

## **Matthew 25 (Economic) Disaster Preparedness and Response Ministry** **One Church, One Family**

*Then the righteous will answer him and say, 'Lord, when did we see you hungry and feed you, or thirsty and give you drink? When did we see you a stranger and welcome you, or naked and clothe you? When did we see you ill or in prison, and visit you?' And the king will say to them in reply, 'Amen, I say to you, whatever you did for one of these least brothers or sisters of mine, you did for me.' (Mt. 25)*

*We believe that every person is precious, that people are more important than things and that the measure of every institution is whether it threatens or enhances the life and dignity of the human person. A basic moral test is how our most vulnerable members are faring. We are our brothers' and sisters' keepers. We are one family.*  
*(United States Catholic Conference of Bishops, 1999)*

In these hard times our Church calls on those who are blessed with a steady income, good health, enough food and secure housing to share with our neighbors in need. This short guide (see our website listed below for the complete version) was put together by Catholic Charities of the Diocese of Houma-Thibodaux to begin to help people who have been laid off to get back on their feet using resources that many of us didn't know existed and most of which are free! If you need help we are available to meet with you and sort through which of these resources work best for you. Please call Catholic Charities at 876-0490 with questions or to schedule a meeting.

1. **How do I apply for unemployment?** Call: 1-866-783-5567 or go online to <http://www.laworks.net>
  
2. **Where can I get help with my mortgage?**
  - a. Making Home Affordable Program 1-888-995-4673 or <https://www.makinghomeaffordable.gov/steps/pages/step-1-identify-situation.aspx>
  - b. Avoiding Foreclosure - U.S. Department of Housing and Urban Development: [www.portal.hud.gov](http://www.portal.hud.gov) (type in "avoiding foreclosure" in the search box)
  - c. FHA Mortgages: Call FHA Outreach Center 1-800-225-5342
  - d. Money Management International 1-866-889-9347. Assists with foreclosures and reverse mortgages.
  - e. Mortgage Hope Crisis Hotline 1-888-388-4673 or [www.operationhope.org](http://www.operationhope.org). Provides intensive mortgage counseling, mortgage payment deferment assistance, mortgage loan refinance.
  - f. Southeast Louisiana Legal Services 851-5687. Assists with foreclosure prevention and mortgage modifications. (Family income must be below 200% of poverty to qualify for their services).
  
3. **How will I pay for medical care?**
  - a. Medicaid is a state health insurance program for families who meet the income/asset tests. There are several different Medicaid programs (e.g. LaChip, LaMoms), each with their own income/asset test. Go to <https://bhsfweb.dhh.louisiana.gov/OlaPortalPublic/Public/public.aspx> or call 1-877-252-2447.
  - b. Because there has been a major change in household circumstances, you qualify for a special open enrollment period for health insurance through the federal government's Health Insurance Marketplace. To sign up, go to <http://www.healthcare.gov/marketplace>. Based on your income, the federal government provides subsidies to help pay for some or all of the monthly premiums.
    - ! Note: Be sure to report a new job or new income to the Marketplace at [https://www.healthcare.gov/marketplace/global/en\\_US/registration](https://www.healthcare.gov/marketplace/global/en_US/registration) and they will adjust your premium subsidy.
  - c. Chabert Medical Center 873-2200. Anyone with low to no income can be seen here free of charge, but must first get a letter stating they are not eligible for insurance through the federal government's Health Insurance Marketplace (any Medicaid enrollment center can assist in obtaining this letter). Chabert has many different doctors who can treat many different illnesses.
  - d. Teche Action Clinic operates on a sliding scale. Proof of income is required. If no income, a food stamp/SNAP printout will work. They have locations in Dulac: 868-3700; Franklin: 337-828-2550; Galliano: 396-3607; Houma: 851-1717; Morgan City: 384-2371; Thibodaux: 446-7341.
  - e. Start Corporation <https://www.startcorp.org/Services.html> will be opening a Community Health Center in Houma to provide primary/behavioral/dental health clinic and community-based services to adults and children in Terrebonne, Lafourche, Assumption, St. James, and surrounding areas. Call 879-3966.

- f. St. Vincent De Paul Tri-Parish Community Pharmacy is located at 7385 Main Street: 872-2253 and opens every Tuesday and Thursday mornings from 9am – 11am. Medications that need to be taken on a monthly basis can be obtained free of charge each month if you qualify based on need. Proof of household income and household expenses is required.
4. **Am I eligible for food stamps (SNAP)?** Eligibility is based on current and anticipated income and expenses. Call 1-888-524-3578 or apply online at <https://cafe-cp.dcfcs.la.gov/selfservice> or [www.dss.state.la.us](http://www.dss.state.la.us)
  5. **Do my children qualify for free school lunches?** If your income drops, contact your school at any time.
  6. **Who can help me make a budget?**
    - a. Catholic Charities can help a family with household budgeting. Call 876-0490 for an appointment at 1220 Aycock Street, Houma between 8:30 am – 4:30 pm, Monday through Friday.
    - b. Money Management International: 1-866-889-9347 assists with budget counseling and debt management or go online at <http://www.moneymanagement.org/Services.aspx>
    - c. To make your own personal household budget use the Budget Computer Spreadsheets downloaded free of charge from: [www.office.microsoft.com](http://www.office.microsoft.com). Click on “Templates” at the top right of the page and then type “budget” in the search engine. [www.handsonbanking.com](http://www.handsonbanking.com) offers money management education for adults and children.
  7. **Can I do anything about my other loans/credit card debts?** The National Foundation For Credit Counseling 1-800-388-2227 ([www.nfcc.org](http://www.nfcc.org)) has free budget and credit counseling. Fees may be charged for bill consolidations or other similar services.
  8. **Will any programs help me get another job or give me job training?**
    - a. LA Workforce Commission Career Solutions/Work Connection <http://www.laworks.net/> helps with resume writing and applying for jobs online. They are a one stop source for seeking job openings (note - you can visit any office that is most convenient for you whether you live in Grand Isle or any other community): Lafourche: 446-3016; St. Mary: 380-2448; Terrebonne: 876-8990
    - b. The Work Connection also has a three-week welding course leading to a basic certification in welding. The course is offered free of charge, but takes only 15 people at a time.
    - c. Fletcher Community College <http://www.fletcher.edu> and Nicholls State University <http://www.nicholls.edu> offer job training programs and have some financial aid packages.
  9. **Is there some kind of resource directory with a lot of places to get help?** Catholic Charities has an online list of resources to assist you with information on a large variety of needs: <http://www.htdiocese.org/pages/individual-and-family-assistance-and-project-self-help> - look under the “2015 Guide to Area Resources” at the bottom left of the screen with many other resources.
  10. **Is there anyone I can talk to about how bad I’m feeling or how I’m treating my family?**
    - a. Nancy Diedrich, Office of Family Ministries 850-3129, is a licensed counselor employed by our Catholic diocese to counsel families in crisis.
    - b. NSU Psychology Training Center 448-4362 provides free counseling by graduate students who are supervised by a licensed counselor.
    - c. Teche Action Clinic offers counseling (see telephone numbers listed earlier on this sheet).
    - d. South Central Louisiana Human Services Authority <http://www.sclhsa.org> offers addictions and mental health assessment and treatment for children and adults. They have offices in LaPlace (800-256-5508), Houma (857-3615), Raceland (537-6823) and Morgan City (380-2460). For children and adults with developmental disabilities call 1-800-861-0241.
    - e. Warm Line: 1-800-730-8375. A free non-crisis phone service for any adult seeking help in dealing with some of life’s stressful events. It is a way to talk through life’s problems and find support in moving past them. Available from 5pm – 10pm 7 days a week. Veterans Crisis Line: 1-800-273-8255. The Haven Crisis Line: 1-888-411-1333 for abused women and children.
    - f. Options for Independence (868-2620) provides outpatient substance abuse and mental health counseling: <http://optionsforindependence.com>

All public libraries have free computers with free internet access for the websites listed in this guide.