total gross income is less than:

- \$24,000 for 1-2 people;
- \$28,200 for 3 people;
- \$34,000 for 4 people;
- \$39,800 for 5 people;
- \$45,600 for 6 people;
- Add \$5,800 for each additional household member.

The home must have an individual water meter and be the primary residence of the customer seeking assistance. Participation is valid for two years.

EASTBAY Works

4545 Delta Fair Blvd, Antioch, CA 94509
(925) 706-4830
281 Pine St, Brentwood, CA 94513
(925) 634-2195

4071 Port Chicago Highway, Ste 250, Concord, CA 94520
(925) 671-4500

330 25th St, Richmond, CA 94804
(510) 307-8014

2300 El Portal Dr, Ste B, San Pablo, CA 94806
(510) 374-7440

www.eastbayworks.com

Contact: Ed McMillan, 510-768-4450

Financial Services:

- **Career Development**

CalWORKs job training assistance program. Clients must first attend a 45-minute orientation; then they will have access to any of the centers for no charge. The centers provide all of the services necessary to help clients obtain jobs, including access to computers, websites for job search, and help with resume.

Concord and Antioch both have assessment centers, which help determine the best course of action for clients, whether it is immediate placement into a job, placement into an education or training program, or both.

Employers come to the centers to meet with potential recruits. There is also assistance with unemployment insurance through the Employment Development Department.

Intake: Clients start by attending an orientation session and signing up for services, after which they will be eligible to go to any site. Call or visit the website for orientation times.

Language: English, Spanish at Concord site

Eligibility: No checking of legal status. Job seekers can be at all different skill levels, including youth, those above age 50, those who have never had a job, and professional-level job seekers.

Employment Development Department (EDD)

1-800-300-5616, English
1-800-326-8937, Spanish
1-800-547-3506, Chinese
1-800-547-2058, Vietnamese
www.edd.ca.gov/Unemployment/default.htm

Financial Services:

- **Income Support/Public Benefits**

EDD pays Unemployment Insurance to workers who are unemployed.

Intake: Clients can file an unemployment insurance claim online, over the phone, or by mail. Online is the fastest way to file a claim, visit <https://eApply4ui.edd.ca.gov> to get started. Telephone hours are 8:00 am – 5:00 pm, Monday through Friday. Clients can also print and mail the application to EDD.

Language: English; utilize language line as needed for interpretation

Eligibility: If a client’s job has ended or their employer has cut back work hours. Apply immediately – the claim start date is not based on when employment ended but when the claim was filed.

Food Stamps

4545 Delta Fair Blvd, Antioch
(925) 706-4980

151 Sand Creek Rd, Brentwood
(925) 513-3720

151 Linus Pauling Dr, Hercules
(510) 262-7709

400 Ellinwood Way, Pleasant Hill
(925) 602-9379

1275A Hall Ave, Richmond
(510) 231-8114

1305 Macdonald Ave, Richmond
(510) 412-3280

www.myfoodstamps.org/contracosta.html

Financial Services:

- **Income Support/Public Benefits**

The Food Stamp Program is a nutrition assistance program through which eligible low-income households can purchase food at participating grocery stores, with the use of Electronic Benefit Transfer (EBT) cards that look like a credit/bank card.

The food stamp allotment depends on the size of the household. The maximum allotment for one person is \$200 per month. The maximum allotment for a four-person family is \$668.

Intake: Apply for Food Stamps at the Employment and Human Services offices listed above. Applications accepted in person, by phone, and by mail.

Language: If an interpreter is needed, please ask at the time the appointment is made so one can be provided. This is no cost to the client.

Eligibility: Households may have no more than \$2,000 in assets (bank account, cash, etc.); households with at least one person age 60 or older can have \$3,000 in assets. The house a client lives in, their personal belongings, and their vehicles do not count toward the asset limit.

Housing and Economic Rights Advocates

(510) 271-8443
P.O. Box 29435, Oakland, CA
www.heraca.org

Financial Services:

- **Homeownership & Foreclosure Assistance**
- **Housing**
- **Legal Aid**

Provides legal advice and counseling in-person and over the phone to the public on housing discrimination, predatory lending abuses, and the threat of foreclosure.

Intake: Call number to get initial assessment. Based on clients' needs and the agency's availability, they will provide counseling over the phone, meet in person, provide direct legal representation, or refer to another appropriate agency.

Language: English, Spanish, Mandarin, Vietnamese

Eligibility: Anyone can call for information. Agency will refer out if client does not match. Predominately low- and moderate-income residents of the Bay Area, including Contra Costa County.

Housing Rights, Inc.

Mt. Diablo Housing Opportunity Center

2699 Monument Blvd, Suite G, Concord
866-469-0133

Gateway Housing

Antioch
1-800-806-8111

Contact: Carmen Lopez, Director of Concord

Financial Services:

- **Homeownership & Foreclosure Assistance**
- **Housing**
- **Legal Aid**

Offers help with landlord/tenant issues, apartments searches, listings for affordable housing, referral to shelters, senior housing, first-time home buying, foreclosure assistance, and credit issues. Also has a food pantry, items for the home, and free assistance with income taxes. There are free attorney clinics every third Tuesday of month from 6:30-8:00 pm for any tenant rights issues. Public computers and printers are also available.

Intake: Walk-ins are welcome, but it is preferred that clients call to make an appointment. Concord office open Tuesday through Friday 12:30-4:30 pm; Antioch open Tuesday and Wednesday from 8:30 am-12:00 pm.

Language: English, Spanish

Eligibility: Any resident of Contra Costa County. Specifically works with the cities of Concord and Antioch

Lao Family Community Development

1865 Rumrill Blvd, San Pablo
(510) 215-1220

1551 23rd Ave, Oakland
(510) 533-8850

Contact: Chery Cheung

Financial Services:

- **Debt/Credit Counseling**
- **Financial Education**
- **Financial Services**
- **Homeownership & Foreclosure Assistance**

Offers a Homeownership Center which holds foreclosure prevention workshops on Tuesdays 6:00 – 7:30 pm. A client must go to a workshop before requesting a one-on-one appointment to obtain help to modify their loans. Also offers pre-purchase housing workshops and Individual Development Accounts (IDA), which are on prepaid debit cards. There are financial coaching services and group classes that provide assistance with budgeting, credit repair, outstanding debt, etc.

Intake: Does not take walk-ins. Call the Oakland office to get a schedule of classes and to register. Once a client attends a workshop and goes through the intake process, they can access a one-on-one appointment. Call for all programs; staff will help guide through the process.

Language: Spanish, Cantonese, English, Vietnamese, Mandarin

Eligibility: Anyone

Low Income Home Energy Assistance Program (LIHEAP)

Home Energy Assistance Program

(510) 374-7111, West County

(925) 252-2313, Central/East County

8:00 a.m. - 5:00 p.m. Monday-Friday

Community Services Providers

West County:

1535 D 3rd St, Richmond, CA 95801

East County:

3105 Willow Pass Rd, Bay Point, CA 94565

Central County:

1203 West 10th St, Building D, Antioch, CA 94509

Financial Services:

- **Utility Assistance**

HEAP helps low-income households pay their energy bill through two programs:

Weatherization: provides free energy efficiency upgrades for homes of low-income families to lower their monthly utility bills.

Energy Crisis Intervention Program (ECIP): provides assistance to low-income households that are in a crisis situation.

Examples include a household that has received a 24- or 48-hour disconnect notice or service termination by their utility company, or an energy-related crisis of life-threatening emergency exists in the applicant's household.

Intake: Local Community Services Providers (see above) are responsible for processing applications for HEAP participation. For emergency assistance, call the agency for an appointment or

apply in person. For non-emergency assistance, please call the office to request an application by mail.

Language: English, Spanish; utilize language line as needed for interpretation

Eligibility: Clients are required to provide supporting documents, including current income documents, from all sources and for everyone in the household. Clients also need to provide their most recent utility bills (from every energy utility provider). Verification of citizenship is performed by public agencies offering these services.

To qualify, a household's annual income must be at or below amounts below:

- 1 person: \$29,172.52
- 2 people: \$38,148.68
- 3 people: \$47,124.84
- 4 people: \$56,101.00
- 5 people: \$65,077.16
- 6 people: \$74,053.32
- For each additional person, add \$1,683.03

Michael Chavez Center for Economic Opportunity

2699 Monument Blvd # G, Concord, CA 94520

(925) 682-8248

(925) 680-2844

www.chavezcenter.org

Contacts: Jacqueline Elliott, Jacqueline@chavezcenter.org, or Mike Van Hofwegen (Executive Director), mike@chavezcenter.org

Financial Services:

- **Career Development**
- **Debt/Credit Counseling**

- **Financial Education**
- **Financial Services**
- **Small Business Development**

The Michael Chavez Center for Economic Opportunity offers training and financial management support for clients who want to establish Individual Development Accounts (IDAs) for savings and/or develop benefits packages. They also offer a day labor program, training in trade skills, computer empowerment and computer repair, civic integration and leadership development, and English language classes.

Intake: Programs with a longer commitment have intensive intake and screening processes, to ensure that people who start are able to finish. Other programs simply require showing up and participating as required by the program. Call or stop by the center.

Language: English, Spanish

Eligibility: Low-income adults

Money Network Debit Card, Community Financial Resources

1-800-337-6520

www.enrollcfr.org/cfr/Home.aspx

Financial Services:

- **Financial Services**

Low-cost debit card and checks. Upload and use free ATMs at various sites around Contra Costa County. Clients can use direct deposit for free. Card can be used anywhere a Visa debit card is accepted. Upload money at different retail locations. There is a small monthly fee.

Intake: Clients order card over the phone or online. If no Social Security Card, call the number above. If calling, ask for the Community Financial Resources Card.

Eligibility: Anyone can use it. There is a \$1 monthly account maintenance fee, and other small ATM and usage fees. They are outlined online.

Opportunity Junction

(Formerly known as OPTIC)
3102 Delta Fair Blvd, Antioch, CA 94509
(925) 776-1133
www.opportunityjunction.org

Contact: Jesse Golden, jesse@opportunityjunction.org

Financial Services:

- **Career Development**

Job training and placement program. The program offers 3-4 month paid internships to clients who are searching for jobs. They offer support services including mental health support and case management. There is an evening program that covers computer basics. Drop in use of computers from Monday – Thursday, 6:00-9:00 pm. Clients do need to sign up for this.

Intake: Clients can apply for the internship program three times a year: September, January, and May. The program runs full time during the day. Clients will first attend an information session and then have individual meetings. The schedule and more information are on the website; clients can also stop by or call to get more information. Client must complete an application, a reading test, and an interview. On average, there are 100 applicants for 20 slots. Walk in or call for other services.

Language: English

Eligibility: Low-income, Contra Costa County residents, 7th grade reading level, legal resident, ready to work full-time, available to do daytime classes

Pacific Community Services, Inc.

329 Railroad Ave, Pittsburg
(925) 439-1056, Staff number
(925) 439-1056, Client number
<http://www.pcsi.org/aboutpcsi.html>

Financial Services:

- **Homeownership & Foreclosure Assistance**
- **Housing**

Advice and information provided to tenants and homeowners by trained housing counselors.

Intake: Call main client phone number and speak with receptionist or leave a message with client's name and contact information. A housing counselor will call back to make the initial appointment. Walk-ins are allowed but may not be seen if counselors are busy; highly recommended to call first.

Languages: English, Spanish

Eligibility: Any Contra Costa County resident except Concord and Antioch (see Housing Rights, Inc for those two cities)

PG&E California Alternate Rates for Energy (CARE) Program

1-866-743-2273; 1-800-PGE-5000
www.pge.com/care
CAREandFERA@pge.com

Financial Services:

- **Utility Assistance**

Monthly discounts on energy bills for low-income households. Discount applied for two years, cannot be on both CARE and FERA at the same time.

Intake: Applications available from PG&E Customer Service Centers, online at www.pge.com/care, or call 1-866-PGE-CARE (weekdays 9-5)

Eligibility: To qualify for this program, household's annual income must be below

- \$30,500 for 1-2 people;
- \$35,800 for 3 people;
- \$43,200 for 4 people;
- \$50,600 for 5 people;
- \$58,000 for 6 people;
- Add \$7,400 for each additional person.

PG&E Family Electric Rate Assistance (FERA) Program

1-800-743-5000
(415) 972-5211, FERA Program hotline
www.pge.com/fera
CAREandFERA@pge.com

Financial Services:

- **Utility Assistance**

Monthly discount on electric bills for income-qualified households of three or more people. Discount applied for two years, cannot be on both CARE and FERA at the same time.

Intake: Application form can be filled out online www.pge.com or be mailed to client; call 1-800-743-5000 or e-mail CAREandFERA@pge.com to request an application

Eligibility: Proof of income is not required during application, but clients may be asked randomly for verification/quality purposes. To qualify, a household's total income must be at or below amounts below:

- 1 - 2 people – not eligible
- 3 people: \$35,801 - \$44,800
- 4 people: \$43,201 - \$54,000
- 5 people: \$50,601 - \$63,200
- 6 people: \$58,001 - \$72,400
- Add \$7,400 - \$9,200 for each additional person

Rubicon Programs

2500 Bissell Ave, Richmond, CA 94804
(510) 235-1516, Staff number
(510) 231-3965, Client number

Career Center
101 Broadway, Richmond
(510) 412-1722
www.rubiconprograms.org

Financial Services:

- **Career Development**
- **Housing**
- **Income Support/Public Benefits**
- **Legal Aid**

Comprehensive service program for homeless clients that includes job training, help with housing including eviction notices, mental health services, case management, assistance with applying with SSI, and more. There is also a Career Center for special populations,

including homeless, disabled, and economically disadvantaged individuals. They have a legal clinic called the **Hawkins Center**, which provides legal assistance specializing in Social Security Disability Law (SSDI/SSI).

Intake: Client must attend initial intake workshop offered on Monday and Tuesday mornings at 8:30 am in the Bissell Ave office; they only take the first 15 people each morning. The workshop covers the services provided, what clients can expect, and what they are responsible for. Clients must be cooperative and agree to the expectations to receive services. Services are free.

Language: English, Spanish, and American Sign Language

Eligibility: Homeless (includes those with a notice of eviction), willing to participate in the job training program.

Salvation Army

Corp Community Centers

3950 Clayton Rd, Concord, CA

925-676-6180

Contact: Major Clay Gardner

4600 Appian Way, El Sobrante, CA

510-262-0582

Contact: Major Kit R. Wetter

Adult Rehabilitation Center

601 Webster St, Oakland, CA

510-451-4514

Contact: Major Benjamin LaBarge

Family Stores

1806 Linda Dr., Pleasant Hill, CA

(925) 685-6900

13577 San Pablo Ave, San Pablo, CA
(510) 236-0847

Financial Services:

- **Career Development**
- **Housing**
- **Income Support/Public Benefits**

This Christian-based organization offers a variety of services for individuals, from food banks and ministry to their Individual Rehabilitation Program, which helps people with problems including homelessness and unemployment. There is a lengthy intake interview to determine which program is the right fit for the client. If accepted, clients may be provided shelter, food, access to resources, counseling, and more.

Intake: Call or drop in the nearest site

Language: English, Spanish

Eligibility: Depends on the program, not strict on eligibility guidelines. They will determine whether the individual is a good fit for the program. For the Adult Rehabilitation Program, this includes at least a six-month commitment to live and work on-site through the program.

Service Integration Program, Contra Costa County

Bay Point Family Service Center

3105 Willow Pass Road, Bay Point CA 94565
(925) 252-2300

Richmond Family Service Center

1535-D Third Street, Richmond, CA 94801
(510) 374-7049

Financial Services:

- **Career Development**
- **Financial Education**
- **Income Support/Public Benefits**

Clients can meet one-on-one with counselors for assessment of personal financial situations and needs, general budgeting skills, banking education, money management, savings, public benefits, housing education, family emergency funds, foreclosure counseling, and employment training and placement services. The staff assist clients with obtaining CalWORKs/cash aid and food stamps.

Intake: Walk in, must complete an application at first visit

Language: English, Spanish, others (utilize language line)

Eligibility: Low-income residents of Contra Costa County. Some services are for individuals who are on probation or receiving public welfare.

Shelter, Inc.

1815 Arnold Dr, Martinez, CA 94553
(925) 335-0698, Staff number
(925) 295-1038, Client number
www.shelterincofccc.org

Financial Services:

- **Housing**

Works to prevent homelessness by helping clients with interim housing, transitional housing, and permanent supported housing. Currently, waiting lists are full for their properties and direct housing services. Case Managers are available for families facing homelessness.

Services vary on a case-by-case basis. Agency offers support with moving costs and rental assistance for clients in Contra Costa County. They also have limited funds to assist people who are about to lose their home.

Intake: Call client number on Monday or Wednesday (except holidays) between 9:00-10:00 am only. It is possible to walk-in on Monday or Wednesday from 9:00-12:00, but only if client does not have a phone. A case manager will call back within a few days to set up an appointment.

Language: English, Spanish (not always available)

Eligibility: Contra Costa County residents in need of housing support

Supplemental Security Income (SSI)

1-800-772-1213

7:00 am – 7:00 pm, Monday – Friday

www.socialsecurity.gov/pgm/links_ssi.htm

Local Offices:

1111 Civic Dr, Ste 180, Walnut Creek, CA 94596

3164 Garrity Way, Richmond, CA 94806

2615 Crow Court, Antioch, CA 94509

Financial Services:

- **Income Support/Public Benefits**

SSI makes payments to people with low incomes who are age 65 or older, are blind, or have a disability. The amount of payments depends on clients' income and how much they own.

Intake: Applications are available online at www.socialsecurity.gov, or call number above to make an appointment with a Social Security representative.

Language: All possible, utilize language line

Eligibility: Must be a U.S. citizen or national (there are some cases for non-citizen residents to qualify, call for details)

Stride Center

(510) 234-1300

2699 Monument Blvd, Unit G, Concord

Offices also located in Oakland, San Pablo, others

www.stridecenter.org

Contact Person: Stanley Wade, Enrollment Coordinator, (510) 234-1300 x6

Financial Services:

- **Career Development**

Empowers men and women with skills to be successful at entry level IT positions. The Stride Center's goal is to train students to become licensed computer technicians. They offer a foundational class to obtain an A+ Certification, which is the industry standard for entry level IT positions. They offer beginner and advanced certification classes and have a job placement program that has an 80% success rate. The A+ certification class is a 22-week course, Monday-Friday, 6:00 pm – 9:00 pm, which teaches both technical skills and life skills. The IC2 class is a more basic, computer fundamentals course offered Monday – Thursday, 12:00-4:00 pm, which covers typing, Windows, taking computers apart, etc.

Intake: Client fills out an online application at www.stridecenter.org/info, which includes writing a 250-word essay. The Enrollment Coordinator will call to follow up and set up a meeting to discuss the program in detail. They do accept walk-ins at locations but recommend filling out application and/or making an appointment first.

Language: English only

Eligibility: 8th grade reading level, some fundamental computer skills

Subsidized Employment and Training Program, Contra Costa County

Contact: Rebecca Darnell, (925) 313-1705

Financial Services:

- **Career Development**

Contra Costa County is receiving Federal stimulus money and is currently recruiting employers who can provide approximately 30 hours of work a week for six months. The program will start with CalWORKs clients, so if client is currently on CalWORKs, they should contact their worker. If they are not, see CalWORKs (page 5) to get them signed up if eligible. If client is not a CalWORKs client but would be a good fit for the program, call Rebecca Darnell to ask about details.

Intake: Through CalWORKs office

Eligibility: Primary focus is on CalWORKs clients, but call Rebecca for more options

Take Charge America

1-866-528-0588, Client number
www.takechargeamerica.org

Financial Services:

- **Debt/Credit Counseling**
- **Financial Education**

A non-profit credit counseling organization that offers financial counseling over the phone. There are a variety of services depending on client's needs including assistance with debt reduction, debt management, credit repair, and financial education. Their website contains educational information and resources, such as income calculators.

Intake: Call phone number and speak with service representative. If there is a financial counselor available, client will be transferred immediately. If not, the financial counselor will return the call.

Language: English, Spanish. However, an English-speaker should make the first phone call to make an appointment with Spanish-speaking financial counselor.

Eligibility: Anyone can access the services. There is income eligibility for particular services, which will be explained over the phone.

Tri-Valley Housing Opportunity Center

141 N. Livermore Ave, Livermore, CA 94550
(925) 373-3130
www.tvhoc.org

Financial Services:

- **Financial Education**
- **Homeownership & Foreclosure Assistance**

Provides residents of the Tri-Valley area (Dublin, Livermore, and Pleasanton) with financial education, budgeting, and credit analysis and education. They offer case management, one-on-one counseling, and classes and workshops on topics including first time homebuyer education and consultation, financial literacy, and assistance with basic credit issues.

Intake: Different for each program. Call or look online to find the schedule of classes or to make the first intake appointment.

Languages: English, Spanish, Thai, Loa, and more

Eligibility: Resident within the Tri-Valley region. There is a program fee for most of their services – a one-time fee of \$65 per person or \$75 per couple.

Veteran Affairs (VA) Services

10 Douglas Dr, Ste 100, Martinez, CA 94553
(925) 313-1481

100 37th St, Room 1033, Richmond, CA 94806
(510) 374-3241

Financial Services:

- **Housing**
- **Income Support/Public Benefits**

Veterans Service Representatives will assist veterans with a variety of services, including housing, access to public benefits they are entitled to, as well as counseling, case management, crisis intervention, and referral services.

Intake: Call the office to set up services

Language: English, Spanish; utilize language line as needed for interpretation

Eligibility: Men and women who have served in the Armed Forces of America, and their dependents and survivors

Wardrobe for Opportunity

2051 Harrison St, Ste A, Concord, CA 94520
(510) 463-4100
www.wardrobe.org

Financial Services:

- **Career Development**

There are two training classes for which clients can apply:

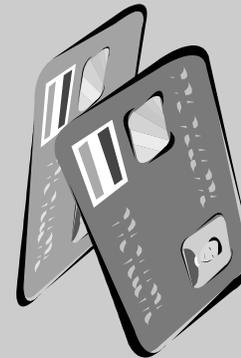
Pathways: 6-week long career development program with evening classes

Success Series: Yearlong program that helps people design long term career goals; the program includes a 3-month long workshop and an additional 9 months of support

Intake: Mostly referral-based; but Pathways and Success Series are application-based; applications are available online.

Language: English only

Eligibility: Low-income clients



Building Economic Security Today (BEST)

RESOURCE GUIDE

*A Providers' Guide
to Helping Clients
Build Financial
Stability in Contra
Costa County*



CONTRA COSTA
HEALTH SERVICES
Family, Maternal and Child Health Programs
Contra Costa Health Services
597 Center Avenue, Suite 365
Martinez, CA 94553
(925) 313-6254
www.cchealth.org/groups/fmch