COMMUNITY RESOURCE GUIDE

This guide is a representative sampling of social services programs available to the community. Please note that funding availability is subject to change at any time. For more specific support and additional resources, please contact the Employee Assistance Program (EAP) directly at 754-322-9900 and speak with a counselor.

BANKRUPTCY COUNSELING & EDUCATION:

- U.S. Trustee Program:
  http://www.usdoj.gov/ust/
  E-mail: ust.cc.help@usdoj.gov
  202-514-4100
  List of approved providers of personal financial management and debtor education by area and language.

- Apprisen Consumer Credit Counseling Service
  http://www.apprisen.com
  800-355-2227
  Approved provider of personal financial management and debtor education required for filing bankruptcy - $50 or less for each pre and post education.

BUDGETING & MONEY MANAGEMENT COUNSELING:

- Apprisen Consumer Credit Counseling Service
  http://www.apprisen.com
  800-355-2227
  No Cost

- Consolidated Credit Counseling Services
  http://www.consolidatedcredit.org
  800-320-9929 or 888-692-7212
  Free debt analysis

DEBT MANAGEMENT:

- Apprisen Consumer Credit Counseling Service
  http://www.apprisen.com
  800-355-2227
  Program cost is $25 or less initial set-up fee plus $25 monthly service fee

- Consolidated Credit Counseling Services
  http://www.consolidatedcredit.org
  800-320-9929
  Program cost is $49 or less initial set-up fee (waived for SBBC employees) plus $30 - $49 monthly service fee (bookkeeping fee).
DEPARTMENT OF CHILDREN AND FAMILIES:

- ACCESS (Automated Community Connection to Economic Self-Sufficiency)
  
  www.myflorida.com/accessflorida
  954-267-2000 or 866-762-2237

  There will be a pre-screening to see if you qualify for benefits. Apply for Food Stamps, Temporary Cash Assistance or Medicaid. Report changes to your Food Stamps, Temporary Cash Assistance or Medicaid case. Check case status or benefit information. Medicare Prescription Drug Program, Social Security Administration's Low Income subsidy application. Locate emergency food assistance in your area through Feeding South Florida at 954-518-1818.

EDUCATION

- Early Learning Coalition of Broward County, Inc
  6301 NW 5th Way, Suite 3400
  Fort Lauderdale, FL 33309
  www.elcbroward.org
  E-mail: info@elcbroward.org
  954-377-2188 P
  954-377-2192 F

  Provides the resources, advocacy, leadership, coordination, and oversight for early care, and education for children from birth to school age. To support access to school-age care to ensure children’s success in school.

EMERGENCY FOOD:

- Emergency Assistance Service Effort (EASE) Foundation (Broward County only)
  954-797-1077

- Gulf Stream Baptist Association
  954-961-7970

  No fee for those within 150% of Federal Poverty Guidelines. This program provides information for individuals in need of food, available through 44 pantries in several churches throughout Broward County; as well as rental assistance to those who qualify. Monday – Thursday, 8:30 a.m. - 4:30 p.m., Friday 8:00 a.m. – 4:00 p.m.

- Florida Impact- Food Stamp Resource (Tallahassee, FL):
  http://www.flimpact.org/resources/nutrition.html
  850-309-1488

  The Supplemental Nutrition Assistance Program (SNAP—formerly the Food Stamp Program) helps low-income households buy nutritious food. It is also called the Food Assistance Program within the state of Florida.

  A SNAP household is normally a group of people who live together and buy food and prepare meals together. If your household passes the SNAP’s eligibility rules, the amount of benefits you get will depend on the number of people in your household and how much monthly income is left after certain expenses are deducted. An individual must live in the state of Florida. An applicant must be a U.S. citizen or have a qualified noncitizen status. Asset limits ($2000 in countable assets) only apply to households with a member disqualified for breaking Food Assistance Program rules, felony drug trafficking, running away from a felony warrant, or not participating in a work program. If at least one person is age 60 or older or disabled, the limit goes up to $3,000 in countable assets.
The current income limits as of October 2012 eligibility are listed below:

<table>
<thead>
<tr>
<th>People in Household</th>
<th>200% Gross monthly income limits</th>
<th>100% Net monthly income limits</th>
<th>Maximum Benefit Amount</th>
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For Each Additional Person Add

<table>
<thead>
<tr>
<th>People in Household</th>
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<th>Maximum Benefit Amount</th>
</tr>
</thead>
</table>

- Jewish Family-Emergency Aid:  
  954-370-2140  
The Jewish Family –Emergency Aid program maintains a small restricted account to meet the needs of the homeless and others not eligible for local financial assistance. Must demonstrate inability to meet financial obligations; for a food voucher must have a referral or document current crisis. Need ID and proof of financial debts. Call for an assessment and appointment, Monday – Thursday, 9:00 a.m. – 5:00 p.m., Friday 8:00 a.m. – 4:00 p.m.  
(See an EAP Counselor for referral assistance).

- St. Vincent de Paul  
  954-462-0716  
  www.broward-svdp.org  
Provides temporary emergency assistance for rent, utilities, food, clothing or household goods and offers information/referral for other services (volunteers visit the home to determine need).

- Feeding America  
  http://feedingsouthflorida.org  
Put zip code in “Agency Locator” to identify Agency based on zip code. Please call agency first before visiting.  
  ♦ Feeding South Florida  
    - Broward County  
      954-518-1818  
    - Miami-Dade & Monroe Counties  
      305-633-9861  
    - Palm Beach County  
      561-659-5070

- Salvation Army-  
  954-524-6991  
Food pantry is open on Thursdays only starting at 9:00 – 11:30 a.m. Pick up available once every two months. Must present identification showing you are a Broward County resident.
EMERGENCY FUNDS:

- Florida Department of Children and Family Services (Temporary Cash Assistance)  
  866-762-2237  
- Catholic Charities – Providence Place  
  954-568-6610 Ext. 111  
  Provides information and referrals to various social service resources for appropriate assistance; provides once only rental/mortgage assistance and food vouchers. Food voucher calls accepted on Fridays only 10:00 a.m. – 12:00 p.m. Must be a Broward County resident with temporary interruption/reduction of income (other resources exhausted). No assistance available for utilities.

- Broward Regional Health Planning Council (Housing Assistance)  
  954-567-9688  
  www.brhpc.org  
  Provides assistance with late rent, mortgage and utility payments. Assistance with move-in - first and last month's rent for Broward County residents who qualify.

- Salvation Army - Financial Assistance  
  954-524-6991  
  The Salvation Army's Financial Assistance program provides emergency rent and mortgage financial assistance. They also provide assessments and referrals for short term needs which include provisions of food, clothing. (Food pantry distribution is available all day Monday through Friday to individuals with proper criteria). Participants must prove severe temporary financial hardship.

- Junior Welfare Society (By Referral Only)  
  Junior Welfare Society is a volunteer run organization that serves as an emergency resource for public and private social service agencies. They offer one-time emergency assistance when all other alternatives have been exhausted and immediate help is needed furnishing readily available funds. They offer rent and FPL assistance, clothing, appliances, car repairs, eye glasses, furniture, food, diapers and medical supplies. Clients must provide proof of need such as eviction notice, copy of mortgage, bills etc. Referrals must be made by a qualified social service agency only. (See an EAP Counselor for referral assistance)

- American Red Cross  
  954-342-9900

- St. Vincent de Paul  
  954-462-0716  
  www.broward-svdp.org  
  Provides temporary emergency assistance for rent, utilities, food, clothing or household goods and offers information/referral for other services (volunteers visit the home to determine need).
• Emergency Assistance Service Effort (EASE) Foundation
  954-797-1077
  Provide food for any needy resident of Broward County Monday - Friday with appointments. Assist financial needs of residents of Davie, Cooper City and surrounding contiguous areas if clients are working, earning enough to pay their monthly bills and have an emergency. Must be able to demonstrate need and verify future income. Client must call and make appointment between 10:00 a.m. – 1:00 p.m. Monday - Friday; must show photo ID and Social Security card; proof of income, bills etc.

• Hope Outreach Center-Emergency Assistance: ( Dania, Davie, and Cooper City residents only)
  954-321-0909
  Serves primarily as a food pantry but also provides final notice, partial rent and FP&L assistance. Service is reserved primarily for those that are within 120% of the Federal Poverty Line (FPL). Must have a picture ID, and referral from another agency. *(See an EAP Counselor for referral assistance, may result in access to additional funding)*

• Gateway Community Outreach- Administration
  954-725-8434
  Provides assistance of food only, prevention/case management and ancillary services to nearly homeless or homeless individuals and/or families; Mentoring Program available by referral from pantry satellites. Photo identification required; assessment and evaluation done at initial intake Monday - Friday, 9:00 a.m. – 5:00 p.m. *(New fund for rental assistance avail beginning December 2014) (Broward residents only)*

ENERGY ASSISTANCE:

• FLORIDA POWER AND LIGHT (FPL):
  http://www.fpl.com/community/human_services.html
  Care To Share Program
  Broward: Community Action Agency
  http://broward.org/family
  954-357-5025

  *To be eligible for FPL Care To Share Program funds, FPL customers must:*
  - reside in the FPL service area
  - have identification with the same address as the FPL account
  - possess a
    - delinquent FPL bill
    - final notice or
    - disconnect notice;
  - current bill may also be eligible, if the agency caseworker deems appropriate
  - be in imminent danger of having electric service disconnected
  - have electric service already disconnected
  - have a plan to pay future bills
  - have experienced a personal or family crisis
  - have exhausted other available energy assistance sources, such as government funded programs and;
  - have an income that falls at or below agency income guidelines.
• NW Federated Women’s Club-Emergency Home Energy Assistance
  
  **954-714-3500**

  Provides financial assistance for home energy needs to seniors over the age of 60, who are US citizens or legal residents. Participants must meet annual income criteria to qualify and are eligible for this program only once per season. The cooling season runs from April - September and the heating season from October - March. If FPL bill exceeds the maximum financial assistance allowance of $600, individuals must provide proof of available funds necessary to pay the difference.

• NE Focal Point- Emergency Home Energy Assistance
  
  **954-480-4441**

  Provides supportive services to individuals 60 years old and over that help improve their independence and encourages their involvement with the community. Activities include physical fitness/ exercise room, counseling, nutrition, recreation, information and referral, library services, health support, shopping assistance and a computer lab. Northeast Focal Point is also a Congregate Meal Site serving lunch beginning at 11:30, Monday through Friday. Also serves as an EHEAP center for seniors with a final past due or disconnect notice from FPL providing they meet household income guidelines. An appointment is required for services.

• NE Focal Point- Emergency Home Energy Assistance
  
  **954-973-0300**

  Provides financial assistance for home energy to seniors over the age of 60, who are US citizens or legal residents. Participants must meet annual income criteria to qualify and are eligible for this program only once per season. The cooling season runs from April - September and the heating season from October - March. If FPL bill exceeds the maximum financial assistance allowance of $600, individuals must provide proof of available funds necessary to pay the difference.

• LOCAL PHONE SERVICE:

  Link-up and Lifeline Assistance Program Florida
  800-540-7039

• FINANCIAL EDUCATION, COUNSELING & REFERRAL:
  
  • Apprisen Consumer Credit Counseling Service
    [http://www.apprisen.com](http://www.apprisen.com)
    800-355-2227
    No Cost

  • Consolidated Credit Counseling Services
    [http://www.consolidatedcredit.org](http://www.consolidatedcredit.org)
    800-320-9929 or 888-692-7212
    Free Debt Analysis
HEALTH INSURANCE COVERAGE:

- Broward Health Community Health Services:
  
  www.browardhealth.org
  954-759-7400

  Primary Care Centers to service North Broward residents that provides affordable healthcare for the uninsured based on their ability to pay. They also accept Medicare, Medicaid, private insurance and managed care plans. If you are uninsured you must bring ALL of the following:
  
  - personal identification
  - proof of income
  - proof of one month residency in Broward County

  Services include: adult care, well and sick child care, prenatal care, urgent care, dental care, immunizations, laboratory services, pharmacy, social services, nutritional services, and HIV/AIDS services.

- North Broward Hospital District:
  954-786-5418

  Primary Care Centers:

  Comprehensive Care Center
  954-467-0880
  1101 NW 1st Street, Fort Lauderdale, FL 33312

  Clinica De Las Americas
  954-761-1020
  1101 NW 1st Street, Fort Lauderdale, FL 33312

  Pompano Adult Primary Care Center
  954-786-5901
  2011 NW 3rd Ave., Pompano Beach, FL 33060

  Pompano Pediatric Primary Care Center
  954-786-5413
  601 W. Atlantic Blvd., Pompano Beach, FL 33060

  Pompano Prenatal Care Center
  954-786-5418
  601 W. Atlantic Blvd., Pompano Beach, FL 33060

  Seventh Avenue Family Health Center
  954-759-6600
  200 NW 7th Ave., Fort Lauderdale, FL 33311

  Specialty Care Center (Family Practice)
  954-463-7313
  1111 W. Broward Blvd., Fort Lauderdale, FL 33312

- Florida Kidcare Outreach Program:
  
  www.floridakidcare.org
  1-800-821-5437 (State Hotline)
  954-467-4885

  Subsidized coverage is available for families up to 200% of the federal poverty level (FPL). Kidcare also offers a full payment option for those that do not meet the subsidized coverage requirements. Enrollment applications are currently being accepted all year round.
Healthy Families Broward  
954-561-9681 ext. 1293  
www.healthyfamiliesfla.org

This program is designed for expectant mothers or those who have an infant less than 3 months old. It is a community based, voluntary home visiting program that promotes positive parenting and child health and development.

**HOUSING:**

- **U.S. Department of Housing and Urban Development (HUD) Federal Housing Administration (FHA)**
  
  www.hud.gov

  FHASecure program is designed to assist homeowners going into or currently in foreclosure to refinance their existing loan only. Qualified applicant must meet the following 5 criteria:
  
  - history of on time mortgage payments before the borrower's teaser rates expired or loan resets;
  - Interest rates must have or will reset between June 2005 and December 2008;
  - 3% cash or equity in the home;
  - A sustained history of employment;
  - Sufficient income to make the mortgage payment

  It is also recommended that the homeowners meet with a HUD Approved Housing Counseling Agency listed by states at www.hud.gov

  Broward County currently has 8 HUD approved housing counseling agencies listed; the countywide agency listed is the Broward County Housing Authority at www.bchafl.org or 954-739-1114 Ext. 2304.

- **Care Connect USA- Mortgage Payment Assistance Helpline**
  
  1-888-739-1114 ext. 2304
  
  www.careconnectusa.org

- **Emergency Housing Assistance (Rental):**
  
  http://www.myflfamilies.com/service-programs/homelessness/lead-agencies

  Helps families who are homeless or about to become homeless. Money is to the landlord or utility company for rent or back rent, utilities or security deposit. The money cannot be used for mortgage payments. Money is given to those whose income is below 50% of the area’s median income. See Coalitions set up by County:

  **BROWARD COUNTY:**
  
  1. Coalition to End Homelessness – 954-792-4000

  **MIAMI DADE COUNTY:**
  
  1. Miami Dade Homeless Trust – 305-375-1490
  
  2. Miami Coalition for Homelessness – 305-571-8101

  **PALM BEACH COUNTY:**
  
  1. Division of Human Services of Palm Beach County – 561-355-4775
• U.S. Department of Housing and Urban Development (HUD)
  Federal Housing Administration (FHA)
  www.hud.gov
  ▪ Eligibility is determined by the median income for the county you live in. The income
guidelines are defined in the Broward County Income Category Chart.
  ▪ Various voucher programs are available.
  ▪ It is administered by the local Public Housing Administration offices (PHA) listed by
state and available at www.hud.gov

Each City in Broward County “opens” and “closes” their waiting list based on available funds. For
example, Fort Lauderdale's 954-525-6444, waiting list has been closed for over 1 year for both
Section 8 and Public Housing. When the waiting list is to be re-opened it will be advertised in the
Classified Section of the Sun-Sentinel and the Westside Gazette, with information on where to apply.
A lottery system is used to select applicants who are notified and the application process will begin.
(CURRENTLY NOT ACCEPTING APPLICATIONS AS OF FEBRUARY 2011)

• Broward County Housing and Community Development Division –
  First Time Home Buyer Program
  www.bchafl.org
  - Housing Foundation of America – 954-923-5001
  - Neighborhood Housing of So. Florida – 954-564-4037

• Broward County Housing and Community Development Division- Disaster
  Relief Program
  www.bchafl.org
  Funds are only made available in the event of a natural disaster.

• Apprisen Consumer Credit Counseling Service – Housing Programs
  http://www.apprisen.com
  800-355-2227

• Family Success Center (ESG)
  954-357-5001
  Provides rental, mortgage, and utilities payment assistance.

• Broward Partnership for the Homeless
  954-779-3990

• City of Fort Lauderdale Housing Programs  (must be a resident of Fort
  Lauderdale to access these programs):
  Foreclosure Prevention Program
  800-569-4287
  Eligibility based on the Federal Income Guidelines (same as Broward County Median Income
guidelines). Must complete application packet and schedule appointment. A HUD Certified
Counselor must apply on your behalf after you have attempted to work with your bank to see
if terms of the loan can be modified.
First Time Homebuyers Purchase Assistance Program
954-828-4530 (Currently program on hold due to decrease in funding)
This program provides closing costs or down payment assistance to eligible, very low and
low income home buyers. Loans up to $35,000 are available to home buyers purchasing an
existing single-family home, and loans of up to $50,000 are available toward the purchase of
newly constructed homes.

Housing Recovery
954-828-4512
This program provides home ownership opportunities for lower-income families. The City
and private lending institutions work with qualified home buyers to acquire and rehabilitate
vacant, single-family properties.

Owner-Occupied Rehabilitation
954-828-4513
This program provides loans to qualified lower-income homeowners to bring their homes
up to City Code standards and help keep neighborhoods attractive.

IDENTITY THEFT PREVENTION & RECOVERY:
(No charge for assistance)

- [http://www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) 877-438-4338
- [http://www.myfloridalegal.com/identitytheft](http://www.myfloridalegal.com/identitytheft)

INFORMATION & REFERRAL:
(No charge for referrals)

- Broward County
  [http://www.211-broward.org/](http://www.211-broward.org/) 211 or 954-537-0211
- Miami-Dade County
- Palm Beach County
  [http://www.211palmbeach.org/](http://www.211palmbeach.org/) 211 or 561-383-1111

LEGAL SERVICES:

- Legal Aide Services of Broward County
  954-736-2400
  Free civil legal advice to income eligible residents of Broward County. Eligible clients are 125%
  below the poverty line.

- Legal Line – Sponsored by Dade County Bar Association
  866-596-0399
  Free legal advice first Wednesday of the month from 6pm – 9pm.
• Broward County Bar Association Lawyer Referral Service
  http://www.browardbar.org/
  954-764-8040
  Cost is $50 for a half hour consultation – face to face or via telephone

MENTAL HEALTH COUNSELING SERVICES:

• The Glass House-GAP Program
  954-938-0055

• Nova Southeastern University – Psychology Services Center
  954-262-5730 Call Center

• Broward County FSA-Family Success Center- Northwest Region – Coral Springs
  954-357-5000

• Broward County FSA – North Region Office - Pompano Beach
  954-357-5340

• Broward County FSA- Family Success Center- South Region - Davie
  954-797-2054

• Broward County FSA – Fort Lauderdale
  954-357-5001

• Chrysalis Center
  3521 W. Broward Blvd, Fort Lauderdale, FL 33312
  954-587-1008

TAX LIEN HELP
  http://www.irsproblemtaxlienhelp.org