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The VirginiaNavigator Guide: What to Do in a Financial Emergency

If you're suddenly out of a job, you may not know what to do first. Which bills should you pay and which can you postpone? Who can provide assistance with food and housing costs? And which local organizations can help you get back on your feet?

A good place to start is VirginiaNavigator, your trusted nonprofit guide to emergency assistance in Virginia. We connect older adults, veterans, people with disabilities, and their families and caregivers to the resources they need. This step-by-step guide can help you get started.

Step 1: Apply for unemployment benefits, if you're eligible.

The paperwork and approval process can take a long time, so you want to get started as soon as you can. [File for Virginia unemployment benefits here.](#)

Step 2: Find food assistance near you.

Throughout Virginia, food banks and food pantries offer groceries to people who need them. To find local organizations, [enter your city, county or ZIP on VirginiaNavigator and search for "food."](#)

The best place to start is by contacting a regional hotline or food assistance locator, as they'll have the most current information on which organizations are operating near you.

- In Central Virginia, [contact the Food Bank Hunger Hotline and Food Assistance Locator.](#)
- In Southwest Virginia, [contact the Food Pantry Locator for Southwest Virginia.](#)
- In Northern Virginia, [contact the Capital Area Food Bank and Food Pantry Locator.](#)

- In Tidewater/Hampton Roads and the Eastern Shore, [contact the Food Bank and Food Pantry Locator operated by the Foodbank of Southeastern Virginia and the Eastern Shore](#).

For longer-term food assistance, apply for SNAP (Supplemental Nutrition Assistance Program) benefits. The average monthly SNAP benefit for Virginia residents is \$180 per person (2023). [Learn more about SNAP and find out if you qualify](#).

If you have children at home, text **FOOD** to 877-877. No Kid Hungry will help you find free meals for your kids today. For more information visit <https://state.nokidhungry.org/virginia>.

If you're 60 or over, you may be eligible for free Meals on Wheels deliveries. To get a referral, contact your community's Area Agency on Aging. [Find your AAA here](#).

Step 3: Apply for housing or rental assistance.

Virginia Mortgage Relief Program: Virginia Housing has announced the launch of the [Virginia Mortgage Relief Program](#) (VMRP) to provide assistance for homeowners experiencing financial hardship due to COVID-19.

If you don't have the money to pay your rent this month, the first step is to speak directly with your landlord or property management company. Explain your financial circumstances and ask if your rent can be reduced, or if they're willing to work on a payment plan. Don't wait — reach out as soon as you can and express your willingness to figure something out. If you agree on a compromise, make sure you get it in writing.

The same advice goes for people with mortgages. Contact your lender directly to ask if you can suspend payments with no penalty. [For more help, see the Consumer Financial Protection Bureau's guide to mortgage and housing assistance during COVID-19](#).

Then, contact organizations near you that offer help with housing. While waitlists for subsidized housing in Virginia can be years long, some programs can give you short-term assistance. Use the search function above to search for **"housing"** in your area. You'll see local options for mortgage and rental assistance, as well as housing counseling and housing for people with disabilities and/or older adults.

If you need legal assistance for an eviction, call the Virginia Eviction Helpline: **1-833-NOEVICT**. You can also call the statewide number for legal aid: **1-866-LEGLAID**.

[Learn about your housing rights in the Virginia Poverty Law Center's comprehensive guide.](#)

[Explore housing resources on STAY.HOME.VIRGINIA.](#)

Step 4: Apply for Virginia healthcare coverage.

If you've just lost your job, you may be eligible for COBRA health insurance. But if that's too expensive, look at your options on the health insurance exchange at [HealthCare.gov](#). A plan from the Affordable Care Act exchange can provide coverage if you're not yet eligible for Medicaid or Medicare.

[Learn about Virginia's Medicaid and FAMIS programs, find out if you're eligible, and get help applying at Cover Virginia.](#) These programs are for children, pregnant women, and adults.

If you are 65 and have not yet applied for Medicare, then be sure to go to [Medicare.gov](#) to learn how to apply.

In Virginia, you can apply for Medicaid anytime at [CommonHelp](#). Use this site to find out if you're eligible for health care coverage, as well as other assistance programs like SNAP (Supplemental Food Assistance Program), TANF (Temporary Assistance for Needy Families) and Energy Assistance.

If you're uninsured and you need medical care, VirginiaNavigator can help you find local providers. [Search VirginiaNavigator.org for "free clinics" near you.](#)

Step 5: Reduce or defer your monthly bills.

If you're overwhelmed by bills piling up, you might be tempted to just ignore them. Don't! If you wait, the fees and debts will grow. But if you reach out to creditors, they may be willing to work with you.

- If you're worried about bank overdrafts or missing payments on your credit cards, your bank may be able to help. Call or look for a link on their site.

- In Virginia, utility companies are not allowed to terminate services to customers who can't pay their bills during the COVID-19 crisis. If you need help with heating, cooling, or utility bills, search **“financial aid”** on VirginiaNavigator.
- If you need Internet at home so you can work or your kids can access online learning, ask your local provider about special offers for families and people with low incomes. Your local library or community center may offer free Wi-Fi on-site as well.
- If you're worried about making your next car payment, contact your lender and ask for a payment extension or deferral. [Learn more](#).
- Car insurance bills too high? Don't let your policy lapse, because then you won't be able to drive legally (and your insurance rates will go up after a lapse). Instead, ask your insurer for a payment deferral or switch to an inexpensive state-minimum policy.

Whatever you're facing, just remember that you're not alone! VirginiaNavigator can point you to programs and information to help you get through a crisis and care for your loved ones. [Search our database of 26,000+ resources](#).

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