



# Navigating Through Hard Times

## Resource Guide

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Information provided by:



United Way of Greater  
Richmond & Petersburg

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At some level, every member of our community is feeling the effects of the economic downturn.

For some, the current situation has meant the loss of a job and possibly even a financial or housing crisis.

For others, there is no immediate crisis, but it has driven home the need to make sound financial decisions and ramp up savings.

Whatever your particular case, United Way is here to offer support and resources.

If you or someone you know is in a crisis or if you just need more information to plan and safeguard your future, United Way can direct you to resources that can help.

This guide includes information on education, training and employment, financial education and support, and support for families.

It is not an exhaustive list of all the services available in our region; it is a great place to start.

If you need additional information or resources, you can dial 2-1-1 to reach United Way's Information and Referral Center or go to [www.yourunitedway.org](http://www.yourunitedway.org).

United Way's Information and Referral Center takes calls 24 hours a day, 7 days a week. The Center collects and maintains information on more than 3,800 health and human service programs — one of which may be able to help you. Calls to 2-1-1 are answered by trained specialists who can assess your needs and make appropriate referrals. All calls are confidential.

Though it will be difficult, together our community will get through these tough times. All the while, United Way will be here to promote community resources and bring people together to help one another.



United Way of Greater  
Richmond & Petersburg

## SECTION 1:

## FIRST STEPS

If you are in immediate crisis, you can dial 2-1-1 to reach United Way's Information and Referral Center 24 hours a day, 7 days a week. With a database of over 3,800 health and human service programs, one is highly likely to meet your immediate need.

2-1-1 makes referrals for housing and utility assistance, food, counseling and employment services, and support groups. When you call 2-1-1, you speak directly with trained specialists and all calls are confidential.

To conduct an online search of available resources, visit [www.yourunitedway.org](http://www.yourunitedway.org) and click on the 2-1-1 logo on the left side of the home page.

**If you are in immediate crisis, you can dial 2-1-1 to reach United Way's Information and Referral Center 24 hours a day, 7 days a week.**

## Health Services

*In times of crisis, it is important to maintain your health and the health of your family. If you have been laid off or terminated from your job, check to see how long you still have company-sponsored health insurance. In most cases, it is terminated shortly following a layoff (often 30 days or less). Ask your employer about COBRA options and what guidelines you must follow to continue your benefits.*

*If you need no-cost or low-cost health care, below are several agencies that can help.*

**Regional Health Departments** provide a variety of services such as child immunizations, family planning, and chronic disease prevention. Check your locality's health department for specific services, fees, and hours of operation.

**Bon Secours Care-A-Van:** Serves the Greater Richmond area and offers immunizations and free medical services to adults and children who have no health insurance. For more information on hours and locations:

▶ **804.287.7VAN** or [www.bonsecours.org](http://www.bonsecours.org)

**Cross Over Ministries Free Clinics:** Serves infants through adults who are uninsured and have a household income at or below 200% of the Federal Poverty Level. For individuals meeting the criteria, Cross Over provides medical and dental services. Hours vary by location. ▶ **804.233.5016**

**Daily Planet Health Care:** Specializes in a total health care delivery for the homeless, uninsured, and underinsured providing medical, dental, eye, and psychiatric care. Monday through Thursday 8 a.m.-5 p.m. and Fridays 8 a.m. – noon. ▶ **804.649.2119 ext. 249**

**Fan Free Clinic:** Provides medical treatment, health education and social services to people in the Richmond area with limited access to care. Serves all areas. ▶ **804.358.8538** or **804.358.6343**

**Goochland Free Clinic & Family Services:** Provides health care and basic human services to Goochland residents who are in need of assistance. ▶ **804.556.5840**

**Hayes E. Willis Health Center:** Provides basic medical services. Part of the VCU health system. ▶ **804.230.7777**

**Richmond Area High Blood Pressure Center:** Comprehensive medical care for hypertension, high cholesterol, and diabetes. Provides medical services regardless of ability to pay. Monday through Thursday 8:00 a.m. – 5:00 p.m. ▶ **804.359.9375**

**Stoney Creek Community Health Center:** Provides medical and dental care on a sliding scale Monday, Wednesday and Friday from 8:00 a.m. – 5:00 p.m. and Tuesday and Thursday from 8:00 a.m. – 7:00 p.m. ▶ **434.246.6100**

**VCU Women's Health Care Medical Center:** Provides medical services for women. Housed in the Nelson Clinic. ▶ **804.828.4409**

**Vernon J. Harris Community Health Center (Capital Area Health Network):** Provides health care services including dental care for people with low incomes or who have no health insurance. ▶ **804.780.0840**

## Health Insurance

*Whether you are unemployed or working and your family has no health insurance, you may want to consider health coverage for your children. In Virginia, there are two low or no-cost health care insurance programs for children.*

**Medicaid** provides a comprehensive package of benefits uniquely designed to meet the needs of lower income children. Eligibility is based on income. Families with children under the age of six qualify with incomes up to 133% of the Federal Poverty Level (The Federal Poverty Level is about \$10,000 for an individual and about \$21,000 for a family of four). Children covered by Medicaid are also entitled to Early Periodic Screening, Diagnosis and Treatment (EPSDT), a program that provides comprehensive health screening for children up to age 21. Medical conditions diagnosed through an EPSDT screening are treated at no cost to the family. **Applications for children and pregnant women are available at local social service departments.**

**FAMIS — Family Access to Medical Insurance Security** is an insurance program that provides coverage for uninsured children up to age 19 who do not qualify for Medicaid and who live in families with incomes up to 200% of the Federal Poverty Level. There may be a minimal monthly premium depending on the family's income. There is also a small co-payment for doctor's visits and other medical expenses. **To apply for FAMIS contact your local Social Service department or contact FAMIS directly to confirm eligibility and apply.** ► 1.866.87FAMIS or [www.famis.org](http://www.famis.org)

**Virginia Coordinated Care, VCU Patient Financial Assistance Program:** Serves all areas and provides medication, hospitalization and outpatient treatment. Services may be free if you are eligible for Medicaid or are eligible under the State and Local Hospitalization Program. ► 804.828.0966

**For prescriptions:** As a resident of Virginia, you and your family have access to a free prescription drug card program which can save you up to 75% at more than 50,000 national and regional pharmacies. You can download and print as many cards as needed from the following Web site: [www.virginiadrugcard.com](http://www.virginiadrugcard.com) or call the pharmacy helpline toll free at 1.877.321.6755

## Legal Services

**Central Virginia Legal Aid:** Provides free legal assistance in civil matters to low income and elderly residents with housing, divorce, custody, adoptions, consumer, public benefits/welfare, food stamps, Medicaid, Social Security, unemployment compensation, disability rights and other types of civil cases. Serves Richmond & surrounding counties. ► 804.648.1012

**Central Virginia Legal Aid Services (Southside Office):** Serves low income and elderly residents of Charles City, Dinwiddie, Hopewell, Prince George, New Kent, Surry, Colonial Heights and Petersburg. Provides free legal assistance in civil matters to low income and elderly residents with housing, divorce, custody, adoptions, consumer, public benefits/welfare, food stamps, Medicaid, social security, unemployment compensation, disability rights and other types of civil cases. ► 804.862.1100

**Virginia State Bar — Lawyer Referral Service:** Assists in locating a qualified attorney in the resident's locality who has the expertise to handle the particular legal matter. ► 804.775.0808

## SECTION 2:

# BUDGETING & DEBT MANAGEMENT

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*Creating a manageable budget and paying off debt are critical steps towards achieving and maintaining financial stability. Below are resources that can help.*

**Clear Point Financial Solutions:** Assists consumers to establish a reasonable spending budget plan and a moderate savings plan for emergencies. Helps consumers consolidate existing debts to creditors when economically advisable. ▶ Colonial Heights: **804.520.8744** ▶ Richmond: **804.379.4505**

**United Way's Financial Stability Web Site:** Whether you are looking for financial assistance, budgeting help, or ways to pay off debt and begin saving, you can find the information you need on this site. United Way is committed to improving the overall quality of life for families and individuals in our community, and an important component of that is financial stability. United Way's financial stability Web site has the resources to help the community achieve financial stability and stable housing.

▶ [www.yourunitedway.org](http://www.yourunitedway.org)

**Volunteer Income Tax Assistance:** At 12 regional Volunteer Income Tax Assistance (VITA) sites, trained volunteers can file income tax forms electronically — free of charge — and advise clients of their eligibility for the Earned Income Tax Credit (EITC) and any other available credits.

▶ **Dial 2-1-1** to learn if you are eligible for free tax preparation services and find the nearest VITA site.

## SECTION 3:

# RESOURCES FOR JOB SEEKERS

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*If you are out of work or facing the loss of your job, the best place to start is the Virginia Employment Commission to file for unemployment benefits and link to community resources.*

**Virginia Employment Commission:** Services available to job seekers include job referral and placement, referral to training, and job search skill building activities. VEC staff also assists employers by screening and referring applicants for job vacancies, providing labor market information for businesses, and planning activities.

▶ Hopewell (greater Petersburg): **804.541.6548**

▶ Mechanicsville: **804.559.3133** or **1.866.832.2363**

▶ New claims: **1.866.832.2363**

▶ Weekly claims: **1.800.897.5630**

## Workforce Development Programs

*If you need assistance in your job search, our community has many workforce development programs that can help.*

**AARP Foundation:** Employment services for people 55 and up.

▶ **804.355.3600**

**Adult Career Development Center:** Basic literacy education, adult education, GED preparation, job readiness and vocational skill training for residents of the City of Richmond. ▶ **804.780.4388**

**Adult Education Center:** Adult education, job readiness and awareness, GED preparation and skill training for Henrico County residents.

▶ **804.328.4095**

**Capital Area Training Consortium:** Job training and job assistance and placement services. Serves youth ages 16–19 and adults.

▶ Chesterfield: **804.271.8510** ▶ Henrico: **804.226.1941**

**Crater Area Agency on Aging:** Training for people age 55 and older in new job skills and placement in full or part-time employment. Serves the greater Petersburg area. ▶ **804.732.7021**

**Friends Association Leadership & Career Advancement Program:**

A six-month program that assists adults in low and moderate income communities with employment preparation and career development. The program meets one night per week for two hours, and childcare is provided for children ages 2 to 12. ▶ **804.644.2357** or **www.friendsassn.org**

**Richmond Goodwill Industries:** A comprehensive workforce center available to the entire community that also serves people who have low incomes, are disadvantaged, disabled, or are displaced homemakers. Job training, job placement, computer skills training, retailing, computer literacy, customer service training, CNA training and resume preparation. ▶ **804.745.6300**

**Richmond Technical Center:** Vocational-technical classes for people age 16 and over living in Richmond and the surrounding areas.

▶ **804.780.6237** (Day) or **804.780.6272** (Evening)

**Senior Connections/Capital Area Agency on Aging:** Serves ages 55 and older by placing in full or part-time employment with employers seeking older workers. ▶ **804.343.3000**

## Employment Agencies

*While you are looking for work, temporary employment agencies can bridge the gap between jobs and provide income in the meantime. Some agencies even place specialized professionals in their career fields.*

### General

**Atlantic Personnel Services** ▶ **804.264.2646**

**Exclusive** ▶ **804.644.1808**

**Express Employment Professionals** ▶ **804.261.4170**

**InterSpan Resources, Inc.** ▶ **804.279.9100**

### Kelley Services

▶ Downtown: **804.648.6526**

▶ Southside: **804.272.0633**

▶ West End: **804.965.9994**

### Randstad

▶ Petersburg: **804.732.0297**

▶ Richmond: **804.266.5106**

### Select Staffing

▶ Colonial Heights: **804.526.5652**

▶ Richmond: **804.358.1901**

**Spherion** ▶ **804.935.6888**

**Venturi** ▶ **804.285.8686**

### Healthcare

#### HCC Personal Care

▶ Hanover/Henrico: **804.730.4223**

▶ Richmond/Chesterfield: **804.378.7780**

▶ Petersburg/Dinwiddie: **804.863.2442**

**Kelley Services** ▶ **919.481.2867**

## Labor/Manufacturing

**Labor Ready** ▶ Petersburg: **804.861.5333**

### Manpower Temporary Services

▶ 4319 Cox Road, Henrico: **804.747.5266**

▶ 7101-L Forest Hill Avenue, Richmond: **804.320.7404**

▶ 241 Charles Dimmock Parkway Suite 4, Colonial Heights:  
**804.520.0310**

**Preferable Staffing** ▶ **804.783.0995**

## Professional

**Accent Professional Recruiting** ▶ **804.359.9416**

**Accounting Principals** ▶ **804.968.7956**

**Action Tech** ▶ **804.379.0152**

**The Boss Group** ▶ **804.915.7531**

**Commonwealth Personnel Consultants** ▶ **804.288.6881**

## Online Employment Sites

**Snagajob.com**

**Monster.com**

**Hotjobs.com**

**Careerbuilder.com**

**Employmentguide.com**

**Connectnetwork.org**

**Richmondjobsonline.com**

**henricojobs.com**

**Careers.chesterfield.gov**

**Timesdispatch.com**

**Jobs.state.va.us**

**Vec.state.va.us**

**Careerconnect.state.va.us**

## SECTION 4:

# SUPPORTIVE SERVICES

*The stress of losing a job, struggling to make ends meet, and dealing with life's uncertainties can take its toll. There are resources in the community that offer support to individuals and families without the associated fees of private practices. Below are high quality counseling services that are offered on a sliding scale.*

**Commonwealth Catholic Charities:** Counseling to individuals and families who are dealing with depression, abuse-related issues, grief, trauma, and a wide variety of other mental health issues. ▶ **804.285.5900**

**Jewish Family Services:** Individual, marital, family, and group counseling for mental health problems ranging from temporary life-adjustment difficulties to life-threatening depression. ▶ **804.282.5644**

**1-800-CHILDREN:** Information and support to parents 7 days a week from 8 a.m. – 11 p.m.

**Career and Connect at Good Shepherd United Methodist Church:** Practical tips from human resource professionals to aid in job searches as well as a support group to help with the emotional changes job loss brings. Meets the second and fourth Tuesday at 7 p.m. in room 122 at Good Shepherd United Methodist Church, 9155 Hungary Road, Richmond.  
▶ **804.270.7613** or **welcomehome@goodshepherdumc.us**

SECTION 5:

## EDUCATION & TRAINING

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*If the time is right or if you feel you need further training or education to re-enter or excel in the workforce, below are several regional programs.*

### Two-year and Certificate Programs

Bon Secours Memorial School of Nursing ► **804.627.5300**

ITT Technical Institute ► **804.330.4992**

J. Sargeant Reynolds Community College ► **804.371.3000**

John Tyler Community College ► **804.796.4000**

### Four-year colleges and universities

*Although these colleges and universities mainly offer 4-year degrees, many also offer certificate programs.*

Averett College ► **804.673.9670**

University of Richmond — School of Continuing Studies ► **804.289.8133**

University of Virginia — Richmond Center ► **804.662.7464**

Virginia Commonwealth University ► **804.828.0100**

Virginia State University ► **804.524.5000**

Virginia Union University ► **804.257.5600**

SECTION 6:

## VOLUNTEER OPPORTUNITIES

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*Volunteering not only gives the community a much needed boost, research also shows that it can lift your spirits and improve optimism. Volunteering also offers the opportunity to gain new job skills and network. Even better, the only cost is time.*

*Whether you have an hour or a day, there are plenty of volunteer opportunities available. United Way is proud to partner with Hands On Greater Richmond to offer you volunteer opportunities that best suit your talents.*

To find volunteer opportunities online, visit:

**[www.yourunitedway.org](http://www.yourunitedway.org)**

To speak with an Information & Referral Specialist, dial:

**2-1-1**

*We hope you find this resource guide helpful. United Way intends to be here as a source of information during these difficult times, and our goal is to reach as many people who need help and information as we can. If you know others who could use this resource guide, please feel free to copy and share or direct them to United Way's Web site where they can print a PDF version: [www.yourunitedway.org](http://www.yourunitedway.org).*

*Please Note: Inclusion in this directory does not imply endorsement nor does omission imply a lack of endorsement.*



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