



Where ➞ To Turn Guide

**A guide to help you during
times of financial difficulty.**

**United Way's 211/First Call For Help
(256)546-4357
(256)546-HELP**

Acknowledgements

Special thanks to:

United Way of Metropolitan Atlanta for sharing their Where to Turn Guide

Introduction

Unemployed! Now What?

The **Where to Turn Guide**, distributed by United Way's 211/First Call For Help, offers tips and community resources that can help you cope with unemployment and manage your affairs proactively.

A lay-off is generally not the result of poor performance on the part of an individual employee. Rather, it is an outcome of economic concerns that may well be outside your control. If you are unsure of the cause of your unemployment, contact your human resources department. They may have important feedback for you regarding your employment history and may also have resources available to assist you in your new job search.

You may find yourself experiencing a range of emotional reactions to your new status. Feelings of anger, disappointment or mild depression are not unusual. Try to remain involved in planning your short and long term solutions. This will help you reach earlier solutions and manage your emotions as well.

This guide provides tips on how to manage your feelings, feelings and search for employment. It also includes lists of community resource contacts to help you address specific needs as they arise.

Additional Community resources and a caring referral specialist are also available Monday through Friday, 8:30 A.M. - 4:00 P.M. by dialing 211 or 546-4357 (546-Help).

ABOUT UNITED WAY'S 211/FIRST CALL FOR HELP

United Way of Etowah County's 211/First Call For Help, is a free service that connects people to community resources. Trained, professional specialists help you locate human services and emergency financial assistance that may keep you on your feet while you are out of a job. In addition, you may access various volunteer opportunities that will not only allow you to help organizations that truly need assistance doing good work, but may give you experience and exposure that may help you secure another job.

When you call, you will be given contact numbers, hours of operation and other information about the services and resources you are seeking. Your call is free and confidential.

Our database has over 800 referral resources and spans a wide breadth of services and also includes information about where to volunteer or donate goods or services. Our information is available by dialing 211 or **546-4357 (546-HELP)**.

Examples of types of resources in our database include:

Food	Child Care
Financial Assistance	Housing/Shelter
Medical Care/Health Services	Substance Abuse
Services For Seniors	Job Training
Utility Assistance	Counseling
Career Development	Clothing/Furniture
Education	Youth Programs
Family/Domestic Violence	Services for People with Disabilities
Rent/Mortgage Assistance	Holiday Toys/Food

211/First Call For Help is a program of United Way of Etowah County. United Way of Etowah County is how a community works together to make a real impact on the issues it cares about most. Employing its unique ability to connect citizens, businesses, government, school systems, neighborhoods and countless other associations - United Way of Etowah County is the unifying force that transforms individual concerns into focused and effective community action.

SECTION I:

“TIPS TO MANAGING...”

- **Stress and Feelings of Loss**

Coping

The change that accompanies unemployment can be stressful and scary. Losing employment can temporarily affect your self-esteem and force you to make adjustments to your daily routine. For instance, if many of your friendships have been work related, you may experience an additional feeling of loss brought on by the absence of regular daily work contacts, resulting in isolation.

Without your daily pattern, you may find yourself staying up later at night and having trouble rising to tackle an unfamiliar routine necessary to secure new employment. You may find it difficult to maintain this new routine while managing other temporary changes brought on by the loss of your job.

Regardless of how challenging, problematic, or frustrating your experience, make an effort to talk about it and reach out for help and support. Talk with others who have gone through a similar experience. Find family and friends who may be able to offer the support that you need. You may even wish to speak with a confidential service professional, participate in a support group on job loss, or begin to go to regular counseling to help you cope.

You can contact the **Mental Health Association of Etowah County** at **(256)492-3381** for assistance in locating appropriate services. More mental-health numbers and other related resources are located in the Appendix of this guide.

Mental health services include individual, marriage or family counseling, support group, substance abuse counseling, child and spouse abuse counseling, case management or crisis intervention. Participant run support groups are also available through church and other community centers.

- **Your Existing Financial Resources:**

This section offers tips and resources that may help you to better manage your financial resources during your layoff. It will also offer suggestions that explain ways you may be able to negotiate payment of certain bills

until you are able to pay in full. Finally, it offers some resources that may be able to provide a temporary “safety net” for and your family until you are able to resume regular employment and/or replace your loss of income.

Cash Flow:

Your cash flow will certainly be affected by your lay-off. The degree to which you are affected will depend largely on:

1. Your available financial resources/the safety net, if any, that you can fall back on while seeking new employment (savings, assets that can produce quick cash if needed, assistance from families or friends or other)
2. Length of time between your lay-off and when you are able to secure employment that replaces your lost income.
3. How well you are able to adjust your spending and monthly expenses until your regular income can be resumed.

Developing a Financial Plan:

Managing your income carefully will provide you more confidence about your financial security. Early Planning is important and it will be helpful for you to start identifying your current expenses, including any regular loan payments immediately. Create a budget so you will be able to identify areas where adjustments to spending could be made to reduce your overall expenses until you are employed again.

–**A sample budget worksheet** is included in the Appendix of this guide to help you identify current and future spending patterns.

–**Consumer Credit Counseling Service**, a nonprofit community service agency, is also available to help you prepare a budget. Their phone number is (888)260-2227.

- **Your Household Expenses**

Negotiating Your Living Expenses: Consumer Credit Counseling Service, a non-profit organization, can work with you and review your financial situation, your credit history and offer tips on managing your finances. Most of their services are available during the day and evening hours. You can reach them at (888)260-2227 or by website, www.gway.org/consumer.asp

Etowah Baptist Mission Center holds Money Management Classes the third Monday night of each month and weekly on Fridays at 9:30 am. Call 546-2980 for more information.

Family Success Center, located in East Gadsden, also offers budget counseling in the program, **Families in Transition**. Call **547-6888** for an appointment.

Rent or Mortgage Payments: There are several things you can do now to help make your housing cost manageable:

- **Let your landlord know** about your situation immediately. Try to negotiate partial payments for a few months. The landlord may be willing to work with you. You may be able to do some maintenance work in place of a portion of your rental costs.
- **Look for less expensive housing.** Remember to include moving expenses, deposits and family adjustments as you calculate costs. Consider moving in with family or friends and sub-leasing if you can't break your lease. Consider getting a roommate or renting out a room in your apartment (if allowed under the lease).
- **Call your mortgage company** immediately to work out a payment plan. Some lenders may allow skipped payments or partial or interest- only payments for one to six months.
- **Check your escrow account.** If it contains more money than needed to pay property taxes, the bank or Mortgage Company may refund any excess beyond a two-month cushion.
- **If you miss three or fewer mortgage** and then return to work, ask your mortgage company if you can set up a "forbearance plan" whereby you can pay one and a half month's mortgage until you become current. Catch up on the principle first, and then catch up on the penalty charges. A lender can't foreclose over late charges.
- **If FHA, FMHA, or VA** federally insures your mortgage, call the insuring agency immediately to determine what options are available to you.
- **Contact your Homeowner's Association** immediately to work out a payment plan if you get behind in your dues. The Association can put a lien on your property or initiate foreclosure against you if your dues remain unpaid.

You may also think about selling your house, but there are many things to consider. You probably will not be able to sell the house quickly. Remember that rent may be higher than your existing mortgage and moving can be expensive. You may also be faced with a tax problem with the sale of your home. Make sure to balance the potential gains against possible losses.

- **If foreclosure appears imminent**, attempt to sell your house immediately, rent it out, or consider voluntarily giving the house back to the lender if you have little or no equity.

Utility Payments:

If you cannot pay your bills, call the utility company's customer service department. Don't wait until you receive a late or shut-off notice. You may be able to work out a payment plan or use their budget billing plan. The numbers that follow may help you:

- Alabama Power Company
(800) 245-2244
- Alagasco
(256) 547-5433
- Water Works/Utility Boards:

Gadsden	(256) 549-2884
Rainbow City	(256) 442-2553
Southside	(256) 442-8707
Hokes Bluff	(256) 492-2298
Glencoe	(256) 492-1020
Attalla	(256) 538-3322

Lowering Utility Bills:

Lower your utility bills by using less electricity, gas and water. Turn off the lights and TV when not in use. Replace 100-watt bulbs with 60-watt bulbs. Use washing machine and dryer only when you have a full load, use cold water and air dry clothes when practical. Set the thermostat at 68 degrees in winter. Close vents in rooms you don't use. Use fans instead of air conditioners in the summer. Lower the thermostat on your hot water to 120 degrees. Call United Way's 211/First Call For Help at 211 or 546-4357 for organizations that assist in paying utility bills.

- (1) **Remove unnecessary features** from your phone. Have friends call you long distance or make calls when rates are the lowest. Write letters instead of calling.
- (2) **Cancel your TV cable** premium channels and get basic service.
- (3) **Reduce on-line computer services.** Consider using a free e-mail only provider service, or using the Internet at your local library or community center.

Food: Ways to cut costs

- (1) Plan all meals including lunches. Shop only once a week. Buy store brands. Use coupons and shop at stores that double coupons.
 - (2) Cut back on meat. Eat more pasta, rice and beans. Use leftovers. Eliminate snack foods. Shop “day old” bread stores. Buy items on sale.
 - (3) Use all food on hand. Stop eating out. Prepare food at home. For fun, grill out or make your own pizza.
 - (4) Consider visiting a food pantry, apply for temporary food stamps or utilize any of the other food resources listed in the Appendix to this guide.
- The following agencies provide food assistance:

Catholic Center of Concern	546-0028
Etowah Baptist Mission Center	546-2980
The Salvation Army	546-4673
The Love Center	547-5733
Operation Compassion	547-7773

Entertainment and Gifts:

- (1) **Limit luxury expenses.** Cut back on things like going to the movies, renting videos, cable TV, CDs, sports, toys and other recreation. Have “pot luck” dinners with friends and have family “game nights” instead of going out.
- (2) **Use free sources of entertainment.** Get free movies, compact discs, tapes and books from your local library. Use the library’s magazines and newspapers instead of buying them. Eliminate vacations and holiday trips.
- (3) **Stay away from malls.** This will help to reduce impulse buying and high cost items.
- (4) **Give personal “gift certificates.”** Instead of spending a lot of money expensive gifts, give personal gift certificates. For example, certificates for babysitting, specially cooked dinners, a personal car washing or cleaning the house are great ways of giving valuable yet inexpensive gifts. Make craft items or cookies as gifts or thank you’s.
- (5) **Have a yard sale** to make extra money and clear out unnecessary household items and outgrown clothing.

Moving:

Sometimes household expenses must be reduced by moving to another location. Before choosing this solution, research rental costs or home buying expenses elsewhere. Also, consider the following costs required each time you move.

- (3) **Security Deposit** - The amount of money that the landlord asks for before you move into the apartment or house.
- (4) **Credit Check Charge** - Most landlords will check your credit history before they will consider renting to you. Often times the potential renter is responsible for this fee.
- (5) **Cleaning Fee**- This fee is non-refundable. The purpose of this fee is to have the unit cleaned by maintenance prior to your occupying the unit.
- (6) **Rental Amount** - Amount of money paid each month. These amounts may increase periodically.
- (7) **Late Charge Fee** - Most landlords will attach this onto the rental amount if the rent is not paid by a certain date.
- (8) **Warrant** - This is issued if a rental amount is not paid by a certain date. The tenant pays this. It means that eviction proceedings have started. If the rent is not paid before expiration date shown on the warrant, you will be physically evicted. (Not an actual fee but useful information.)
- (9) **Lease** - A document signed before you move into the apartment. Once you sign it, you are agreeing to its terms.
- (10) **Utilities** - A monthly bill usually is not included in the rental amount. A deposit is needed to have utilities turned on. This cost varies.

- **Your Legal Rights:**

People Who Owe Money Have Rights:

The Fair Debt Collection Practices Act establishes rules debt collection. It is illegal for debt collectors to use harassment, false statements, or unfair practices.

If you have a complaint concerning the actions of a collection's agent or firm, contact the Federal Trade Commission, 600 Pennsylvania NW, H-130, Washington, DC 20580, phone (877) 382-4357 or on the web at www.ftc.gov.

For more information regarding your legal rights and responsibilities, contact Consumer Credit Counseling, your attorney or one of the legal advocacy services listed in this guide.

If a Lawsuit is Brought Against You...

If a lawsuit is brought against you, your wages and bank account may be seized and a lien placed on your current or future property. A creditor can receive up to 25% of your take-home income. Child support can take up to 50% and the IRS can leave you with \$100.00 per week. Only one creditor can garnish your wages at a time.

Refer to the Appendix of this guide for legal services that may be able to assist you.

Note: Unemployment, welfare, disability payments, Social Security and other public benefits are “judgment proof” and cannot be taken to satisfy a debt *unless* they are deposited into a checking or savings account. Writing a letter to the creditor may convince the creditor not to sue. A sample of a letter to a creditor is included in the Appendix of this guide under “Sample Forms and Documents.”

- **Your Credit Profile**



If you don't have a strong credit history, please carefully consider the following advice: A number of nonprofit and other organizations provide financial management or budgeting workshops that can help you rebuild or improve your credit. Call United Way's 211/First Call For Help for specific programs and contact information.

Automobile Loans:

(1) **Ask your lender** about skipping one or two payments and “extending the loan.” They will probably require you to pay a minimum fee and the interest. Ask if the loan can be rewritten for lower monthly payments, but be aware this will increase the finance charges.

(2) **Lower your car insurance premium** by reducing your coverage, or by increasing the deductible on collision and comprehensive coverage. If you make payments on your car, contact your lender. If you own the car, consider dropping collision and comprehensive coverage until you have more income. Liability coverage is required by state law and cannot be dropped.

Student Loans

Contact the Ford Federal Direct Student Loan Program at 1-800-848-0982. They will consolidate student loans. They have programs based on income. Visit “Sallie Mae” on the web at www.salliemae.com or call them at 1-800-524-9100. Ask for a *Flexible Payment Option*. These options, however, could be expensive in the long run. You may want to request a hardship deferment by calling the current holder of your loan. Student loans that are not in default can be deferred for a maximum of three years due to disability, unemployment or other economic hardship.

Creditors:

Rule #1 Always contact your creditors immediately

Creditors appreciate hearing from you **before** you start missing payments. They are usually willing to work out payment arrangements to fit your budget. **Call or write** to explain your situation. **Keep a record** of each telephone conversation and always follow up with a letter. Use the sample letter in the appendix as a guide and make sure you send it as certified mail and request a return receipt. This will ensure that you communicate clearly with your creditors and have a record of your proposals. Different types of companies have different policies for handling delinquent accounts. Consider the following:

- **Services such as gas, electricity, water and telephone can be shut off.**
They may require a reconnection fee and deposit to be started again. Car, house, health and life insurance policies may be canceled.

- Late charges and interest charges may be added to your account. These fees can significantly increase your debt. Accounts may be delinquent after 30 days on nonpayment. Late charges and declarations of delinquency may affect your credit rating.
- Don't stop communicating with your creditors. If they are not satisfied, you could be turned over to a collection agency. If that happens, they may be less willing to work a repayment plan with you and may add on collection fees. You're better off to work with your original creditor earlier if at all possible. If that is not possible, try to work proactively with the collections agency.
- Make at least minimum payments to any outstanding credit cards, then stop using them for the time being. Put your credit cards in a plastic jug of water and put them in your freezer!
- if you need information about your rights as a debtor or other consumer information, call or write:

The Attorney General's Office of Consumer Affairs

Office of the Attorney General, Alabama State House
11 South Union Street, Third Floor, Montgomery, AL 36130
(334)242-7300

www.ago.state.al.us/consumer.cfm

Consumer Affairs Division: 1-800-392-5658
Office of Victim Assistance: 1-800-626-7676

- **Your HealthCare Needs:**

Healthcare Coverage: If you have lost your health coverage and need medical care, consider speaking to your doctor or hospital about making a payment plan. Other ways to cover health care costs for you and your family include:

- (1) Etowah County public health department provide a wide range of medical testing and screening for disease, free immunizations, free well-child care and evening neighborhood clinics. Please look in the Appendix of this guide for a list of phone numbers of the county health department,
- (2) ALLKIDS Healthcare Coverage for children
Toll Free 1(888)373-KIDS
1(888)373-5437
ALLKIDS is a reduced fee healthcare insurance package available to children who are not eligible for Medicaid and whose families meet specific income guidelines.
www.adph.org/allkids
- (3) Etowah County Free Community Clinic. Call 546-3456 for more details.

SECTION II:
“WHERE TO TURN FOR...”

- **FINANCIAL ASSISTANCE**

Social Security Benefits

If you are 62-64 years old and have been laid off, you may be eligible for Social Security benefits. Call the Social Security Administration Office at (256)547-7883 or on the web at www.ssa.gov for the Social Security office nearest you.

Temporary Assistance for Needy Families

the Temporary Assistance for Needy Families (TANF) program provides financial assistance to families with dependent children when divorce, separation, death, disability or unemployment deprives a child of the financial support of one or both parents. Families who receive TANF are automatically eligible for medical assistance and are usually eligible for food stamps.

Food Stamps

The Food Stamp program provides a EBT card that is used to buy food. The amount of food stamps a family can receive depends on family size and income and expenses, like child care costs. Single individuals, families with children and married couples without children may be eligible for food stamps. Call the Etowah County Department of Human Resources for information at (256)549-4100.

Medicaid

A federal medical insurance is available to low-income individuals. Your local Department of Human Resources office can help you to determine whether you are eligible for this program.

In order to obtain TANF, food stamps or Medicaid, contact the Etowah County Department of Human Resources at 549-4100.

Veterans

If you or a member of your immediate family has served in the armed services, you may qualify for veteran's health benefits. Contact the Veterans Administration Community Services Program at (256)413-7154 for an application or on the web at www.va.gov for more information.

- **Unemployment Insurance**

If you are unemployed through no fault of your own, you may be eligible for unemployment benefits.

You can file your claim from any touch-tone telephone by calling the **Initial Claims Line** (toll free) at **1-866-234-5382**. Your call will be answered by an electronic Interactive Voice Response (IVR) system, which will ask you some initial questions. You will then be automatically connected to one of our friendly Customer Service Representatives to complete your claim. We recommend that you do not use a Cellular telephone for this process because calls may be dropped by your service prior to our system saving the information.

If you are on a temporary lay-off and will be going back to work for the same employer, your employer may have arranged to file your claim at your place of employment. Check with your employer if you think this has been arranged.

- **Additional Services:**

If you have lost your job due to a business closure or layoff, are facing a layoff, or have been out of work for a long period of time; additional services are available at the Alabama Career Center, Gadsden Office to help you return to work. Refer to the section below, "Finding A New Job," for more details.

- **A New Job**

Job Search Services: Many people begin looking for another job as soon as they become unemployed. The information in this section is designed to help you in your search for a job.

Alabama Career Center - Gadsden Office
216 North 5th Street
Gadsden, Alabama 35901 (256)546-4667

Services include:

- **Assessment and Employment Counseling** - The Career Center has Certified Training programs, WIA (Workforce Investment Act Training Program) among their services.
- Job Shop - Weekly workshops to assist your work search
- Resource Room with personal computers and internet access and copy/ fax

- abilities, interview space, Labor market information and a Resource Room Manager to assist you in preparing resumes.
- Job Referral and Training - Adult Education Classes and Remedial Courses available for SAT, basic employment activity and job placement and development.

Tips For Finding Employment

Job Counseling - The Career Center will help you write a resume, improve your interviewing skills, or show you how to research jobs. Call (256)546-4667 for more info.

List your job skills and experience by reviewing your work history, education/training, interests, and talents (including any other activities such as volunteer work).

Develop a resume of your skills and work history.

Network during your job search. Talk to people you know - your friends, your relatives, acquaintances. Your union or professional associates may be valuable resources.

Prepare for the interviewer. Dress appropriately for the interview, and be on time.

Volunteering in areas of interest can sometimes lead to employment. Contact United Way and First Call For Help to find out about volunteer opportunities.

Contact temporary employment agencies. Temporary jobs give you an opportunity to sharpen current skills or develop new ones.

Check the local newspapers and in trade/professional papers and journals. You will find many of these at your local library.

Use the local library; they have directories, newspapers, photocopiers, fax machines, copiers and computers. These are also available at the Resource Room at the Career Center at 216 North 5th Street in Gadsden.

Refer to the Appendix at the end of this guide for a list of agencies.

- **Housing**

Public and Section 8 Housing

Types of housing available through the Housing Authorities are public housing and Section 8 housing.

Public housing is generally more rapidly accessed, and is owned and managed by the Housing Authority. Availability of applications varies. You may call the Housing Authority of your city for current information.

Greater Gadsden Housing Authority	547-2501
Attalla Housing Authority	538-9365

When receiving a Section 8 certificate/voucher for scattered site facilities, the Housing Authority will subsidize fair market value rent, according to the individual's income. It is the responsibility of the certificate holder to locate their residence, although the Housing Authority offers some assistance in providing housing leads. Not all landlords will accept the Section 8 certificate/voucher. Availability of applications varies, call the Housing Authority for current information.

Housing Emergency Assistance

Several agencies within the area have funds available for emergency housing assistance, such as rent/mortgage, utilities (i.e. gas and electric). Please note these funds are not to be used for telephone or cable expenses. Each agency develops its own criteria for eligibility and amount available for the individual applicants.

Home Repair/Maintenance

Various low-interest loans and grants are available to homeowners for needed repair services, such as heating and roofing. Programs vary according to funds available as well as eligibility requirements. Various non-profit organizations have volunteers who may also be able to make or help make these repairs.

SECTION III:

APPENDIX

546-HELP

211/First Call For Help
Emergency Assistance Quick List

546-4357

1. Counseling, Mental Health and Stress Management Resources:

Center	Phone	Hours of Operation
CED Mental Health Center 24 Hour Crisis Line, Collect Calls accepted	492-7800	M - F, 8am- 5:00 pm
Family Success Center	547-6888	M - F, 8 am - 4:30 pm
Mental Health Association	492-3381	T,W,TH 7am - 3:00 pm
Veterans Administration Mental Health Services	413-7154	M - F, 7am - 4:30 pm

2. Legal Services

The following agencies provide low-cost advice, counseling in civil and criminal matters to people who cannot afford an attorney and who meet eligibility requirements.

Alabama State Bar - Lawyer Referral Service
P O Box 671, Montgomery, AL 36116 **(800)392-5660**

The Attorney General's Office of Consumer Affairs **(334)242-7300**

Office of the Attorney General, Alabama State House
11 South Union Street
Third Floor
Montgomery, AL 36130

Etowah County District Attorney's Office **549-5361**
801 Forrest Avenue, Gadsden, AL 35901

Legal Services Corporation of Alabama **547-6888**
(Wednesdays - Family Success Center)



3. Financial Assistance Resources

Etowah County Department of Human Resources
Food Stamps, TANF, and other programs

549-4100

Alabama Power Assistance Programs

(800)245-2244

Alagasco Assistance Programs

547-5433

Catholic Center of Concern
612 Chestnut Street, Gadsden, AL

M & W, 10am -12 noon 1pm-3pm

546-0028

Community Services Program
125-127 N. 7th Street, Gadsden, AL

M - F, 7:30 am - 4:40 pm

546-9271

Etowah Baptist Mission Center
221 Wall Street, Gadsden, AL

M-F, 9am-3:30pm close at lunch
Wednesday, closed after lunch

546-2980

Etowah County Dept. of Human Resources
741 Forrest Avenue, Gadsden, AL

M-F, 8am - 4:30 pm

549-4100

Operation Compassion
2703 W. Meighan Blvd, Gadsden, AL

M - W, 9am - 12 Noon

547-7773

The Salvation Army
114 North 11th Street, Gadsden, AL

M - F, 9am - 4pm

546-4673

4. Job Search Resources

Alabama Career Center, Gadsden Office
216 N. 5th Street, Gadsden, AL

M -F, 8:30am - 4:30pm

546-4667

Gadsden Job Corps
600 Valley Street, Gadsden, AL

M-F, 8am - 5 pm

547-6222

Women's Educational Training & Orientation

M-F, 7:30 am -3 pm

Gadsden State Community
P O Box 227, Gadsden, AL 35902

549-8406

Small Business Administration
2121 Eighth Avenue, North, Suite 200
Birmingham, AL 35203

M-F, 8am - 4:30 pm

(205)731-1344

5. List of County Health Department and Low Cost Health Clinics

Etowah County Free Community Clinic

546-3456

Etowah/Blount/St. Clair County Health Department
109 South 8th Street
Gadsden, AL 35902

M -F, 7:30 am - 6:30pm

547-6311

Pro-Care

Emma Sansom Medical Center
220 White Avenue
Gadsden, AL

546-4709

M - F, 8 am - 5:00 pm

Campbell Court Medical Center
100 Campbell Court
Gadsden, AL

492-6357

Quality of Life Health Services
1411 Piedmont Cut-off
Gadsden, AL 35903

492-0131

6. Housing Authorities

Greater Gadsden Housing Authority
422 Chestnut Street
Gadsden, AL 35901

M-F, 8am -4pm
Closed Noon - 1pm

547-2501

Attalla Housing Authority
904 Ninth street, SW
Attalla, AL 35954

M - F, 8 am -4:30 pm

538-9365

Easter Seals

549-0044

7. **Shelters**

The Salvation Army
114 North 11th Street, Gadsden, AL

546-4673

Love Center, Inc.
735 First Avenue, Gadsden, AL

Family Shelter

547-5766

Rose Haven Domestic Abuse Shelter

Crisis Line

543-3059

Thirteenth Place (Youth Shelter)

Crisis Line
Office

547-9505
547-8971