

**A RESOURCE GUIDE  
FOR  
WESTCHESTER RESIDENTS  
IN  
ECONOMIC TRANSITION**



**Compiled by  
WESTCHESTER JEWISH COMMUNITY SERVICES  
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[www.wjcs.com](http://www.wjcs.com)**

Westchester Jewish Community Services (WJCS) is your not-for-profit non-sectarian neighbor, helping people cope with and conquer the effects of mental, physical, social and educational deficits. Our caring and compassionate programs serve more than 16,000 adults, children and families each year through approximately 50 sites and in numerous synagogues and other Jewish institutions throughout the county.

Strengthening lives...Shaping futures

## **About this Guide...**

This Resource Guide has been prepared by Westchester Jewish Community Services (WJCS) to provide county residents with information about some of the not-for-profit agencies that exist within Westchester. This is a limited list of agencies that are positioned to address some of the needs of the community affected by the economic downturn. This directory contains a sample of the many programs that exist in Westchester County. WJCS neither warrants nor represents that the information is current or that it will apply to all directory users. Many of the programs and services described in this directory are available without charge or at a discounted rate to eligible residents. Each individual using this Guide will need to determine for him or herself if the programs and services described within the directory meet his or her specific needs.

In addition to the information about agencies and associations, there are guidelines for hiring professionals. These guidelines are intended to assist individuals who may not qualify for free services or prefer to use paid professionals for services. These guidelines are intended for educational purposes only.

The content of this directory is offered by WJCS for informational purposes only. Inclusion in, or exclusion from, this directory is not intended to be an endorsement of any of the agencies and associations listed or excluded. Inclusion also is not intended to be an endorsement of the information or services provided by these agencies and associations. WJCS is not involved with the process of establishing eligibility rules and regulations by the listed agencies and associations, or in determining eligibility of residents for any program or service listed.

For more information, contact your **WJCS Partners in Caring** synagogue representative or call the Economic Response Initiative, at 914-761-0600 ext. 711.

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**A Resource Guide for Westchester Residents  
in Economic Transition**

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**CAREER & EMPLOYMENT RESOURCES**

**Name:** *Westchester Library System*  
**Address:** WEBS Career & Educational Counseling Service  
410 Saw Mill River Road  
Ardsley, NY 10502  
**Telephone:** 914-674-3612  
**Website:** [www.westchesterlibraries.org](http://www.westchesterlibraries.org)  
**Hours:** Vary by branch

**Description:** WLS job/career resources include computers, printers, reference books, workshops, demonstrations and Internet job search tools. Workshop topics include: *Managing Your Career in Changing Times, Career/Life Planning After 50, Resume Writing* and more. Hours of opening vary by branch, call or check online for library specific details and training schedules.

Three libraries in the WLS system also offer one-on-one career transition counseling sessions with a professional career counselor. These sessions are offered at the Riverfront Library of the Yonkers Public Library, Ossining Public Library and Mount Vernon Public Library and are open to all residents of Westchester. Credentialed counselors conduct all one-on-one counseling sessions. To access these *free*, one-on-one counseling sessions contact Director of the WEBS Career and Educational Counseling service at 914-674-3612.

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**Name:** *Westchester County One Stop Employment Center*  
**Address:** 120 Bloomingdale Road  
White Plains, NY 10605  
**Telephone:** 914-995-7580  
**Website:** [www.westchestergov.com/onestopemploymentcenter/](http://www.westchestergov.com/onestopemploymentcenter/)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** One Stop is a central location where Westchester County residents can access information on employment, training and labor conditions -- assistance with job search, resume preparation, career counseling, interviewing strategies, computer training, etc. The Resource Room provides computers, fax service, copiers, phones and more. Resources are *free* for all Westchester residents. Group training sessions are available on computer skills, networking, interviewing, dealing with job loss, resume writing and other topics. Fees associated with training are based on current income (assets and resources are not considered). To begin using services, register online (above website) or attend an Orientation Session at the One Stop held on Monday, Wednesday and Friday mornings at 9:30 AM.

**Westchester Jewish Community Services**

*Career & Employment Resources continued*

**Name:** *Yonkers Employment Center*  
**Address:** 20 South Broadway  
Yonkers, NY 10701  
**Telephone:** 914-709-1373  
**Website:** [www.yonkersemploymentcenter.org](http://www.yonkersemploymentcenter.org)  
**Hours:** M – F, 8:30 AM to 5:00 PM

**Description:** Yonkers residents can access One Stop Services (see Westchester County One Stop Employment Center above) by visiting Yonkers Employment Center

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**Name:** *Westchester Community College Professional Development Center*  
**Address:** Westchester Community College  
Mainstream  
Academic Arts Building – Room 123  
75 Grasslands Road  
Valhalla, NY 10595  
**Telephone:** 914-606-6793  
**Website:** [www.sunywcc.edu/continuing\\_ed/mainstream/mainstream.htm](http://www.sunywcc.edu/continuing_ed/mainstream/mainstream.htm)  
**Hours:** Depending on location, call for hours

**Description:** Educational programming and career change options for mature adults (over age 50). Low-cost, non-credit classes are offered in Valhalla and other WCC campuses on topics including job readiness, marketing yourself in today’s workplace and Microsoft Excel.

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**Name:** *Project Transition (aka Displaced Homemaker's Program)*  
**Address:** 75 Grasslands Road  
Valhalla, NY 10595  
**Telephone:** 914-606-6825  
**Website:** [http://www.sunywcc.edu/continuing\\_ed/disp\\_home/displaced\\_home.htm](http://www.sunywcc.edu/continuing_ed/disp_home/displaced_home.htm)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** WCC’s program is designed for women who are divorced, separated or widowed, single parents or those who have a husband who is unemployed or disabled. Services include computer skills training (Excel, PowerPoint and Word), career decision counseling, work readiness coaching, and job search and placement (including resume writing and interview training). Services are *free* for those who meet eligibility requirements (above).

*For more information, contact Project Transition at 914-606-6825 or [marika.scotti@sunywcc.edu](mailto:marika.scotti@sunywcc.edu).*

*Career & Employment Resources continued*

**Name:** *Westchester County Office for Women – Operation Talent Bank*  
**Address:** 112 East Post Road  
Room 110B  
White Plains, NY 10601  
**Telephone:** 914-995-5972  
**Website:** [www.westchestergov.com/women\\_employment.htm](http://www.westchestergov.com/women_employment.htm)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** The Westchester County Office for Women Talent Bank is a *free* resource for Westchester County women seeking employment. To connect to the Talent Bank, fill out an online application (above website) and upload your resume or call the Office for Women and request a printed application. Once the application and resume have been submitted, the Office for Women will contact applicants with job openings and listings.

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*Career & Employment Resources continued*

## **HIRING A CAREER DEVELOPMENT PROFESSIONAL**

Career Counselors, Career Development Facilitators, Job Coaches, Vocational Counselors, Consultants and Coaches are a few of the professionals you can hire to help with career transition. Many Career Development Professionals (CDPs) are certified by or associated with the following professional associations:

ACP International:	The Association of Career Professionals International <a href="http://www.acpinternational.org">www.acpinternational.org</a>
ICC International:	The Institute of Career Certification International <a href="http://www.careercertification.org">www.careercertification.org</a>
ICF:	The International Coach Federation <a href="http://www.coachfederation.org">www.coachfederation.org</a>
NBCC:	The National Board of Certified Counselors <a href="http://www.nbcc.org">www.nbcc.org</a>
NCDA:	The National Career Development Association <a href="http://www.ncda.org">www.ncda.org</a>

You can search for assistance and learn about qualifications and certification on the association websites. CDPs are ideal for people in career transition who can afford to pay the going hourly rates of \$100-\$300 per hour (in Westchester County). *Be careful about paying large fees up front or signing lengthy contracts.*

Use referrals from friends and family, the Yellow Pages or resources in your local library to obtain a list of CDPs. Most will be willing to have an initial conversation on the telephone for free. This initial meeting is your opportunity to ask questions before hiring a CDP. It is important to interview several CDPs before hiring one.

Any CDP will be most helpful if you can articulate, in advance, what you're looking for. For example, do you need help with marketing materials, job hunting skills, transition or identifying new industries or careers. Some the basic questions you should ask include:

- *What type of certification, training or licensing does the CDP have?*
- *What special training does the CDP have in the area of career transitions? How many years of experience?*
- *Who are the CDP's typical clients? (Specific industries, client populations, goals)*
- *What types of services is the CDP prepared to offer and how much can you expect to pay for those services? Is that fee inclusive? How many hours/services are included?*
- *Has the CDP worked with other people like you (in your industry)? Can he/she tell you about the outcomes for those clients?*

*Be sure to ask for references.*

*Career & Employment Resources continued*

**WEB-BASED JOB HUNTING RESOURCES**

Web-based job search tools can be useful in a job search. However, web-based research should be just one part of a comprehensive job search campaign. Other important job search tools include networking, developing marketing materials (resumes, cover letters, etc.), career resource centers (One Stop in Westchester County), company research, print resources, professional support and subscription job databases (available at libraries). Some web-based tools include:

**Parnossah** (Financial Sustenance) One stop website for resume writing, interviewing and jobs. Sponsored by F.E.G.S. (Federation, Employment and Guidance Service, Inc.)  
[www.parnossahworks.org](http://www.parnossahworks.org)

**Job Hunt database**  
[www.jobhunt.com](http://www.jobhunt.com)

**Jobs for Students, Recent Graduates, Expatriates and Adventure Seekers**  
[www.aboutjobs.com](http://www.aboutjobs.com)

**Clearinghouse for Jewish Communal Jobs**  
[www.jewishjobs.com](http://www.jewishjobs.com)

**America's Job Bank**  
[www.ajb.dni.us](http://www.ajb.dni.us)

**Best Jobs USA**  
[www.bestjobsusa.com](http://www.bestjobsusa.com)

**Craig's List for NYC** – similar sites exist for the Hudson Valley  
[www.newyork.craigslist.org](http://www.newyork.craigslist.org)

**One search all jobs - Indeed**  
[www.indeed.com](http://www.indeed.com)

**Westchester County One Stop Employment Center**  
[www.westchestergov.com/wplwis/](http://www.westchestergov.com/wplwis/)

**Monster**  
[www.monster.com](http://www.monster.com)

**Career Builder** – job listings and resume postings  
[www.careerbuilder.com](http://www.careerbuilder.com)

**Non-profit jobs, volunteer opportunities and internships**  
[www.idealists.org](http://www.idealists.org)

**Federal job bank**  
[www.usa.gov](http://www.usa.gov)

**Search by industry, community or job type**  
[www.nationjob.com](http://www.nationjob.com)

**10-Minute Resume**  
[www.10minuteresume.com](http://www.10minuteresume.com)

**Career & Employment Resources continued**

**Networking and Membership Organizations**

Many experts would agree that networking is a valuable tool for reaching vendors, customers, and potential future employers. Networking can be done many ways, through personal and professional contacts, alumni associations, and through professional networking groups. For more information on Networking visit your local library or bookstore. A sample of some of the local networking and membership organizations are listed below:

**The Alliance of Hudson Valley Women Business Owners**

[www.wedc-westchester.org](http://www.wedc-westchester.org)

**Business Council of Westchester**

[www.westchesterny.org](http://www.westchesterny.org)

**Business Networking Group**

[www.bni-newyork.com](http://www.bni-newyork.com)

**The Financial Executives Networking Group**

[www.thefeng.org](http://www.thefeng.org)

**The Five O'clock Club for Job Hunting Support**

[www.fiveoclockclub.com/locations/schedules/NationalSchedule.html](http://www.fiveoclockclub.com/locations/schedules/NationalSchedule.html)

**Local Municipal Chambers of Commerce (listed on WCA website)**

[www.westchester.org/business-cham.asp](http://www.westchester.org/business-cham.asp)

**The Marketing Executives Networking Group**

[www.mengonline.com](http://www.mengonline.com)

**Westchester County Association**

[www.westchester.org](http://www.westchester.org)

**Westchester Chapter of the NYS Society of CPAs**

[www.nysscpa.org](http://www.nysscpa.org)

**Westchester Human Resources Management Association**

[www.whrma.org](http://www.whrma.org)

**Your college Alumni Association**

Look on your college website for your local alumni association

**Networking online through websites – three examples**

[www.facebook.com](http://www.facebook.com)

[www.linkedin.com](http://www.linkedin.com)

[www.twitter.com](http://www.twitter.com)

*Please note this listing is provided for educational purposes only. It is not intended to be comprehensive; it is only a sample of the networking and membership resources that are available in Westchester County.*

**ASSISTANCE WITH HOUSING, FORECLOSURE AND EVICTION  
PREVENTION, LEGAL MATTERS AND FINANCIAL SERVICES**

**HOUSING**

**Name:** *Housing Action Council*  
**Address:** 55 South Broadway  
Tarrytown, NY 10591  
**Telephone:** 914-332-4144  
**Website:** [www.housingactioncouncil.org](http://www.housingactioncouncil.org)  
**Hours:** By Appointment: M – F, 9:00 AM to 5:00 PM; limited evening hours

**Description:** Community Housing Resource Center – a program of HAC for foreclosure prevention and counseling -- serves homeowners in all of Westchester County and beyond. All services are *free* and confidential. Credit report may be requested. If so, there is a \$25 fee for the report.

The process starts with intake by telephone but it can be done within a week if it is urgent. It generally takes 2-3 weeks to schedule the first one-on-one meeting. The process is as follows:

- Telephone intake
- Client gathers financial documents
- One-on-one meeting with Counselor
- Does financial analysis
- Creates an Action Plan and shares with client
- Acts as a partner/advocate to resolve problem

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**Name:** *Westchester Residential Opportunities (WRO)*  
**Address:** 470 Mamaroneck Avenue  
White Plains, NY 10601  
**Telephone:** 914-428-4507  
**Website:** [www.wroinc.org](http://www.wroinc.org)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** Listed below are the some of the programs of WRO. Eligibility, fees and services vary by program.

**Don't Borrow Trouble** -- 24/7 Foreclosure Assistance Program for Westchester County residents. To reach a trained counselor, call 1 877-WRO-4-YOU. *Free* advice is available to all County residents with mortgage foreclosure issues and concerns.

**Eviction Prevention Program** – may be able to pay rent in arrears for those in County (all income levels) who have been unable to pay rent for several months. Clients must demonstrate an ability to make future rent payments (intended for those who have had a temporary disruption in ability to pay rent). Credit/Debt, budget counseling may be required as part of the program.

**Access to Home** – WRO can pay up to \$25,000 to modify a home so that individuals with a disability or who are elderly can stay in their homes. Assistance is available to those with incomes at or below Area Median Income range.

**Senior Housing Counseling** – counseling with reverse mortgages, eviction prevention and other housing issues for county elderly.

*Housing continued*

**Name:** **Community Housing Innovations**  
**Address:** 190 East Post Road -- Suite 401  
White Plains, NY 10601  
**Telephone:** 914-683-1010 and 866-CHI-GRANTS  
**Website:** [www.chigrants.org](http://www.chigrants.org)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** Foreclosure prevention services are offered to all residents of Westchester and Rockland Counties (without regard to income or assets) under the Community Housing Innovations (CHI) Housing Programs Division. The CHI Staff Attorney coordinates services by either providing foreclosure prevention counseling services directly or referring clients to external attorneys. Those referred may be eligible for subsidized services and some of the external attorneys will provide pro bono services.

Foreclosure prevention services may include loan modification negotiations, short sales and deed in lieu of foreclosure. For those clients who decide to sell their properties, CHI has an affiliation with a non-profit brokerage firm. The firm charges a reduced (4%) commission.

Other services offered include rental assistance and transitional housing for families coming out of homeless shelters. In addition, CHI has 250 units of rental housing in southern Westchester (accept Section 8 vouchers). There also is a program for first-time homebuyers – grants and counseling and Career Services including GED and internships for low-income Westchesterites.

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**LEGAL MATTERS**

**Name:** **Legal Services of Hudson Valley**  
**Address:** 90 Maple Avenue, White Plains, NY  
30 South Broadway, Yonkers, NY  
100 East 1<sup>st</sup> Street, Mount Vernon, NY  
**Telephone:** LSHV Intake Hotline 877-574-8529 or 914-813-6880  
**Website:** [www.lshv.org](http://www.lshv.org)  
**Hours:** M – F, 9:00 AM to 4:00 PM

**Description:** Provides *free*, civil legal services (including personal bankruptcy and landlord/tenant disputes) for low-income residents of the Hudson Valley. There are three offices in Westchester. There are no fees associated with LSHV, except for fees imposed by the courts. To be eligible for LSHV free services, family income should be at or below 125% of the poverty level. The 2008 Federal Poverty Guidelines are:

- \$13,000 for a single household**
- \$17,500 for a 2-person household**
- \$22,000 for a 3-person household**
- \$26,500 for a 4-person household**
- \$31,000 for a 5-person household**

If you meet the income guidelines but own a significant asset (home), there is a formula for determining eligibility. If you do not meet financial guidelines but are disabled, elderly (over 60), under 21 or HIV positive, you may still be able to receive assistance.

There is a wait for assistance with personal bankruptcy and divorce. Filing for bankruptcy can be done at one of the legal clinics. Initial contact can be made by visiting any one of the three Westchester offices or by calling the Intake Hotline (number above).

*Legal Matters continued*

**Name:** *Westchester County Bar Association Referral Service*  
**Address:** One North Broadway -- Suite 512  
White Plains, NY 10601  
**Telephone:** 914-761-5151  
**Website:** [www.wcbany.org](http://www.wcbany.org)  
**Hours:** M – F, 9:00 AM to 4:00 PM

**Description:** Westchester County Bar Association Referral Service will provide the name and telephone number of a lawyer, in good standing, insured, with expertise in your particular legal area. That lawyer will see you in his/her office for a \$40 half-hour consultation. No fees are paid to the referral service. If additional services are needed, the client and attorney negotiate those fees independently. The referral service is available to all Westchester County residents regardless of income.

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**Name:** *National Association of Consumer Bankruptcy Attorneys*  
**Address:** 3636 Sutherland Road  
Cleveland, OH 44122  
**Telephone:** 216- 491-6770  
**Website:** [www.nacba.com](http://www.nacba.com)  
**Hours:** 24/7

**Description:** This is the link to the website of the professional association of consumer bankruptcy attorneys. The website links to useful articles as well as an “attorney finder” that can be used to find the names and contact information for local personal bankruptcy attorneys.

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**Name:** *Pace Women’s Justice Center*  
**Address:** Pace Law School  
78 North Broadway  
White Plains, NY 10603  
**Telephone:** 914 287-0739  
**Website:** [www.pace.edu/page.cfm?doc\\_id+23242](http://www.pace.edu/page.cfm?doc_id+23242)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** Pace Women’s Justice Center has a *free* legal Helpline that is a referral and information source. The Helpline is available to all County residents without regard to income or assets (male and female). The attorneys that answer the Helpline can respond to a range of questions on issues including foreclosure prevention, legal and social service providers in the County, domestic violence issues, matrimonial law and other topics. Often Helpline attorneys are unable to answer calls immediately but they do respond to telephone messages.

## **Choosing a Personal Bankruptcy Attorney**

It is possible to file for personal bankruptcy on your own but most professionals will tell you it is better to hire an attorney to guide you through the process. Most bankruptcy attorneys will be willing to have an initial conversation for free. This initial meeting is your opportunity to ask questions before hiring an attorney. It is important to interview several attorneys before hiring the one you'll work with. Here are some of basic questions you should ask at the initial meeting:

- *What is the difference between Chapter 7, Chapter 11 and Chapter 13?*
- *How much does it cost to file each Chapter?*
- *How do I decide which Chapter is right for me?*
- *How much can I expect to pay in Court, Filing and Legal fees?*
- *How long does the process take?*
- *Who will be doing the work, you or an associate? (If an associate, ask to meet that person.)*
- *Can you provide references?*

Before you interview Bankruptcy Attorneys, it is a good idea to go to the library and read up on bankruptcy. There are also several good websites that will provide you with an overview of the process and your options. If you can, take a friend or relative with you to the initial meeting and take notes. The friend and notes will help you remember the differences between attorneys.

## **FINANCIAL SERVICES**

**Name:** *Money Management International (aka Consumer Credit Counseling Service)*

**Address:** 11 Penn Plaza -- Suite 5148  
New York, NY 10001  
888 Grand Concourse -- Suite 1K  
Bronx, NY 10451

**Telephone:** 212-675-5070 – call center for in-person appointments  
866-515-2227 – 24/7 phone consult

**Website:** [www.moneymanagement.org](http://www.moneymanagement.org)

**Hours:** 24/7 for telephone consult; In person: M – F, 9:00 AM to 5:00 PM

**Description:** Non-profit budgeting, debt, housing and credit counselor. Offices are located across the country including Manhattan and the Bronx. MMI will provide free initial counseling session. Currently takes 2-3 weeks to schedule initial meeting. In urgent situations, can arrange initial session more quickly (assuming there are cancellations). Prefer to do initial meeting in person – for people living more than 30 miles from nearest MMI office or people with disabilities, they will do the initial counseling on the phone. Bring the following information to the first appointment: income, expenses (monthly budget), debts and credit statements from all debts. All counselors have NFCC certification. Services offered include:

- ***Budget, credit, housing counseling***
- ***Debt Management***
- ***Bankruptcy Counseling***

After initial *free* session, all subsequent sessions are charged according to a sliding fee. The fee is based upon ability to pay and is calculated on a percentage of debt. There are free, ongoing services for those who qualify. If MMI counselor believes that bankruptcy is the best option, he/she will refer to a bankruptcy lawyer (not a specific lawyer). MMI also does credit education and financial literacy training. Some of these educational programs are available online and can be found on the MMI website.

***Financial Services continued***

**Name:** ***Greenpath***

**Address:** 3250 Westchester Avenue -- Suite 111

Bronx, NY 10461

120 South Broadway -- Suite 935

New York, NY 10271

**Telephone:** 800-550-1971

**Website:** [www.greenpath.com](http://www.greenpath.com)

**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** National non-profit company helps consumers ease financial pressure. Counselors analyze debt, develop budget and action plan and recommend a solution. Services include:

- ***Debt Management***
- ***Credit Repair***
- ***Housing Counseling***
- ***Financial Education***

All services are *free* and can be accessed by calling 800# or searching on their website. (Website has a lot of useful resources.) Local offices are in the Bronx and Manhattan. Accredited by the National Council on Accreditation and member of Better Business Bureau and National Foundation for Credit Counseling.

**Choosing a Credit Counseling Professional**

*(If you decide not to use an agency)*

To find a private Professional Credit Counselor, ask for referrals from friends/family members or visit the website of the Certified Financial Planner Board for the credentials of professionals in your area. If you feel you need to hire a Credit Counseling Professional, it is important to ask a lot of questions before you begin the process. In most cases the initial meeting will be free. You should have a list of questions to ask at that first meeting. Questions should include:

- ***What types of services do you offer? Do you offer comprehensive credit counseling or just in a particular area (credit cards, loans, etc.)?***
- ***Will I be working with you or with an associate of yours?***
- ***What certification do you have?***
- ***Can you provide references?***
- ***Will you work with my creditors?***
- ***What types of information will you need from me?***
- ***How do you charge for your services? How much will it cost for the services you suggest for me?***

*Financial services continued*

## **Hiring a Personal Financial Advisor**

There are numerous types of professionals that offer personal financial advice. This list includes, but is not limited to CFPs, CPAs, PFSs and FPAs. The right financial advisor can be very useful in helping you get your finances back on track. There are a few, general guidelines to consider before hiring a financial advisor.

- Use referrals from friends and family when possible. An alternative is to search for professionals in your area on the websites of organizations such as:

Certified Financial Planner Board	<a href="http://www.cfp.net">www.cfp.net</a>
Society of Financial Service Professionals	<a href="http://www.financialpro.org">www.financialpro.org</a>
Financial Planning Association	<a href="http://www.fpanet.org">www.fpanet.org</a>
National Association of Personal Financial Planners	<a href="http://www.napfa.org">www.napfa.org</a>

- Many Financial Advisors are certified by or associated with professional organizations. Look at the association websites for information about the qualifications and certification of any professional you are considering hiring.
- Be careful about Financial Advisors who charge commissions. It is usually preferable to hire a financial planner who charges hourly, by the plan or a percentage of assets under management.
- Interview a few Financial Advisors, before you hire anyone. In many cases the initial meeting will be free.

**SMALL BUSINESS & ENTREPRENEURSHIP RESOURCES**

**Name:** *Women's Enterprise Development Center Inc. (WEDC)*  
**Address:** 1133 Westchester Avenue -- Suite N-220  
White Plains, NY10604  
**Telephone:** 914- 948-6098  
**Website:** [www.wedc-westchester.org](http://www.wedc-westchester.org)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** WEDC is an US Small Business Administration funded non-profit organization providing training on how to write a business plan to create a small business and how to grow your small business. Classes are offered to men and women residing in Westchester at a nominal cost and scholarships are available. Classes are held in the evenings in White Plains and Yonkers. There is a fee for materials but scholarships are available.

WEDC also offers *free* one-on-one business counseling for established businesses and start-ups. WEDC offers workshops and conferences for business owners on topics including Recession Planning, Green Business Practices, Networking for Success, Writing Proposals and Selling Your Products on eBay.

In addition, WEDC has a division for established woman business owners called the Alliance of Hudson Valley Women Business Owners (the Alliance). The Alliance is a business networking and information exchange program for women business owners.

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**Name:** *SCORE (Service Corp of Retired Executives)*  
**Address:** 120 Bloomingdale Road  
White Plains, NY 10605  
**Telephone:** 914-948-3907  
**Website:** [scoreinfo@scorewestchester.org](mailto:scoreinfo@scorewestchester.org)  
**Hours:** M – F, 9:00 AM to 12:00 PM

**Description:** SCORE Westchester provides *free* and confidential business counseling tailored to meet the needs of small business. SCORE Westchester also offers free workshops for both start-up entrepreneurs and in-business small business owners. Appointments can be made at the SCORE offices in White Plains in the morning or at the White Plains Public Library in the evenings. SCORE counselors are retired business professionals with experience in all areas of starting and operating a business.

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***Small Business & Entrepreneurship continued***

**Name:** ***New York State Small Business Development Center (SBDC)***  
**Address:** White Plains Outreach SBDC  
108 Corporate Park Drive/Ste 101  
White Plains, NY 10604  
**Telephone:** 914-948-2110 ext 309  
**Website:** [www.nyssbdc.org](http://www.nyssbdc.org)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** One-on-one, *free* business counseling for businesses located in Westchester County. Includes counseling on strategies to help County businesses address recession and economic downturn. Can usually schedule appointments the same week. All appointments are free and confidential. No loans or grants for businesses.

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**Name:** ***Community Capital Resources***  
**Address:** 7 West Cross Street  
Suite D  
Hawthorne, NY 10532  
**Telephone:** 914-747-8020  
**Website:** [www.ccrhv.org](http://www.ccrhv.org)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** Community Capital Resources is an US Small Business Administration Microlender. Through its Enterprise Fund, Community Capital Resources offers small business loans, with rates that are intended for new and emerging businesses that have difficulty meeting the credit or collateral requirements of a conventional lender. Typical loans range from \$500 to \$25,000 at affordable interest rates. Loans can be used for materials, inventory, marketing, equipment, licensing and working capital.

Borrowers are required to be residents of the Hudson Valley, complete a business plan, be over 21 years of age and be the principal owner of the business.

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**OTHER RESOURCES**

**Name:** *Westchester Jewish Community Services (WJCS)*  
**Address:** 845 N. Broadway -- White Plains, NY 10603  
**Telephone:** 914-761-0600  
**Website:** [www.wjcs.com](http://www.wjcs.com)  
**Hours:** Hours vary depending on program

**Description:** WJCS is a not for profit, non-sectarian human services organization. The agency offers a range of mental health services, services for children & youth, Home Health Services, services for older adults and people with disabilities and other programs. WJCS offers services for a range of life stressors and family adjustment problems. Insurance is accepted for some services, fees are on a sliding scale for others. WJCS has nearly 50 sites in Westchester.

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**Name:** *Child Care Council of Westchester*  
**Address:** 313 Central Park Avenue -- Scarsdale, NY 10583  
**Telephone:** 914-761-3456  
**Website:** [www.childcarewestchester.org](http://www.childcarewestchester.org)  
**Hours:** M – F, 9:00 AM to 5:00 PM

**Description:** Child Care referrals within the county. Referrals are *free* and can be requested on the telephone or by visiting the Child Care Council. There are some programs for subsidized childcare depending upon economic need. Applications can be obtained by calling the Council.

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**Name:** *211 of Hudson Valley – United Way*  
**Address:** 336 Central Park Avenue -- White Plains, NY 10606  
**Telephone:** 211 or 800-899-1479  
**Website:** [www.211Hudson.org](http://www.211Hudson.org)  
**Hours:** 24/7

**Description:** 78% of Westchester County can reach 211 by dialing 2-1-1 directly. Others in the County must dial 800-899-1479. Information can also be accessed via the website. 211 provides *free*, multilingual, confidential connections between Westchester County (and six other surrounding Counties) residents and the services that they need. People can call for information about everything from food, clothing and shelter, to volunteer opportunities, legal services, drug treatment, employment support, childcare and eldercare. Categories of resources include:

- *Basic Human Needs including food, clothing, shelter, rent, utility assistance, etc.*
- *Employment Issues including job training and job placement.*
- *Entitlements including family resources, childcare and legal services*

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**Name:** *Food Bank*  
**Address:** 358 Saw Mill River Road -- Millwood, NY 10546  
**Telephone:** 914-923-1100  
**Website:** [www.foodbankforwestchester.org](http://www.foodbankforwestchester.org)  
**Hours:** M - F 8:30 AM – 5:00 PM

**Description:** Emergency food distribution for the County supplying approximately 200 of the County Food Pantries and Soup Kitchens. Information on local food resources can be accessed by calling the phone number above or by searching for local services on the Food Bank website (above).

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*Other Resources continued*

**Name:** *Westchester Coalition for the Hungry and Homeless, Inc.*  
**Address:** 48 Mamaroneck Avenue -- Suite 35-37  
White Plains, NY 10601  
**Telephone:** 914-682-2737  
**Website:** [www.foodclothingshelter.org](http://www.foodclothingshelter.org)  
**Hours:** M – F, 9:00 AM to 4:30 PM

**Description:** Westchester Coalition for the Hungry and Homeless (WCHH) is a referral agency for food pantries and soup kitchens in Westchester County. Information on local resources can be accessed by calling the above telephone number and by searching on the WCHH website. WCHH also has an eviction prevention program. Income eligible County residents, who have had temporary interruptions in their ability to pay rent, may be eligible for rental assistance. Applicants must complete an application for rental assistance.

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**UNEMPLOYMENT INSURANCE (UI)**

The fastest way to file a claim for unemployment insurance is on the Department of Labor website ([www.labor.state.ny.us](http://www.labor.state.ny.us)). You can also file a claim by telephoning the NYS Department of Labor at (888) 209-8124. According to the Department of Labor, your claim should be filed as soon as possible after you become partially or totally unemployed. Claims can be filed online between the hours of 7:30 AM and 7:30 PM Monday through Friday and from 7:30 AM to 5:00 PM on Saturday and Sunday. The NYS Department of Labor website (above) includes a list of the documents you should have available with you before you file a claim (SSN, Driver's License, Employer Info, etc.).

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**HEALTH INSURANCE**

**COBRA**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end. Contact your employer immediately upon termination of employment to purchase COBRA Health Benefits. If you did not discuss COBRA Health Benefits with your employer at the time of termination, you may still be eligible for benefits.

COBRA benefits continue for a limited, defined number of months. Once COBRA benefits expire, individual and families may be able to purchase health insurance directly by contacting area HMOs, insurance companies and the NYS benefit programs listed below.

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***Health Insurance continued***

**Child Health Plus**

Your child(ren) may be eligible for health insurance coverage through Child Health Plus (CHP). To be eligible children must be under the age of 19 and be residents of New York State. Your gross family income determines if a child is eligible for CHP or Children's Medicaid. CHP coverage is NOT free. Family contributions depend on household income.

For information on eligibility for CHP and Children's Medicaid, call the Westchester County Department of Health. The Department of Health can be contacted by telephoning (914) 813-5048, (914) 813-5601 and (914) 813-5631.

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**Family Health Plus**

Family Health Plus (FHP) is a NYS insurance program for adult NYS residents (age 19-64) who have income and/or assets (stocks, bonds, mutual funds, 401Ks, etc.) that are too high to allow them to qualify for Medicaid. (The value a home is not included in the determination.) Single adults, couples without children and parents with limited incomes who are US citizens (or are in certain immigration categories) may be eligible for FHP.

For information on eligibility for FHP, call one of the FHP Facilitators in Westchester County. Facilitators include:

**Westchester County Department of Health at 914-813-5048**  
**Westchester County Department of Social Services at 914-995-6047**

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**Healthy NY Insurance Coverage**

Healthy NY offers health insurance coverage for certain small business owners and their employees and their employees' families and self-employed people and their families. To be eligible to purchase benefits under Healthy NY you must meet the following criteria:

- You must live in NY State
- You must be currently self-employed
- You must not have had health insurance in the last 12 months or must have lost health insurance due to: loss of employment, death of family member, change of employer, change of residence, discontinuation of group health insurance, termination or cancellation of COBRA benefits, change of marital status, loss of eligibility for group health insurance
- You can not be eligible for Medicare
- You must meet Healthy NY income guidelines

For more information about health insurance coverage under Healthy NY log on to their website: [www.nyhealthinsurer.com](http://www.nyhealthinsurer.com) or call them at (845) 753-2320.