

# Disaster Recovery: Your Job



## • I'm out of work, how do I get unemployment benefits?

Employees are eligible for benefits if they meet the eligibility requirements of working for a covered employer for at least 20 weeks out of a one-year “base period” and if they are temporarily or permanently out of work through no fault of their own. A layoff after a business closure due to storm damage would be a qualifying reason for benefits. Eligibility and other information can be found in the *Worker’s Guide to Unemployment Insurance*, available here: <http://www.odjfs.state.oh.us/forms/num/JFSS5213/pdf/>.

There is a one-week waiting period for benefits. Processing of a claim normally takes 3-4 weeks; the large number of claimants after the storm may slow the process.

## • How do I apply for unemployment?

*Apply as soon as possible after you lose your job, temporarily or permanently.*

The fastest and easiest way is to file online at [unemployment.ohio.gov](http://unemployment.ohio.gov). If you do not have access to a computer, you can apply at an OhioMeansJobs Center location:

- **In Montgomery County:** 1111 S. Edwin C. Moses Blvd., Dayton, OH 45422 Phone: (937) 225-5627  
Hours: Monday-Friday, 8:00 a.m.-5:00 p.m.
- **In Greene County:** 581 Ledbetter Rd., Xenia, OH 45385  
Phone: (937) 562-6565 or (937) 426-8334  
Hours: Monday-Friday, 7:30 am-5:00 pm
- **In Miami County:** 2040 North County Road 25 A, Troy, OH 45373  
Phone: (937) 440-3465; FAX: (937) 440-3479  
Hours: Monday 7:00 a.m.-6:00 p.m., Tuesday-Friday, 8:00 a.m.-5:00 p.m.

*Or, you can you can file for unemployment benefits by phone Monday through Friday (except holidays) from 8 a.m. to 5 p.m. by calling (877) 644-6562 or TTY (614) 387-8408.*

Be ready with: your name, address, phone number, e-mail address and Social Security number; names, addresses and dates of your employment for the past six weeks (and any out-of-state employers in the past 18 months), your spouse’s name and Social Security number and the names, Social Security numbers and birth dates of any dependents.

## • What if I did not get paid for hours I worked before the storms?

You are entitled to be paid for all hours you have worked. Ohio Revised Code Section 4113.15 provides for (small) penalties against an employer if wages remain unpaid for thirty days beyond the regularly scheduled payday. If you are still unpaid after contacting your employer, you can file a case in small claims court; the clerk of courts will assist with the filing.

- Small Claims Court information for Dayton is:  
Dayton Municipal Court, P.O. Box 10700, 301 West Third St., Dayton, OH 45402 Phone: (937) 333-4300; Hours: Monday-Friday, 8:00 a.m.-4:30 p.m.
- Other cities and counties have their own municipal courts that handle small claims.

- **What happens to my health insurance if I have lost my job?**

First, check with your employer; your benefits may already be paid for in advance for some period of time. If you are employed by a company with 20 or more employees, you or your dependents can continue your group health insurance benefits, *at your own cost*, under a federal law known as COBRA. This may be expensive, as you are required to pay the full premium, not just your employee share. Your employer is required to give you notice of your COBRA rights after you lose coverage.

If you are not eligible for or cannot afford to continue your insurance under COBRA, you may seek coverage through the Affordable Care Act marketplace; the loss of your employer-provided coverage is a qualifying event that allows you to sign up for coverage outside of the normal annual enrollment. Go to <https://www.healthcare.gov/unemployed/get-started-in-the-marketplace/>.

- Depending on your income, disability status and other factors, you or your children also may be eligible for Medicaid or for Ohio Healthy Start Children's Health Insurance Program. Contact your county's Department of Job & Family Services.
  - Montgomery County: 1111 S. Edwin C. Moses Blvd., Dayton, OH 45422 Phone: (937) 225-4148; Hours: Monday-Friday, 7:30 a.m.-5:00 p.m.
  - Greene County: 541 Ledbetter Rd., Xenia, OH 45385 Phone: (937) 562-6000; Hours: Monday-Friday, 7:30 a.m.-5:00 p.m.
  - Miami County: 2040 North County Road 25A, Troy, OH 45373 Phone: (937) 440-3471; Hours: Monday 7:00 a.m.-6:00 p.m., Tuesday-Friday 8:00 a.m.-5:00 p.m.

## **Are there any grants or resources available to help me find new employment?**

If you live in Montgomery County, you may be able to apply for assistance finding new employment, meeting transportation needs, replacing uniforms and clothing, and getting additional training at the Job Center. The stipends can help those who have lost vehicles and have no transportation to their job, lost their required uniforms in the storms or are transitioning to a new job after their lost their jobs.

Affected workers may apply for grants and work through a caseworker, who will determine if they qualify for the grants and how much individuals could receive.

To apply:

- Go to the Job Center (Ohio Means Jobs office) at 1111 S. Edwin C. Moses Blvd. in Dayton. Phone 937-225-5627.
- If you cannot get to the Job Center, a Mobile Career Resource Center (a traveling bus) will be in operation within the coming weeks. The bus will have computer stations and caseworkers to help displaced workers to apply for grant funds. For more details about future dates and locations, call Montgomery County's Workforce Development at 937-813-1200.

If you live in Greene County, there are no similar funds available as of June 8th, 2019. However, contact the office of Ohio Means Jobs of Greene County periodically to stay informed about future opportunities. Phone: 937-562-6565.

For more information or to apply for help Call Legal Aid Line at 1-888-534-1432 or apply online at [www.legalaidline.org](http://www.legalaidline.org). Legal Aid of Western Ohio, Inc. and Advocates for Basic Legal Equality, Inc. are non-profit law firms serving the civil legal needs of western Ohio's low-income individuals and families. This information is not legal advice. It is general information. It is not a substitute for talking to a lawyer about your situation. You may still need help from a lawyer.

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