

# Checklist for Homeowners Facing Job Loss

What to Do in the First Month – From Unemployment Claims to Mortgage Relief

## Week 1 - Take Stock of Your Situation

- List your **current monthly expenses** (mortgage, utilities, food, healthcare).
  - Calculate how long existing **savings or emergency funds** may cover essentials.
  - Review your **mortgage balance, interest rate, and monthly payment**.
  - Gather **important documents** (pay stubs, mortgage statement, bank statements) - these may be needed for benefit applications.
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## Week 2 - Apply for Immediate Support

- File for **Unemployment Benefits** through the Washington State Employment Security Department. 🖱️ [esd.wa.gov/unemployment](https://esd.wa.gov/unemployment)
  - Check eligibility for **food, medical, or cash benefits** using Washington Connection. 🖱️ [washingtonconnection.org](https://washingtonconnection.org)
  - Contact your **utility providers** about hardship programs or payment plans.
  - Explore temporary assistance from local nonprofits (United Way of King County, Solid Ground).
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## Week 3 - Communicate Early

- Review your mortgage status: **Am I at risk of missing a payment?**
  - If needed, consider contacting your mortgage servicer to ask about available options such as forbearance, repayment plans, or refinancing. 🖱️ [Washington Homeowner Assistance Fund](#)
  - Keep written records of any communication with lenders or agencies.
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## Week 4 - Explore Medium-Term Options

- Research whether **refinancing, downsizing, or rental assistance** might be viable if income does not recover quickly.
  - Review your **healthcare coverage**: consider Apple Health (Medicaid) if your coverage ended with your job. 🖱️ [wahealthplanfinder.org](https://wahealthplanfinder.org)
  - Consider seeking **free housing counseling** for education on foreclosure prevention and budgeting. 🖱️ [HUD-Approved Housing Counselors in WA](#)
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## Ongoing - Take Care of Stability

- Update your **resume and job search efforts** (WorkSource Washington offers support). 🖱️ [worksourcewa.com](https://worksourcewa.com)
- Prioritize **housing, food, and healthcare** when making budget decisions.
- Revisit your financial plan weekly as income, savings, or benefits change.