

# FAMILY SELF-SUFFICIENCY BULLETIN

## SPRING 2021

HOUSING AUTHORITY OF THE CITY OF SANTA BARBARA

### FAMILY SELF-SUFFICIENCY NEWS

A message from Primitiva Hernandez, FSS Coordinator



*"Like tiny seeds with potent power to push through tough ground and become mighty trees, we hold innate reserves of unimaginable strength. We are resilient."*

– Catherine DeVrye

Hello FSS Participants!

I hope you and your loved ones are staying safe and healthy in the midst of this global pandemic. Although the current times have impacted us all in many different ways, we can choose to remain hopeful and believe that together we will overcome this pandemic as a caring and compassionate community as in past history. Additionally, know that I'm available for anyone that needs assistance whether it be questions about your case or resources in the community.

In this FSS bulleting Spring edition, you'll find information on financial assistance, bill pay options, and other resources.

We've also highlighted the Santa Barbara Public Library's SBPL Works! program, the Volunteer Income Tax Assistance (VITA) program, and information on self-care for those who have survived COVID-19.

Remember we are in this together, and as Doctor Steve Maraboli once said, "Life doesn't get easier or more forgiving; we get stronger and more resilient". Stay strong my friends!

*Primitiva Hernandez*

### IMPORTANT REMINDER

#### Get Your Taxes Done for FREE with VITA

The Volunteer Income Tax Assistance (VITA) program offers free tax help to local residents that make \$67,000 or less. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals. Due to COVID-19, VITA will be operating remotely. Taxpayers will leave their documents at one of the following secure drop-off sites during the designated times, and a volunteer will follow-up to review the documents over the phone before submitting. For more information, visit [www.unitedwaysb.org/vita](http://www.unitedwaysb.org/vita) or call (805) 965 – 8591.

Secure Document Drop-Off Locations:  
Police Activities League  
1235 Chapala Street, SB  
Tuesdays & Wednesdays, 4:30 – 6:00 PM  
United Way of Santa Barbara County  
320 E. Gutierrez Street, SB  
Mondays & Thursdays 9:00 – 1:00, PM

#### What to Bring:

- Copy of 2019 Federal & State tax returns
- Copy of photo ID (driver license or passport) and spouse's if filing jointly,
- Copy of Social Security cards or Individual Taxpayer ID Numbers (ITIN) for each family member
- Proof of Foreign Status, if applying for ITIN
- For marries filing jointly, both spouses must be present for review call
- 2020 W-2, 1099, and 1098 for all jobs
- Bank Routing & Account Numbers
- All forms 1095 Health Insurance Statements



HELPING PEOPLE  
TODAY...  
**BUILD TOWARDS  
TOMORROW!**

## FSS FINANCIAL COACHING

**FSS is NOW offering remote Financial Coaching!**

The Family Self-Sufficiency Program is currently offering remote Financial Coaching appointments to help you evaluate your current finances and make decisions about your budget using the *Your Money, Your Goals* financial empowerment toolkit.

Some of the topics we discuss are as follows:



### PAYING YOUR BILLS

If you are having trouble making payments, contact the companies you owe money to. Discuss your situation and options. Many companies have implemented special payment flexibilities for consumers experiencing hardship at this time.



### MANAGING YOUR SPENDING

Reducing your spending and expenses may be an effective way to cover daily necessities. Having a clear picture of your spending helps you identify where you can reduce or manage your money.



### DEALING WITH DEBT

It is important to understand that debt can represent a very real barrier to achieving goals and can be hard to face. There are tools you can use to help you take control of your debt. Even small steps toward paying down your debt can make a big difference in making it feel more manageable.

**To schedule an appointment, contact Primitiva Hernandez at (805) 897 – 1083 or [phernandez@hacsb.org](mailto:phernandez@hacsb.org)**

## SBPL WORKS!

Looking for a job or to improve your career skills?

Although the Library is closed because of COVID-19 safety precautions, their professional staff in the workforce development program SBPL Works! are ready to help individuals with one-to-one consultations in English or Spanish remotely. This program is free and open to all and by appointment.

To complete their online survey to send them your information or leave them a voicemail at (805) 564 – 5633. They will get back to you ASAP to schedule an appointment. Services include:

### Basic Resume & Cover Letter Creation

Assistance provided via phone and email to get your resume or cover letter created or updated and ready to submit with your job application.

### Job Search Assistance

They will gather information for you on jobs currently available in the area in your desired field or that are a good fit for your skills and experience.

### Computer Assistance

Having trouble with computer basics? They can help you learn how to access your email, search the internet, and use common office workplace software like Microsoft Office and Google Suite over the phone.

### Interview Practice

Getting ready for a phone or remote interview? Practice with them and tackle it with confidence! They can also set you up with access to Big Interview, where you can view lessons about the hiring process and practice interviewing skills on your computer or device at home. When you're done, they can provide feedback and guidance.

### ServSafe Food Handler Program

To support Santa Barbara's food industry workers and businesses during the COVID-19 pandemic, the Santa Barbara Public Library is proud to offer...

## RESOURCES & FINANCIAL ASSISTANCE

### CommUnify

#### HEAP – UTILITY PAYMENT ASSISTANCE

CommUnify can provide one-time utility assistance to qualified families, both owners and renters. To apply, complete the online application and then either submit to the CAC main office at 5638 Hollister Ave, Suite 301 in Goleta, or fax to (805) 683 – 4276 or submit an email to [energyinfo@communifysb.org](mailto:energyinfo@communifysb.org). To view or complete the application please visit,

[www.drive.google.com/file/d/1Az97Gnq9GJHaEG-9lzBm53UVp19Vh7p/view](http://www.drive.google.com/file/d/1Az97Gnq9GJHaEG-9lzBm53UVp19Vh7p/view)



### PAN FOUNDATION

#### ASSISTANCE WITH OUT OF POCKET MEDICAL COSTS

The PAN Foundation assists underinsured people with life-threatening, chronic, and rare diseases cover out of pocket costs, such as medications or treatment. To find out more visit their website at, [www.panfoundation.org](http://www.panfoundation.org)

### PG&E - UTILITY PAYMENT ASSISTANCE

If you have recently lost your job, even if you are receiving unemployment benefits, you may qualify for a reduced energy rate through PG&E's CARE or FERA programs. To learn more about their discount programs and to find out if you qualify for any of their utility assistance programs, please visit their website at [www.pge.com/en\\_US/residential/save-energy-money/help-paying-your-bill/payment-assistance-overview/payment-assistance-overview.page](http://www.pge.com/en_US/residential/save-energy-money/help-paying-your-bill/payment-assistance-overview/payment-assistance-overview.page).

### SoCal GAS - UTILITY PAYMENT ASSISTANCE

If your household income has recently changed, you may now qualify for 20% off your natural gas bill with CARE. Customer service representatives continue to be available 24-hours a day. For more information, please call 1(800) 427 – 2200.

### VERIZON - UTILITY PAYMENT ASSISTANCE

If you are experiencing hardship because of COVID-19 and cannot pay your bill in full, Verizon will not charge you a late fee or terminate your service through June 30, 2020. This policy has been extended from its original end date of May 13, 2020. To qualify, you must let Verizon know that you are experiencing hardship by signing into your online account and completing a short form.

### IMPORTA SB

For a limited time, DACA recipients may renew their DACA at IMPORTA free of any charges.



## SBPL WORKS! CONT.

...free access to the ServSafe Food Handler Online Courses and Assessment certification program. This initiative is made possible with grant support from the Santa Barbara Adult Education Consortium. The ServSafe Food Handler California Online Course & Assessment meets the requirements set forth by the California Retail Code (with specified exceptions).

### Employment Development Department (EDD) Resource Assistance

Need help navigating EDD resources? Get in touch! Video tutorials in English and Spanish about how to file for Unemployment Insurance through EDD, available on the Library's YouTube Channel.

The Library also offers a number of online resources for job seekers. Invest in your professional development and learn the skills you need today!

## ASK AN EXPERT WHAT IS COVID-19 SURVIVOR'S GUILT AND HOW CAN I COPE WITH IT?

Jaime Zuckerman, PsyD, a Philadelphia-based licensed clinical psychologist in private practice who treats mood disorders, anxiety, adjustment to medical illness, and relationship difficulties. Dr. Zuckerman breaks down the concept of survivor's guilt and how it's manifesting during the pandemic.

While millions of people have recovered from COVID-19, they aren't always left unscathed. Some can't breathe the way they used to; others never regain their senses of taste and smell. And for many, there's a certain scar inscribed by survival itself – the remorse of surviving when others did not. This is survivor's guilt: a concept coined in the 1960's to capture the guilt that many Holocaust survivors grappled with, and one that still trails tragic events that take some lives and spare others.

## ADDITIONAL FINANCIAL RESOURCES

### CALIFORNIA RESTAURANT ASSOCIATION FOUNDATION RESTAURANT CARE/COVID-19 GRANT

The California Restaurant Association Foundation (CRAF) provides a one-time financial support for restaurant employees facing hardship as a result of restaurant closures due to COVID-19. To apply for assistance please complete their online application, [www.craf.communityforce.com](http://www.craf.communityforce.com)

### CaIWORKS - CASH ASSISTANCE FOR IMMIGRANT

Temporary assistance for food, shelter, and basic needs for parents of minor children that have lost their job or have become disabled. Employable parents receive help funding work. Adults without children can apply for short-term loans which must be repaid by participating in work project or by deductions to future benefits if unemployable.

### DEPARTMENT OF SOCIAL SERVICES PANDEMIC EBT (P-EBT) BENEFITS

Since schools are closed due to COVID-19, children that are eligible for free or reduced-price meals can get up to \$365 in food benefits in addition to their pick-up meals from school. These food benefits are called Pandemic EBT or P-EBT. To view the PDF visit, [www.cdss.ca.gov/Portals/9/EBT/Pandemic/P-EBT-Flyer-Coming-Soon.pdf](http://www.cdss.ca.gov/Portals/9/EBT/Pandemic/P-EBT-Flyer-Coming-Soon.pdf).



### EMPLOYMENT DEVELOPMENT DEPARTMENT PANDEMIC UNEMPLOYMENT ASSISTANCE – CARES ACT

As part of the federal CARES Act, the new Pandemic Unemployment Assistance (PUA) program helps unemployed Californians that are business owners, self-employed, independent contractors, have limited work history, and others not usually eligible for regular state Unemployment Insurance (UI) benefits and are out of business or their services are significantly reduced as a direct result of the pandemic.

### ONE FAIR WAGE - ONE FAIR WAGE EMERGENCY FUND

One Fair Wage is a national organization that created an emergency fund for restaurant workers, delivery truck drivers, and other tipped workers that have been affected by COVID-19. To apply for benefits, complete the application on their website at [www.ofwemergencyfund.org](http://www.ofwemergencyfund.org).

### UNITED WAY COVID-19 JOINT RESPONSE EFFORT FOR SANTA BARBARA COUNTY: INDIVIDUAL FINANCIAL NEED

United Way is working diligently with their community partners to assist those that are most impacted by COVID-19 through a variety of response and relief efforts.



## ASK AN EXPERT CONT.

### Characteristics of Survivor's Guilt

- Physical symptoms such as stomach pains, headaches, and joint pain
- Difficulty falling or staying asleep and restless sleep
- Flashbacks of the traumatic event or near-death experience
- Irritability and anger
- Substance abuse to suppress uncomfortable emotions
- Feelings of helplessness, hopelessness, and worthlessness
- Suicidal ideation
- Depression
- Anxiety disorders, including PTSD
- A chronically overactive nervous system
- Social isolation
- Low motivation

What is your best advice for coping with COVID-19 Survivor's Guilt? What are some coping strategies?

Dr. Zuckerman: "It is not possible to think your way or simply talk your way out of guilt. This only keeps us tucked in our heads, taking us out of the present. You must feel your feelings, as guilt is a normal and appropriate grief response. The more you attempt to ignore or suppress these emotions, the more overwhelming and pervasive they become.

### Simple Steps to Recover

- Seek help
- Mindfulness exercises
- Maintain a daily schedule
- Focus on what you do have control over in your life
- Focus on self-care
- Give back to the community
- Maintain social support

For full article please visit at, [www.verywellhealth.com/covid-19-survivors-guilt-coping-5105172](http://www.verywellhealth.com/covid-19-survivors-guilt-coping-5105172)



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