

HOUSING

FOR RENTERS:

- 1. Evictions:** Your landlord cannot evict you from your apartment without going through a court process. They cannot change the locks or physically throw you out. Call the police if your landlord tries to evict you personally.
- 2. Repairs:** You have a right to a safe home that meets all county and state housing code requirements. Requests for repairs should be made to your landlord in writing. You should always pay your rent on time. However, if your landlord refuses to make repairs, you can ask a court to allow you to pay your rent to a special, separate account until the repairs are made.
- 3. Security Deposit:** You have a right to have your security deposit returned in full (with 3% interest) when you leave your apartment. If the landlord illegally holds your deposit, you may be eligible for three times the amount.
- 4. Free Legal Advice.** If you have problems with your landlord, you may call the APALRC for free legal advice and assistance. (202) 393-3572.

FOR HOMEOWNERS FACING OR IN FORECLOSURE:

- 1. Don't wait. Call for help immediately.** Seek help before you miss a payment.
- 2. Communicate with your Lender / Loan Officer.**
- 3. Have the following documents ready.**
 - Settlement papers
 - Notices and letters from lender
 - Recent statement from lender
 - Recent pay stubs
 - Statements of all debt (credit cards, loans, bills).

Foreclosure Help in Maryland:

Maryland Foreclosure Legal Assistance Project

(800) 444-4099

Maryland H.O.P.E. Hotline

(877) 462-7555

RESOURCES

Legal Services/ Immigration:

- **APALRC:** 202-393-3572

Health and Well-being:

- **AAHI Patient Navigator Program:** 301-760-4993
- **Counselors Helping (South) Asians and Indians:** 443-615-1355

Family/ Domestic Violence services:

- **ASHA for Women Helpline:** 888-417-2742
- **A/PI DVRP Helpline:** 888-417-2742

Foreclosure/ Credit Counseling:

- **Montgomery County Credit Counseling Hotline:** (877) 254-1097
- **Maryland H.O.P.E. Hotline:** (877) 462-7555

Government Programs:

- **Montgomery County Dept. of Social Services:** (240) 777-1245 | www.marylandsail.org
- **Neighborhood Service Centers:** 301-840-4080 (Gaithersburg) 301-942-1790 (Wheaton)

Job Training:

- **Montgomery Works:** 301-946-1806

**APA
LRC**

Asian Pacific American Legal Resource Center

Legal Helpline: 202-393-3572

Hindi/Urdu/Gujarati: Extension 19

Vietnamese: Extension 20

English / Other: Extension 22

Please leave a detailed message with your name/number, and someone will get back to you in your language.

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SOUTH ASIAN AMERICANS LEADING TOGETHER

South Asian Americans Leading Together

6930 Carroll Ave, Suite 506

Takoma Park, MD 20912

Phone: 301-270-1855

Montgomery County Resources

Do you need information about...



Affordable healthcare?

Job training resources?



Applying for government programs?

Housing Problems?



HEALTHCARE

“I am uninsured or my health insurance does not cover the care I need. Do I qualify for government medical assistance?”

You can apply for Medicaid, a medical assistance program. To be eligible for Medicaid, you must be a U.S. Citizen or have been a legal permanent resident for at least 5 years. Eligibility also depends on your household income. To learn more about Medicaid or to apply, contact your local **Department of Social Services (DSS)** at 240-777-1245 or online at www.marylandsail.gov

“I am undocumented but my children were born in the U.S. Do they qualify for medical assistance?”

Yes, even if you are undocumented, if your children are U.S. citizens, they may qualify for the **Maryland Children’s Health Insurance Program (MCHIP)** if you meet the income requirements. **Remember: DSS should not ask questions about your immigration status if you tell them you are not applying for benefits for yourself.** Do not tell anyone that you are “without papers” or “illegal.” Do not use a false name or Social Security Number.

“Where can I go for health care if I do not qualify for medical assistance programs?”

The **Asian American Health Initiative Patient Navigator Program** provides a free telephone hotline that can provide information about clinics that offer free or low- cost medical services. Interpretation is also offered for eligible patients at these clinics. Telephone operators are fluent in Chinese, Hindi/ Urdu, Korean, and Vietnamese.

Patient Navigator Program: 301-760-4993

UNEMPLOYMENT

“I just lost my job and am looking for work. What can I do?”

You can file for unemployment insurance, an employer- funded program that provides benefits to persons who are unemployed and seeking work. All documented immigrants whose employers paid into the system can collect benefits.

Filing for unemployment is a two-step process.

1. **First, you file an initial claim** to request unemployment insurance. You must be unemployed or working part- time (and unable to find full- time work) in order to file an initial claim.
2. **Second, you file on-going continued claims.** Once your initial claim has been established, you must file a continued claim for each week of unemployment either by Internet (Webcert) or telephone (Telecert). **If you do not file these continued claims, you will not be paid.**

If you have problems or are denied, call the APALRC legal helpline (number listed in “Resources” section).

MONTGOMERY WORKS (Job training resources):

Wheaton: 301-946-1806
Westfield Mall, South Office Building, 1st floor
11002 Veirs Mill Road, Wheaton, MD 20902

Gaithersburg: 301-519-8253
Lakeforest Mall, 2nd Level
701 Russell Avenue, Gaithersburg, MD 20877

Germantown: 240 777-2050
12900 Middlebrook Road, Germantown, MD 20874

Website: <http://www.montgomeryworks.com>

OTHER GOVERNMENT ASSISTANCE

Food Stamps

“I am having trouble paying for food for myself or my family. Is there a program to help me?”

You can apply for **Food Stamps**, a program that helps individuals and families buy the food they need.

Do I qualify?

To be eligible for Food Stamps in Maryland you must be a U.S. citizen or have been a legal permanent resident for at least 5 years. Eligibility also depends on your household income and assets. Persons with over \$2,000 in savings or investments (\$3,000 if you or a family member is over age 60 or a person with a disability) are not eligible.

Temporary Cash Assistance (TCA)

“I need help paying for basic necessities for my children. Is there a program to help me?”

If you have a child under age 18, you can apply for **Temporary Cash Assistance (TCA)**.

Do I qualify?

To be eligible for TCA in Maryland you must be a U.S. citizen or have been a legal permanent resident for at least 5 years. Eligibility also depends on your household income. All applicants must also be working beginning the day they apply for benefits.

“How do I apply for Food Stamps and TCA?”

Contact the Montgomery County **Department of Social Services** at 240-777-1245 or apply online at www.marylandsail.org